The 2014 NFCC Preview (formerly known as Super Saturday) was held on Saturday, March 1st, on the NFCC campus. Registration began at 9am in the Colin P. Kelley Fitness Center. There were interactive booths set up in the fitness center representing different clubs and programs offered on campus. Event attendees then left the fitness center and could take part in guided tours, and as other events taking place throughout the campus. Some of the interactive stations were simulated shooting from the Public Safety department, chemistry demonstrations from the Science department, and a photo booth where event comers could stand behind an enlarged NFCC student ID badge and get their photo taken.

The staff and volunteers of Saint Leo University’s Madison Center was on hand bright and early to dispense information regarding the various programs offered by the center. The event was an overall success, and everyone involved had a blast meeting all of the new faces on campus.
Paying for College: Tips for Avoiding Mass Debt

For many people, the thought of having to pay for college alone is enough to detract them from even moving past the application process. It is hard to ignore the news reports featuring graduates who are in an extensive amount of debt, all in an effort to obtain their degree. I could sugar coat it and tell you that no, college isn’t so expensive after all, but my regular readers are aware that I am no fan of sugar coating. The fact is clear: college IS expensive. But, it is not impossible to afford, with the right pre-planning and budgeting.

- **Get an early start.** Most financial aid awards (including scholarships and grants) are offered on a first come-first served basis, meaning that if you wait too long to apply, you might be out of luck. Do your homework, ask around—many local companies and organizations offer scholarships and grants that go unclaimed because students don’t know they exist. There are even websites dedicated to helping you to explore scholarships available to you.

  - **Don’t be afraid to apply!** Many scholarships and grants also go unclaimed because students don’t think they will win them. So, go ahead and apply. You never know how the results will go—you might win! Even if you don’t, it won’t cost you anything except a little bit of time.

  - **Know your student loan options.** I can’t emphasize this enough. There are options available to you, but some people don’t take the time to read the fine print or ask questions, and end up paying more money than they should. There are two types of loans:
    * **Subsidized Loans**
    * **Un-Subsidized Loans**

With a subsidized loan, interest begins accruing as soon as you accept the loan, but when the time comes to repay it, you are only responsible for the principle balance and any interest accrued after graduation, NOT the interest that accrued while in school.

With an un-subsidized loan interest begins accruing as soon as you accept the loan, but upon paying back the loan, you are responsible for all fees/interest accrued both while you are in school and after graduation.

This might not seem like much, but interest can really add up over the years. One of the most important things is being aware of your financial options. Do your homework and don’t jump to conclusions. Don’t discount a more expensive school because you think you might not be able to afford it. However, be responsible and honest with yourself regarding the financial obligations associated with whichever institution you choose. For more information regarding financial aid and student loans, visit: www.studentloans.gov

Saving Money: What’s the Big Deal?

You see it in the window at the mall, and you can’t believe it’s still there. You have some extra money from a double shift you worked last week. But, you could also save that money. What do you do? For the average person, that would mean walking into the store and making the purchase. For a person in his/her twenties, it might be harder to resist the temptation. But, more and more economists are saying that living frugally and saving as much money as possible is the route to go while in your twenties.

For starters, the money experts say that it is easier to save money in your twenties, simply because for most it is the time in your adult life when you have the least number of responsibilities. Most college students are all too familiar with being thrifty, out of necessity. Financial experts say that carrying that mentality over into life after college would be a wise choice.

When you’re young, you’re healthy (on average). Saving money at this point is also a great way to ensure that your future self is taken care of. Whether you are out of work, cannot afford health insurance, or become disabled in some way, you will have funds on which to fall back. Some key ways to save are:

- **401K’s**
- **IRA’s**
- **Roth IRA’s**
- **Personal Savings Account**

For more information on the aforementioned methods of savings, please visit: http://www.diffen.com/difference/401(k)_vs_IRA
Saint Leo Steps Up for Autism Awareness

On the morning of Saturday, March 8th, the staff of the Saint Leo University’s Madison Center packed up our tent and supplies, and headed out to the 2nd annual ASK 5K. The ASK (Always Support Kids) program is geared to helping families of children dealing with Autism. The group meets monthly, with a focus on letting families know that they aren’t alone.

During the event, bounce houses were set up—much to the delight of the kids. Also on hand were vendors selling items ranging from purses to autism awareness jewelry. Our Saint Leo booth was decked out in green and gold as usual, and we had a variety of goodies to hand out, including Saint Leo wayfarers (sunglasses), water-proof pocket protectors, and bumper stickers. The event kicked off well, with a fun-run for the young and young at heart. Following the fun run, the 5K took place, with runners making the loop around the track and out the gate to the entry way to Madison Central School, then back again. Overall, the event was a success, and it was Saint Leo’s pleasure to be part of the festivities.
When I was younger, I would often hear people say, “If you want my respect, you’d better respect me first.” It made sense to me back then. How could you respect someone if they didn’t have the decency to respect you first? However, the older I get, the more I realize that having respect and showing respect are two vastly different things. Showing respect to someone who otherwise wouldn’t deserve it shows a certain integrity. It speaks to the kind of person you are when no one is looking.

When I first started college, I was a cashier at a local grocery store. I would often times find myself face to face with people who treated me poorly, with little to no respect. It was frustrating and grueling, but most of all it angered me. I was mandated by my boss to treat them with respect whether they gave it to me first or not. After a while of doing that, I took over caring for my grandmother, who was bedridden, during the day. We had never had the best of relationships, and many times we would find ourselves at odds with one another. She would say hurtful, disrespectful things to me, and I would shoot them right back, with the excuse that she had no right to treat me that way. Granted, she did not have the right to say those things to me. However, I did not show her as much respect as I should have. If I just took what she said and didn’t retort back, it felt like she had won. What I didn’t realize was that I was losing either way. Stooping down to someone’s level doesn’t make you the winner. It doesn’t make you a better person. It takes a much more mature, strong person to just walk away. I might not have had much respect for my grandmother at all times, but not showing respect revealed the kind of person I was at the time. It was not a reflection of her, but of myself.

I look back now, and wish I could have done things differently. I realize that I don’t have to have respect in my heart for that mean girl a few cubicles down, or that rude man that reads the meter, or the entitled landlord; but it doesn’t mean I have to tear them down. In fact, maybe showing respect where it isn’t duly deserved would build them up. Maybe they don’t respect themselves enough to know how to respect others. Regardless, how I treat others is still a reflection of who I am. And, I want to like who I see looking back. Don’t you?