

KEISER UNIVERSITY NEWSLETTER

November



2009

Dates to Remember in

November:

- 11/1 ~ Daylight Savings
- 11/3 ~ SGA elections
- 11/9 ~ Pre-Registration
- 11/20 ~ Classes End
- 11/23 ~ Classes Start
- 11/26 & 11/27 ~ NO SCHOOL

Food Drive

All food will be donated to Metropolitan Ministries.



JOIN PTK



Tuesdays 5:45

Must have a 3.5 GPA or higher to join!

SGA Meeting



Tuesdays 1:30

Staff member of the month!

Day/Night: Jillian Dahm

Student of the month!

Day: Marian Filimon

Night: John Allen

Congratulations!

Top Four Money Mistakes

College Students Make

Debt Ranks among the Biggest Problems for Most Students: College students face many hard financial decisions. As a young adult they need to figure out how to pay for college, earn some spending money, and still get a good education. This is a tall order for anyone, so it's no wonder that many college students end up making some costly money mistakes. Unfortunately, these mistakes can actually cause damage that lingers for decades, so making sure your finances are in order even as a college student can go a long way in helping you get a good start after school.

Mistake #1: Credit Card Debt: Keep in mind that credit cards can play a vital role in establishing your credit history, so that doesn't mean credit cards should be avoided. Instead, credit cards should be used to help build a solid credit history. Pay off the balance in full each month. This will allow you to still collect the rewards or earn cash back while not having to deal with finance charges and long repayment periods. Don't get into the habit of paying the minimum payment each month or you could be stuck trying to pay off the card for over ten years!

Mistake #2: Ruining Your Credit Score: Don't get careless with your finances just because you're in college. It's easy to make a mistake, but realize that those mistakes can prove costly even later in life. If you are going to utilize credit cards or other loans just make sure you make your payments on time and don't get in over your head. Remember, missed payments or other negative marks will remain on your credit history for seven years and trash your credit score.

Mistake #3: Lack of Budgeting: While you are in school is one of the most important times to start budgeting. As a student it's easy to get complacent when you don't have a mortgage to pay, kids to feed, or other significant money worries. The problem is that students often have a limited or even sporadic income and if you don't track this spending carefully it's easy to waste money on things that you could otherwise save. Start by creating a simple budget. It doesn't take long, but if you take the time to analyze your income and where you're spending money you can get a better idea of where your money is going and where you can cut back. After all, if you end up spending more money than you have coming in, you're likely to end up with problems by getting into credit card debt and possibly ruining your credit. Stop by the Student Services Office at your campus if you need help with budgeting, they can help.

Mistake #4: Using Student Loan Money Inappropriately College tuition has gone up dramatically in recent years so it's hard to keep up if your parents can't help out that much. If the loans are actually used for school expenses that's one thing, but all too often students will borrow a private loan for living expenses to buy things that aren't essential for school. Some students assume their loans will be easy to pay off once they graduate and get a good job, but things don't always work out that way. If you use your student loan money appropriately, you can be sure that you're only taking on as much debt as you need to in order to receive the education you want.

Submitted by Maria Vivier
Condensed from an article by Jeremy Vohwinkle @ About.com



Keiser University presents the

"One Month 'til Christmas Eve Sale"

Purchase ANY KU Logo item & receive a 10% discount! ONE DAY ONLY!! Tuesday, 24 November 2009 Exclusions: KU Logo Scrubs & Required Uniforms***

Hungry? For jobs posted to our school, visit: www.CollegeCentral.com/KeiserUniversity
Our college career center is powered by CollegeCentral.com

Thanksgiving Tips

The Thanksgiving holiday is almost here so what are your plans? Just staying home with the family? Helping out in the kitchen? If you are planning on a family dinner or you were asked to bring something for the holiday table, with a little creative planning you can stay on budget and still eat good!

Here are 10 tips you may find helpful!

1. Buy the generic brands of soda and load up on different flavors like, cola, orange, ginger ale, cream, and lemon-lime and don't forget the diet sodas and a bag of ice.
2. Bake a dessert. If you wait for a *buy one get one free* sale on mixes, you can bake two! The cake and cookie mixes make great desserts.
3. If you own or know someone who owns a bread machine that you can borrow, make a loaf or two of bread. Try adding some different flavors like honey, nuts, and dried cranberries. If that is not possible, you can pick up dinner rolls (2 for a \$1) and bake them just before dinner is ready to serve and don't forget the butter! You can try brushing the tops with melted butter and garlic!
4. Buy a couple of cans of cranberry sauce, slice them up and arrange it on a pretty dish. You can garnish it with some orange peel or zest. Arrange that day.
5. Serve fresh fruit from a farmer's market. Apples, pears, grapes, oranges, tangerines and grapefruit are in season and won't cost as much as fruit out of season. Serve whole or make a fruit salad that morning and keep it chilled.
6. A head of celery, cleaned and cut into 4 inch stalks and filled with cream cheese and raisins is an inexpensive appetizer. Make them the day before and cover with plastic wrap.
7. Sauté an onion and some mushrooms (canned or fresh) in olive oil or butter and add a bag of frozen peas and cook until tender. Make a tasty side dish.
8. Afraid to cook a turkey? Why panic over the main course? Order one from a supermarket or a take-out restaurant. Or better yet...make a ham!
9. If you don't know how to make your own gravy, buy some gravy packets. They taste as good as the more expensive jar gravies. Add drippings from the roast to the gravy to give it a real homemade taste.
10. A couple of cans of olives, green and/or black ones look good on the table and are a delicious, inexpensive appetizer.



Happy Thanksgiving!
By Maria Vivier
Default Prevention Manager