

#### ACADEMIC PEER MENTORS— YOUR ARM HAS A HANDOUT FOR YOU!

# **Manage Your Time Your Way**

by Colleen Mair, Litchfield ARM

There are sixty minutes in an hour, twenty-four hours in a day, seven days in a week, fifty-two weeks in a year-no matter how you break it down, time is something we all must learn to manage. Fortunately, the educational setting offers a great environment to develop good, lasting habits!

To start this process you may want to look at your class schedule. By going to http://www.bannerweb.wcsu.edu and clicking on "View My Class Schedule Grid," you can see a lay out of your schedule over an average week. This is important because you can pick out blocks of time that you can devote to different activities like studying, meetings, naps, etc.

When you've picked out the blocks for studying, you can also assign specific



study. If you are a great multitasker, it may be easy to

study in your dorm room or a lounge in your residence hall. If you find that you are easily distracted, you can take advantage of the library. The Haas Library, located on the Midtown campus, is equipped with study rooms and quiet lounges on the upper floors. The Young Library, located in the Westside Classroom Building, houses the Learning Commons. The Learning Commons is a great resource that also offers free tutoring for classes you may encounter as part of the Ancell School of Business. Additionally, it would be beneficial to schedule a weekly review day. On this day you should take some time to review your assignments, notes, calendar, and make note of deadlines or exams. You may find that you are double-booked or have an upcoming paper! As you take note of these important events, be sure to make a prioritized "To-Do" List. You should put your most important assignments first and put them in the order of their due dates. If you have a large project or assignment, it would be beneficial to split the work into smaller "check points" that you can note

# Handout:

The ARM Newsletter February, 2015

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#### by Kenny Ward, Centennial ARM

It's 9:25 and you just walked into Berkshire Hall. You're still a little groggy and that morning joe hasn't quite hit you yet. Sure, you were conscious enough to order your triple venti mocha frappe extra whipped skinny latte, but it's definitely still too early to understand the intricacies of the quadratic formula or whatever the heck Shakespeare was getting at in Sonnet #96. You step foot into whatever class you dragged yourself to this morning, and suddenly your stomach drops and along with that \$6.00 coffee. Staring right at you with the most knowing, facetious smile is *that* professor, the one that you so righteously "stood your ground" with, when in actuality you were just kind of rude for no reason, while they were simply trying to help and actually educate you.

Of course, you realized this after the previous semester ended, but at that point it was too late. You had cut ties, burned bridges, and you were okay with that because MAT 100 was over forever and you would never see that professor again. Clearly, you were wrong. This has happened to just about everyone; you made one awkward misstep in a relationship with a professor and before you knew it, you were in the eye of a bad relationship hurricane. This can be a terrible experience, but it only gets worse if you end up in another class with that professor and feel trapped under your previous reputation with them. There is a light at the end of this metaphorical tunnel, though. Although you might have come into this relationship like Miley on a wrecking ball last semester, this can be your second chance, a time to apologize and make reparations with the professor.

#### Step 1: Come to terms with it.

You might think you've got no chance to re-win over your professor, but just like the answers on my math final: you're wrong! You've got this!

#### Step 2: Respect.

A lot of students struggle to realize that their professors are

actually just normal people who are just here to facilitate your academic success. This means that they deserve the same degree of respect that you would expect for yourself, and that isn't too much to ask. Example: maybe *don't* sit front row and text through the entire class. You're here to learn and your professor wants to help with that. Plus, your mom, dad, boyfriend, girlfriend, dog or whoever can wait an hour for you to respond. Also, just get there on time. It's not that hard, and no one likes that chronically late kid. And I do mean no one. (I am that kid).

#### Step 3: Attempt to Succeed.

We're all slackers at one point in time and that's inevitable. It's a new semester, though, and you can bounce back from the below C-level effort on the sinking ship that was your academic career last semester (puns!). Your professor will appreciate any effort you put forth and will definitely see it as an improvement from the last time you took one of their classes.

#### Step 4: Friendly: the way to be!

This is "friendly" the demeanor, not "Friendly's" the ice cream, although that could potentially help, because who doesn't like a few scoops of Vienna Mocha Chunk? Sinners, that's who. Actually though, just be nice, smile and try to ignore the fact that you were Class-A sassmaster in the past.

#### Step 5: Tackle it Head-On.

If all else fails, you'll have to do the inevitably painful: confront the situation. This doesn't mean going to your professor's office with some sort of speech prepared about how disadvantaged you are in their class. You already tried that once. It didn't work, remember? Instead, try going to see them and tell them that you feel like you're struggling in their class. Then acknowledge the fact that you were more rude and dramatic than a Kardashian last semester, but tell them that you're looking for a fresh start. As long as your professor holds at least a semblance of good will and sanity, they'll appreciate your candidness and honesty and you'll be on the road to student-professor relationship recovery.

#### There you have it! C.R.A.F.T. (Come to terms, Respect, At-

tempt, Friendliness, Tackle it Head-On), the foolproof guide to fixing your broken relationship. It might sound cheesy and it might sound like I made it up, but give it a try and know you've already taken a step in the right direction!

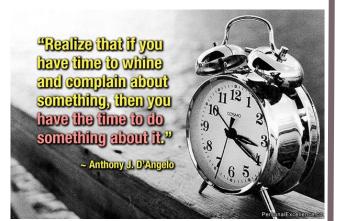


## Managing Time Your Way -continued from pg. 1

on your "To-Do" List.

While it is important to complete your assignments and attend your classes, you should also make time for yourself! Block out a few times a week where you can relax and do things that you enjoy. Perhaps you could plan a movie night with some friends or attend a PAC trip! Not only are these little events fun, but they can also serve as incentives to complete your work on time. Think of how much more fun that trip would be if you didn't have to worry about your research paper!

There are many strategies you can use to manage your time. Depending on your schedule or involvement, you may find that some strategies are better than others. The most important thing is to continue to work on your management skills and develop a healthy balance between your responsibilities and fun! If you find that you are having trouble, take advantage of the great resources at WCSU. After all, we're all here to learn!



by **Alex Saraceno**, Pinney ARM

Habits:



Whether it's drinking soda, social networking, or smoking cigarettes, everyone can

list at least three habits, good or bad. Breaking habits requires persistency and dedication. Creating productive, healthy habits requires the same amount of effort as well. Charles Duhigg, author of *The Power of Habit*, mapped out the psychological pattern of habits: the cue, the routine, and the reward. Certain surroundings trigger a behavior, which then occurs and upon completion makes us feel good. The more a behavior is repeated the less the brain will work for it to be successfully completed, which also makes the reaction easier to have. The more natural or automatic these actions become, the harder they are to break.

Establishing new habits or eradicating old habits requires intrinsic motivation and self-discipline. If you're trying to stop biting your nails because your friends and family complain, and you don't see anything wrong with it, quitting will be harder. Although external forces may have your best interest in mind and can offer support that's crucial to creating and breaking habits, you need to be on board with changing your behavior too. When you're tempted to give in, this internal drive will remind you why you won't give up.

With building or breaking a routine it helps to take small steps. Create benchmarks along the way to achieving your ultimate goal. Perhaps on your way to cutting out soda, you start with recording your soda intake. From there you can work towards gradually cutting down the amount while replacing it with a healthy alternative like juice or water. Eventually this new behavior will become its own healthy habit, and like the old soda addiction it becomes automatic.

While the motivation of a new year or a new semester helps, it's never a bad time to work towards being healthier or more productive. Reevaluate your bad habits and find the motivation and patience to rewrite them on your list of good habits.



Flu Etiquette for College Students By Kyle Venditti, Grasso ARM

As we begin a new year and a new semester, we have the opportunity to change and try out new clubs or a different class schedule, and for some, drop some extracurriculars to focus on schoolwork or perhaps pick up a few more (if you find you have too much time to yourself). Amidst these changes comes the cold and poor driving conditions associated with winter, but also that heinous disease that puts thousands of people, if not more, to bed every year: the flu. The flu is highly contagious, and once you get it, the most you can do is rest for a few days and wait it out until the symptoms fade, but there are a few preventive measures to give you a fighting chance if all your friends are dropping like flies.

#### 1) Wash your hands frequently.

Believe it or not, many germs are transmitted in public areas, specifically through contact with doors, shaking other people's hands or even working in an area where lots of items are passed between people. It's nearly inevitable that you will contact something that a potentially sick person touched. The good news is that there are a few ways of counteracting this, the primary one by washing your hands with soap and water thoroughly when you get home or before you eat meals. Even if you have little time between classes, you can remedy this by carrying a bottle of Purell with you and using it occasionally throughout the day. Another way to prevent contact would be to wear gloves when opening doors or handling items; it may sound weird, but wearing lightweight gloves in the winter to cross from building to building is a good idea anyway, so that could be an extra perk to protect yourself from not only frigid temperatures but also illness.

#### 2) Adhere to proper "Cough Etiquette"

When we were kids, we were always pestered by our parents or teachers to cover our mouths when we coughed or embed out face in our elbow when we sneezed. Though it seemed annoying at the time and probably only half of the children did it or still adhere to it as adults, it is critical to containing the flu virus, and even the common cold.

It's a simple enough idea: cover your mouth or nose when you sneeze or cough to stop the spread of the disease. A lot of people seem to forget this rule, and a lot of the virus could probably be controlled if

# Setting Goals

by Saraphina Mwangi, Pinney ARM

"New Year! New You!" How many times have you heard or read this saying on TV, magazines, or your favorite blog? With every New Year comes the hope that we will be able to reinvent ourselves into the people we so desperately want to become. Many of us set new year resolutions; maybe to lose weight, get better grades, make it to the gym more often, save money, or to eat healthier. For the first few days of the year we are pumped and motivated, ready to tackle our challenges and overcome them. We are determined not to fall prey to whatever kept us from meeting our goals the previous year. Although we start off strong, for the majority of us by the end of January we have forgotten our goals and have returned to our old habits.

It may seem as though New Year resolutions are not an effective way to attempt to change our habits. Instead of setting resolutions and not creating a plan to achieve those resolutions, we should set SMART goals. SMART stands for specific, measurable, achievable, relevant, and time-

bound. An example of a SMART goal is to "go to the gym three times a week for an hour, and after a month add a fourth day." This goal is much better than setting a goal to simply "go to the gym more."

As we begin a New Year and a new semester, let us all set SMART goals and not just simple resolutions. If you would like to set a SMART goal but are unsure of how to go about it speak to your ARM— he or she is more than willing to assist you with creating SMART goals that will help you to start the year off strong!

**"A goal without a plan is just a wish." –** Unknown

#### FLU Etiquette (cont. from pg. 3)

people followed this rule. Not only that, but keep your hands away from your eyes, nose and mouth. Most college students are sleep deprived as the semester goes on, and the temptation to rub your eyes will grow, but you must resist the urge to rub your eyes. Anything on your hands will go into your eyes and could get you sick, so don't do it. The same goes for biting your fingernails: when anxiety builds, trying calming yourself down by either getting up for a quick breather or diverting that energy elsewhere. Trust me, you won't regret it later on.

#### 3) Get the Flu Vaccination

Believe it or not, the flu vaccination does help in preventing the spread of the flu virus. Of course, its effectiveness has varied from year to year along with the occurrence of different strains of the flu virus, but it is your best bet in trying to prevent the contraction of the flu virus.

The flu vaccine is offered throughout the flu season and can be found in many different places, such as CVS, Wal\*Mart, or your doctor's office. The sooner you get vaccinated the better: the vaccine works by introducing weak strains of the flu virus into your system so that your immune system produces antibodies to fight off the virus, with the goal being that if that same strain actually gets introduced into your blood stream, your antibodies are prepared to deal with it swiftly and prevent you from getting sick. Of course, the catch here is that that process takes a fair amount of time to get going, a window of about two weeks before the vaccine takes full effect. If someone is already sick in your house and you get the vaccine, it is too late to guarantee its effectiveness. The vaccine is typically administered via needle, but for those who are scared of them, there is a nasal spray that can be administered as well.

#### 4) Stay home if you are sick or suspect you are getting sick

Many people are afraid of missing a day of class or a few days of work because they need the money, but if you are sick or becoming sick, this is a grave mistake. Not only will you not be on task, but you are more likely to be spreading the virus to your coworkers and anyone else you have contact with throughout your day. You might feel bad for missing work, but trust me, your boss will understand if you can't make it to work because you are growing sick. Bedrest and medicine is the best way to fight the virus, so stick to those for a few days and you should get better in no time.

Also, it is important to remain at home up to 24 hours after the flu symptoms have subsided. Just because you're feeling better does not mean that you are no longer contagious. Don't risk getting your buddies sick: take that extra sick day and relax, you'll no doubt still feel tired after fighting off the flu.

The flu season is never a fun time, but if you follow these tips, you will greatly increase your chances of escaping the winter unscathed. Now, whether you will be bombarded by snow or not, I cannot guarantee, but at least you should have some knowledge to combat the flu virus now. Stay warm and focused this spring semester!

\*Information collected from richlandcollege.edu



RECOVERING FROM A BAD FIRST SEMESTER



by **Jamie Maitland,** Newbury ARM

#### Reflect on what you did wrong:

No one ever wants to think about a bad semester. However, actually thinking about where you went wrong can save you from making the same mistake twice. Did you not go to class? Were you afraid of asking for help? Whatever it is, think about it so that you can start changing your ways.

#### Don't give up on yourself:

If you have a low GPA or a low amount of credits, don't feel as if it's the end of the world because it's not. We all have a bad semester sometimes. Just work hard so that you can increase your GPA. Also, since you need at least 15 credits a semester to graduate in 4 years, you may have to take intersession or summer classes. It's good to start thinking about all of this now.

#### Time management:

Not knowing how to manage your time wisely can really affect how you do in college. In order to get your work done you may have to distance yourself from your friends for a couple of hours, and that's okay. Don't let them pressure you into hanging out with them rather than studying because at the end of the day the amount of time you put into studying will reflect on what you get in the class.

#### Check your Western email account:

A lot of you don't understand how important it is for you to check your Western email account. Most Professors communicate with their students by

#### Recovering From a Bad 1st Semester, (cont. from pg. 4)

using their school designated email account, and if it's not checked on a regular basis you can lose out on valuable information. Also, you can link Blackboard Learn to your email account so that you can know when your teachers put something up. This way, you will always be prepared.

#### **Prioritize:**

You all have been through at least your first semester of college. You may not know exactly what to expect for your spring 2015 classes at this point, but you should have some idea of how to get prepared for them. Make sure to buy an academic planner or an erasable white board to write down important dates and deadlines!

### **Peer Pressure:**

Don't get pressured into doing things that you don't want to do. If your friends are going to a party and you don't want to go, then don't go. Real friends will understand that. You may have a friend that went out all of the time last semester and received great grades. However, you did the same amount of partying as her and you ended up on academic probation. Different things work for different people and that's okay.

#### Communicate with your professor:

If you didn't communicate with your professors last semester, make sure to do that this semester. They can let you know how you're doing in the class and help you with things that you're having trouble with. Don't wait until May to talk to your professor, by then it'll be too late. Talk to your professors on a regular basis.

#### Have fun:

Just because you had a bad first semester doesn't mean that you can't have fun. Don't beat yourself up—just learn from your mistakes. It's okay to go out with your friends, watch a movie, and relax. Those things are important too! Just be more aware of how you're doing in your academics and plan accordingly.

# TIPS FOR

# PERSONAL FINANCE

As we begin the Spring semester, I figure of each period, compare your budgeted one of the most important tools for the average college student is an effective plan regarding personal finance. As students, we constantly incur unnecessary expenses, whether it be an expensive dinner, a new video game, new clothes, or even excessive spending on textbooks. With that said, here are some tips to proactively managing your own finances.

1) Find your "90 day number:"

I once read an article, published by Kevin O'leary, which focused on financial literacy. In it, he mentioned a "90 day number." This system is a great way to initialize a preliminary budget. It requires that you add up every source of income within or online deals taking place. Similar to 90 days, and subtract all expenses incurred during the same period. This will go one of two ways. You'll either find that you're making money and building wealth, or that you're bringing on debt and losing money. This might be a great wake up call, as no one can sustain a loss for every 90 days.

2) Establish a realistic budget

Now, knowing the results of your "90 day number," you'll be able to better gauge your spending habits. Try to save a majority of your income, while still granting yourself a percentage for spending money. Establish a realistic cap for your spending, respective to each month of the semester. It may be hard to resist excessive spending while out with friends, or at a party, so only bring with you the amount you'd be content with spending. With this, you'll be able to refer to a well-constructed plan that will help you improve your habits. At the end by Jeff Field, Centennial ARM

numbers to your actual numbers and reflect on the goals you've previously set. Use them as a base in preparing for your next month, quarter, semester, etc.

### 3) Take advantage of coupons/ promotional deals

It may not sound to appealing, but stocking up on coupons can save you A LOT of money. 20% off of a \$10 meal may not sound much, but it's those opportunities that accumulate and save money. Complementary to this, most clothing stores in the mall have free memberships that you can sign up for. With these, you'll constantly be notified about any in-store, the coupon scenario, 15% off a purchase of \$120 is still \$18. After one day of shopping, you've just saved \$20 which can be allocated any other time. If you're feeling extra fiscally responsible, set yourself incentives for saving a desired percentage off of your periodic expenses in respect to your budget. Reward yourself for meeting these percentages.

### Now to delve into the more technical side of personal finance:

## 4) Where are you depositing your money?

As a college student, you have many places available to you for depositing your income. Most common is the commercial checking account, but other choices include a savings account, money market account, CD, or under your mattress.

When using a checking account, you have access to your money at ALL

### Tips for Personal Finances (cont. from pg. 5)

TIMES, and can directly allocate your money via debit card or checks. On the other side, a checking account is the only option listed that usually doesn't offer interest on your savings. This may not be ideal for some, as you should want your money to be out and making money for you.

A savings account has you depositing money, without the ease of access previously mentioned. You'll always be entitled to withdraw your savings, but you won't have the debit card/checks made available through a checking account. The interest rates found associated with most savings accounts are low, but it's a start from the basic checking account.

A step up from the typical savings account would be a money market account. The interest rates are higher for this type of account, opposed to the lower rates found with savings accounts, but you're limited to make a small number of transactions within a certain period. This account will prove useful, once you've been successful on your budgeting process, and would like to put money away for a while.

The last option I'll speak of is a Certificate of Deposit (CD). The interest rates for a CD are going to be higher than both the savings accounts, and the money market accounts. These are very similar to bonds, in which you put forth an amount of money, and reach a pre-determined agreement with the bank on both an interest rate and on a time that you'll be able to use that money again. The benefits of CDs are high, but be careful, as you will be charged if you need to take out that money before the contracted date.

### 5) Stick to a plan, and invest in your future

Just to review the previously mentioned content, you can start your fiscal management plan with a "90 day number." This number doesn't necessarily need to be 90 days, but I'd definitely suggest that you keep it over a month. After that, establish a realistic budget, and plan how you'd like to see your financial activities play out over the next 90 days, (or however long the period you've chosen to measure). Take advantage of all special deals, and provide personal incentives to save as much as possible on frequent expenditures.

With this, you're now familiar with a few common options for depositing your money. Maybe you'd like to immediately deposit 40% of all income, and of that 40%, deposit 70% in a checking account and 30% in a money market account. Or maybe you'd like to think long term, and buy a few CDs. It's your plan, and these are all choices for you to make as you establish proper financial literacy. Establish your plan, stick to your goals, and I wish you the best of luck in maintaining your accounts.



#### The Handout, V3-#4, February, 2015

The Handout is a publication of the Department of Housing & Residence Life at Western Connecticut State University. It will be published several times each semester, and distributed via email, on the HRL website (www.wcsu.edu), and via the departmental Facebook page. (WCSU Housing & Residence Life).

#### IMPORTANT HOUSING REMINDERS

Can you believe it? Housing deposits are now being accepted for the Fall 2015 semester. Deposits should be paid online at EZPay, or at the Cashier's Office in Old Main.

Returning students must pay their deposits before March 22, 2015 in order to be eligible to participate in the Fall Room Selection Process. Watch your email for more information soon!



Do you want to work

for Housing?

currently being accepted for

year for Hous-



ing & Residence Life as Resident Assistants (RAs) or Academic Resource Mentors (ARMs).

If you are interested, please read more about it on our Employment Opportunities webpage, or speak to your RD.

\*\* Don't forget to look for campus events in the WOW email each Thursday! \*\*

#### WHAT DO YOU THINK?



What do you think? Have something you'd like to share about this newsletter or other housing issues? Want to give a suggestion for a topic you're interested in knowing more about? Let us know. Drop us a line at housing@wcsu.edu