



Scholar Talk

Inside this issue:

Holiday Gifts for Students on a Budget	1
Budgeting 101 for the College Student	1
CyberSecurity: What you can do today	3
New Year's Resolutions for College Students	3

Important Dates:

- 1/1/10**
Happy New Year!
 - 1/12/10**
Class of 2006 Winter Workshop*
 - 1/13/10**
Class of 2007 Winter Workshop*
 - 1/14/10**
Class of 2008 Winter Workshop*
 - 1/15/10**
Class of 2009 Winter Workshop*
 - 1/15/10**
Fall 2009 Grades and Spring 2010 Schedule due
 - 1/18/10**
Martin Luther King, Jr. Day
 - 2/15/10**
President's Day
 - 3/1/09**
FAFSA Deadline
 - 4/10/10**
CollegeBound's *Race for the Future* 5K Run
Druid Hill Park, Baltimore
- *All workshops will take place at Morgan State University/Communications Center.

Holiday Gifts for Students on a Budget

You don't have to take out a student loan to buy your friends great holiday gifts. Instead, look for gifts that are sentimental and meaningful, but not expensive. College is a sentimental time, and your friends will appreciate a small gift that will always remind them of you.

Photo gifts are great and thrifty. You can take advantage of the merchandise available on photo websites like shutterfly.com, kodakgallery.com, snapfish.com or photobucket.com or you can visit many discount

and department stores like Target and CVS.

Gather together some memorable pictures of you and your friends and create something special that they can hold onto forever. You can often buy photo products in bulk for multiple friends and save money and time. Some ideas: a photo calendar, photo mugs, photo key chains, magnets or mouse pads, a framed photo (check out your bookstore for an official college frame), or a small personalized photo album or scrapbook.

Entertainment gifts can

also make personal and economical gifts. Try making a mix CD, purchase a special DVD that you know your friend will enjoy, buy a gift certificate to the movie theater or a restaurant, or a magazine subscription.

You can also look to inexpensive clothing and accessories for friends. Let the more wealthy people in your lives buy cashmere sweaters. College, Greek, or sport team t-shirts or baseball hats are both practical and inexpensive.

...continued on page 2

Budgeting 101 for the College Student

Looking for some ways to ease your financial worries? Fortunately, you don't have to be an economics major to put together a budget. When it comes to budgeting, a little effort can go a long way.

There are two components to a budget: how much money you have to spend, and then how you spend it. To figure out how much you have to spend, add together what your parents will provide, savings, loans,

scholarships and what you'll earn. Then, prioritize how you want to spend the funds. This forms a budget. It's important that students plan their budget in a few broad categories.

These areas may include school expenses, housing, food, entertainment, clothes, car or other transportation, toiletries and personal care, gifts and miscellaneous. By organizing with main categories, students may be less likely to get lost in the details.

For college students, it's often the first time they have a checking account, credit card and rent bill, as well as a budget to follow. It's most likely the largest financial responsibility you have had to handle independently, and it is important that you take this responsibility seriously.

There are many ways to track income and expenses within a budget. It's up to you to determine what works best for you.

...continued on page 2

Scholar Spotlight

Marcus Bailey, UMES, is in New York City as a visiting student at the Fashion Institute of Technology.

Liz Cerezo, UMCP, led an activist march to maintain campus diversity.

Tanika Hooker, Morgan, completed an engineering internship with the U.S. Coast Guard.

Brittany Lyons, St. Mary's, hosts a weekly show, The Lounge at 7 p.m. on Sundays, on the campus radio station, The Hawk.

Domonique Matthews, Towson, is currently interning at Maryland General Hospital.

Kellan Newby-Phipps, Stevenson, is the director of the Black Student Union's Fashion Show, *Night at the Oscars*.

Maya Shipley, Stevenson, pens an advice column for the campus newspaper, *The Villager*.

Darryl Washington, Frostburg, organized Homecoming activities for student government.

If you have news you would like to share, please send an email to jmartino@collegeboundfoundation.org.

Holiday Gifts for Students on a Budget

...continued from page 1

Meaningful trinkets can make creative gift items that your friends can keep and will always remind them of you. Christmas, Hanukkah, or Kwanzaa ornaments or decorations make seasonally appropriate gifts that can be used for a lifetime. If you have time and skills, make some!

Many college students don't have a lot of extra money laying around for a trip to the mall, so necessities like warm

socks, gloves, or a scarf always make useful and stylish gifts. Again, if you're crafty you could pick up a new hobby and knit your friends personalized gifts!

There are many useful supplies that may come in handy for students around campus like sturdy water bottles, nice pens, a creative cell phone case, a college survival guide book, a gift certificate to a book store, or accessories for a student with a bike, like a helmet, light, lock, or basket.

When you're in college, holiday season coincides with finals season so food gift baskets filled with favorites study munchies are always appreciated. Cookies and other homemade baked goods also make delicious gifts. There's nothing like a basket of gooey cookies or other homemade treats to make a homesick student feel right at home.

Source: Adapted from an article by Naomi Rockler-Gladen on www.campuslife.suite101.com



Budgeting 101 for the College Student

...continued from page 1

By opening a checking and savings account, you can keep track of how much you have to spend and how much you have spent each month.

It might be a good idea to give yourself an allowance each week. With a set allowance, you know what you have to spend weekly - period. The trade-offs then become apparent.

One of the most important things students with a budget need to consider is that YOU have control over your own discretionary funds. This means that you control how much you spend on movie tickets, subway tokens and pizza. You

must decide how often you'll go out and eat out. As a student, your lifestyle will really affect how much you spend.

Credit card debt is the downfall for thousands of college students. Pay cash to avoid huge debts and high interest rates. Paying with a credit card seems too much like magic. They are simply too much temptation. Paying with cold, hard cash makes every purchase seem real.

If you need a credit card at school, consider having it connected to a debit card, which requires that the funds are already in the account. Before you buy anything, ask yourself if you really need it.

Another important hazard to keep in mind is that the little items add up in a budget. It might not seem like much to buy a latte each day, but those \$3 tabs add up. Over the school year, you could save \$800 by forgoing them.

Students are bound to make budget mistakes and experience financial setbacks, but remember you are just learning how to do this. Mistakes you make now will help you avoid much bigger mistakes in the future, when the stakes are much higher.

Source: Adapted from an article on www.bridges.com

Cybersecurity: What You Can Do Today

Basic Cybersecurity and Online Safety

1. Pack up and take your laptop with you, even if you intend to be right back. Unattended laptops in public places are an invitation for theft or unwanted access.
2. Protect your passwords. If you need to write them down, keep them in a secure location away from your computer.
3. Use different passwords for all online accounts. Secure passwords are long and complex (at least 9 characters, NOT single words, pets, birthdays, etc.) and include numbers and symbols.
4. Back up files regularly so you don't lose assignments, music or photos.
5. Be careful which sites or services you use when using public wireless networks.
6. If you have your own wireless network, secure it by requiring a password.
7. Be sure your personal laptop has the security tools you need: a suite of security software, operating system, and web browser all set to update automatically.

8. Use caution when using public computers. Don't visit sites that require personal info, such as bank sites. If you do, log off when done.
9. Turn your computer off when it's not in use, saving your battery and electricity.

Social Networking

1. Be cautious about personal info you provide on social networking sites like Facebook, MySpace, and Twitter. The more you post, the easier it is for hackers to steal your identity or access your data.
2. Use the privacy settings on social networks.
3. Protect your online reputation. What you post online stays – forever. Think before posting pictures you wouldn't want your parents or future employers to see.
4. Limit your social network to "real" friends: people you know, trust, and want to keep up-to-date.

Online Shopping and Banking

1. Limit online shopping to merchants you know and trust. Conduct online

research to see how other consumers rated.

2. Pay for online purchases with credit cards or online payment services. These methods limit your liability if something goes wrong.
3. Keep a paper trail of purchases and check your credit card and bank statements regularly to be sure that you're the only one spending your money.
4. "https" or "shttp" at the beginning of a web address indicates that a site has taken extra security to protect your info.
5. Don't provide financial info, credit card and bank account or Social Security numbers through email. Only send info over secure websites that use "https" or "shttp".
6. Before you share personal information, ask yourself WWW:
 - Who's going to see it?
 - What's the value of it?
 - Why do they need to see it?

Adapted from an article on www.staysafeonline.org

Constellation Energy Looking for Qualified Interns

Constellation Energy Group offers a 10 week summer internship program from June—August annually. Interns may remain with the company for part-time internship roles throughout the academic year. In addition to challenging internship assignments, interns participate in an engaging program designed to expose them to our culture and business units as well as provide professional development opportunities. Interns also participate in social networking activities. We typically hire interns into the following areas: Engineering, Information Technology, Accounting, Finance, Project Management, Public Relations/Communications, Supply Chain and others.

For additional information and to apply for internships, please visit us online at

www.constellation.com/college

Become a fan of CollegeBound on Facebook!

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New Year's Resolutions for College Students

Start your spring semester out on the right foot! This is a great time to make some realistic New Year's Resolutions about your academics. Don't overdo it, and don't try to change everything at once, or you'll drop the resolutions by Valentine's Day. Here are some sample resolutions for college students to get you thinking:

- Resolve to stay away from and not cause dorm drama
- Resolve to get more sleep— aim for an extra hour a night
- Study more—choose a realistic number of hours each week
- Resolve not to miss more than 2 sessions of each of your classes
- Stop procrastinating
- Resolve to visit each of your professors office hours at least once
- Join a new club or activity or rush a fraternity or sorority
- If your finances are stretched, think about your spending habits over the last semester and budget better
- Be nicer to your professors—don't play games or chat during class
- Are you having problems with your parents now that you're away at school? Work on communicating better with them

Adapted from an article by Naomi Rockler Gladen on www.collegeuniversity.suite101.com



CollegeBound Foundation

Building the Pipeline from High School to College to Work

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Notes to our Scholars!

Dear Scholars,

As you wrap up the semester, give final exams your overall best effort. This means you have to consider the big picture. In what courses can you honestly improve your grades? Apportion your study time wisely. Do not put everything into one class and lose the hard work you've spent on the others throughout the semester.

Then, over your well-deserved break, you'll have several forces pulling at you financially. You'll want to reward yourself for all that studying. You want to show your friends and family that you love them. And, maybe you need to help out with necessities at home due to family hardships. When you encounter the holiday hubbub and sales, please remember your educational goals. Ask those family members to help out with school expenses such as a winter course or spring books instead of getting you another outfit. Budget your money toward long-term fulfillment.

Patrick Young
Retention Specialist

Jamie Tang
Retention Specialist

Scholars,

The winter holidays are probably the hardest time to think about setting a budget...and sticking to it! However, it is a new year, so set some new goals. In order to save some cash on gifts, check out the dollar-saving tips in "Holiday Gifts for Students on a Budget." And while you're at it, you will gain invaluable knowledge in "Budgeting 101 for the College Student."

The next time you access the internet—whether at home, in your dorm room, at the library or on your phone—think twice. The suggestions in "Cybersecurity: What You Can Do Today" will protect all of your online accounts. Lastly, since 2010 is quickly approaching, think about setting some realistic resolutions. For some ideas, check out "New Year's Resolutions for College Students." Enjoy your winter break and enjoy the holidays!

Jamie Martino
Scholarship Program Administrator

REMINDER!! In order to receive the spring half of your award, submit the following by January 15, 2010:

1. Unofficial transcript (must include Fall ~~09~~ grades) **AND**
2. Spring 2010 schedule