

Resources and Tips for Tight Economic Times

It's difficult to pick up a newspaper, turn on a TV, or go online these days without seeing news about foreclosures, layoffs, or economic stimulus.

UW–Madison recognizes that the current state of the economy is a major strain for everyone, including students and parents. The university itself is absorbing its share of difficult state budget cuts and participating in a furlough program for all state employees.

Colleges and universities across the country have been similarly affected, with many facing situations that are even more difficult. According to the Center on Budget and Policy Priorities, at least 30 states have taken action at public universities that resulted in cuts to faculty and staff, tuition increases up to 15 percent, or both.

As a parent, you're likely concerned with rising tuition costs or how to save money on your son or daughter's education. *Badger Parent* has compiled the following resources, tips, and suggestions.

Quality of experience: First and foremost, remember that UW–Madison continues to represent a tremendous value, providing a high-quality educational experience in exchange for tuition and fees that rank near the bottom of the Big Ten, says Susan Fischer, director of the Office of Student Financial Aid.

"We continue to be a good value, for both in-state and out-of-state students," she says.

Despite budget cuts, Chancellor Biddy Martin is committed to protecting the quality of the undergraduate experience. To help offset cuts made during the past few budget cycles, Martin recently spearheaded the *Madison Initiative for Undergraduates*, a supplemental tuition plan that will fund faculty and instructional support to improve access to high-demand courses and majors, classroom innovations, student support services, and additional need-based student financial aid. For 2009–10, the initiative's cost will be recouped by a \$250 resident and \$750 nonresident tuition surcharge for students from families earning more than \$80,000 who do not qualify for need-based aid.

Undergraduate tuition and fees (including the surcharge) for 2009–10 total \$8,314 for residents, an increase of \$745; and \$23,063 for nonresidents, an increase of \$1,245.

The university recognizes that these increases can be difficult to bear in the short term, but Fischer

suggests considering them within the context of how they will influence a student's life and career.

Resources on campus: If something dramatic happens—such as a job loss—contact the Office of Financial Aid. Send a letter or e-mail that provides your student's name, campus ID number, and details about what has changed. While contacting the office doesn't guarantee additional financial aid, it is the first step for finding help, Fischer says. Financial aid staff will review the student's current aid package and determine whether changes are warranted or possible. Keep in mind that evaluations are based on income, not rising family expenses or decreases in net worth.

Students can still apply for financial aid for 2009–10 until April 2010, however early action is encouraged. And they can also help themselves by planning ahead and by maximizing their opportunities to land campus jobs and scholarships.

Fischer advises students to consider jobs of 10 to 15 hours per week once they have set class schedules for the fall semester. The UW Student Job Center lists part-time jobs, limited-term employment (LTE), and summer job openings located on and off campus. Working full time during summer break—and ideally, during semester break—is another great way to pay for educational expenses.

Each year, UW–Madison schools and colleges disburse \$28 million in undergraduate scholarships. According to Jim Buske, scholarship administrator in the Office of Financial Aid, two important initiatives will make it easier for students to learn about and apply for these scholarships. The first is a new Web site, [Scholarships@UW–Madison](mailto:Scholarships@UW-Madison), which will launch in early September. This site will offer a central resource where prospective students and their parents, along with current students, can explore the available undergraduate scholarships.

The second initiative is the Common Scholarship Application (CSA), an interactive Web site interface allowing admitted and currently enrolled undergraduate students to apply for scholarships by completing an online application. The CSA will be rolled out in phases, starting first with students in the College of Letters & Science this fall. By fall 2010, all schools and colleges will be participating in this program. Until the CSA is complete, all non–Letters & Science students

The Parent Program is here for you.

www.parent.wisc.edu
parent@uwmad.wisc.edu
877-262-3977

Professional Staff:
Nancy Sandhu
Patti Lux-Weber

Student Intern:
Nicole Schneider



Resources and Tips *(continued)*

should visit the specific school or college Web site for scholarship applications.

The best time to look for scholarship information for the following academic year is November through January; most application deadlines occur in January and February.

Lastly, Fischer suggests that students touch base frequently with their academic advisors to ensure that they are on track for a degree and can finish their intended program within four years.

“Explore, but also make sure that your vocational goals and means line up,” she adds.

More advice: Beyond seeking help with costs such as tuition, students can cut back on other expenses by living more frugally, advises Dean of Students Lori Berquam.

For example, students can turn to the many free or low-cost activities on campus, such as Recreational Sports and the Wisconsin Union; eat healthier food in campus dining rooms, which is generally less expensive than dining at area restaurants; and save by avoiding the ever-present lure of coffee shops.

UW–Madison and its partners recently made financial education more readily available to students. For example, the Wisconsin Alumni Association

(WAA), working with experts at the National Endowment for Financial Education, offers the online education program CashCourse.org, along with senior seminars on financial independence.

Ron Smith, a UW lecturer in financial planning and consumer finance, conducts financial independence seminars on behalf of WAA. His advice includes:

- **Wants vs. needs:** Create a very basic budget, either using an Excel spreadsheet or paper and pencil. Committing income and expenses to paper can be very revealing.
- **Pay yourself first:** Consider having some amount of a paycheck directly moved to a savings or checking account using payroll deduction.
- **Credit cards:** Make sure you have the best credit card available and pay off balances each month.
- **Debt consolidation:** If you have high-interest credit cards or other debts, consider working with a credit union or bank to consolidate debt, which often results in lower interest rates and smaller monthly payments.

For more information and links to financial resources, contact the Parent Program.



Key Dates

September 2
Instruction begins

September 7
Labor Day
(no classes)

September 15
Student Health
Insurance Plan (SHIP)
fall/annual open
enrollment

September 18
Tuition due for
fall term

Summer Conversations

Although the weeks leading up to the start of the academic year are always busy, it’s important for parents to make time for these important conversations with their students.

Student Involvement: The core philosophy behind the *Wisconsin Experience* is that students are engaged outside of the classroom in activities that matter. Encourage your student to become an active participant in his or her education with opportunities such as study abroad, volunteering, undergraduate research, or joining one of 700 student organizations.

Safety: Madison is a generally safe community in which to live and work, but it is not immune to the challenges of a growing city, including crime. UW–Madison is aggressive in its safety efforts, offering a full-service, sworn police department,

SAFERide and SAFWalk nighttime transportation programs, lighted walkways, Chimera self-defense and assertiveness training for women, and emergency telephones. Help your student to understand safety issues by discussing risk reduction, reviewing campus resources, and following up on safety matters throughout the semester. For more details, visit www.safeu.wisc.edu.

Alcohol: Many UW–Madison students choose not to drink alcohol. Hundreds of late-night activities—from attending residence hall events or late-activities at the student union to volunteering on campus or in the community—do not involve drinking. Remind your student that the legal drinking age in Wisconsin is 21, that underage drinking is against the law in Wisconsin, and that it can carry significant legal, academic, and financial consequences.



Go Big Read

UW–Madison invites parents and students to participate in Go Big Read, its first common book program.

Initiated by Chancellor Biddy Martin, the program

engages members of the campus community and beyond in a shared, academically focused reading experience. This year's selection, *In Defense of Food: An Eater's Manifesto* by Michael Pollan, examines the modern American food landscape and the deceptively simple question of what we should eat. The book will play a central role in discussion groups, campus lectures, and interactive events beginning this fall. Copies of the book will be easily available for interested students. More information is available at www.gobigread.wisc.edu/.

New: Receive and Pay Tuition Bills Online

UW–Madison's Bursar's Office is making it easy for students and parents to receive tuition bills by e-mail and pay them electronically, via a regular bank checking or savings account.

The eBilling and ePayment system is safe and convenient, allowing students and parents to see real-time balances, and receive payment reminders and copies of bills by e-mail. The system is eco-friendly and will decrease costs to the university.

In compliance with FERPA (Family Educational Rights and Privacy Act), UW–Madison students must first authorize parents or guardians to receive electronic bills and pay on their behalf. To begin, students are asked to log into the My UW Portal, go into the Student Center, and select the Tuition Account Summary.

For complete details, visit: www.bussvc.wisc.edu/bursar/tuitpay.html.

AP Credits

UW–Madison grants advanced credit for the successful completion of college-level course work while in high school and for high achieve-

ment on Advanced Placement, International Baccalaureate, and College-Level Examination Program exams. Credits earned may be awarded toward general education requirements, degree requirements, or elective credit. The purpose of awarding advanced credit is to recognize advanced high-quality work, to preclude the duplication of courses, and to provide increased flexibility for students who wish to complete two majors, earn a certificate, or graduate early. Close to 90 percent of UW–Madison students enter with some form of advanced credit. Incoming students should have their official transcripts/score reports sent directly to the Office of Admissions at the start of their first semester, by September 15.

AP, IB, and CLEP Credit Guides, detailing how each subject exam and score will translate at UW–Madison, is available online at www.admissions.wisc.edu/APIB.php.

Textbook Options

Students can find out about textbooks and other materials they will need for enrolled classes, or classes they're considering taking, in these ways:

- Through the My UW Student Center (my.wisc.edu): textbooks are listed on a student's enrolled class list, and on the Schedule of Classes.
- At area bookstores: campus-area bookstores provide textbook information.
- From faculty e-mails: shortly before classes begin, some faculty will e-mail their students the syllabus, which may list course materials.

Textbooks can be expensive. Listed below are some cost-saving alternatives. Be sure to purchase the correct textbook edition. Note that the International Standard Book Number (ISBN), the 10-digit number that uniquely identifies books published internationally, is included in the Student Center Textbooks listings.

- Look early for used copies (sources include ASM Textbook Swap, August 29–31 on the fourth floor of the Student Activity Center, 333 East Campus Mall; and local bookstores that buy back textbooks).

- Shop at an online marketplace, such as Amazon, eBay, or Exchange Hut.
- Consider renting through an online textbook rental site (do a Google search online for "textbook rental").
- With support from the UW Foundation Parent Fund, campus libraries keep copies of high-cost textbooks on reserve. Check the UW libraries Web site "Course Reserves" section: www.library.wisc.edu.

Students may also be required to purchase course packets, lab equipment, and/or art materials. These items are available at campus or local stores.

Please note that the online marketplaces listed above are private companies not affiliated with or endorsed by UW–Madison.

ASM Move-Out Night

It's common for rental leases in the campus area to end on August 14 and for new ones to begin on August 15. Property owners often use this 24-hour "lease gap" for maintenance, cleaning, and repair before new tenants move in. While the gap makes sense for property owners, it leaves many students and their belongings displaced.

A recent survey found that students wanted a place to go during this time, and Associated Students of Madison (ASM), the student governance group, stepped in to help. For 24 hours on the overnight of August 14–15, ASM will be hosting "Move-Out Night" at the Student Activity Center, 333 East Campus Mall. Movies, games, refreshments, and prizes are planned for the evening. Students will have the option to park their loaded vehicles in designated university lots, which will have extra security.

Several university entities are helping with the event, including Campus Area Housing, Transportation Services, and the Campus Safety Task Force, among others. Neighborhood associations and local businesses are providing refreshments and volunteers.

The event is designed to provide an alcohol-free, safe, and meaningful place to spend time between apartment leases, and to benefit the community by keeping residential streets clear.



Talk with your student how he or she plans to spend the time in between moving out and moving in. Students planning to attend this event are asked to reply and look for details, announcements, and parking specifics via Facebook "events." For more information, visit www.campusareahousing.wisc.edu.

Advice for Off-Campus Moving Day

Every year on August 14 and 15, thousands of students move in and out of their campus-area apartments and houses. Here are some ideas for how to be supportive of your student during this transition.

- Students appreciate the help of friends and family during this hectic time period. Offer to provide a vehicle or storage, lend a helping hand, or both.
- Be patient and work cooperatively with the property owner, management-company staff, and future neighbors to help the process go as smoothly as possible. Anticipate that some unexpected circumstances may arise.
- Stay positive about your student's housing decision. Expect that your student's new home may not be perfect; downtown Madison properties range from one to 150 years old. In addition, someone has likely just moved out of the residence your student is moving into and may not have left the residence in the condition you were expecting.
- Encourage your student to work cooperatively with his or her property owner/management company, notifying them promptly of any is-

sues. It is most helpful when students directly contact their landlords if issues arise, allowing students to build a relationship with their property owners or management company.

- Allow enough time for loading and unloading. Ongoing road and building construction projects in the downtown area may affect your timing. For the latest information, visit the Parent Program Web site.
- Keep property safe and secure by not propping open doors or leaving valuables unattended.
- Finding a place to park and unload can be difficult. Consider putting your cell phone number on your windshield so others can call if you have blocked access. If long-term parking is needed, check posted signs.
- Encourage your student to complete a check-in form upon move-in and keep a copy for his or her records. Renters should take photos of areas of concern, such as carpet stains or holes in walls. If the property owner or management company does not provide a form, download one at the Tenant Resource Center Web site at www.tenantresourcecenter.org.
- Students should promptly notify property owners of security issues, including problems with outdoor lighting, smoke detectors, and locks on doors and/or windows.

For more information about the overall move-in process and the resources listed above, contact the Parent Program.

The Wisconsin Union Theater Celebrates

The Wisconsin Union Theater has a lot to celebrate this season: 50 years of travel adventure films and 90 years of the Concert Series. The Special Events and World Stage Series are also still going strong, and the Madison World Music Festival celebrates its sixth year this season, on September 17–19. The festival is an annual event with free world music on the Terrace. View additional festival information and the entire theater season schedule at www.uniontheater.wisc.edu.

Red Bike Project

Budget Bicycle Center, 930 Regent Street, loans bikes to Madison residents as part of the Red Bike Project. Bikes are loaned out on a first-come, first-served basis as early as spring and are due back in late November. To receive a bike, the recipient must provide a credit card number as a deposit. If the bike is returned, no fees are charged; if a bike is not returned, the user is charged \$60. Call Budget Bicycle at 608-251-1663 to check availability.

The First-Year Experience

Residence Halls Move-In: August 27, 28

The University Housing Web site features updated information to help families plan the move to campus, including moving-day tips, measurements for carpeting and futons, driving directions that include details about campus construction, parking information, and more. Visit: www.housing.wisc.edu/parents.

Wisconsin Welcome

Wisconsin Welcome is designed to welcome new students and welcome back returning students to campus. The campuswide events begin after the first day of class and continue through the first weekend of the semester. Wisconsin Welcome is the perfect way for your student to become familiar with campus traditions, meet new people, and rekindle friendships made during SOAR. It's a chance to find answers to lingering questions, learn about academics, find one's way around campus, learn about Wisconsin history and culture, and discover all the campus has to offer.

During the weeklong event, your student will attend the Chancellor's Convocation on September 1, academic orientations, a Student Organization Fair, a New Student Night at the Overture Center featuring local and national performing acts, an introduction to the UW's Fifth Quarter, and a traditional tailgate, among hundreds of other events.

Beginning in mid-August, students can visit the Wisconsin Welcome Web site, www.newstudent.wisc.edu/wiwelcome/, to create a personalized calendar.

Student Employment

Working a part-time job often proves to be an important and beneficial piece of a college student's life, both financially and for learning valuable time-management skills. In fact, studies have shown that students who have jobs while in school receive higher grades because they learn how to effectively budget their time.

Many campus positions can be scheduled around your student's class schedule with a reasonable time commitment; in fact, University Housing has positions in which students may work as few as seven to ten hours each week. Many campus divisions recruit and hire during the summer for school-year jobs, so encourage your student to begin job hunting now. For more information, visit www.jobcenter.wisc.edu.

First-Year Parents' Weekend 2009: November 13-15

First-Year Parents' Weekend, hosted by the Wisconsin Alumni Association (WAA), is an opportunity for parents to come to campus and participate in activities inherent to the student experience. Parents are encouraged to develop their connections to the UW by exploring the campus; asking questions; learning about opportunities; connecting with other parents, staff, and faculty; and attending a Wisconsin football game.

Registration opens at noon, central time, on Wednesday, September 9. A special block of hotel rooms is currently available for this event.

A reminder postcard will be mailed to all first-year students' permanent addresses in August. To learn more about package options and pricing, visit: www.uwalumni.com/home/fpwdetails.aspx.

For more information, contact WAA toll free at (888) WIS-ALUM or send e-mail to fpw@uwalumni.com.





A Note from the Parent Program Staff

We were pleased to connect with so many parents at SOAR this summer, and we look forward to hearing from more of you this fall as questions or concerns arise.

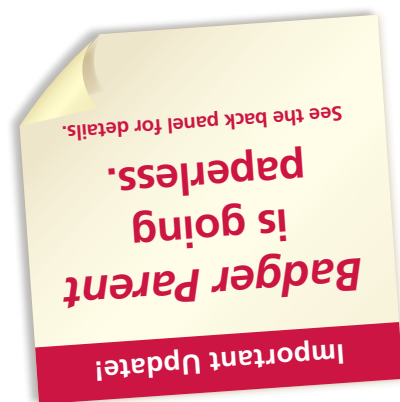
We are proud to have shared with you our second annual Parent Program Calendar for Parents and Families. We hope it will serve as a helpful resource for you throughout the year. If you would like a copy, but haven't yet received one by mail, please contact the Parent Program at parent@uwmad.wisc.edu.

In an effort to support UW Madison's dedication to environmental conservation and to decrease costs, **we will go "paperless" with Badger Parent, beginning**

with the October 2009 issue. At that time we will no longer print our newsletter, but will provide you with the edition via e-mail. If you haven't already done so, please add or update your contact information in our database so that you will continue to receive our newsletter.

Finally, since the Parent Program is designed to help give you the tools you need to support your student's success, we want to know how you think we're doing. Please respond to our online survey linked from our home page by August 31. All survey participants will be entered in a drawing for a \$75 University Book Store gift certificate.

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PARENT PROGRAM
University of Wisconsin-Madison
716 Langdon Street
Madison, WI 53706

