



Parent and Family Newsletter

OCTOBER 2023 Issue 2

October 13, 2023

Dear parents and families,

The first half of the semester has just concluded. Please encourage your students to stay connected with their professors, advisors, and student support staff. There's still time to make improvements if they are willing to ask for help. Please check out our Academic Support Center to learn about all the available services, from advising to tutoring to support services, at [MinotStateU.edu/asc/](https://www.minotstateu.edu/asc/).

Please know that you may contact me at any time at 701-858-3140 or kevin.harmon@minotstateu.edu if you have questions or concerns.

Respectfully,

Kevin Harmon,
Vice President for Student Affairs

Be seen. Be heard. Be empowered.

Minot State adds college clay target to club sports

By Michael Linnell, University Communications Director

Minot State University is pleased to announce clay target as its newest club sport, starting this fall.

Minot State is competing in the USA College Clay Target League for a chance to earn a spot in the 2023 College Clay Target League National Championship presented by SCHEELS taking place Oct. 30-Nov. 6 virtually across the country.

“We are excited to give students an opportunity to participate in the USA College Clay Target League,” said Paul Brekke, MSU Wellness Center director and advisor for the Minot State Clay Target team. “We have a great group of students competing in this year’s league and hope to build on that for the future.”

The USA College Clay Target League was incorporated in 2012 as a non-profit organization geared towards duplicating the Minnesota High School Clay Target League. Minot State becomes one of 10 colleges and universities offering club clay target in North Dakota. In 2022, 350 athletes from 26 teams competed in the league at a national level and approximately 96 high schools competed in the sport this past spring in North Dakota.

“Clay Target is one of the fastest growing sports across the country and has a solid base of high school

students participating in North Dakota,” Brekke said. “This will give those students an opportunity to continue to compete at the college level.”

All tournaments in the USA College Clay Target League happen virtually at local clubs. Minot State has partnered with the Minot Gun Club as its host site. This allows all league teams to participate in pre-determined multiple-day time periods and coaches at each institution submit scores.

Any college student is eligible to participate as long as he/she:

- Possesses League-Approved Firearm Safety Certification, AND
- Meets all school curricular activity eligibility requirements, AND
- If the team has room to accommodate the student-athlete.

Minot State College Clay Targets team began with their first-ever shoot in September. There are three more scheduled weekend events prior to the nationals. Competing for Minot State this fall is Ryan Delichte, Lane Evanson, Mason Lemer, Eason Martin, Dakota McGee, Becca Nord, and Gage Olson. Contact paul.brekke@MinotStateU.edu for more information.



Strong executive function skills are crucial to college success

By Lori Bender, CollegiateParent.com

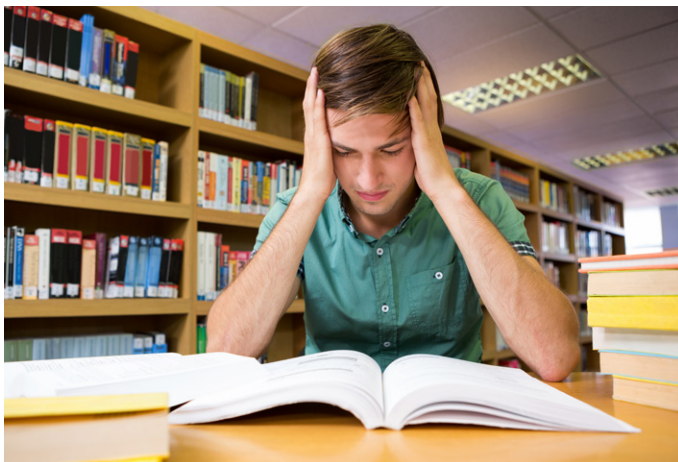
The conversation with Nick (not his real name) went like this.

Nick: “Honestly, I feel like everything I’m doing is causing me to feel overwhelmed.”

Me (coach): “Are you able to pinpoint one or two sources of the heavy feeling?”

Nick: “It feels debilitating because I get so stacked with schoolwork and it all seems to accumulate.”

Me (coach): “I hate that you’re feeling so overwhelmed. Let’s figure out how best to lessen the load. When we get you to feel more organized and self-managed, I think you’ll feel less anxious. What part of this would you like to start with?”



In the four years I have coached college students how to design effective stress management strategies, **overwhelm** is the word used most often as they describe their struggles to navigate college.

They express the most common cause of stress as the inability to simultaneously juggle multiple tasks while “staying organized in the brain.” Being able to learn while balancing and managing life feels unattainable.

Life for students who have executive function deficits can truly seem unmanageable. They feel like a failure, experience low self-esteem, and can even get depressed and anxious.

The correlation between overwhelm and weak executive function skills

Executive function skills, according to Michael Delman, author of [Your Kid’s Gonna Be Okay](#), are “self-management skills that allow us to get things done.”

This set of cognitive processes, abilities, and skills is how students execute tasks.

As teenagers and young adults, students start to figure out how they fit in to the world around them. For them to successfully navigate themselves in the world (thrive in jobs and relationships, and complete responsibilities), they need to know how to manage multiple parts of themselves.

In order to manage themselves, they must be able to cognitively process thoughts and execute actions to complete daily tasks. This ability to integrate all of life’s responsibilities with efficiency is determined by executive functioning.

While the pre-frontal cortex conducts the execution of these skills, executive functioning is based on a continuum where, over time, these skills are built and strengthened as the brain develops and as life experiences shape each skill set.

Professionals identify [three areas of executive function](#):

1. Working memory
2. Inhibitory control
3. Mental flexibility

To further explain these skill areas, [some professionals categorize them](#) into (a) thinking skills and (b) behavioral skills. All of these skills of cognitive processing and behavior management should work together for students to be feel productive and successful.

When a student feels overwhelmed because of waiting until the day before exams to organize a study schedule, or when the due date for the semester project is “TOMORROW!”, this is a sign of weak executive function. Taking class content home and not

remembering how or why the material is useful could also be a sign that executive functioning is weak.

These types of behaviors indicate some attention is needed to strengthen skills.

Learning to manage overwhelm

For college students to feel in control while navigating their new role with new expectations and new habits, it is imperative that they strengthen the less developed executive functioning skills. Mastery of these skills yields a new independence, adaptability, and self-motivation.

Three vital skills are critical for managing overwhelm:

1. **Time management:** the ability to estimate how much time one has and how to make the most of that time.
2. **Space management:** the ability to organize and function in one's physical environment.
3. **Memory management:** the ability to use and apply the information one has acquired.

These management skills are “the system software we need to get things done in our lives” ([The CEO of Self: An Executive Functioning Workbook](#), Jan Johnston-Tyler, MA, 2014.). Drilling down a little deeper, these skills include the ability to:

- communicate
- organize ideas
- make decisions
- prioritize
- remember/recall
- solve problems
- plan and set goals
- multitask
- think flexibly
- control emotions

Emotional regulation is believed to be the foundation of all executive function skill masteries because it directly decreases overwhelm.

When a student successfully initiates, controls, and [appropriately expresses their emotions](#), they begin to shape the ability to pay attention, organize, understand others and complete tasks.

As students practice storing and using information and ignoring distractions, they feel

more able to problem solve. As they become more efficient in self-reflection, they are capable of considering multiple options. This, in turn, allows them to make *conscious* decisions and perform *conscious* actions.

It is these *intentional* actions that help students live a happy and productive life.

Tools and practice support success

Tools such as planners, timers, routines, study stations, schedules, visual reminders, and graphic organizers help facilitate executive function strengthening. Professionally designed strategies train the brain to create a vision of success and see the larger picture.

Just like learning to properly brush teeth or ride a bicycle, **practicing** is one of the greatest ways to improve efficiency and minimize feelings of defeat.

As students practice strategies and begin to learn from their experiences, they gain the ability to self-direct. They make appropriate choices, set attainable goals, and follow measurable action steps.

Helping students build strong executive function skills so they can live a balanced and productive life is laying the foundation not only for their survival on campus, but for sustainable life success.

As for Nick's overwhelm?

We traced it back to the point of origin. Nick revealed, “Thermodynamics is kicking my butt. I am so lost in that class, and I have so much catching up to do. Plus, I have to carry out my secretarial duties of the SGA because I was voted in for a whole year.”

We explored his **time distractions**, his **space distractions** (studies in his noisy dorm suite versus the library), and his **memory management** or [working memory](#). Nick made adjustments. We established specific and measurable tasks and goals for him to practice with consistent effort.

It was at this session that Nick's overwhelm started to decrease.

He was strengthening his executive function skills and turning things around. The future looked bright.

2024-25 FAFSA changes

The 2024-25 Free Application for Federal Student Aid (FAFSA) will launch at studentaid.gov sometime in December 2023. The specific date has not yet been determined as the 2024-25 FAFSA is undergoing a significant redesign of the processes and systems used to award federal student aid thanks to the FAFSA Simplification Act. Below we identify some of the major changes to expect for the 2024-25 FAFSA cycle.

FAFSA Contributor

New terminology includes the term FAFSA Contributor. A contributor is anyone who is asked to provide information on an applicant's FAFSA including:

- The student
- The student's spouse (if applicable)
- A biological or adoptive parent; or
- The spouse of a remarried parent who is on the FAFSA — the stepparent

The new FAFSA is student driven, so that means the student's answers on their section will determine who will be a contributor in addition to the student. Students will need the contributor's name, date of birth, Social Security Number (SSN), and email address to invite them to complete the required portion of the FAFSA. Contributors will need to provide personal and financial information on their section of the FAFSA.

All contributors are required to have an FSA ID and to provide consent to have their Federal Tax Information (FTI) transferred from the IRS, have their tax data used to determine a student's eligibility for federal student aid, and allow the U.S. Department of Education (ED) to share their tax information with institutions and state higher education agencies for the administration of Title IV aid. Consent is provided once for the award year and cannot be revoked in that award year. This consent is necessary even if the contributor does not have an SSN, did not file taxes, or filed taxes in another country.

If a dependent student's parents are unmarried and living together, both parents will be contributors, will need to have separate FSA IDs, and need to provide



consent. Dependent students whose parents filed their U.S. income tax return as Married Filing Jointly only require one parent contributor to complete the FAFSA. If the student's parents filed separately, both parents will be considered contributors and therefore need separate FSA IDs, and both must provide consent.

If an independent student is married and filed separately, both individuals are contributors, must have FSA IDs, and must provide consent for the student to be eligible for Title IV aid.

Parent of record starting 2024-25

Effective the 2024-25 award year, parent of record on the FAFSA will be the parent who provides the most financial support. You will notice that the parent with whom the student lived the most in the past 12 months prior to filing the FAFSA is no longer a criterion in cases of divorced or separated parents. For divorced or separated parents, income and assets are reported for the parent who provides the most financial support even if the student does not live with that parent or lives with the other parent.

Parental income on FAFSA

- **Parents who live together**
Parental income and assets in the case of a student whose parents are married and not separated, or who are unmarried but live together, shall include the income and assets of both parents.

- **Divorced or separated parents**
Parental income and assets for a student whose parents are divorced or separated, but not remarried, is determined by including only the income and assets of the parent who provides the greater portion of the student's financial support.
- **Death of a parent**
Parental income and assets in the case of the death of any parent is determined as follows:
(A) If either of the parents has died, the surviving parent shall be considered a single parent, until that parent has remarried.
(B) If both parents have died, the student shall not report any parental income or assets.
- **Remarried parents**
If a parent whose income and assets are taken into account under paragraph (2), or if a parent who is a widow or widower and whose income is taken into account under paragraph (3), has remarried, the income of that parent's spouse shall be included in determining the parent's assessment of adjusted available income if the student's parent and the stepparent are married as of the date of application for the award year concerned.
- **Single parent who is not divorced or separated**
Parental income and assets in the case of a student whose parent is not described in paragraph (1) and is a single parent who is not divorced, separated, or remarried shall include the income and assets of such single parent.

IRS Data Retrieval Tool (DRT) replaced

The IRS DRT will be replaced with the Direct Data Exchange (DDX).

- **EVERYONE** (students, spouses (if applicable), and parents) will need to consent to have their Federal Tax Information (FTI) imported into the FTI module.
- To provide consent, the individual will need to access the FAFSA with an FSA ID that has been matched with the Social Security Administration (SSA).
- Federal tax filers will have their tax information imported into the FTI module. No tax income will transfer into the FAFSA, but tax data will be sent to the colleges listed on the FAFSA.

- Non-tax filers must also check the box to consent. When IRS Data is accessed, the process will verify non-filing status.

Student Aid Index replaces Expected Family Contribution

The Student Aid Index (SAI) will replace the Expected Family Contribution (EFC) on the FAFSA form. Students and families will see a different measure of their ability to pay for college and experience a change in the methodology used to determine aid.

In addition to the SAI, the FAFSA Simplification Act is expected to expand the Federal Pell Grant to more students and link eligibility to family size and the federal poverty level.

Siblings in college

No benefit for having siblings in college: Previously, the FAFSA divided the EFC proportionally based on the number of household members in college. The elimination of this "sibling discount" will be the biggest change in aid eligibility for some students. The SAI will not use the number in college as a factor in calculation of eligibility. As such, students with siblings in college may see a change in their aid eligibility.

Family farms and small businesses

Inclusion of family farms or small businesses: When required, families will now report the value of their farms or businesses. While this inclusion continues to be debated in Congress, it will be required to be reported for appropriate families on the 2024-25 FAFSA and can influence the SAI.

We look forward to ongoing training throughout the fall of 2023 to learn more about the new FAFSA and the changes that we'll all be experiencing in the 2024-25 school year. For more information about the FAFSA Simplification Act, click [here](#).

How much college debt is too much?

By Joanne Leone, CollegiateParent.com

One of families' biggest concerns about choosing a college, a major, and a future career is the "D word" — debt. While it's a good idea to minimize college debt, it may be impossible to avoid it altogether.

The Association of Public and Land-Grant Universities (APLU) says that about 42% of those who go to public schools have zero educational debt to take care of after earning their degrees. The majority of bachelor's degree recipients from four-year public colleges and universities have student debt of less than \$30,000.

However, debt isn't necessarily lower if your child attends a public college or university. Many private schools offer more financial aid packages, usually of higher value than public ones. The net cost of attendance (including room, board, books, etc.) and [not just the sticker price](#) should be considered.

If you anticipate your child will graduate with debt, here are some things to consider.

Choosing the right major

In most cases, a student's major and career path affect how much debt they can afford. Usually, a student doesn't make this decision until their sophomore year; however, sooner is better than later for formulating a strategy.

Choosing a major with a good return on investment (ROI) can make paying off borrowed money less harsh on finances. For instance, the average entry-level wage for a chemical engineer is \$68,000 vs. a business major at \$45,000 vs. a high school teacher at \$35,000.

Should your student choose a major only for the future salary? Of course not. But knowing these details gives you a better idea of how much debt is too much.

Debt as a percentage of future earnings

There are two basic formulas for discovering your child's debt ceiling. The bottom line for each is about the same.



One recommendation is to not take on more debt than 80-100% of the estimated first-year salary. Using that formula, our future high school teacher should consider loans totaling no more than \$28,000 to \$35,000.

The U.S. Department of Education recommends keeping monthly student loan payments between eight and 10% of estimated monthly salary. For our high school teacher, that would mean a target payment between \$233 and \$292.

What Is the repayment period?

College Reality Check says the average bachelor's degree earner takes almost 20 years to repay their student loans. Obviously, the higher the interest rate, the longer it may take.

Frightening, yes? But consider this table, also from College Reality Check.

Total Loan Debt	Repayment Period
\$7,500 or lower	10 years
\$7,500 to \$10,000	12 years
\$10,000 to \$20,000	15 years

This argues in favor of keeping debt balances as low as possible, especially if your student is dreaming of moving to another part of the country or overseas, launching a business, or starting a family right away.

Is it worth it?

The short answer is yes. Financial experts tell us that college debt is “good debt” because your child has earned something valuable: a bachelor’s degree. According to the College Board’s Education Pays report, the median pay for those with a bachelor’s degree was \$24,900 higher than the median salary for those with only a high school education.

In addition, the unemployment rate for individuals between the ages of 25 and 34 with a bachelor’s degree is just 2.2%. For individuals in the same age group who only have a high school diploma, the unemployment rate jumps to 5.7%.

The caveat is that your child has to make it through to graduation. There’s nothing worse than having to repay a college loan when you don’t have a degree to show for it.

Other considerations

Federal student loan borrowers who work for government agencies or non-profits may qualify for Public Service Loan Forgiveness after 10 years of employment. That could cut your child’s repayment period in half.

If your child is willing to make sacrifices to their lifestyle, perhaps they can manage more debt. But even with the right formulas, salary estimates, and all the information, you and your child are the only ones who can decide what level of debt is right for them.



UPCOMING DATES & DEADLINES

OCTOBER

- 16** – Second 8-week classes begin
Midterm grades due to Registrar’s Office
- 19** – Last day to add second 8-week classes
Last day to drop a class or withdraw from all second 8-week classes and receive a 100% refund
- 23** – Grades available for first 8-week classes
- 24** – Spring registration for currently enrolled students opens
- 27** – Last day to withdraw from all 16-week classes and receive a 50% refund

NOVEMBER

- 1** – Native American Cultural Celebration
Alumni Speaker: Monte Yellow Bird, Black Pinto Horse Fine Arts, time and location to be determined
- 2** – Last day to withdraw from all second 8-week classes and receive a 75% refund
Native American Cultural Celebration
Indigenous Luncheon, Native American Cultural Center, 11 A.M. – 1 P.M.
- 9** – Last day to drop a 16-week class
- 10** – Veteran’s Day, University closed

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