Hello February!

I hope you are settling into your Spring schedules nicely! I don’t know about you...but I’m ready for some Springtime weather!

In this addition of The Woodside Times, you will find some transfer student leadership info and some great educational info on Black History Month and the impending student debt...(Sorry if it brings you down!) and more! Enjoy!

Your Manager Becky
Close Your Windows!

With the cold weather sticking around, there is one very important task we need your help with! Leaving your windows open in below freezing temperatures can result in pipe bursts! A pipe burst in your apartment can cause tens of thousands of dollars worth of damage and residents can and have been found responsible for those damage costs!! Due to the serious nature of pipe bursts, Woodside staff will enter your apartment if we see your windows open and it is below freezing outside! You and your apartment will be responsible for any violations that are observed during this time.

To recap: Please CLOSE and LOCK your windows whenever it is below freezing to avoid pipe bursts! If you are having any issues with your heat - too cold in your apartment or too hot - please do not hesitate to call UNH Facilities at 603-862-1437.

Quiet Hours Reminders

Sunday through Thursday
quiet hours begin at 11pm

Friday and Saturday
quiet hours begin at 1am

It is a community expectation that these quiet hours are respected no matter what day of the week it is! Please do not hesitate to keep your neighbors and community members accountable and ask them to respect quiet hours!

Trash Compactor and Recycling Dumpster

Please be diligent about Completely closing the doors to the trash compactor and recycling dumpster. Leaving the doors open results in unwanted critters, such as squirrels and raccoons, in the recepticals.

Please refrain from throwing plastic trash bags into the recycling. Trash bags are not recyclable and your items will not be sorted correctly when received.
SUMMER JOB OPPORTUNITIES

Hiring for Summer Jobs!

Staying in Durham for the Summer?

Let’s Talk... Join Our Team!

Starting at $10 PER HOUR

UNH.EDU/HOUSING/JOBS

Apply before 03.29.18 for full consideration
UPCOMING PROGRAMS

PANCAKES & RESUMES

Eat breakfast for dinner and have your resume reviewed

FRIDAY FEBRUARY 23
TIME TBD
ADULTING 101 - STUDENT DEBT

STUDENT DEBT IN AMERICA

STUDENT LOAN DEBT

67%

OF STUDENTS GRADUATED WITH STUDENT LOAN DEBT IN 2008, A 27% INCREASE FROM 2004

THAT TOTALS 1.4 MILLION STUDENTS

62% PUBLIC
72% PRIVATE NONPROFIT
96% PRIVATE FOR-PROFIT

$23,200

AVERAGE DEBT LEVEL FOR GRADUATING SENIORS
A 24% INCREASE FROM 2004

TAKING 10 YEARS TO REPAY AN AVERAGE LOAN COSTS
$8,838 IN INTERESTS PAYMENTS ALONE (WITH THE STAFFORD LOAN INTEREST RATE OF 6.8%)

WITH AN AVERAGE MONTHLY PAYMENT OF
$267

CREDIT CARD DEBT

84%

OF UNDERGRADUATES HAVE AT LEAST ONE CREDIT CARD

4.6 AVERAGE NUMBER OF CREDIT CARDS

$3,173 AVERAGE BALANCE CARRIED BY UNDERGRADUATES

1% OF SENIORS CARRY A BALANCE GREATER THAN $7,000, WHILE ONLY 1% CARRY A ZERO BALANCE

PEOPLE IN THE 18–24 AGE BRACKET SPEND
30% OF THEIR MONTHLY INCOME ON DEBT REPAYMENT

IT WOULD TAKE 12 YEARS TO PAY BACK THAT CREDIT CARD BALANCE, WITH A STUDENT INTEREST RATE OF 13.71%

MAKING THE MINIMUM MONTHLY PAYMENT (PAYING NO NEW CHARGES AND PAYING ON TIME EVERY MONTH)
Fixing Student Debt: A Common-Sense Approach

By Michael A. McRobbie | APRIL 09, 2017

Last month, members of Congress were introduced to new legislation — modeled after a program at Indiana University — aimed at curbing the crippling effect that student-loan debt has on college students, their families, and our nation’s economy.

Sponsored by Rep. Luke Messer of Indiana, the proposed bill, the Letter of Estimated Annual Debt for Students Act (HR 1429), would require colleges and universities that accept federal aid to send an annual “debt letter” to every student, estimating their total loan debt and future monthly payments.

Current figures indicate that today’s student borrowers will graduate from college more than $30,000 in the red, on average. Americans owe more than $1.3 trillion (and counting) in student loans, surpassing credit-card debt and auto loans.

The specter of major debt hangs over more students than ever, impeding their ability to establish themselves independently, productively, and successfully in society. It is of major concern for low-income or minority students, threatening to make college education unobtainable, and it is increasingly a problem for the middle class.

In the coming months, a new president, Congress, and education secretary can be expected to intensely scrutinize this issue. President Trump campaigned on the promise to work with Congress on reforms that would reduce student debt, and last fall he unveiled one proposal that would cap monthly student-loan payments as a percentage of an individual’s income.

Our government officials have the right, and the responsibility, to question what we in higher education are doing to tackle the rapid increase in student debt nationwide and help students and their families manage borrowing so they avoid long-term difficulty. Those officials should be expected to consider any big ideas, proposals, and policy reforms that ensure that the cost of a college education is a wise investment and not merely a heavy burden.

They would also be wise to recognize that effective ideas do not always have to be the biggest or loudest. Nor do they need be bureaucratic or complex.

Just over four years ago, Indiana University set out to establish some simple programs to raise awareness about the risk of excessive borrowing and help students make informed decisions about money before, during, and after college. As part of this effort, the university began sending annual letters to all student borrowers, updating them on exactly how much they had borrowed and what it will take to repay their loans.

Today, issuing that letter is the law in Indiana, which requires public and private colleges to provide yearly information to all students who have college loans, including total estimated debt and estimated monthly payments after graduation.
Later in the 2012-13 academic year, we launched a financial-wellness program that included such features as a basic online primer about managing money, calculators to help students with budgeting and loan-repayment plans, peer coaching, and podcasts on specific financial-literacy topics. Already a model for several of our peer institutions, MoneySmarts U is now going national through a new partnership with Peter Dunn, better known as the financial authority Pete the Planner. In 2015, our national summit on student financial wellness drew more than 200 college staff members from across the country — and we expect to exceed that number in this year’s session.

Since we began our financial-wellness program — and adopted more-vigorous policies to increase student financial assistance and promote on-time graduation — borrowing by IU students has been reduced by nearly $100 million in four years. Total student borrowing and federal loans have decreased every year since we began our efforts. Furthermore, 45 percent of our bachelor’s-degree recipients will graduate with no student-loan debt — compared with less than 30 percent nationally — and 80 percent will graduate with a balance below the national average.

Other Midwest-based initiatives are also making a real impact, including innovative money-management and peer-coaching programs at Ohio State University; the Wisconsin Hope Lab at the University of Wisconsin at Madison, the nation’s first laboratory for translational research aimed at college affordability; and a program at Cuyahoga Community College, the largest community college in Ohio, aimed at increasing access to public benefits for students who are struggling to make ends meet. And this month, the University of Oklahoma announced a financial-advising program that will match all incoming freshmen with money coaches. The university is expected to employ nine full-time coaches beginning this fall.

All of us in higher education have a responsibility to help our students make sound financial decisions based on a solid understanding of the implications of taking on excessive debt. At the same time, we must continue to work to keep a college education as affordable as possible. This means, among other actions, minimizing tuition increases and finding innovative ways to reduce operating costs and increase productivity. At Indiana University, we are in the second year of a freeze on undergraduate tuition for Indiana residents attending our flagship campus.

We in America’s heartland are known for our common sense and reserve — yet I can’t help believing that if colleges across the country adopted some form of these straightforward, successful approaches, such as the debt letter, it could translate nationally into many billions fewer dollars of student debt. The newly introduced legislation, which we hope the Trump administration and Congress will support, is a welcome step in the right direction, but there is no reason we cannot accept the challenge now of integrating financial wellness into our college culture.

Michael A. McRobbie is president of Indiana University.

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UNH Admissions is seeking transfer students to serve as tour guides and representatives of the UNH transfer student community! Who better to speak about the Wildcat experience to possible new transfer students than those of you who have been through the experience?!

To apply to be a Student Admission Representative, fill out the online application here: https://docs.google.com/forms/d/e/1FAIpQLScoz7uc5CrUfNc4aIMf1NuGOPgqtMc_tbOzGuFaL1fx-yTioQ/viewform OR visit Becky in the Woodside office for a hard copy!

APPLICATIONS ARE DUE FRIDAY, MARCH 2ND

Still want to be involved but not sure about giving tours? Contact Joshua Kellogg, Senior Assistant Director of Admissions, to serve on student panels throughout the year!

STAY TUNED FOR MORE OPPORTUNITIES SOON!
BLACK HISTORY MONTH

WHEN was Black History Month officially recognized by the United States?
1976

BY THIS GUY President Gerald R. Ford (& the US Gov)

Smack-dab in the middle of the Black Power Movement (1968-1982)

As part of the USA’s Bicentennial celebration

BUT... WHO founded Black History Month?

CARTER G. WOODSON
HISTORIAN, SCHOLAR, EDUCATIONALIST (1875-1950)
Son of former slaves, and 2nd black person to graduate from Harvard University

When he prompts the fraternity Omega Psi Phi to create “Negro History & Literature Week”

1920

Woodson eventually proceeds to build a week-long “Negro History Week” event around traditional days in February that already historically commemorated the African-American past:

- President Abraham Lincoln, Feb. 12th (The guy who abolished slavery)
- Frederick Douglass, Feb. 14 (Leader of the Abolitionist Movement)

AND WHAT led to the founding of Black History Month?

1926: Washington, DC Woodson promotes the first “Negro History Week”

1940s: West Virginia Influenced by Woodson, African-Americans begin to celebrate February as “Negro History Month”

1976: Nationwide
The ASALH influences the official shift from a week to a month and from “Negro History” to “Black History” and it’s officially recognized by the US Government

Late 1960s: Nationwide
Young collegiate African-Americans became increasingly aware of their heritage and the expansion of “Negro History Week” to “Black History Month” spread rapidly

THE WOODSIDE TIMES
The Civil Rights Movement 1950s-1980s

Dr. Martin Luther King Jr., 1929-1968 (Minister & Social Activist)

Was the foremost leader of the movement and awarded the 1964 Nobel Peace Prize for his work. He continued to fight against segregation until his assassination in 1968

“I HAVE A DREAM...”

The Woodside Times

BLACK HISTORY MONTH

WHAT'S IT ALL ABOUT NOW?

RECOGNIZING The many contributions of African-Americans

Thomas Day (1801-1861ish)
Master cabinetmaker and entrepreneur, owned and operated one of the most successful furniture shops (PREF Civil War)

Henry O. Tanner (1859-1937)
The first African-American painter to gain international acclaim

Augusta Savage (1900-1962)
World-famous sculptor associated with the Harlem Renaissance

Lewis Latimer (1848-1928)
Invented the carbon filament for the light bulb, improving upon Thomas Edison’s paper filament

George Washington Carver (1860-1943)
Devised 300+ uses for the peanut

Dr. Patricia E. Bath (1949-)
Ophthalmologic surgeon, invented the Laserphaco Probe, which is a surgical tool used to remove cataracts

Garrett Morgan (1877-1963)
Invented safety hood smoke protection devices for fire fighters, to breath in the line of duty, patented one of the first traffic control devices

Otis Boykin (1920-1982)
Invented the electrical device used in all guided missiles and IBM computers, +26 other electronic devices most notably the control unit for a pacemaker

Stokely Carmichael (1941-1998)
Organized freedom rides

Rosa Parks (1913-2005)
Instigated the Montgomery Bus Boycott

James Meredith (1933-)
Fought to integrate blacks and whites at the University of Mississippi

... and so many more.

SOURCES
[1] "February is African American History Month": http://www.africanamericanhistorymonth.org/about.html

“We all should know that diversity makes for a rich tapestry, and we must understand that all the threads of the tapestry are equal in value, no matter what their color.”

- Maya Angelou

www.YOUYourChildsFirstTeacher.com

The Woodside Times