



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 haven’t been to Wyoming our saying is ‘If you don’t like the weather wait 5 minutes’ because it is so unpredictable! But in a good way. If winter sports is something that is enjoyable to you we do have a ski area called Snowy Range Ski Area that is no longer than 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 that allows people to rent skates, 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 and living in Cheyenne only 45 minutes away from Laramie, 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. He or she 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. However, students must have an advisor signature to withdraw from a first-year seminar course (all classes using the course number 1101) – this class is necessary for graduation and should be completed in your first two semesters!

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 cellphone is a need for personal safety, but a smartphone loaded with all the latest gaming is almost assuredly a want. 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 an iPod 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: <http://www.uwyo.edu/sfa/fafsa/financial-aid-appeal/index.html>. 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/>



Activity: CATEGORIZING COSTS

1. On a sheet of paper, make 3 columns: Needs & Costs, Wants & Costs, and Alternatives to Wants. 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!)
2. Look carefully at what you’ve listed. Are the needs really needs, or can you move them to the wants category?
3. Now, review your list and think about what’s really important to you and has lasting value:
 - Do you really need or want everything on your list? Put stars next to the items that are particularly important to you.
 - Are some needs closer to being wants? Cross off 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

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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.

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.

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*

“ 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*





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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

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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

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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

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?

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