



THE ISLAND SCHOLARS NEWSLETTER

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Welcome to the seventh edition of the Island Scholars Parent Newsletter.

This newsletter is part of the Island Scholars Network, which provides different ways for all Maine Island Scholarship recipients and their families to talk and support each other. This is the parents' edition of the newsletter; a separate letter has been sent to your college student's email. The parents' edition will focus on upcoming deadlines and ways to make your student's time in college easier - and (hopefully) yours, too. Please send any feedback, ideas, or subjects you would like to see in the future to Ben Odgren at bodgren@islandinstitute.org.

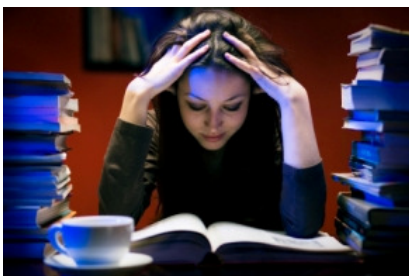
HELPING YOUR STUDENT DEAL WITH STRESS

Believe it or not, the year is almost over. Which means that the college semester is almost over. Which means that final exams will soon arrive.

Which means stress.

Not all stress is bad. If handled properly, stress can be a good way to measure how familiar (or unfamiliar) they are with a certain subject. However, left unchecked and probably spending the night cramming for the test, or writing that five-page paper, the stress builds, making it hard to relax, concentrate, and ultimately not do well at school.

A great piece of advice you can give your student is to not wait until the last minute to do things. That may be the way 90% of college students do it, but that doesn't mean your student has to. The truth is that our brains focus best on a subject for only two to three hours at a time. Advise them against drinking that entire pot of coffee and going on a nine hour study binge – like I did...to disastrous results – because the last five hours would be better spent sleeping or exercising.



The reason why straight A students get straight A's is because they are studying the right way:

- They only study two to three hours at a time.
- They take a ten minute break every hour.
- The library is their second home.

Encourage your student to carve time out of their schedule everyday to work on school work. Just starting out with sitting down for an hour every day at a specific time can lead to good study habits and to the promise that every day *something* is getting done. If they do this long enough, it becomes a habit, and that's a good habit to have.

WHAT YOU CAN DO...

Just letting them know that you are there and that you support them is a good way to boost their self-esteem. Send them letters of encouragement. Give them a call to ask what sort of food they want on their first night back home. Send a care package filled with useful end-of-semester items: pens, energy bars, tea, coffee. Maybe include something fun, like a new dvd, a Frisbee, or a deck of cards.

Or, maybe send them this link: <http://www.debtreescholar.com/2009/04/10-little-known-ways-to-survive-finals-week>. It includes 10 ways to survive exams, plus links to dozens of excellent articles designed specifically to help students through college.



CREDIT CARD QUICK TIPS

Throughout their college careers, students are bombarded with options for credit cards. They set up their tables on the sidewalk, maybe throw a free energy drink or free t-shirt at them and then persuade them to sign up for a credit card.

If they come to you about getting a credit card, use your best judgment, but maybe also keep the following things in mind.



- If they are irresponsible with their credit, they could be spending a lifetime paying it off.
 - They could end up spending a whole year paying off the interest to that state of the art sound system they just bought.
 - Using credit cards as way to get quick cash is followed by extremely steep fees and an increase in their interest rate.
 - If they are late one payment, their interest rate will soar.
- Some credit cards include an annual fee ranging from \$20 to \$100.

Credit cards are handy to have, of course, it is just a matter of being smart about it. Have them use their debit cards as much as possible, and to only use their credit in case of an emergency.

Type: <http://www.walletpop.com/blog/2009/10/29/the-for-profit-college-student-loan-nightmare/> into your internet browser to read more about college credit card scams.

Go here: http://www.consumersunion.org/pub/core_financial_services/004893.html to read more about tips your student can take to avoid credit card debt.

FINANCIAL AID DEADLINES

Just wanted to keep you all updated on deadlines for financial aid.

Every year, January 1st marks the opening day of being able to submit the FAFSA form.

For the 2009-2010 school year (July 1st 2009 – June 30th 2010) FAFSA forms need to be submitted on the FAFSA website on June 30th, 2010 by midnight central time.

Head over to the FAFSA website by typing <http://www.fafsa.ed.gov> into your browser.

Applications for the Maine Island Scholarship are due April 1, 2010, and can be downloaded off the Island Institute website in late December.

How can we help?

Sending a child off to college, for the first time or not, is not a simple thing these days. This newsletter is a good place to compare notes, share ideas, and offer support. We'd like this to be as helpful and informative a newsletter as possible — so please send any feedback, ideas, or subjects you would like to see in the future to bodgren@islandinstitute.org. Thanks for reading!



Benjamin Odgren is the Island Scholar's Network Coordinator at the Island Institute.

He is working at the Island Institute through AmeriCorp: a government-funded national community service organization. He will be creating newsletters, hosting college-awareness programs on the islands, and creating a social network between college-bound islanders.

If you see him on the island, and he looks lost, please help him.