Being in college is a critical part of a person’s life. While having the freedom to do what you want is great, the responsibility of doing what you must can be stressful. Being in college gives us all the opportunity to prepare for the real world. As we venture on this journey, we develop the skills and knowledge to survive life as an adult. A huge part of this preparation is to learn to budget your money. As an adult, you will have many financial responsibilities. To be sure that you take care of them, you must know how to manage whatever income you have. Although your financial state may look significantly different in the future, now is an appropriate time to get as much practice as possible. A few tips I would like to offer to help you begin are:

Familiarize yourself with your income. Learn the meanings of these terms and apply them to your budget.

**Total Income** - This is the amount of money you begin with. It includes things like money from a graduation party, refund checks from financial aid, and any money you have on a fixed income.

**Monthly Income** - This is the money you receive every month from working or allowance. This amount may vary depending on the number of hours you work in a month and any other variables that can cause fluctuation in the amount of money that comes in.

**Discretionary Income** - This is your spending money for the month. Typically, you don’t preplan this amount. Instead, it is whatever money you have after taking care of your financial responsibilities and putting some into your savings account. This amount may also vary monthly or weekly depending on how often you worked that month and how many things you needed to take care of.

**Necessities** - Necessities are the things in life that you need to be successful in school or for basic survival. A few examples are money for groceries, your car note, insurance, or cell phone bill. Necessities typically fall under one of two categories.

**Fixed Expenses** are necessities that are generally the same price every month. (i.e., phone bill, insurance, etc.)

**Variable Expenses** are necessities for which the price may differ from month to month. (i.e., grocery shopping, gas, etc.)
Hello everyone! Congratulations on making it to this part of the semester! Soon we’ll be on winter break! As we get prepared for our final projects, exams, and essays, I thought it might be useful to talk about the neuroscience behind how we learn and create memories.

There are two main types of mindsets which exist in the world today: a growth mindset and a fixed mindset. When a person believes they have a certain level of intellectual capacity from birth and that they are incapable of advancing beyond this plane, that is called a fixed mindset. A growth mindset, in contrast, is believing that people have the ability to overcome these limits and are always continuing to grow. Studies have shown that students with a growth mindset often perform much better, so knowing how much you are capable of is the first step! Always know you can overcome personal limits!

Our brains actually change anatomically each and every time we practice a skill or study a subject repeatedly over time. This ability our brain has to continuously reshape itself is known as brain plasticity. As we learn, the brain lays down new “neural wiring”. So, the more wires you lay down in one subject, the easier it becomes to learn in related areas. It is just like learning a language; understanding the basics makes it easier to learn more!

During the night, our brains remain active, replaying all of the events from our day over in our heads. The brain then filters through our memories, and keeps the ones that have significance to us. Having a good night’s sleep is key for creating memories because we won’t remember them for long if we don’t keep up with our sleep!

To perform at our best and create the strongest memories, we need to make sure we exercise regularly. We are evolutionary beings, and back in prehistoric times we used to walk miles daily and exercise constantly while roaming in nature. These traits endured to modern day, but the environments we live in are not conducive to this style of mobile life. Exercise increases oxygen to our brains and improves focus, attention, and memory formation.

When it comes to studying, the brain can only process ten minutes of information at a time before our short term attention gives out. This is one reason why hour long classes are frequently challenging. After ten minutes the brain needs excitement to refocus it, whether through a break or something like a funny joke. We learn best in chunks and taking a quick walk in between allows our brain a chance to refocus and get the exercise we need. The best model for studying takes thirty-six minutes. This includes three sets of ten minute studying periods followed by two to three minutes of walking after each ten minute study session.

Lastly, it is important to remember that we need to take care of ourselves. We work the best when we are relaxed. When we are stressed, the brain releases cortisol, which inhibits learning. As a result, getting a good night’s sleep and exercising does more for us than we think. Exercise = better sleep = less stress = better memories. It’s all a cycle! Keep on pushing towards the end of the semester! You’re almost there!

Finals are right around the corner. One of the most dreaded test-types is the Cumulative Test. It seems like it’s meant to trip you up. You may ask: ‘We’ve already been tested on this, why do I have to prove I know everything from the first chapter again?!’ The cumulative test is a signal that the content of the class needs a holistic consideration, a.k.a. that the information all works together. This is good news for you! It does mean that studying for it incorporates everything the class has covered, but it also means there will be no surprises.

All the bits of information in this class should have built off of each other. That means you should start from the beginning. By understanding the relationships between chapters and concepts, you will have a better handle on the questions the cumulative final may hold. While flipping through notes and textbooks, keep a blank page next to you. Fill it with questions, difficulties, reminders, and notes—whatever pops up while you study. Make it messy, if you like, with many crazy arrows where you feel like you need them to understand. If your brain works better with organization, try colored pens, boxes, diagrams, and refer to chapter summaries to find their take on the flow of ideas.

Once you have reviewed the pertinent texts, notes, slides, handouts, etc., and filled a page with doodles or boxes about it, walk away and go for a walk. At least once around campus; make it a wide circle. While you enjoy the scenery, try to direct your thoughts to the subject you are studying for. This type of relaxed recall will help
Because You Can Never Know Enough
by Megan Cancelliere, Centennial ARM

"How do I handle all of this homework?" "What about work?" "My friends want to hang out also?!" "I forgot this paper was due tonight!" Does any of this sound like you? If so, you might need some help managing your time. Time management is an extremely hard skill to master, but once you do, the payoff is immense.

What is time management? It is the "ability to use one's time effectively or productively" (Dictionary). Well, what does this mean? It means being able to look at what needs to get done, and actually doing it in a way that does not leave you scrambling at the last minute. So, how do you do this?

The most talked about way to manage your time is to use a day planner. Write down everything that is due, on the day that it is due. Write in important events like meetings, tests, work, or whatever else demands your attention. From there, color code. A simple way to do this is each class gets its own color, work gets one, meetings another, and so on. Try to keep it all as neat and clean as possible so you can just look at your week and see what you need to tackle.

Another way to stay on top of things are to-do lists. These can be incorporated into your planner (in the form of sticky notes) or can be made on white boards, in notebooks, and whatever else works for you. Write down what you need to get done in a given day in order of most important to least important. Work your way down the list, and give yourself a break from the large stuff (writing a paper) by working on smaller things (like putting away your laundry). If something does not get done on one day, just put it on the top of the list for the next day.

Something that is not talked about as much is something that probably should be. It sounds really easy but it is not. This thing is saying "no". It can be so hard to say no. You always want to help, be a part of that interesting club, hang out with your friends, and so many other things. Decide what you need to do (take classes, work) and what you truly care about (that one club you just have to be a part of) and excel at those things instead of spreading yourself too thin.

Time management can be scary. It can seem too overwhelming to balance everything that needs to get done. College demands a lot out of a person. You have class time, homework, friends, family, work, sleep, personal time. The list can go on for ages. Learning to balance these things is instrumental in surviving your time here. These tips are just some of the small tools you can use to accomplish this. There are so many ways to go about time management, and every person does it differently. What works for your best friend might not work for you. The important part is to find something that does work for you, and stick to it. Make it a normal part of your routine, and it will help you succeed.

Preparing a Cumulative Test (Cont. from pg. 2)

Add questions you feel like you know, questions from past tests and handouts, and from the textbook. Use the format that the teacher has been using for exams. Better yet, ask your teacher what format the test will be in! Most teachers are very happy to tell you, and with a bit of prodding, most will spill the beans and give you a few hints about the content, as well. Just ask questions, keep your ears open, and write down what they say so when you make your practice test, you'll know exactly where to start and what to expect.

Put all your know-how together and take your practice test. You'll end up very clear on where you stand. You'll know where to go from there, but first, take another walk and think about your test and the class. I cannot stress this enough. Return to your desk and try again. Add questions, look up answers, draw more arrows. Or, if you're the type, throw it all up on a board and connect it with pushpins and red string like a villain in a mystery film. Pretend like the test is a heist; you're taking it by surprise. Sometimes, the villain wins.

Good luck & happy finals week!
We all know that for a great number of millennials, reading for leisure is not a common activity. There are so many benefits of reading, and if you can find a book that you really like, one that takes you to a different place, you can enjoy it. One benefit of reading is stress relief. There is nothing better than curling up on the couch with a blanket and a warm cup of coffee and doing nothing but read. This can be so relaxing. Another great thing about reading is it increases your vocabulary and your memory. Over winter break, reading will keep your brain in a learning mode, so when school starts back up again, it won’t take you so long to adjust to learning and reading your dense textbooks.

**Pride and Prejudice** by Jane Austen

I have no doubt that you have heard about *Pride and Prejudice*. This title dates back to the 1800s and has been an acclaimed “must read” since then. This book, about a young independent woman forced to find a wealthy husband to marry, is full of wit and humor. Jane Austen is able to use clever dialogue and irony to comment on upper-class social matters in the late 1800s. This book is a great read to indulge in during your long winter break!

**Jane Eyre** by Emily Bronte

If you are looking for a daring, romantic novel that takes place in Victorian times, *Jane Eyre* is the book for you! The book follows the story of Jane, who was orphaned and living with her aunt. She grows up and falls in love with a man who she soon learns she cannot lawfully be with. The story follows Jane’s contemplations, learning and daring decisions to defy the odds of Victorian tradition. This top-rated book about rebellion is sure to capture your interest!

**Alice’s Adventures in Wonderland** by Lewis Carroll

Alice’s *Adventures in Wonderland* is another classic from the 1800s. Lewis Carroll created the ultimate fantasy world for you to enjoy. If you enjoyed the Disney movie, give the book a try. Allow yourself to indulge in the unlikely plot and immerse yourself in this fantasy world. If you are unfamiliar with the plot line, the story is centered around a young girl who falls into a rabbit hole and finds herself surrounded by the unpredictable. I leave the rest up for you to read and discover!

**Adventure of Huckleberry Finn** by Mark Twain

This novel is one of the first works in major American Literature and it is one of my favorites! This story takes place along the Mississippi River in a Southern Antebellum society. The story uses characters from different areas and tells stories that center around themes of racism and identity. The writing of Mark Twain is rich and full of sensory details sure to draw you in!

If classics are not your cup of tea, run to the bookstore or the library and pick something out that interests you. Sit down with your blanket, cozy up and enjoy being taken to another world.

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**Budgeting**—Continued from Page 1

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**Wants**—Wants are the things such as clothes, shoes, or hair & nail appointments, that you may want but do not necessarily need. However, it may be helpful to reserve this spot for wants that fall more on the expensive side. Small items like a meal or a t-shirt can come out of your discretionary income funds. However, the newest released sneakers, concert tickets, or a nice jacket may be things you need to save for over time.

**Emergency Funds**—These funds are often referred to as savings. You should never touch this money unless it is an absolute emergency and you have no other funds. Removing money from here should always be your last resort.

**Assess your funds and create a budget**. Everyone’s monthly income is different, so what works for one person may not work for you. If you get paid bi-weekly, it may be a promising idea to split your bills between the two paychecks you get every month. This may prevent you from exhausting your accounts for one week to handle all your bills.

**Find or create a platform** that will help you keep track of your budget. Google Docs, Excel, and the app “Numbers” for iOS are all great resources. You can access all three from your smartphone or desktop. If you prefer, you can manually keep track of your expenses using paper. Also, find websites that teach you how to budget your money. I went to [http://www.bestcolleges.com/resources/budgeting-in-college/](http://www.bestcolleges.com/resources/budgeting-in-college/) when I began budgeting.

**STICK TO IT!**—It is very easy to allow ourselves to go off track from budgeting. Try your best to find whatever system works for you and keep up with it. It is fine to adjust as you go if need be. However, it is critical to keep sight of the goal: responsible money management.
winter break habits...

by Melanie Jones, Pinney ARM

Ahhh… it’s finally winter break. Now what? It can be very easy to fall out of good habits you built up during the semester, but it can be just as easy and beneficial to drop bad habits and pick up some new good ones. During winter intersession, there are plenty of opportunities for self-improvement and ways to slowly improve small things in your life to better yourself to transition into the new year. Happy 2018!

**Getting physically fit:** We all know that going to the gym isn’t the number one thing on everyone’s winter bucket list. There are tons of ways, however, to stay active and reach those health goals over winter break. Try picking up a winter sport for fun! Get a friend and start going to a Zumba class or doing Bikram yoga. Hot yoga is a great way to stay warm and active during the chilly weeks of winter between semesters. If you search, you may even be able to find some fitness centers that offer short term memberships and discounts for students.

**Eating clean:** It is never too late to change your diet. As we all know, café food may not be the best nutritional substance for our bodies. During winter break, you can always try that new diet you’ve had your eye on or go on a tea or juice cleanse to detox your body of the excess whatever that you’ve developed during the semester (make sure to check with your physician first).

**Picking up a new hobby:** For college students, our top priority most of the time is making money. Going back home to work can be really rewarding for the upcoming semester. Whether you work on campus during the school year or not, we are basically all at the same starting point when it comes to working when we’re back home. Look for seasonal jobs that are willing to hire you for the holiday season just for some extra cash in your pocket for the following semester. If you don’t want or need to work, picking up a small hobby in your free time can be just as fulfilling. Going for a daily walk, reading more, taking more alone time, knitting, anything you have some interest in that you would like to try… go for it!

Okay so let’s say you’re perfectly content with your amount of physical activity, your diet is ideal, and you are super loaded with all the hobbies in the world. **Why not try taking a class or two over winter intersession?** This is an easy way to get ahead in your credits and free up your credit space for future semesters. If you have any incompletes from this semester, you may want to try and take care of that before next semester starts. If you take too long to finish an incomplete, you may not end up getting any credit for the class!

Are you active on campus? Think about joining a club on campus next semester and get more involved in the WestConn community. There are tons of ways to keep busy and stay active. Better yourself, whether physically, financially, mentally, or socially. Any small change can help your life in big ways! You will never know unless you try!

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**Beating the Holiday Blues**

While many of us deck the halls and sing carols at the top of our lungs for weeks, for others, the holidays can be a time of stress and even a good case of the holiday blues. Some reasons are:
* Painful memories of unresolved family issues
* Loneliness or sadness, and trying to remain cheerful in spite of it
* Expectations that everything is jolly and fun
* Being away from family or friends

**Looking back at losses and disappointments of the past year**

So, how do you cope when you’re not feeling as jolly and joyous as the rest of the world seems to be? Here are a few ideas:
* Shake things up. Go somewhere new for your time away, and take a friend along.
* Don’t hang out with people who depress you—spend time with those who care about you.
* Do something nice for others. Volunteer at a shelter, donate toys, visit a nursing home.
* If you’re religious, spend some time celebrating and reflecting on the significance of the holiday.
* Appreciate the good things happening instead of dwelling on past disappointments.
* Go for a walk. Stay active. Do something!
* Accept that you might be sad. It’s OK—even over the holidays.
* Get help if you need it. Don’t be embarrassed to find help now—or any time of the year you need it.

And, if you’re not the one feeling blue, make sure to check in on your friends and family members who might be. Your call or text to them could make all the difference!
Internships: why do they exist and why do I need one?
by Brianna Walker, Centennial ARM

I get it - no one wants to work for free. Internships aren’t as scary or boring as you might think. There are some paid internships out there that also have the potential to open your mind to new experiences in your specific job field. Although it isn’t required for all majors, getting an internship could be a really important step into your future career. Having an internship under your belt could set you apart from other possible job candidates in the future. Even at the baseline - an internship is an added experience in your major area and possible future employers will appreciate that you’ve done it.

There are multiple ways to apply for internships, but one of the best ways to get there as a student is to go to the Career Success Center at WestConn. The team, located on the third floor of the Westside Campus Center, are extremely diligent and dedicated to making sure that you’re on your way to a positive after-college experience. It is important to utilize this campus resource because: 1. It’s free 2. The least you need to do is make an appointment 3. You’re not going far for a job fair, and 4. You have a team that’s willing to help you along the way at every step.

If you’ve signed up for WestConn Works (which you all should) you will get emails whenever there’s an upcoming fair at WestConn for new opportunities! If you also read the WOW (What’s On at WestConn) email that comes out every Thursday, you’ll also be aware of these fairs!

For example, on the 28th of November there will be an interview workshop that does require pre-registration. For more info you can go to the Career Success Center. It is always critical to constantly check your WestConn email because these events come and go quickly and some events do require pre-registration - so you want to make sure that you’re on top of it.

If you don’t want to use the Career Success Center, you could also talk to your advisor. Usually, the advisor that’s assigned to you will have experience in your field and if not, can give you the connection to someone who does. If you’re not comfortable with your advisor, you can also ask your professors who are tied to your major if they have heard of any possible opportunities that would be a right fit for you. If that doesn’t work, then your last option would be to connect with as many people as possible in your field, ask around, and hope that something eventually turns up. It isn’t the smartest way and I would definitely not recommend it - but it is an option.

Once you’ve received your internship, it’s easy sailing from there. As long as you show up on time, do your assignments, and contribute to a positive work environment, you will be all set. During the internship, I would suggest connecting with your managers and supervisors and keeping those connections after your internship in the chance that they will have the opportunity to hire you full time. That’s why the process is important - simply interning for a semester or the summer for free or just minimum wage can land you a real, full time job in the end. If not, the added experience will still give you an advantage over other prospective job candidates.

In the words of Nike, JUST DO IT.

Thanksgiving Break
Thanksgiving Break is next week. If you are planning to stay on campus during the Thanksgiving Break, don’t forget that you’ll have to fill out a registration form in order to have building access over the break. There is NO CHARGE to stay for Thanksgiving Break, and there is NO FOOD SERVICE provided.

Check your Info Desks for the registration forms. You’ll need to indicate when you plan to be here, and have them turned in by the due date so that your access will be set.

Winter Break
It’s not too soon to think about winter break. Information and applications for staying for break are available NOW. There is A CHARGE to stay for Winter, and there is limited food service (cash only). If you don’t live in Pinney or Centennial, you must find someone now whose room you might ask to stay in, as those will be the only buildings open (subject to change).

RA/ARM Selection
Applications are available now for those interested in applying to be an RA or ARM for the Fall 2018 semester. If you have questions, please contact the RDs who are conducting selection: Shevy Booze (boozes@wcsu.edu) in Litchfield, or Kevin Brenzel (brenzelk@wcsu.edu) in Centennial.

Good luck on finals, and happy holidays!

** Don’t forget to look for campus events in the WOW email each Thursday! **

WHAT DO YOU THINK?

What do you think? Have something you’d like to share about this newsletter or other housing issues? Want to give a suggestion for a topic you’re interested in knowing more about? Let us know.

Drop us a line at housing@wcsu.edu

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