

# The Handout

## An ARM Newsletter

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by Angela Nicastro, Pinney ARM

Mental illness is never really an easy topic to talk about. It's something that people our age tend to already know they need help with or they flat out refuse to seek out outside help. I know, getting help can sometimes be expensive, hard to find, or you just don't want people to know you're in therapy; it feels like a taboo in a way since some people avoid the topic. Your mental health is more important than people's opinions. If you think you need help, or need to go to a professional of some sort, there is nothing wrong with that.

So what if you don't know you need to find a professional therapist? Here are some signs that might mean you need to seek professional help (please note that these **do not** apply to everyone, they are just the most common.)

**You find it difficult to get out of bed** – No, this isn't the typical "God, I love my bed and I never want to leave." This is lying in bed all day because you *can't* get up. You can't find the motivation to leave the comfort of your own personal space, and do not feel like talking to friends or mak-

ing the effort to do other work.

**You lost interest in some of your favorite things** – Let's say your favorite thing to do was to paint. You used to paint all day, every day, and you could see yourself doing for the rest of your life. Until one day . . . you stop. You lost interest in painting, you feel like doing something as simple as picking up a brush is too much, and you beat yourself up for not painting, even though you can't bring yourself to do so. You'd rather stay in bed than do something you used to love doing.

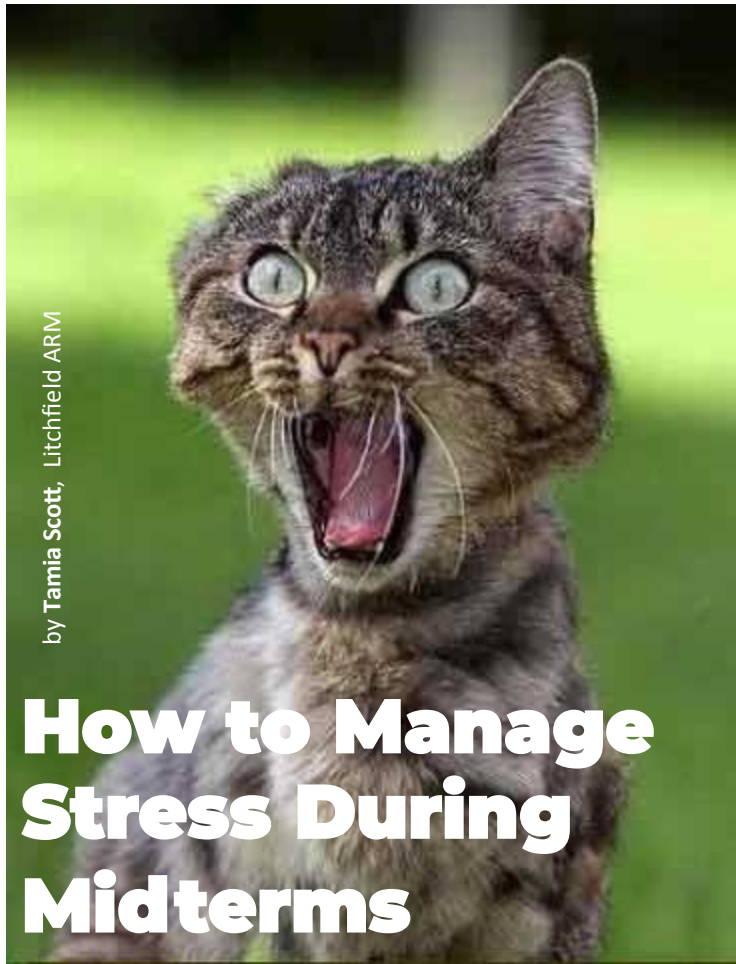
**Everything feels like a chore** – Taking a shower, eating, getting dressed . . . it all feels like it takes so much strength that you'd rather not bother. You feel as though everything you do or want to accomplish would take so much work, it immediately drives you away from doing it.

**You start getting into unhealthy habits** – This one is hard for some people, as you really never notice your own habits until someone points them out. Some unhealthy habits people our age tend to get into are alcohol, drugs, and unsafe sex, as they want to feel *something* other than what they feel constantly. Over and under eating can be a big change of habit too, along with weight gain/loss.

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by Tamia Scott, Litchfield ARM

# How to Manage Stress During Midterms

Get enough sleep. Sometimes people think it's necessary to pull an all-nighter before a midterm. Try to avoid this at all costs. Going a whole night without sleep can affect your body for days after. Sleep improves the quality and retention of studying and keeps your body running smoothly. Try to plan, prioritize, and stay focused so that you will have enough time for a good night's sleep. Lastly, probably the most obvious one is to study. Everyone has their own preferences when it comes to study environments, so find

With midterms steadily approaching you'll start to focus on exams. Here are a few tips to help you get through it all in a healthy fashion.

One obvious tip that you've been told you're whole life is to eat right. Eating right is one of the most important things to do in order to keep your body healthy. Eating food with vitamins and minerals can prevent sickness, gives you energy, and makes your whole body feel better. If you don't have enough time to go to the store, find a friend with extra meal swipes and head to the dining hall.

Next is exercising. Exercise can help you focus, gives you more energy, and releases endorphins

to make you feel better. Even a quick 15-minute walk around campus is beneficial. Breaks have also been proven to help retain knowledge; studying for too long at one time makes it more difficult to absorb information after a certain point.

Also don't forget to stay hydrated. Every part of your body, including your brain, works better when you're hydrated. It's easy to forget to drink enough water, but it's important, especially when you're drinking a lot of coffee. Try to have at least one bottle of water with every cup of coffee to avoid headaches and other negative side effects of dehydration.

something that works for you. Try a quiet place where you won't be distracted. If you are in a spot where it's hard to focus, it's better to leave and find a better location than stay all day and not get anything done. Then when you feel stressed, stop and take a breath. If you're having a hard time understanding something, ask a friend or classmate or your building's ARM for help. They may be able to save you a lot of time and stress, and teaching can help them practice the material even more. Be sure to talk to someone if you're feeling stressed.



You've probably seen the signs for Gab & GROW, a podcast about resources, people, events and ideas that will help you be more successful at WCSU. You may want to check out some of these podcasts from this year and last

The Math Emporium & Math Clinic



The Writing Center



Time Management



The Tutoring Resource Center



Bystander Intervention



Making A Four-Year Plan



Campus Safety



Getting to Know Your Professors



A Bump in the Road—Talking About Resilience



## CREDIT SCORE



Building credit is one of those things you hear about all your life, but don't start worrying about till generally college-age. Lucky for us, there are plenty of opportunities right in front of our eyes that can build our credit!

A credit score is essentially a number used to determine how effective you are at repaying your debt. A credit score can range from 300-850. A credit score of 300 is considered very poor, and 850 is considered to be exceptional. The average American's credit score between the ages of 40-49 is 684, and the average American's credit score between the ages of 30 to 39 is 673. The average credit score of a American between the ages of 20 and 29 is 662.

Do you use a school loan? Whether it be a federal loan or a private loan, beginning to make payments while in school can greatly impact your credit score. If you have extra money, you

# How to Build Credit As A College Student



by Sara Slaiby, Newbury & Fairfield ARM

can begin to pay off your loan which will increase your credit score as well as reduce some of your debt when graduating!

Another credit booster available to college students is applying for a credit card. If you are under 21 years of age, you will need a cosigner for your credit card; someone who has good credit and a stable income. By becoming a cosigner on a credit card, you can begin to make small purchases. This card can be used for purchases such as gas or groceries. It is critical to only use 30% of your credit card limit, and be sure never to max out your credit card. It is also important to be sure that whatever purchase you make with your credit card, you have enough money to pay the bill off as soon as possible. The sooner you can pay off any purchase you make, the better it will build your credit score.

Registering as an authorized user on one of your guardian's credit cards can help to build your credit score. By signing as an authorized user, you do not have to manage or use the card, and as long as the payments are made in a

timely fashion, your credit score will continue to improve. If you decide to become an authorized user on your guardian's credit card, you have to be sure that the guardian will make their payments. If the guardian does not make their payments, then your credit score will drop with every missed payment.

Overall, starting to build and establish a good credit score while in college can provide you with a multitude of opportunities once you graduate. For example, if you build a fantastic credit score, you will have lower interest rates on future credit cards and/or loans, you will be approved for higher limits of credit, it will become easier for you to become approved to rent a house or apartment, and it can even provide you with better car insurance rates. Therefore, although it may seem like a hassle now, you will be saving yourself large amounts of money in the future just by taking the initiative now to control your credit score!



Continued from page 1 – *When Is It Time to Get Help?*

**You avoid talking to your friends and family** – Some people who suffer from mental illness have the idea that they are a burden on their friends and family. They don't want to mention their own problems to someone, as they think others don't want to hear it, or don't need more on their plate. Some people also think that they can't go to anyone with their problems because their issues might not be "real," or that others will think they are just "looking for attention," when that is obviously not the case.

These are just only **some** signs that you may at least want to speak to a professional. It's natural for everyone to feel down once in a while, but if it's something that you notice yourself feeling quite often, maybe it is time to see a profes-

sional to see if there is anything they could help with. Please **do not use this to diagnose yourself**. Again, these are only some signs that I have found while researching, and from personal experience. Everyone is different when it comes to getting professional help.

Remember that if you have already been diagnosed, or feel like you are in need of treatment, you are not alone in this process. We have many resources on campus that you can talk to if you need to see someone; we have the Women's Center (for everyone,) the Counseling Center, Health Services, and even your own RDs/RAs/ARMs who are in your very own residence hall. Please feel free to come to any one of us if you need anything. We will do our very best to help you through tough times, or get you to the help that you need if you wish to seek it.

# Hobbies!

by Maggie Walsh,  
Centennial ARM

I love hobbies, and I have a ton of them. Makeup, photography, writing, scrapbooking, and dance are just a few. However, I find that I don't have much time for them during the school year because I'm focused on, well, school! My mother puts it best—"I always know when Maggie's home because my house becomes covered in half-finished craft projects!" (I'm offended, mother.)

But when I'm home and I have more time to focus on my hobbies, I'm so much more relaxed and level-headed. I still have stressors in my everyday life, but I also have these creative outlets to turn to. So it got me thinking...is there a science behind hobbies? Can having a hobby have a positive effect on mental health and productivity? I did some digging to find out the answer.

A 2015 study published in PLoS Online investigated the relationship between hobbies and mental health status. The study, conducted in Japan between the years of 2005 and 2010, surveyed over 40,000 50-59 year old adults, asking them multiple questions about their mental health and their participation in various leisure and social activities. The data trend was undeniable- those adults who participated in leisure and social activities had significantly better scores on the mental health assessment scale than those who did not. Their conclusion was that a combination of physical activity, social interaction, and leisure (doing things simply because you want to, not out of obligation) were the key correla-



about certain activities they do, not just what they do when they're bored, be-

cause it's important to realize that a hobby isn't the same as just lounging on your phone or watching Netflix. These things can be relaxing, but a true hobby is something you pursue or study. It should feel productive while still being relaxing. For example, I like to paint. When it's my painting time, nothing can come between me and my canvas. I put my phone on silent, I turn on some soft music, and I let myself forget the rest of the world. At the end of it, I'm proud of what I've created and I feel good for having taken that time for myself. I find that when I take time out of my busy life to pursue a hobby, I can take on my day calmer and more focused. After investigating some of the abundant research available on this topic, the conclusion is clear: everyone needs a hobby.

## 1.Perspective

The first step is realizing that this *is important*. Maintaining our mental health is just as important as maintaining our physical health. For me, it took as much as actually putting time into my schedule to do these things. "Nope, sorry, 3:00 on Monday is my hobby time." Seriously.

## 2.Time

I touched on this in the last point. Once we have prioritized our mental health time, we need to make it concrete. We can't just promise ourselves to spend "more time" on our mental health, we need to commit to a certain timeframe. Maybe that's an hour every evening, maybe it's Sunday afternoons. Whatever it is and however much time you need, make sure it's in your schedule.

## 3.Priority

The PLoS article was careful to define what a leisure activity was when conducting their research. They specifically asked participants

Source : Takeda F, Noguchi H, Monma T, Tamiya N(2015) How Possibly Do Leisure and Social Activities Impact Mental Health of Middle-Aged Adults in Japan?: An Evidence from a National Longitudinal Survey. PLoS ONE 10(10): e0139777. doi:10.1371/journal.pone.0139777

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# ACADEMIC FIRST AID

by Audrey Redpath, Pinney ARM



Are you failing a class? Did you fumble a test, or blow a project deadline? I've been there. It's time to fix it! We're going to go through a crash-course on what I'm calling Academic First Aid, a toolkit for approaching failure and learning from it.

## Failure

During my first semester of college, I made a series of minor mistakes that became major when I failed to manage them. I failed because I missed classes, missed assignments, and felt so ashamed of myself and guilty that I didn't think I could recover. It took a long time to change my mind! If you're struggling with a small failure that feels unmanageable, your first challenge is to recognize it.

Coming to college, most students have developed their basic academic skills that will buoy them through college: you generally know how to study for tests, how to write basic essays, and how to read the assigned reading. Unfortunately, many of us also leave high school with a pack of handy excuses and an unhealthy dose of fear to address our mistakes or take ownership. Failure is a necessary part of learning, and it's one of the major ways you have to grow. How each failure shapes you depends on how you manage it.

## Honesty

While we're all introduced to honesty-as-moral-policy in kindergarten and through public access television, you may not understand the importance of honesty in managing your shortcomings, tempering your own hurt ego, and repairing your mistakes.

In the book *Mistakes Were Made* (But

Not by Me): *Why We Justify Foolish Beliefs, Bad Decisions, and Hurtful Acts*, social psychologists Carol Tavris and Elliot Aronson break down the twin psychological concepts of **cognitive dissonance** and **self-justification**.

Dissonance theory holds that some rational sections of our brain shut down or react irrationally when we're presented with "dissonant" information—like criticism that undermines our positive self-image, or the realization that we've failed in a way we feel ashamed of. In response, we can do a host of mental gymnastics to avoid, justify, or double down on our mistakes. Put simply? **We're wired to get defensive**, to self-justify, and how you respond to that defensive impulse can make things worse.

When you're struggling academically, communicating honestly with your professors, peer mentors, tutors, or advisors can feel like admitting you 'can't hack it.' It's not! While you might not get a hug and a pat on the back each time you fail, being honest and up-front with your professors and your academic support network when you're struggling can skip the defensive rodeo. The urge to make excuses will be strong, but remember that your brain is reflexively searching for justifications and not for solutions. You can reflect on the 'why' you made a mistake *after* you communicate, and after you start to repair.

## Repair

If you have blown a deadline, but your professor will accept late work, then the first step after communicating is to produce what you've missed. Deadlines in college can quickly become overwhelming, because a missed deadline is replaced by a new project or assignment almost immediately. Whether your missed assignment was due yesterday or last month, after addressing the situation honestly, the first hard step to fixing the mistake is to make the time to do the work. Section out a cal-

endar block, cancel some plans or sacrifice some social time.

Committing to focused time on the project will make it more real, and you'll be giving yourself an arbitrary short deadline to produce a draft of your work. Another quirk of the brain is how it feels rewarded by progress. Once you have some version of the work in front of you, you can use that motivation to get over the finish line.

If your professor won't accept late work, or you've failed a test that cannot be repeated, then your repair work needs to focus on fixing the circumstances and your approach that hurt you the first go around. While grades feel final, and they'll naturally make you feel defensive, it is never too late to improve.

## Reflection and Trying Something New

Self-reflection is just another way to be honest with ourselves. Once you've started working to improve your grades, or taken the first step toward fixing a mistake - a paper past the deadline, missed classes pulling you behind the studying curve - ask yourself what you did wrong? The point isn't to shame yourself or to self-justify, and it's not to think of excuses to share with others.

When you reflect on your mistakes and on your success academically, try and think: **what did I do right, what did I do wrong, and what can I do differently now?** Just like the other steps, self-reflection should be proactive and honest.

The worst and best part about mistakes is that we will keep making them. If you're reflecting regularly on what works and what doesn't work for you academically, then even when you have a bad semester you'll know that you can use that experience to improve. Avoid defensiveness, try new things, be honest, improve, and get to know yourself better, and you'll be able to use failure to your advantage.



# Are You Ready for Graduate School?

by Caitie Barry,  
Grasso ARM



Graduate School application deadlines are right around the corner, which means now is as good a time as any to get started! It's never too early or too late to start thinking about if grad school is right for you. Years ago, most students put in their four years of undergrad, graduated, and then started careers in their field of study soon after. This unfortunately is not the case anymore. More and more careers are looking for higher levels of education, specifically a master's degree, before taking you on as an employee. If you want to look more marketable to future employers, or have a genuine thirst for knowledge, grad school can be the choice for you!

As a senior who is currently scrambling applying to grad programs, I can share the inside scoop with all of you. I thought it would be the same as applying to WCSU for undergrad, but I was sorely mistaken. So I have compiled a few tips on how to make your experience applying a little easier than mine!

1. Make sure you check with each application to see how many letters of recommendation each program requires. On average, most programs ask for two to

- three. Make sure you ask each person in advance, so they can take the time to write it, and on the off chance they say no, you have time to find a backup!
2. Depending on where/ what you are applying for, they might ask for samples of your work. This could be past research papers, artwork, coding or anything else. Keep this in mind throughout the school year, you should always be maintaining a level of pride in your work, your work could also be the deciding factor in you getting into grad school!
3. Unfortunately like most things now a days, you do have to pay to apply for most programs. In fact, there's not a single program I have applied for that has been free. On average I've seen application payments ranging from \$50 to \$75.
4. Leadership and extracurricular activities really make you stand out to grad programs and future employers. Most people can maintain a high GPA when they have an empty schedule, the real determining factor is if you can handle not only academics and work, but also club involvement, volunteer work and leadership

experience!

5. One of the hardest parts of looking at grad programs is choosing your specific focus. Unlike in undergrad, you can't pick a broad topic, instead you have to really focus in on your topic of study. For example, my undergrad major was psychology, but I'm applying specifically to counseling programs with a concentration in higher education and student involvement. This is because grad programs teach you a more complex and in-depth version of a smaller core focus. Because of this, sometimes trying to decide what you potentially want to do with the rest of your life is the hardest part.

I wish you all the best of luck in grad school and all your future endeavors! Even though this is a stressful time, always remember that the stress is temporary, and you are able to accomplish anything you put your mind to!

Until next time!



## Looking Good on a Budget

by Michael Newman,  
Centennial ARM

Throughout my years at college I have become a MASTER at finding clothes that look good for the lowest amount of money. Follow these tips to look your best while your bank account looks good too!

### Clothes:

You do not need to spend hundreds of dollars at the brand name stores to get good-looking, high-quality clothes. The first step in this section is to do your research. Find out what common brands have the best quality. Use your previous knowledge of shirts that ripped, or pants that rubbed thin into holes. The second step is the fun part, SHOPPING. Here are some stores that you should go to. If you like clothes that no one has worn before you should go to: Marshalls, TJ Maxx, and Retail 101. I'm sure all of you know what Marshalls and TJ Maxx is, but let me tell you about Retail 101. Retail 101 is a traveling store of all name brands clothes which didn't sell before the store moved their shelves over. All things in the store are a fraction of the price that they were in the store. You have to go looking, but you can find great quality stuff for fraction of the price. If you're a thrift-er (like I am), we have Goodwill, Savers, and Plato's Closet. Goodwill is more in the older clothing style and doesn't have a lot of the newest products. Plato's Closet has all of the name brands slightly used, at a medium low cost. Savers, I find, is a great middle. It has a nice mixture of vintage things, plus lightly worn newer items of clothing. Best part is, all of these stores are in the greater Danbury area. Lastly, don't under estimate the power of the mighty clearance rack. No matter what store you're shopping in, they have a 50-70% off clearance rack.

### Hair:

An under-utilized resource in Danbury that is often forgotten about involving hair care is the Paul Mitchell School. I say this because the school does cuts and dyes by their students for a fraction of the price you would pay for a private studio cut or dye. If you're a DIY person, I recommend Sally's Beauty. The people who work there don't work for sales and commission, so when you ask them for help, they recommend what works and what they have had good experiences with. The store is located also in Danbury and you can get all the stuff you need for less than a dye in the store.

### Face:

The number one thing that can make you feel beautiful without wearing any makeup is having nice skin. Having nice skin doesn't take 50 products or spending hundreds of dollars. All you need is to get yourself into a routine using one or two good products for your skin twice a day, morning and night. Get yourself either a washcloth or a face scrubber to really get into those pores. Hands are great to apply the product, but you need something with more scrubbing power to get into those pores. If you don't wash your face before you go to bed, your skin bakes overnight. Then, the oils seep into your pillowcase and won't come out till you wash it.



## Housing Announcements:

**Did you know?** You are responsible for damages that occur in public areas of the building. Public Area Damages (PAD) are reported to the RD when they're discovered, and when no one can be identified as doing the damage, the charge is shared by the general community. Your help to stop damages is important. You're billed for PAD charges at the end of the semester, and these charges are not appealable.

Some of you may be interested in **changing rooms for the Spring semester**. Or, you might be graduating or leaving. If you want to know how to do that, take a look on the FORMS page of our website (<https://www.wcsu.edu/housing/forms-2/>), where you'll find the form you need to complete if you're looking to move rooms or move out.

### Questions? See your RD.

If you want to stay in your current room again for the spring, the good news is that there's NOTHING you need to do. Truly—nothing.

**Thanksgiving Break**—is late this year. **We close the halls on Tuesday, November 26th at 6 pm**. If you need to stay for that night or any of the break, you can do so at no cost, but you **MUST** fill out a request to stay form. Forms will be available at your building's info desks in early November. Halls reopen after the break on Sunday, December 1 @ 1 pm.

