

# Students should use credit with caution

**Amber Gay**  
Assistant Sports Editor

Students at the University of West Florida can learn how to get a handle on finances through classes aimed at keeping (or getting) them on the right track to fiscal responsibility.

"What I see with students, especially freshmen, is that they are young, they don't have much background in money management and their parents have been very lenient with them," said Chat Sue, an advisor. "They come here and all of a sudden credit card companies are swooping in on them like sharks."

Students can get carried away with credit cards and get into debt. Some get so far into debt that they need counseling, and most students just don't know how to manage money, Sue said.

These credit courses are offered as

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— Consumer Credit Counseling Service of West Florida.

part of the UWF's finance curriculum.

At UWF, students can learn about personal management of bank credit, insurance, investments and home ownership.

"We talk about banking relationships, borrowing money, major purchases such as purchasing an automobile, and all the various types of insurance one must have," said Charles M. Wade, associate professor of finance. "We also do a review of investments and stocks, bonds, mutual funds, real estate and collectibles."

The class also covers more in-depth topics such as the structure and functions of financial markets and institutions,

interest rates, portfolio management, exchange rates and retirement and estate planning.

The best way students can refrain from getting into debt is to just say no to fantastic plastic in the first place, Wade said.

"Credit cards are the bane of our society," he said. "If you get a couple thousand dollars worth of debt on three or four credit cards, you've got a tremendous obligation you have to pay."

**TIPS FOR USING CREDIT CARDS**

- Learn credit card terms.



Photo by Andy Pennebaker

Understand the meaning of grace periods, annual fees, annual percentage

rates and other terms. You can learn more at the Website [www.bankrate.com](http://www.bankrate.com) and [www.cardweb.com](http://www.cardweb.com)

- Calculate the cost of credit. Credit might be convenient, but it is not free. For example, if you charge \$1,000 on a credit card with an annual percentage rate of 17 percent and make a minimum payment of \$25, or 2.5 percent, you will pay \$979 in interest.

- Develop a spending plan. Track your expenses during your first semester to see where money goes and where you might want to cut back. Use this information to develop a written spending plan and stick to it. Pay with cash first, and if you have to use credit, have a plan to pay off your balance within 90 days.

- Be leery of deals that are too good to be true. Always read the fine print.

Source: Consumer Credit Counseling Service of West Florida.

# Students make, and try to keep resolutions

**Jason Hartman**  
Staff Writer

With the dawning of another new year, it is time once again for the time-honored tradition of making empty promises with no true desire to follow through with them. It is that time of year again to make New Year's resolutions.

One of the common resolutions among University of West Florida students is to lose weight and get healthy by changing their diet and giving up sugar-filled foods and beverages.

"I'm going to give up all kinds of soda, like Coke and Pepsi," said general studies major Nancy Fucile,

regarding her New Year's resolution.

Other students were focused on becoming more mentally and emotionally healthy.

"For New Year's, I'm going to be over-all better to myself and not stress out when people treat me badly," said public relations major Jess Ann Hasting. "I'm going to start saying no and feel okay about it."

Many other students felt the need to lower their stress levels for New Year's. Many students were overwhelmed by their workloads during the fall semester and just wanted to calm down this year.

"My New Year's resolution is to not think too much, which should be easy for the first two or three weeks because I'll still be in quasi-vacation mode," said Christopher Bryson, interdisciplinary humani-

ties major. He then said he had already broken that resolution.

Breaking a resolution before it has been firmly committed to is just as much of a tradition as making the resolution in the first place. For those who are committed to sticking to their resolutions this year, there are some tips that will help them adhere to their commitments.

According to the Web site [how-to-keep-your-new-years-resolution.com](http://how-to-keep-your-new-years-resolution.com), taking it slowly and not trying everything at once, wording the resolution carefully to allow for some experimentation, making a plan, and writing the resolution down as a tangible reminder are all good techniques to help stay committed to a New Year's resolution.

The most important thing a person can do to stay committed to a New Year's resolution is to keep it simple. For those who want to exercise more, take a little bit of time between classes to walk the nature trails on campus. For those who want to save money, do not eat out quite as much or use the overpriced vending machines.

However, not all students are interested in following these techniques. Some students are still making some unrealistic resolutions.

"My New Year's resolution is to take over Donald Trump's job and marry a Hilton sister, preferably Nicki because Paris is an idiot," said management major Justin Mahoney.

# New graduates face high competition in job market

**By Arlyne Farris**  
The Lantern (Ohio State U.)

(U-WIRE) COLUMBUS, Ohio - College graduates represent a small portion of the world's population. Only one million people have a bachelor's degree in the United States, according to the National Center of Education Statistics.

Many students are seeking internships along with their academic studies.

"Students increase their marketability with an internship," said Ram Stridharan, associate director of Arts and Sciences Career Services.

In a tight economy, internship experience may be advantageous to a student who is trying to get a job.

"Getting a degree will not be enough to be competitive," said Tom Vecchione, director of Career Placement Services in the College of Education.

Statistics show students who have completed internships are more valuable and competitive entering into the job market. Experience can give students the opportunity to make more money and receive better

job placement.

"Last year, we had 58 companies recruit for internships and 804 interviews on campus," said Margie Bogenshut, director of Internship Services in the Fisher College of Business.

"Students with internship experience had starting salaries around \$5,000 higher than those without internship experience last year," Bogenshut said.

Students have to find a way to get ahead of the competition, and an internship may be the cutting edge they need.

"I knew that I was going to have to start building my resume early on so that it would set me apart from competition," said Chad Jones, a senior in agricultural business and applied economics.

Stridharan said career services evaluates employers of internship sites to make sure students will gain work-related experience while completing the internship.

"Employers have to demonstrate that students will get learning activity during their internship," Stridharan said. "Skill-building is important."

To ensure a student will be taught a marketable skill, one should investigate several programs and choose one that benefits he or she the most.

"It is critical that a company gives a student challenging work to do so they can get experience in their field," Bogenshut said.

Experience comes from combining academic teachings with real-life experience from the work force.

"Employers should give students meaningful work beyond the task of filing," Stridharan said. "We want students to get exposure of a work atmosphere and to be given a meaningful responsibility to execute."

Stridharan said students are given exit interviews in which they debrief what they learned from their experience.

Whether good or bad, internships are realistic experiences that will tell a student if they like what they are doing and if they want to continue in that field.

"Students are benefited whether they like it or not," Stridharan said. "If they don't enjoy it, they have learned what they don't want to do. Internships are extremely useful."

Betsy Harris, a junior in logistics,

took an internship to confirm her career choice.

"I wanted to gain experience and to get my foot in the door," Harris said. "My experience with Energizer confirmed logistics is for me. It is good to know early in my college experience."

Students can build confidence after gaining experience through completing an internship.

"Without a doubt, it was the most beneficial thing that I've done in college," Jones said. "It has made it possible for me to be a better candidate for companies and gave me confidence going into my interviews."

Searching for an internship is taxing, and companies are often demanding throughout the hiring process.

"Looking for a business internship is as sophisticated as a full-time job search," Bogenshut said. "Companies have high expecta-

tions."

It is important to be able to apply theory with practice. Textbooks are tools for learning concepts, but a student needs experience as well.

"Employers do look at internship experience," Stridharan said. "They are highly impressed that a student showed initiative and turned theory into practice."

Vecchione said a student should consider pay as a factor when applying for an internship, but to recognize experience is more important.

"Pay is always nice, if you can get that," Vecchione said. "If you can't get paid for an internship, it is still experience that may help you get a job in the future."

Some companies, like non-profit organizations, cannot afford to pay interns and others do not offer paid positions.

"I definitely believe that unpaid internships are equally as valuable as

paid internships," said Michael Allen Key II, a senior in accounting. "I'm getting the same experiences as a lot of my counterparts, but they get paid for their experience."

Key said that by interning at a company without pay, he is displaying dedication.

"I think that by me partaking in an unpaid internship, it shows that I am hungry for experience in the business world," Key said. "I am willing to sacrifice my time, my involvement in organizations on campus and my gas money in order to gain experience with no pay."

Looking to the future may help students endure the present conditions of an internship.

"You have to ask yourself if working for less or no money now is going to be worth being paid more out of college," Jones said. "Sure it's nice to get paid for it, but getting the experience should be the goal. It is invaluable."

## Crime and Punishment

From the files of the UWF Police Department

Compiled by Bethanne Sevech, Assistant News Editor

### Grand Theft

On Dec. 8, 2003, several items were stolen from a man's truck in Lot 13. Some of the items stolen included a skill saw, as well as the tool box that housed the saw. The estimated value of the stolen items was \$400. The incident occurred while the victim was working out in the gym.

### Burglary

On Dec. 8, 2003, a student reported that her cell phone was missing when she entered her car, which was parked in Lot 24. The student reported that she had last used her phone at 8 a.m., and when she returned to her car at 12 p.m., it was nowhere to be found. There was no evidence of forced entry or damage to the vehicle.

### Burglary

On Dec. 11, 2003, a resident of Martin Hall reported his 13 inch television stolen. The student said he had placed the television under his bed in October 2003. When the student started packing to leave for home, he noticed that the television was missing. There were no signs of forced entry.

### Fire

On Dec. 13, 2003 two male students reported a fire near Residence Hall 35. A police officer extinguished the fire and checked the building for interior damage. The officer reported no damage. The cause of the fire has not been determined.

### Grand Theft

Between 3:30 p.m. on Dec 13, 2003, and 3:05

p.m. Dec. 22, 2003, an unknown person or persons entered the SAIL computer lab in Building 79 and stole a flat screen computer. The keyboard, however, was left behind. The master lock and cord were still intact, although there was evidence that it had been tampered with. The computer that had been taken was valued at \$1,620. The SAIL manager determined that last time the computer was logged on to was Dec. 13, 2003.

### Criminal Mischief

On Dec. 24, 2003, several cars were reported to have been damaged. Most of the damage to each car was to the windshields. Each vehicle had damage estimated at \$200 to \$300. In each case, there was evidence that a BB gun had been used. Two male suspects were reportedly found off-campus, hiding on the balcony of a Jasmine Creek apartment. The suspects were caught after shooting at an Escambia County sheriff deputy's cruiser. The report also indicated that alcohol was involved.

### Burglary

On Dec. 31, 2003, a Sodexo manager told University police that a half keg of beer and a crate of soda was stolen from Building 22. The manager also said that an employee had checked out a key to the kitchen area at the time of the incident. The suspected employee was contacted and told police that he was only in the kitchen to retrieve ice. The keys to the kitchen were later returned to the police department. It was also later found that the keg was full of beer, and it was a crate of beer stolen, not soda.

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