# NOVEMBER

**Welcome to November – closing in on the home stretch! The biggest surprise in November (for you lucky students from warm cities) could be the sharp change in temps, the chilling wind, the snow and ice, and the discomfort of walking to classes! This chapter will provide some key ideas for braving…and maybe even enjoying… the Laramie winter. You may also notice that your energy begins to dip this month while some of your exams and projects ramp up. In this chapter, you'll find some valuable tips for planning the rest of the semester, understanding course withdrawal, navigating Thanksgiving at home, and answering late-semester money questions.**

# FACING *the* COLD

"If you don't like the weather, wait 5 minutes. It is so unpredictable – but in a good way. If winter sports is something you like, we do have a ski area called Snowy Range Ski Area that is about 30-40 minutes away. There are places up in Happy Jack that you can go cross country skiing or even snowshoeing. If you want to stay in town, there is an ice skating rink on the east of town. They also have club hockey where you play once or twice a week, and many events for students like curling and free skate nights. There are a few intramural sports that go on in the winter too so you can get a good workout in while having fun. The university hosts a lot of activities throughout the year in the union to keep out of the cold."

-Sienna Trujillo, *UW Student*

"Play in the snow and build fun stuff! Then go in and drink some tea or hot chocolate."

-Mary Schwope, *UW Student*

"Being from Wyoming, I am used to the cold weather. But, for some of you who have never seen snow in your life, let me just say, LAYER UP!! Always make sure you have a couple of layers on because it may be nice and warm in the buildings, but one you get outside, you will be freezing."

-Kassondra Giacchino, *UW Student*

"Laramie has the craziest weather imaginable. Back up plans are essential on any questionable day. On cold days, it is never a problem to be lazy or even go snow shoeing or skiing. Yet, when the weather is warm and clear, Laramie turns into an infinite playground of possibilities. Downtown life, farmers market, biking, hiking, fitness, gun sports, hunting, and so much more."

-Nathan Villalobos, *UW Student*

# WITHDRAWING *from* CLASSES

Since the last day to withdraw from classes is mid-November, be sure to think about (and seek advice on) withdrawing from problematic classes at least a week before the deadline. If it's possible for you to withdraw from a class that may cause trouble, this is usually a MUCH better option than failing.

Withdrawals do not impact your college GPA, so you can re-take the course without the extra complications of lowering your GPA. If you have any questions about your standing in a class (how likely you are to pass), be sure to visit your instructor's office hours and ask. They will be more than glad to help you figure out what to do next – not to mention how to do better in class! In case the withdrawal might cause issues for your degree path or financial aid, be sure to also touch base with your advisor and Financial Aid – you can email or call, or stop by.

How do I withdraw from individual classes?
Following the Add/Drop period, you may "withdraw" from individual semester courses until 15 class days after mid-semester.

## A few items to keep in mind:

- When you withdraw from a course, your transcript will reflect a "W" for that course. Your GPA will not be affected.
- You should meet with your advisor to discuss potential consequences of withdrawing. The biggest repercussion of withdrawing for courses is often related to your financial aid status. If you are concerned about withdrawing from a class affecting financial aid, you should contact Student Financial Aid (307-766-2166).
- Students have the right to withdraw from any course and typically do not need advisor approval.

You can withdraw online through your WyoRecords Account by selecting "Registration" and then "Register for Classes," just like you would to register for a new class.

- Next to the course you wish to withdraw from, click on the dropdown menu and select "Individual Course Withdrawal."
- When you select "Individual Course Withdrawal" for the class in question, you will see a pop up window regarding the consequences of withdrawing.
- Once you read the pop up window, you need to click on "Submit" at the bottom of the page in order to officially withdraw.
- Office of the Registrar staff will circulate withdrawal information to the major department. Instructors are notified by email and through WyoCourses. Advisors are notified via email.

# Money MANAGEMENT

*Material adapted from UW's Financial Wellness program (uwyo.edu/finwellness)*

You may notice around November that money matters are occupying more of your mental space. To take control of your money and your financial life, it's important to get organized.

## IS IT A "NEED" OR A "WANT"? HERE'S HOW TO TELL

If you want to be able to save money and live on a budget, it helps to clearly understand the difference between your needs and wants.

### Defining Can Be Difficult

You probably understand that, say, food is a need and a latte is a want. But some mornings, after cramming all night for a test or working late, a latte will likely feel like a need. Maybe coffee is a need in that instance, but gourmet coffee drinks are surely a want!

And think about all the technology that you like to use. A smartphone is a need in this current world, but do you really need the latest game apps? When you have a laptop, do you really need a tablet, too?

When creating a spending plan and trying to live on limited funds, it's helpful to carefully consider what is a need and what is a want. And your definitions don't have to remain static.
For example, having Air Pods could generally be defined as a want. But maybe you find that you're distracted by roommates or by noise in the library when you're trying to study. In that case, it might be helpful to use background music to block out the other sounds.

## FINANCIAL AID SECOND YEAR AND BEYOND: Student FAQs

### My parent's financial situation has changed – what do I do?

The financial appeal form can be found at this website: *www.uwyo.edu/sfa/fafsa/financial-aid-appeal*. You can also call Financial Aid to talk to someone in person (307) 766-2116.

### I am no longer being supported by my parents to pay for college.

In some cases, an appeal may be appropriate. See details at this website: *http://www.uwyo.edu/sfa/fafsa/dependency-appeal/index.html*. Otherwise, call financial aid and get help from a trained financial aid specialist.

### I need more scholarships – how do I find opportunities?

UW offers many opportunities for scholarships, including some only available to students entering sophomore year. Go to the Financial Aid website (*www.uwyo.edu/sfa*), and click on the "Scholarships" button toward the bottom. Then, follow the directions on "How to Apply for UW Scholarships."

### My grades are slipping. How could that impact my financial aid?

Scholarships and financial programs vary in their requirements for academic progress. This webpage offers specific help for understanding different types of aid, including the Hathaway Scholarship and federal financial aid: *http://www.uwyo.edu/sfa/keeping-your-financial-aid/*

# CREATING *a* BUDGET *as you* START COLLEGE

*From "College Budget Template: Keep Track of Your School Expenses." (mint.com)*

College textbooks, a night out with buddies, furnishing your room - the expenses during your college years can quickly and easily burn a hole through your bank account in no time if you don't have a detailed college budget set up. No one enjoys counting pennies and controlling spending, but budgeting is a necessary part of financial health. Your college years in particular are the perfect time to learn how to budget properly before real adult life kicks in.

Don't think you need to maintain a budget? Here are some reasons why it's important to have one set up now, using a college budget template, as you start your first year of college.

## Build Good Habits for Adulthood

Financial freedom means gaining power and responsibility to make your own choices. Many times financial freedom can get the best of college students, who end up finding themselves tempted by the myriad of items that are available to buy. A carefree sense of adulthood can cause you to overspend, and end up with mounting debt. Having a budget is a responsible step towards adulthood and maturity that helps you take control of your spending.

## Your Funds Are Probably Limited in College

Most college students don't exactly have a ton of cash to work with, which makes the art of budgeting even more crucial. No matter where the funds are coming from - mom and dad, a part-time job, or even a scholarship or award - you'll most likely have to be savvy and learn how to stretch your dollar. Money has a tendency to be spent on 'wants' rather than 'needs' when no budget exists (more in the November chapter!). Having a budget allows you to see if whatever money is coming in is adequately covering your expenses, or if you have to look for more ways to supplement your income, or lower your spending if possible.

## Managing Your Money

Having a budget in place can help you delegate every dollar you make.

Having a budget on a detailed spreadsheet with the help of a college budget template allows you to better control your money. It will show you where your money needs to go, including your savings, expenses, and extra spending money. This tool will also provide you with a reference to identify what your financial position is at the end of each month. For instance, if you've allotted $100 to be spent on entertainment, but notice that all the receipts you've kept that month total $150, you know you need to cut back $50 from your entertainment expenditures.

# *Activity:* CATEGORIZING COSTS

On the table below, write down some of your needs and wants and how much each of them costs. Think about alternatives to your "wants" that are less expensive (or free!) Look carefully at what you've listed. Are the "needs" really needs, or can you move them to the "wants" category?

When you are done, review your list and think about what's really important to you that has lasting value:

- Do you really need or want everything on your list? Put stars next to the items that are particulary important to you.
- Are some needs closer to being wants? Cross of the least important wants.
- Decide if each item makes sense. If not, cross it off or change it to the category that is more reasonable.

Being able to distinguish between needs and wants is an important step to achieving financial goals and attaining financial independence. Limit your spending to the things that matter most and use the rest of your money to power your financial future.

| NEEDS & COSTS | WANTS & COSTS | ALTERNATIVES TO WANTS |
|---|---|---|
| | | |

# CREDIT CARD *Management*

The going credit card interest rate for students is usually more than 14 percent, but it can run as high as 18 percent. With an 18 percent interest rate, that means a $3,000 credit card balance will set you back about $60 per month for almost eight years—assuming you don't make any new purchases. On top of that, you will end up spending about $5,600 to pay off that $3,000 balance—provided that you stop spending. That's practically paying back $2 for every $1 you spent in college, or double the original amount you spent.

In addition to taking credit card spending seriously, be wary of credit card fraud! Although it's not always possible to detect credit card fraud before it happens, you can take some precautionary measures to avoid becoming a victim:

Do:

- Sign your cards as soon as they arrive.
- Carry your cards separately from your wallet. Try a zippered compartment, a business-card holder, or a small pouch.
- Keep a record of your account numbers and their expiration dates, and the phone number and address of each financial institution in a secure place. Be sure to write down or photocopy the 800 number and address located on the back of each card.
- Keep an eye on your card during each transaction, and get it back in your possession as quickly as possible.
- Write "void" across incorrect receipts before discarding.
- Save all receipts to compare with billing statements.
- Open bills promptly and reconcile accounts monthly, just as you would with your checking account.
- Call the credit card issuer immediately with any questionable charges.
- Notify card companies in advance of a change in address.

Don't:

- Lend your cards to anyone.
- Leave cards or receipts lying around.
- Sign a blank receipt. When you sign a receipt, draw a line through any blank spaces above the total.
- Write your account number on envelopes or postcards you are mailing.
- Give out your account number over the phone unless you placed the call and it is to a company that you know is reputable.

# COLLEGE STUDENT BUDGET TEMPLATE

Monthly income for the month of: _____

| ITEM | AMOUNT |
|---|---|
| Allowance from Parents | |
| Other Income | |
| TOTAL | |

Monthly expenses for the month of: _____

| ITEM | AMOUNT |
|---|---|
| Cell Phone | |
| Entertainment | |
| Laundry | |
| Miscellaneous | |
| TOTAL | |

HOW AM I DOING?

| ITEM | AMOUNT |
|---|---|
| Monthly Income | |
| Monthly Expenses | |
| TOTAL | |

### What To Include in Your Budget

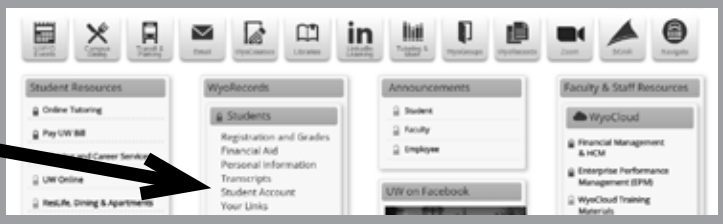
A budget can be as detailed as it needs to be for you.

When it comes to your expenses, don't leave anything out. If you plan to stop for a mocha after your weekly discussion session, include that expense.

For your income, make sure to include anything that may bring money in, including awards, allowance from parents, part-time job, and so forth. At the end of the month, compare the difference between the two, which will tell you whether your income covers your expenses, or whether you're ending up in the red.

## TUITION BILLING STATEMENT

**How can I access my billing statement?**




- **From WyoWeb, click on Student Account.**
- **Click on Student Financial Portal.**
- **Click on View under Statements.**
- **Select the statement you would like to see and click on View.**
- **Make sure your pop-up blocker is disabled, otherwise the statement will not load.**

**What can I do in my Student Financial Portal?**

- **Make payments online to your student account**
- **Set up a payment plan and save automatic recurring payments**
- **View your statements and account activity**
- **Set up direct deposit for refunds**
- **View your 1098-T**
- **Set up an authorized user**
- **Keep track of your account balance!**

**If you are having any issues making a payment or logging into the Authorized User Portal, please contact Student Financial Services at sfs@uwyo.edu or 307-766-6233.!**

# Reflect

1. After looking at this section on budgeting and the previous page on credit card management, what are your greatest concerns about financial wellness right now?
2. List a few questions you have about any of the information presented in this chapter.
3. Identify 2-3 people or resources you can talk to (or email) to find answers to your most important questions.

# *Asking for* RECOMMENDATIONS

Asking professors for recommendations or references is an important step for first-year students as they start building their academic and professional networks.

## TIPS FOR REQUESTING RECOMMENDATIONS

- Build rapport: Get to know your professors so that you can be sure they know you well and can speak to your abilities, skills, and character. Interact with them during office hours or at other events outside of the classroom.
- Plan ahead: Request recommendations well in advance as professors are often busy with their own research and other responsibilities. Aim to ask at least a few weeks before you need the recommendation, or even earlier for highly competitive opportunities.
- Request in person (if possible): It is generally better to ask for a recommendation in person and follow-up with an email. This allows for more personal interaction and gives the professor an opportunity to ask questions and discuss your goals.
- Be clear and specific: When making your request, clearly state the purpose of the recommendation, such as applying for a program, scholarship, or internship. Provide relevant details, such as deadlines and requirements or forms that need to be filled out.
- Be respectful and appreciative: Remember that professors are busy and often receive numerous recommendation requests. Be polite and understanding of their time constraints. Express gratitude for their willingness to support you, regardless of whether they accept or decline your request.
- Follow up and remind (if necessary): Professors can be forgetful due to their busy schedules. If you don't hear back in a reasonable time, send a polite follow-up email as a gentle reminder. However, avoid being too pushy or demanding.

# *Crafting* THE REQUEST

List below 2-4 professors you have interacted with and explain why each would be a good choice for a recommendation. Consider the classes you have taken, your performance, any projects or interactions that might have left a positive impression.

Now draft an email requesting a recommendation. Be sure to include:

- A polite greeting
- The purpopse of the recommendation
- The date the recommendation is due
- Specifics about what the recommendation is for
- A brief reminder of who you are and your achievements in class
- A gracious closing, including your W-number.

Do not forget the importance of a follow-up email if you do not hear from the professor within one week. Also, don't forget to send a thank you email or letter after you receive the reference.

# NAVIGATING THE THANKSGIVING HOLIDAY AT HOME:

## Tips & Stories from Students

"If you live close to Laramie it shouldn't be hard to head home for a few days, but if you plan on leaving early make sure you are on top of your assignments and communicate with your professors. When you get home for the holidays family members will be sure to ask you about college and it may get overwhelming, but they are only trying to make conversation. Because I live in my hometown I don't have to worry about driving anywhere but I did have to make sure I got all of my homework done before I could enjoy my thanksgiving with my family, which made me enjoy it so much more."

-Sienna Trujillo, UW Student

"It's so much easier to get things done before hand instead of leaving it until you are with family and enjoying the holiday. So, for Thanksgiving break, make a list of what you have to do and do as much as you can before you leave. Because the reality is, you aren't going to do it when you are trying to enjoy your family. (Which isn't a bad thing!)"

-Haley Garner, UW Student

"With being away from home and going home for the holidays it can be very tricky and stressful. I was lucky and only live 45 minutes away yet I still had to work in Laramie so I didn't really get to go home for the holiday. One piece of advice I have though is even though it is a "break" don't take a break on your homework. Stay on top of your work and maybe even get a little ahead if you can!"

-Kassondra Giacchino, UW Student

"Just when you thought you got over your homesickness, the smells of comfort food can overwhelm you. No one warned me about that."

-Ian Ostler,
UW Student

"The first time Thanksgiving holiday comes up is a tough one. No one is going to be in town, and many people head home to see family. Yet, what people do not realize is that this time is great for catching up in everything you might be behind in or want to get ahead on. Take this break to your leisure, but whatever you do, make it count in many ways."

-Nathan Villalobos,
UW Student

"Professors will give you homework over the break, so finish it early. Take the time during break to spend with your family and friends. Also, drive safe. I have had friends who have crashed during break, so please check to road report.

-Jordan Carlson,
UW Student

"When you go home, your whole family is going to be after you about details so try to find some time to yourself to be calm."

-Mary Schwope, UW Student

# *November* REFLECTION

What have been your biggest surprises so far in your first semester at UW?

What have you enjoyed most about your college experience so far?

What are your biggest challenges right now – in your classes or other parts of college life?

Describe 2-3 strategies for succeeding in classes or college life you've learned since starting college.

What questions do you have about your classes, withdrawing from classes, GPA, academic probation, financial aid, or others?