



MARCH 2023 Issue 1

March 1, 2023

Dear parents and families,

March 6 marks the midway point of the spring semester. Mid-term grades will be available and — while often a time of celebrating accomplishments — can be a stressful time for students. Sometimes we are left interpreting how our students really are doing. In any case, it is important to continue to support our students and continue to offer positive, constructive advice.

Empower your students to cultivate a relationship with a "go to" mentor on-campus. This person might be an advisor, a professor, or a staff member with whom they connect. Like any successful partnership, communication is the key to good planning. We have excellent faculty and staff ready to have these conversations; encourage your students to reach out and create conversations with the people on campus that positively influence them.

On March 28, summer and fall registration will begin for currently enrolled students. We are preparing for a bustling campus with students in the classroom, at athletic events, involved in student organizations, and being seen and heard. We are excited for Minot State to showcase our vibrant student life and the 250+ activities a year once again in our vibrant, growing community. Make sure to mark your calendar for Homecoming Sept. 13 – 16.

Earlier this academic year, Gary Orluck, director of campus security, shared important safety measures on our campus. It's always wise to stay updated on our campus safety protocols. You will find more information at <u>MinotStateU.edu/safety</u>.

Finally, 2023 Commencement is scheduled for May 12 in the MSU Dome.

As always, I'm available to answer any questions or concerns that you may have.

Respectfully,

Keven Thermon

Kevin Harmon, Vice President for Student Affairs

Be seen. Be heard. Be empowered.

When your college student wants to live off campus

By Vicki Nelson, CollegiateParent.com

It's not inevitable, but the topic comes up in many college families. Your student wants to move off campus.

You may share their excitement about establishing a life off campus or you may have reservations. It can be just the right move for some students but not the best decision for others.

You can help your student think through a move by asking lots of questions. This will put both you and your student in a better position to make an informed decision.



What should my student think about?

1. Cost

Sharing rent with several roommates and doing your own cooking may mean lower costs than living on campus — or it may not. Make sure your student has a realistic budget. They will need to factor in:

- Initial deposit
- First and last month's rent
- Application fees
- Monthly utilities (if not included in rent)
- Amenities such as internet, cable, laundry
- Transportation to and from campus
- Cost of food and supplies
- Potential unexpected costs

Key consideration: Talk about whether your student will be solely responsible for paying or whether you will help. If so, is there a limit to how much you're willing to contribute?

2. Privacy

Some students are anxious to get out of the residence hall for more privacy and quiet. Escaping the constant commotion (not to mention the communal bathrooms!) has a lot of appeal. But there's a flip side. Help your student think through what it will be like not to have easy access to other students and to campus life.

Key consideration: Will they be able to stay engaged with activities, friends, and campus departments?

3. Roommates

If your student has been sharing a small dorm room with one or more roommates, they may look forward to having some space to call their own. Ask your student these questions:

- Will you need to have roommates to be able to afford an apartment?
- How will you find them?
- How will the group of you divide up the space and responsibilities?
- What if one roommate fails to pay their fair share or decides to leave?

Key consideration: Make sure your student has a plan for handling potential difficult situations.

4. Responsibility

One of the wonderful outcomes of a good offcampus living arrangement can be your student's growing sense of independence and responsibility. But make sure your student is ready to take on this increased responsibility. They need to be able to:

- Pay rent and bills regularly
- Do their own shopping, cooking, and cleaning
- · Deal with a landlord in case of emergencies
- Manage a commute to school

Key consideration: Off-campus life is very different from the comparatively carefree routine in the residence hall.

5. Year-round housing

Most leases are for a full year. But most students are not on campus over summer and winter breaks.

If your student needs to be on campus for the summer, an apartment can be an ideal arrangement as summer housing in the residence hall is not always available, but if they'll be home during breaks (or possibly away for a semester for study abroad) what arrangements will they need to make?

Key consideration: Is your student prepared to pay rent all year even though they may not be living there? Does the lease allow for a sublet?

6. Neighbors

One of the wonderful things about living off campus is the opportunity to get to know many different types of people. Depending on the location, the neighbors may also be students, but they may not. Your student needs to remember that non-students — perhaps older retirees, working professionals, or families with young children — may not be especially tolerant of the student lifestyle.

Key consideration: Your student needs to be prepared to be a good neighbor.

7. Transportation and parking

How will your student get to campus? Is it walkable? Is there public transportation nearby? If your student plans to have a car, does the apartment have designated parking or will your student need to find street parking? Will your student have to pay extra for a parking space or garage?

Key consideration: Make sure the commute will not present an obstacle to getting to class on time.

8. Safety

Most campus residence halls are relatively secure with a keyed entrance, a lock on each room, and campus security officers who patrol regularly.

Make sure your student considers the safety and security of any off-campus housing options. Is there

a keyed entrance to the building as well as a lock on the unit? Is the apartment on the ground level or on an upper floor? Is the neighborhood well lit?

Key consideration: Will your student feel comfortable walking home late at night?

What's next?

If you and your student have thought through and talked about all these factors and your student is still interested in living off campus, what now? Here are some next steps.

- 1. Make a written list of the pros and cons based on the above factors and questions.
- 2. Plan a realistic budget that includes all expenses. Decide what this will cost and where the money will come from.
- 3. Talk to other students who have lived off campus. What were their experiences like? Do they have any advice?
- 4. Be sure that your student understands your involvement. Who will sign the lease? How much, if anything, will you contribute?
- 5. Write out a contract that covers issues that may come up with potential roommates.
- Start the process early. In many college communities, off-campus housing fills up early. Be ready to move quickly if the right house or apartment turns up but remember that signing a lease early may mean paying for extra months of rent.
- 7. Don't take a rental without looking at the space. Check the conditions of the apartment carefully.

The decision to live in a first apartment is not an easy one. But it is easy for your student to get caught up in the excitement. Make sure you help them think carefully about all the aspects of living independently. Then, if the decision seems right, step back and watch as they take a huge step toward independence.

Know what you owe

If your student has borrowed a federal student loan or has received a Federal Pell Grant, they have a federal student aid history. Their federal student aid history is available for them to view online at studentaid.gov. They can log in with their federal student aid (FSA) ID and password, the same ones used to file the FAFSA, to view their borrowing history, contact information for their federal direct loan servicer, and their Pell Grant history.

Although students are not required to make payments on their student loans while they are enrolled on a half-time or greater basis, borrowers or their parents can choose to make early payments on the principal or interest (if the student has borrowed an unsubsidized loan) at any time. Keeping track of amounts borrowed and Pell Grant usage can help students keep loan debt reasonable, and it can also help them avoid exhausting their eligibility before they complete their program. For more information about federal student loan limits, visit <u>studentaid.gov/</u> <u>understand-aid/types/loans</u>.

FAFSA time

If your student has not yet filed their 2023-24 Free Application for Federal Student Aid (FAFSA), we encourage them to submit it this month. Filing the FAFSA now helps students avoid delays in the fall and helps them maximize their eligibility for federal and state financial aid programs.

We also encourage students and parents to use the IRS Data Retrieval Tool (DRT) to retrieve their financial information if possible when submitting the FAFSA. Using the DRT helps assure accuracy of the data submitted and can help students avoid having to provide additional documents to the financial aid office later.

If you have hesitated about submitting a FAFSA in the past because you thought your student wouldn't qualify for financial aid, know that all students who meet the <u>basic eligibility</u> <u>requirements</u> will be offered <u>some type of</u> <u>financial aid</u>. As a FAFSA filer, your student could end up qualifying for a grant that doesn't have to be repaid or may simply be offered a low interest Federal Direct Loan that doesn't require a co-

signer and they can choose to decline the loan if they don't need it. The FAFSA is easier and faster to complete than ever. Make sure you aren't missing out on any financial aid opportunities! Don't wait!

Does my college kid need a life coach?

By Rob Danzman, MS, NCC, LCMHC, CollegiateParent.com

I've got one of those "full-disclosure" things to say at the outset here — I am not a fan of the life coach industry. I think the mental health and personal development professionals have a confusing overlap. We've done a terrible job staying in our respective lanes, and professional overlap confounds clients.

It's not that life coaching is awful. In my practice, there are skills, strategies, and tactics I work on with clients that are more "life coachy" than therapy, but I also always have that clinical compass heading in front.

There are some significant differences between therapists and life coaches, which I explain below along with how to find a reputable life coach.

"Life coach" is not a legal term and it is not recognized by any state licensing board.

Life coaching doesn't have any agreed-upon theoretical orientation or modalities. Anyone can do anything and call it life coaching.

What's the big deal if life coaches are not licensed and don't have that other formal education? As a licensed clinical mental health counselor, I'm licensed in multiple states with oversight provided by state licensing boards, which determine the guardrails of how I can practice.

This system provides legal protection for clients and ensures quality standards for the provision of therapy. But there's also something else — no one can legally call themselves a counselor or any variation of counselor without a state license. Counseling license boards are another layer of protection for clients. You don't need to worry about whether you're getting a real counselor or a fake one if someone calls themselves a counselor.

Also, for life coaches, there's no legal oversight. There are no quality standards. No assurance they've met minimum education and professional



standards. Sure, there are certifications, training programs, and national associations. Still, even as seemingly robust as they may describe themselves, they're not the same as accredited education programs mental health professionals must take.

With all that said, believe it or not, I'm not opposed to life coaching.

There is a strong argument that therapy sometimes isn't as outcome oriented as clients may want or need. Reducing anxiety or depression can take months or years.

Life coaching, which granted is not supposed to treat anxiety or depression, is fundamentally about action and may bridge that gap between stabilization and optimization and provide tangible results quickly. College students often come to a life coach for a limited time when they need help with more actionoriented issues.

So, if you're not opposed to life coaching for your college student at this point, I've got a few recommendations for you.

How to find the right life coach

1. Check that licenses are current.

The best life coaches often hold some sort of license (e.g., licensed clinical social worker, licensed marriage and family therapist). If a life coach is licensed, they'll be the first to list it after their name and on their website.

If they're licensed, it's not a bad idea to see if they are currently licensed. I can't call myself a licensed clinical mental health counselor if my license has expired. Double check to make sure everything is current.

2. Ask what protections are in place to keep client information secured.

This is another requirement that licensed professionals must have for clients, ensuring strict protection against releasing client information without consent.

3. Ask how their sessions/appointments and billing work.

I've known a few life coaches who were less than upfront about their billing practices and surprised clients with staggeringly large bills after a few appointments. Remember that life coaching is not reimbursable by insurance, and you can't use your FSA or HSA for payment.

4. Make sure they have a good rapport with your student.

Lastly, just like with counseling and therapy, 80% of the success with life coaching comes down to rapport. Suppose your college kid makes that connection easily with the life coach. In that case,



they'll probably have a much better outcome. A good life coach will provide a free consultation to see how they work and whether they have that personality that dovetails nicely with your son or daughter.

All of us need support at certain times throughout our lives. Life coaching can provide that professional boost to get us in the right direction. Just make sure you've done your homework, and hopefully, your college student will enjoy the process.

Pros of life coaching

- More flexibility
- Focus on action
- Short term

Cons

- Can't use insurance
- Unregulated
- Can be expensive
- Hard to find a good one

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IMPORTANT DATES & DEADLINES

MARCH

- **10** Summer and fall semester graduation applications due to Registrar's Office
- 13 Midterm grades posted
- 13 17 Spring Break
- 23 Last day to withdraw from all 16-wk. classes and receive a 50% refund
- 28 Summer and fall registration for currently enrolled students begins

APRIL

7 – 10 – Easter Break, University closed Friday

View more dates, deadlines, and events at MinotStateU.edu/calendar.