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FC14 Campaign in Full Gear

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Creative strategies for funding graduate studies

These economic times have presented students with the particularly challenging task of funding their graduate education. With the national student loan debt reaching $1.2 trillion, it has become apparent that students must come up with innovative ways to fund their education. This mission will require a combination of traditional budgeting strategies, efficient resource utilization, and wise borrowing practices.

The first place to start is with your own finances. This entails a serious look at your spending practices and priorities. Attaining a graduate degree is a privilege that many will never have the opportunity to complete. This being said, it is imperative to “live within your means” or avoid overspending. While this may seem like a simple concept, unemployment and underemployment make this difficult for some. One creative idea is to apply your tax refund specifically towards tuition or books. This will decrease your student loans and total debt upon graduation. Another option is getting a flexible part-time job. Many retail, food service, and private businesses recognize how valuable it is to employ developing professionals and will accommodate school schedules.

Your next stop should be your academic department as they may have scholarships, grants, tuition waivers, and graduate assistant, research, or federal work-study positions available. These are excellent resources to employ, as these opportunities provide funds that do not have to be repaid and can build professional connections with faculty and staff. Another avenue is rotary clubs, like the Elks or Rotary International, as they have essay, service, and need-based scholarships. They usually require letters of recommendation or evidence of community involvement. Similarly, employee tuition assistance programs are often available to employees and sometimes their children as well. Eligibility for these programs is often contingent upon employment with the company for a specific period of time. If these terms are not fulfilled, the employee typically has to repay the company for the tuition.

Lastly, wise borrowing practices are absolutely essential to avoid crippling loan payments after graduation. Students often forget to look at loan rates and read the contracts they are signing. With fixed rates ranging from 5 percent to 6.41 percent for graduate students, federal loans are usually a better option than private loans. Private loans may appear to be a better deal, as they tend to have higher borrowing limits, but have fixed or variable rates anywhere from 3 percent to 13 percent. A good rule to follow when considering additional loans is to not borrow more in total than your first year salary in an entry-level position with your degree. This will help ensure more manageable payments once you graduate. Another component of wise borrowing is to not borrow beyond the cost of tuition and books. Many students rely on extra funds from student loans to cover their rent, bills, and groceries. While this may look convenient or necessary in the moment, it can result in some sobering consequences in the future.

FC14 campaign in full gear

By Samantha Kaspar
Staff Writer

Governors State University’s efforts to recruit freshmen for the schools first class of freshmen in 2014 are in full swing. GSU has started the FC14 campaign, or the First Class 2014 campaign, to recruit freshmen students to the school.

Recruitment is mainly being done through fairs at various high schools and school districts. In addition, GSU is attending major college fairs, including the National Admission of College Counselors Fair, where the school will join various universities across the country in recruiting students at Chicago’s Navy Pier.

According to Kristy Goodwin, Director of Recruitment and Outreach Admissions and Student Recruitment, the university already has found a lot of interest in GSU among prospective students.

“(Prospective students) are really on the bandwagon of being the first class,” said Goodwin.

GSU is hosting an open house for freshmen and parents on Saturday, October 19. The university is also currently accepting early enrollment applications. The deadline for early admission is November 15, with applications being reviewed from October 1 until January 31. Admission requirements include a minimum high school G.P.A. of 2.75 on a 4.0 scale, an ACT score of at least 18 or an SAT equivalent score, as well as a letter of application of 500 to 750 words.

Because GSU is the only public university in Illinois south of the Chicago city limits and north of Bloomington, it is focusing recruitment in high schools within that area. According to Courtney Sanders, Vice President for Enrollment Management and Marketing, GSU is focusing on this area to recruit students who wish to obtain a quality education at a four year university close to home.

“If students want to live at home and commute, they have to go into the city and a lot of students don’t want to do that,” said Sanders.

The university anticipates that although their recruiting focus is local, some of those students may still want to live on campus.

“We are focused on, but not limited to commuters,” said Goodwin.

Syrian conflict

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democratic reform within the region. Capturing the attention of the international community, the situation escalated from diplomatic protests to conflict.

Michele Torbik, a student at GSU, stated “A number of our allies are not on board with us, I think it will create tension.”

The office of United Nations High Commissioner on Refugees reported that over 100,000 civilians were killed in Syria and two million reported refugees have fled Syria since the turmoil began. Rebel fighters from all across the Middle East joined anti-Assad Syrian insurgents making the civil war scene unclear to many as to what is really going on in the region.

One hundred students were surveyed at Governors State University on the current situation. With 29% for intervention, 52% against intervention and 19% that don’t know, we decided to take a closer look as to why these conclusions were reached.

First in a two-part series. Watch the Phoenix online for academic perspectives on the U.S. role in Syria.