

PANORAMA

parent newsletter

february 2012



Encouraging Financial Independence

William Dykes, senior religious studies major, faced a dilemma when he graduated from high school. His parents had helped his older sisters pay for college, but money was tight by the time he was ready to start.

At that point, William found inspiration in Wintley Phipps' words: "It is in the quiet crucible of our personal, private sufferings that our noblest dreams are born and God's greatest gifts are given." So William tested God, and He led him to the army.

Today William is a responsible young man shaped by his parents' instruction, the army's discipline, and God's leading. He provides for himself and even helps out his parents. He hasn't forgotten the sacrifices they've made for him.

"Whenever [my parents] gave me 10 dollars to go out somewhere, that's 10 dollars they had earned," he said. "It's like they'd given me an hour of their life."

William admits his parents were scared when he started to become more independent. They feared he'd stop talking to them, among other things. But in the end,

independence allowed him to connect with them on a different level; be it his mother's continuous emotional support or his father's intellectual guidance.

"I don't want their money," William said. "I want the intangibles. And ultimately, I want them to be proud."

"...ultimately, I want them [my parents] to be proud."

-William Dykes, senior

There are several things parents can do to encourage their students to become more financially independent. *College: What Parents Need to Know* (Farber, 2010) outlines several important points.

Teach them how to budget. A simple budget is the best tool students can have as they learn to become financially independent. It reduces the chances they'll overspend and be left with nothing by the end of the week.

Encourage them to take advantage of free campus events. Wise college students limit the amount of money they spend off campus, and instead attend the free activities their peers plan on campus. Southern's student planner has a calendar of all these scheduled events.

Remind them to keep track of checking accounts. Personal banking has undergone several changes in the last couple of months. Parents should encourage their students to keep track of any accounts under their name. That way, when they look through their statements there are no surprises.

Suggest they work while in college. Students who work while they attend college better appreciate their hard-earned wages, and are better equipped when they start a full-time job. If your student is looking for a job on or around campus, southern.edu/hr/students is a great place to start.

~by Ingrid Hernandez



Favorite Bible Verse

~Whitney Sanders, freshman nursing major

I consider that our present sufferings are not worth comparing with the glory that will be revealed in us.

Romans 8:18

Did You Know? FAFSA Deadline

Although the winter semester is far from over, the time is approaching to start preparing your student for the next academic year. Part of this process means updating your student's FAFSA (Free Application for Federal Student Aid), which determines what financial aid your student may be eligible to receive.

The FAFSA takes only about one hour, and when you fill out the form, your student can receive federal grants, loans, Southern's endowment grants,

state grants and scholarships, and more. Deadlines for the FAFSA vary from state to state; however, Southern's endowment grants are on a first-come, first-served basis until the funds run out. Therefore, Southern recommends filling out the FAFSA no later than March 31 in order to receive maximum financial aid for the 2012-2013 academic year.

Students who file late usually must take out more loans, or even wait a year until the next chance to file on time.

Both penalties are a harsh reality of how financial aid works, said Marc Grundy, vice president of Marketing and Enrollment Services.

"We want our students and parents to get all of the financial help that they can," Grundy said. "Timing is key. If a student files too late they could miss out on thousands of dollars."

To learn more and to begin filling out the FAFSA, visit fafsa.ed.gov.

~by Shana Michalek

Ask The President

With Gordon Bietz



Q I want to make sure my daughter has access to valuable financial resources while she's at Southern. Where can she seek financial advice on campus?

A We understand there's a lot that comes with financing an education at a private Christian institution. We also know your student may have financial questions beyond educational expenses while she's here. For questions pertaining to financial aid, money management, and more, your student can seek any of the following resources.

Finance Counselors

The best way for your student to receive advice specific to her situation is to visit a finance counselor in Wright Hall. All students are assigned a counselor based on their last name, and remain connected to that counselor throughout their time at Southern. Our student finance counselors are equipped to handle each unique situation, whether it is deciding student loan eligibility, which scholarships are available, and what aid will be awarded after they've completed their FAFSA application. They are truly concerned with every student's well being and strive to make the financial side of attending Southern as smooth as possible.

SIFE Tax Assistance

Students In Free Enterprise (SIFE) is a valuable resource during tax season. If your student is looking for assistance with completing her taxes while she's on campus, SIFE has a new system where she would be able to enter all her information into taxact.com and ask for help if questions arise. SIFE members who help in this area have taken the Federal Tax-

tion class and have the knowledge to be of service. Tell your student to be on the lookout for flyers with further information. **Departmental Scholarships** Southern awards scholarships for academic performance, dedication to service, and more. Some of these scholarships come from departments and schools across campus. She may check with her department for which ones they offer and what criteria she must meet. These scholarships are usually awarded to sophomores, juniors, and seniors, and are presented during convocation in April.

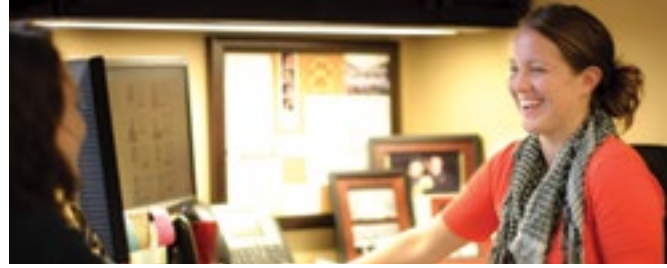
Faith and Finance

Because Southern strives to instill Christian principles in every area of a student's life, a study program called *Faith and Finance* is now available for them. Your student is more than welcome to check out the lesson materials from the library and learn how to integrate faith into money management. For more information, see the final page of this newsletter.

To learn more about these and other resources, visit southern.edu/finances and download the Financial Help Booklet.

Staff Profile:

Jamie Kitterman, Finance Counselor



Most people would enjoy the opportunity to graduate and work close to home. Jamie Kitterman gets that and then some; she also gets to work for her alma mater. Kitterman, '08, graduated from Southern Adventist University with a degree in finance and was recently hired as a student finance counselor.

"I know that dealing with college finances is a stressful time for everybody and I want to help make that as easy as possible," Kitterman said.

Kitterman was raised in Cleveland, Tennessee, just a 20-minute drive from Southern. She has attended the Bowman Hills Seventh-day Adventist Church since she was five years old and is a proud alumnus of their elementary school. A hometown girl through and through, Kitterman also graduated from Collegedale

Academy, where she is currently the women's junior varsity basketball coach.

"I love being back at Southern. I enjoy the opportunity I have to be near family and do cool stuff like coach basketball at my old high school," Kitterman said.

After graduating from Southern, Kitterman got a job in the medical billing field and moved to Colorado. She stayed for nine months, enjoying all the outdoor recreation opportunities, but she missed her family and ultimately wanted to work in financial services. So she moved back home and found work in a familiar place.

As a student, Kitterman had worked in the Enrollment Services office for three years. When her former boss, Paula Walters, was promoted to associate director of Enrollment Services, she encouraged Kitterman to apply for her newly vacated

position. Kitterman now gets to do something she enjoys every day.

"I like the interaction with students," Kitterman said. "It's an ever-changing field, so you're always having to learn, which keeps me engaged."

Having spent nearly a year in her current position, Kitterman has seen many of the same financial problems present themselves, and is quick to offer the most useful piece of advice that she can.

"A lot of things take time. The government is not exactly the fastest in getting paperwork done, and that's why it's even more crucial you get your paperwork done sooner rather than later."

For additional information, parents can visit the Enrollment Services website, southern.edu/enrollment or call 423.236.2835.

~by Charles Cammack

Student Life: The Business Society

Many students enter college with big dreams for their future. The best way for them to make their plans take flight by the time graduation rolls around is to make valuable connections and gain real-world experience while they're at Southern. The Business Society provides opportunities for students to do just that.

"[They] have helped me learn more about the business world," said Kendra Mosher, Business Society President and third-year member. Specifically, Kendra cites trips with the club to two different local accounting firms as having given

her a better picture of what an actual accounting job would be like.

Being a part of the Business Society can also be a great resumé builder, especially for those students who serve in leadership positions. Student leaders each have specific responsibilities and gain experience that can give them something to discuss in future job interviews, Kendra said.

The Business Society doesn't only benefit students, though. It also encourages students to participate in activities that enrich the community. Members volunteer and serve the community in a variety

of ways throughout the year. A highlight for many is the annual Christmas party, held for about 40 needy kids and their families at the Chattanooga Community Kitchen. The club provides the children with a buffet, craft time, and presents delivered personally by Santa.

"My favorite part is the look of pure joy on each child's face," Kendra said.

Students from all majors are welcome to join the Business Society and you can learn more at southern.edu/business.

~by Sarah Crowder



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Faith and Finance Program Teaches Students Money Management

Believing that everyone should have a personal knowledge of Christian stewardship principles, Southern Adventist University's Planned Giving office and the campus organization SIFE (Students In Free Enterprise) organized *Faith and Finance* small group studies and seminars beginning in 2010. The backbone of this ongoing project is a 12-lesson program combining biblical principles of money management with practical applications.

After positive responses from the students, *Faith and Finance* small group study continued in 2011 as religion professor Doug Jacobs encouraged his Health and Evangelism students to participate.

"I consider financial health an important part of overall health," Jacobs said.

Parents wishing to encourage their students down this path toward personal growth can refer them to Southern's McKee Library where the *Faith and Finance* video and study guides are always available. Another option is for the student to sign up for the Personal Finance class offered by the School of Business. If parents believe their student is more likely to study this topic among peers in a casual setting, contact Carolyn Liers, director of Planned Giving, for details of current small group opportunities and other *Faith and Finance* information.

"I have a great desire to see young people integrate these practical principles into their lives so they can experience the joy of serving others," Liers said.

Liers can be reached at 423.236.2818 or cmliers@southern.edu.

February

- 4 Black Christian Union— Students celebrate American, African, West Indian, and South American cultures through food, music, and traditional dances
- 5 SA Super Bowl Party— Students gather to watch the Super Bowl and eat pizza in the Iles P.E. Center
- 6-10 Student Week of Prayer— Week of personal testimonies and sermons prepared by students
- 11 Rees Series— Annual intramural basketball championship tournament
- 17-19 Mother/Daughter Weekend— Mothers are invited to enjoy a weekend of bonding with their daughters
- 18 School of Music Pops Concert— Wind Symphony, Jazz Ensemble, Southern Ringtones, and Choral Ensembles perform in Ackerman Auditorium
- 19 Southern 6 Trail Race— Annual 6K trail race held for runners

March

- 2-11 Spring Break
- 17 SA Talent Show— Students come together and share their gifts with the rest of the school
- 18 Symphony Orchestra Concert— Student musicians perform in the Collegedale Church of Seventh-day Adventists
- 24 Asian Night— Students celebrate Asian cultures through food, music, and traditional dances
- 25 I Contori Spring Concert— Student choir prepares a concert in Ackerman Auditorium
- 29 Wind Symphony Tour Begins
- 31 Gym-Masters Home Show— Southern's acrobatics team performs in the Iles P.E. Center