Featured Office of the Month: Financial Literacy

An article presented in the Fall 2010 publication produced by the American Association of State Colleges and Universities states that “Financial illiteracy is a growing economic and social concern that is garnering greater attention from consumer advocates, scholars, governmental agencies and policymakers.” According to “Taking Ownership of the Future” published by the Department of the Treasury, “Financial education can help people own a home, live a comfortable retirement, finance and education for themselves of their children, avoid fraud and generally make the most of the numerous choices afforded by our modern marketplace of financial products and services.”

Here at Western the Institute for Financial Literacy has been established to address the issue of financial literacy for our students. Under the auspices of the Ancell School of Business the Institute for Financial Literacy at WCSU is a free counseling and education service for students who want help managing their money. Its creation was the product of a public/private partnership between Union Savings Bank in Danbury and the WCSU Foundation, Inc. Did you know that:

- Students across the country are increasingly stating that financial debt is their number one cause of stress.
- 84% of students surveyed by Sallie Mae in 2009 stated that they want more education on financial management topics.
- By senior year 91% of students will have at least 1 credit card and 56% will have 4 or more.
- In 2009 an informal financial literacy quiz was taken by WCSU students. Only 47% achieved a passing grade.

The goals of IFL at Western are:

- To provide information and counseling to students in person and online so they can address their own current financial situations and increase their knowledge and skills.
- Organize programs and events that are useful to students’ lives and financial decision-making needs.
- Collaborate with others in the community to enrich students’ abilities to think about creating a solid financial pathway to the future.

The Institute for Financial Literacy is located on the Westside Campus Center in room 300e. Our web site can be accessed in the Quick Links section on the WCSU home page or by typing our URL address wcsu.edu/ifl.

Our telephone number is (203) 837-3966.
Housing and Resident Life have a program for students entitled **GROW – Great Resources On Wednesdays!**

The GROW program is designed to introduce students to many of the resources available on campus and in the Danbury area, while also providing them with information that will help to make their experiences at WCSU richer while making them more successful. The programs are held on Wednesday evenings at 7:00 pm throughout the semester (times may vary). Each week, the location shifts to a different hall so that we can reach some new folks.

One of the most important things a new student can do is become involved in activities and organizations on campus. I'd like to start off our GROW program this year with you – students and administrators who can speak to what it means to get involved on campus. And, if you can identify another few students you think might be able to participate, all the better! Here are the DETAILS:

<table>
<thead>
<tr>
<th>DATE</th>
<th>TIME</th>
<th>PLACE</th>
<th>PROGRAM</th>
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<tbody>
<tr>
<td>October 13</td>
<td>7:00pm</td>
<td>Centennial Hall</td>
<td>Academic Advising – Dr. Dan Barrett</td>
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<tr>
<td>October 20</td>
<td>8:30pm</td>
<td>Litchfield Hall</td>
<td>Academic Advising – Dr. Dan Barrett</td>
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<td>October 24</td>
<td>Special Time</td>
<td>Ives Concert Hall</td>
<td>One Book, One Community – The Things They Carried</td>
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<td>November 3</td>
<td>7:00pm</td>
<td>Litchfield Hall</td>
<td>Course Registration – Dianne Olsen</td>
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<td>November 10</td>
<td>7:00pm</td>
<td>Newbury Hall</td>
<td>STRESS!! – the WCSU Counseling Center</td>
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<td>November 15</td>
<td>7:00pm</td>
<td>Fairfield Hall</td>
<td>Campus Judicial Affairs – Charlie Alexander</td>
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<tr>
<td>December 1</td>
<td>7:00pm</td>
<td>Location TBA</td>
<td>Financial Literacy</td>
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<tr>
<td>December 8</td>
<td>7:00pm</td>
<td>Student Center Theater</td>
<td>3rd Annual ARM Spelling Bee</td>
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**VISIT** [http://www.wcsu.edu/housing/UpcomingEvents.html](http://www.wcsu.edu/housing/UpcomingEvents.html) for weekly updates

**For Commuter Students TOO!**

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And now, here’s where **YOU** come in!
ONE BOOK, ONE COMMUNITY

BOOK TALK

Book Discussions
Tuesday, Oct. 12
WCSU Haas Library, 6 p.m.
Wednesday, Oct. 20
Danbury High School Library, 2 p.m.
for Danbury High School students & staff only

Wednesday, Oct. 20
Barnes & Noble, 7 p.m.
15 Backus Avenue, Danbury
Thursday, Oct. 21
Borders Books & Music, 6:30 p.m.
110 Federal Road, Brookfield

Meet the Author Tim O’Brien
Tuesday, Oct. 26, 7:30 p.m.
Ives Concert Hall, White Hall
WCSU Midtown campus
181 White St., Danbury, CT.

The Things They Carried, winner of France’s Prix du Meilleur Livre Etranger and finalist for both the Pulitzer Prize and the National Book Critics Circle Award, is an unparalleled Vietnam testament, a classic work of American literature and a profound study of men at war that illuminates the capacity, and the limits, of the human heart and soul.

This event is free and open to the public.

MOVIES

Film Screenings & Discussions
These films were selected based on their themes associated with the experience of soldiers in modern warfare, some of the same themes examined in The Things They Carried. Film screenings will be followed by a discussion with film buff Mark Hasskarl, Danbury Library Director.

Thursday, Oct. 14:
Danbury Public Library
Farioly Program Room, 7 p.m.

Saturday, Oct. 23:
Bethel Cinema
Greenwood Ave., Bethel, 10 a.m.

KEYNOTE SPEAKER

Meet the Author Tim O’Brien
Tuesday, Oct. 26, 7:30 p.m.
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The One Book, One Community program encourages the Danbury and Western Connecticut State University communities to read the same book during the summer and fall of 2010, then come together to discuss the text in venues throughout the city and university.

Please visit our website at onebookdanbury.org.
Commuter Students are cordially invited to attend the WCSU Pizza Luncheon with the President to be held on Wednesday October 20, 2010.

- Pizza Luncheon will start at 12:00 – 1:00pm

This is a great opportunity to have a conversation with the President in an informal setting. Students are encouraged to ask questions and share concerns and ideas. Also, a representative from the Assistant Dean of Student Affairs will be present to help answer any questions.

Commuter Student Organization

The goal of forming the Commuter Student Organization (CSO) is to bring together and represent the interests and needs of commuting students attending Western Connecticut State University.

The CSO helps to serve as a communication link with WestConn, other student organizations and the faculty/staff. Through programming events and activities, representing commuters' needs, and by being an important source of information for the commuter student, the CSO helps the commuting students become an integral part of the campus community.

Advisor: Daryle Dennis (x78549)

To be held in the Midtown Student Center — Room 201

Sponsored by DOMINOS
The SPOTS for Commuters

PAC Movie Night
Student Center Theater
On select Fridays at 8 p.m.

Warner Hall Coffee Kiosk
First Floor, Warner Hall
Mo – Th 8 a.m. – 2 p.m.

Midtown Coffeehouse
Alumni Hall
Thursdays at 8 p.m.
Open Mic
Featured Performers
Free Food and Coffee

Midtown Food Court
Lower Level, Student Center
Mo – Th 7 a.m. – 9 p.m.
Friday 7 a.m. – 2 p.m.

The Daily Grind
Westside Campus Center
Sunday 6 – 11 p.m.
Mo - Th 3 – 11 p.m.
Closed Fridays and Saturdays

Game Room
Second Floor, Student Center
Mo – Th 11 a.m. – 8 p.m.
Fridays 11 a.m. – 4 p.m.

Commuter Lounge
Second Floor, Student Center
Normal Building Hours

All times are subject to change.