

**Special
points of
interest:**

- If you haven't already met with a staff member to review your Academic Progress Reports, do so now!
- Need help with course selection? Schedule an appointment with an SSS staff member.
- The weather is changing. Make sure you bundle up when you head out for class!

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SSS GRANT AID \$\$\$

We are pleased to announce that we have a considerable amount of grant aid to award this year to SSS participants who are actively part of SSS by November 15, and who meet the following eligibility requirements:

- You are a Pell Grant recipient with an unmet financial need of at least \$976;
- You have Freshman or Sophomore standing throughout the 2009-20120 academic year; and
- You are making acceptable academic progress.

After considering and awarding all eligible freshmen and sophomore participants with grant aid, if there is any remaining grant aid money, it will be awarded to :

- Active SSS participants who have completed two years of post secondary education who are Pell grant recipients with an unmet financial need of at least \$976 and who are at risk of dropping out of college.

We look forward to helping you to stay in school and succeed!

Graduating this year? *Not sure?*

Schedule an appointment with Faye Lamar or Tanya Dow to review your senior audit!

We can help you review your courses to date, and identify your outstanding requirements including upper division credits, liberal arts credits, hours outside your major, and more!

Call 267-2347 to make an appointment.



Spotlight on Financial Literacy : Credit Cards

Did you know...

- In 2001, 83% of undergraduates had at least one credit card. The average college student had four!
- 71% of young adult cardholders do not pay off their balance in full each month.
- College seniors were graduating with an average balance of nearly \$4,000 in credit card debt in the early 2000's. That is up 134% from the early 1990's.
- The number of 18-24 year olds declaring bankruptcy has increased 96% in the last decade.
- More people filed for bankruptcy in 2002 than graduated from college.

Credit cards can offer a convenient form of borrowing, but if you would like to avoid becoming part of the above statistics, be aware of the pitfalls and shop carefully for the right card for you. Here are some tips to consider before choosing a card:

1. How will you use the card? (Will you pay it off monthly, etc?)
2. Understand the terms of the plan before you accept the card.
3. Beware of introductory rates. This can apply to both interest rates and annual fees.
4. Beware of application fees. Most card companies do not charge fees to open accounts.
5. Understand fixed and variable rates, as well as penalty APR's.

The pitfalls of credit cards may outweigh the benefits, so ask yourself if you can get by without one. Personal budgeting requires that you think carefully about how you spend your money, and live within your financial means.

If you would like to learn more about credit cards, personal budgeting, or other financial matters, schedule an appointment with an SSS staff member.

Adapted from, *FDIC's Money Smart for Young Adults*

World in Potsdam Diversity Festival



This year's World in Potsdam Diversity Festival will be held on Saturday, November 7th in the Barrington Student Union from Noon until 4:30 p.m.

Students, faculty and staff from SUNY Potsdam and Clarkson University will join with residents of the community to bring food, music, dance and hands-on crafts and demonstrations to the festival. The festivities will highlight the people and cultures of Europe, Asia, Africa, the Middle East, the United Kingdom, North America and South America. In addition, the festival will welcome a number of student groups along with professional dancers and musicians.

The "World in Potsdam" Diversity Festival is cosponsored by the Village of Potsdam, Clarkson University and SUNY Potsdam.

For more information, visit: www.worldinpotsdam.org

Want to get ahead or catch up? Take a Winterim class!

Winterim 2010 courses begin on January 6 and end on January 19.

You still have time to register for a course. Register through BearPaws until December 9, and at the Office of Extended Education, Raymond Hall 206, between the hours of 8:00 am—4:30 pm up until the day before classes begin.

There are many courses available to fulfill General Education Requirements, including many upper division courses. There are also several online courses available, so check it out!

Any questions about Winterim?

Call the Office of Extended Education at 1-800-458-1142 or (315) 267-2166



Student Support Services

Sisson Hall 119
SUNY Potsdam
Potsdam, NY 13676
Phone: 315-267-2347
[www.potsdam.edu/
support/sss](http://www.potsdam.edu/support/sss)

Student Support Services (SSS) is a federally funded program which serves 200 eligible students throughout the year. The goal of the program is to provide the academic support necessary to help students remain in school and reach graduation.

Students are selected to participate in the SSS program based on the students' request for assistance and federal eligibility. Students may stop by 119 Sisson Hall to fill out a short application.

SSS participants must have a need for academic support. They must be U.S. citizens and accepted for college enrollment. Participants must also meet one or more of the following criteria:

- Are a first generation college student, i.e. neither parent has a four year college degree*
- Fall within income limit set by the US Department of Education and verified by the SSS office*
- Have a documented physical and/or learning disability*

Calendar of Events

Date	Event	Time	Place
November 7	World in Potsdam Diversity Festival	12:00 pm–4:00 pm	Barrington Student Union
November 14	“Keys to Effective Teaching” Seminar	9 am–3 pm	Satterlee 104
November 13-20	Registration for Spring Courses	Check BearPaws	BearPaws
November 25-29	Thanksgiving Recess	After end of classes Tuesday	Home
December 12-16	Final Exams	See your schedule	See your schedule