



a newsletter for parents & families

**TROY**  
UNIVERSITY

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## Seasonal Student Issues

There's a seasonal ebb and flow when it comes to student issues. Here are a few things your student may be experiencing this month:

- Low energy levels and restlessness
- Mid-semester slump and sickness
- Making plans for next year – housing, classes and financial aid
- Hidden conflicts between roommates and friends begin to arise
- Drug and alcohol use may increase
- Mid-term anxiety
- Seniors thinking about graduation
- Excitement or depression about Spring Break plans
- Pledging begins for Greek organizations
- Changing or deciding on a major

## Being Resume-Ready It's not just for seniors!

No matter what year your student is, there's no need to put off the creation of a resume! Developing and then tweaking a resume annually, if not more frequently, is a smart way to do it because it allows students to explore their accomplishments and their goals. Plus, they'll be ready to apply as soon as that desirable job, leadership position or internship comes along!

### Questions to Ask

You can help your student consider his resume by posing questions such as:

- What is your objective? (i.e. to gain an internship within a particular field, to gain a summer job, etc.)
- What jobs have you held thus far?
- What leadership positions or involvements would you like to highlight to show various skills? (i.e. played soccer, publicity coordinator for hall government, volunteered with local arts council, etc.)
- What special skills might you spotlight? (i.e. speaking another language, knowing how to create a webpage, etc.)
- Do you have samples of your work to get a portfolio started?

(i.e. publications, lesson plans, flyers for events, etc.)

- Who would you trust to serve as a reference, should you be asked for one? (consider supervisors, coaches, advisors, faculty, etc.)

Putting all of this information, along with any samples for a possible portfolio and contact details, in one place – such as a hanging file box or special computer file – can help your student stay organized, too.

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### Rounding Up Details

Half the battle when creating a resume is remembering specifics. Encourage your student to jot down details now about:

- Jobs/leadership positions held
- Timeframes
- Employer/advisor contacts

Digging up this info years after the fact can be frustrating. Having it all in one place makes the whole resume process much, much smoother.



# It's NOT a Contest!

## Helping Your Busy Student Put Things in Perspective

Many students are guilty of it at one point or another: holding “I had less sleep than you did” or “I’m SO busy!” contests. This tends to be a particular phenomenon among student leaders. They swap tales of all-nighters, crammed schedules and three-page To Do lists, almost as a badge of honor, to prove that they are in demand and working hard. Yet, this approach really isn’t good for them. After all, it’s *NOT* a contest!

If your student seems caught up in this type of frenzy, there are a few discussion points you can tap into to help him assess what is really going on. For instance:

**Reasons.** What drives him to do all that he is doing? Interest? Fear of life after college? Competition? An inability to say “no”? By getting deep into the “whys” behind his actions, you can help him break it down into a healthier approach.

**Enjoyment.** What does she enjoy about certain involvements? And does the negative-speak you hear about others (i.e. when she complains about the inefficiency of her student government group) indicate that maybe

that activity isn’t a healthy use of her time and energy?

**Feeling Valued.** How does he feel valued by others, whether it’s you, his siblings, his professors, his advisors, or his fellow students? Is he looking for approval or trying to meet perceived expectations?

**Reactions.** What are her reactions when someone else talks about being so busy? Admiration? Thinking that they’re showing off? Empathy? Feeling bad for them and offering to help? Help her examine WHY she might have those reactions.

**Working Smart.** Is he “working smart” to manage time and tasks? Maybe he needs assistance with time management to juggle the multiple things on his plate.

**Life.** Does she feel that anything in her life is suffering due to

her hectic schedule? Sleep? Grades? Making new friends? Time to exercise? Help her look at her overall life to see what’s good and what might be missing.

By addressing this with your busy student before he crashes and burns out, you can help him determine how he wants to spend his time and the healthiest ways to accomplish that. Involvement and experiencing all that college has to offer is wise; acting like you’re in a “busy contest” is not. You can help him see the difference.

## Spring Break Safety

Is your student heading out on a spring break adventure? If so, remind him to:

- Stay with people he knows, rather than going off with people he just met
- Use the buddy system with friends he trusts
- Decline drinks from people he doesn’t know (whether they’re alcoholic or not – a colorless, flavorless drug could have been slipped in)
- Control his alcohol intake – he shouldn’t let himself become so intoxicated that his judgment is impaired
- Watch out for friends
- Never get involved in illegal activity, especially in another country where penalties could be very high
- Keep his valuables locked away – and not bring too much valuable stuff with him in the first place
- Remember the phrase: “it could happen to me”

Although these seem like basic reminders, they are important tips for students traveling with friends. And these warnings hold true for so many different types of spring break trips, from those that are purely recreational to those that involve service. What’s most important is that your student makes positive decisions and keeps himself safe, no matter where he goes.

## Being Resume-Ready

### It’s not just for seniors! (continued)

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Then, for help putting his resume together in a concise, professional manner, your student can visit the career services center. He doesn’t have to be a senior to get help! Matter of fact, the career center *welcomes* students who want to get a jump on their career exploration process. While he’s there, he can take career inventories, talk with a well-informed counselor and get valuable guidance.

Getting resume-ready... it’s not just for seniors anymore!



# Tax Benefits for Higher Education

As April 15th creeps ever closer, it's a good idea to take a look at the deductions, tax credits and more that may be available to you and your student. Talk with your tax professional about what might apply to your situation.

## The American Opportunity Credit

The maximum annual tax credit is \$2,500 per student for those who are eligible (modified adjusted gross

income of \$80,000 or less for individuals and \$160,000 or less for married couples filing jointly). Qualifying expenses include required course materials and the credit can be claimed for four post-secondary education years.

## The Lifetime Learning Credit

All students enrolled in eligible educational institutions for the tax year may be able to claim a lifetime

learning credit of up to \$2,000 for qualified education expenses. Since a taxpayer can't claim both the American Opportunity Credit and Lifetime Learning Credit for the same student in one year, this credit can be particularly helpful to grad students, those taking only one course and those not pursuing a degree.

## Tuition and Fees Deduction

Generally, you can claim a tuition and fees deduction of up to \$4,000 if you pay qualified higher education expenses, pay the education expenses for an eligible student and that student is you, your spouse or your dependent. Qualified education expenses may include student activity fees and expenses for course-related books, supplies and equipment only if these fees and expenses must be paid to the institution as a condition of enrollment or attendance.

More information about other deductions, savings plans, scholarships/fellowships and income exclusions can be found on the IRS website at [www.irs.gov/uac/Tax-Benefits-for-Education:-Information-Center](http://www.irs.gov/uac/Tax-Benefits-for-Education:-Information-Center).

**Source:** [www.irs.gov/uac/Tax-Benefits-for-Education:-Information-Center](http://www.irs.gov/uac/Tax-Benefits-for-Education:-Information-Center), updated 2/1/13

## Qualified Education Expenses

For purposes of the student loan interest deduction, these expenses are the total costs of attending an eligible educational institution, including graduate school. They include amounts paid for the following items:

- ▶ Tuition and fees
- ▶ Room and board
- ▶ Books, supplies and equipment
- ▶ Other necessary expenses (such as transportation)

The cost of room and board qualifies only to the extent that it is not more than the greater of:

- ▶ The allowance for room and board, as determined by the eligible educational institution, that was included in the cost of attendance (for federal financial aid purposes) for a particular academic period and living arrangement of the student, or
- ▶ The actual amount charged if the student is residing in housing owned or operated by the eligible educational institution.

## When Parents Pay, Grades are Often Lower, Study Finds

Students whose parents pay for the bulk of college are more likely to graduate, according to the new "More Is More or More Is Less? Parent Financial Investments During College" study. Yet these parental contributions correlate with lower grades across all types of four-year institutions.

The study determined that this negative effect primarily hit middle-class families.

Researchers found that parents could minimize this impact by setting clear expectations with their students about grades and personal responsibility for their education.

**Source:** *The New York Times*, 1/14/13



# Selecting a Major

This may be the semester when your student needs to choose a major. There are ways you can help him with this important process...

- Listen! He'll likely have some processing to do.
- Support the exploration of a variety of potential careers, no matter how many times your student changes his mind.
- Encourage your student to make academics a high priority.
- Identify the talents and abilities you have observed in your student and share them with him.
- Encourage your student to find his passion and pursue a vocation rather than simply guaranteeing himself a job.
- Encourage him to build skills and strengths out of the classroom that complement his in the classroom learning too.
- Be careful to not expect your student to follow in your footsteps or take over the family career "legacy."
- Promote internships, job shadowing



and mentoring as a means to "test" possible majors and career paths.

## To Know as a Parent

- Be aware that the majority of college students change their major at least once.
- Recognize that many career choices today require further schooling such as graduate school or professional school.
- Encourage your student to visit the career center and an academic

advisor every year of college. It isn't just for seniors anymore!

- Ask intentional questions to help your student filter through what can be an overwhelming decision.

Students will be feeling a variety of pressures, especially given the fears surrounding today's economy. The best thing you can do is be supportive of your student, encourage him to pursue a career he can be happy with and proud of, and to take advantage of as many learning opportunities as he can while in college.

## Reflecting with Your Student

Here are some possible reflection questions to ask students exploring a major selection:

- What have been some of your favorite classes? Why?
- How have you performed in these classes? What have you learned?
- What are your passions? What do you really care about and want to contribute to?
- What majors float to the top given your favorite classes and passions?
- How does this major(s) relate to career options of interest?
- What are the implications of changing your major now?

## Skill Sets

These will complement any career your student pursues:

- Computer
- Quantitative
- Communication
- Marketing
- Scientific
- Foreign language
- Leadership

Source: [www.jobweb.com/resources/library/Parents/10\\_Tips\\_for\\_Parents\\_19\\_01.htm](http://www.jobweb.com/resources/library/Parents/10_Tips_for_Parents_19_01.htm)