VOL. 20

WELLNESS CONNECTION

Your health, your well-being, our priority!



LETTER FROM MAK

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THIS MONTH'S EVENTS

LETTER FROM MAK

Dear Reader,

Suddenly, we're rapidly approaching summer break, and a brief break from our newsletters. We hope the semester has gone the way you wanted, and we are sending big congratulations to all graduating students!

We encourage you to think of summer as an opportunity to take time to focus on your mental and physical health and well-being, as well as a time to relax, rest, and reset before the fall. We've included some information about financial stability, apps to help you spend more time outdoors, ways to readjust to family and home life, and how to maximize the summer months.

Whether you are on campus or away for the summer, there are many resources available to you- <u>check out our resource database</u> to find a variety of options. We wish you nothing but the best on your remaining finals, and hope you have a relaxing break.

With warm regards, Mak the Mole (and The Student Well-Being Office)

DATA BRIEF College and Financial Stress

From <u>Ohio State News</u> & Student Well-Being Staff



While not a surprise to many of us, rising tuition prices and cost of living are leaving college students more cash-strapped and financially insecure than ever before. Data collected by Ohio State University shows that 7 out of 10 college students report feeling stressed about their financial situation, be it their own personal finances or the debt that they have taken on from attending college. Over 60% of surveyed students reported worrying about the ability to financially afford paying for college, while 50% reported struggling with monthly bills and expenses such as rent, groceries, gas, and household supplies.

College has been increasing in cost for decades now. You may have spoken with parents or relatives; many of them were able to pay for schooling by working part-time or by saving up before college. Unfortunately, this is hardly a reality anymore. An estimated 64% of college students rely on financial aid to pay for classes, mostly through loans, grants, and scholarships. While loans can be paid off over time, student debt can be a tremendous source of stress for students, particularly when not accompanied by academic progress. We've included some campus resources below that may help you if you're struggling with bills and costs related to your college experience.

Student Emergency Fund

• Students with pressing financial issues can fill out an application to receive funds from the student emergency fund. If you are at threat of eviction, cannot afford food, or are dealing with unexpected expenses related to medical or physical care, applicants can be granted funds to prevent them from being forced out of the university. Student Emergency funds are one-time funds. To apply, you can visit the <u>Student Affairs</u> website, answer a questionnaire, and submit documentation of need.

Commuter's Commodities

• A food and supply pantry located in the Student Diversity Initiative house, students are welcome to stop by the pantry and obtain quality food, household goods, cleaning supplies, and hygiene products at no financial cost. To request items or to access the pantry, simply fill out an online questionnaire on their website.

Closets are for Clothes Exchange & Boutique

• If you feel unprepared for changes in weather or are lacking sufficient clothing, the Student Diversity Initiative house has a closet for students- feel free to take anything that you like. You can schedule an appointment to stop by the closet <u>here</u>.

BOOST YOUR WELL-BEING Budgeting Tips and Financial Wellness

From <u>Best Colleges</u> & Student Well-Being



With the school year drawing to a close, many students are eager to return home and work again, filling the financial gaps that may have been left by the semester. College is far from cheap, and it can be difficult to keep up with necessary payments, especially if you aren't working. Luckily, there are a number of strategies to help reduce financial issues and the stress that comes with them. Being financially stable is not an easy task, but it can eliminate stress and cause fewer problems for you in the future.

Planning financially for life during and after college isn't always a lot of fun, but doing so can make you a more prepared and balanced student. We've listed some advice and tips to help you get started- and it's important to remember that financial problems are a normal part of life, so there's no need to beat yourself up over them.

- First, and perhaps most obvious, is to track your spending. Having a detailed record of what you spend your money on will make it easier to spot problems and financial errors. Track your fixed costs (rent, groceries, internet, etc.) but focus on unnecessary expenses. Money spent dining out, or on movies or extra clothing can add up quick!
- Set long-term financial goals. These don't have to be super extensive or complicated! It can be as easy as aiming to have X amount of money in savings by the time you graduate, or even just by the time it's summer break. Even if you don't stick to it, planning for your financial future is an awesome habit to start and can also reduce stress and feelings of disorganization.
- Build credit responsibly. If you haven't already, college is a great time to open up a credit card and start building your personal credit as long as you are able to manage the bill each month. In general, it's a good idea to keep your credit card balance low, and pay the full amount each month.
- Keep searching for scholarships! Most students arrive at college and stop searching for more scholarships. In reality, millions of dollars of scholarships are wasted each year due to a lack of applicants; just by googling scholarships online, you can find hundreds of open applications. It may take a few hours, but it could potentially save you thousands!

BOOST YOUR WELL-BEING Summer Wellness: Maximizing Health and Preparing for the Fall

From The Upside & Student Well-Being

Summer can be a big transition period, especially for college students. You rapidly shift from a full-time course load and full schedules with extracurriculars, homework, exams, and the challenges of college social life to (generally speaking) living back at home again with family, with a much emptier schedule. Naturally, most students use this time to rest and recuperate- as you should. But summer is also a great time to grow who you are as a person, spend time with those close to you, and develop new skills, hobbies, and habits.

Maximizing your summer activities can make you a better student and leave you more prepared for the fall semester, which always comes quicker than you'd think. We've listed some ideas for how to take control of your summer, and ensure that you're rested and prepared for the fall semester.





- Make time for rest: It's no secret that college students can have horrible sleep schedules. Spend your first couple days at home catching up on sleep from finals week. Your body and mind will thank you for it.
- Catch up with old friends: If you still have friends from high school that live in your area, it's always nice to reconnect and see how you're lives have progressed. Maintaining old friendships is very rewarding, and it can be a lot of fun to rediscover old memories.
- Stick to a routine: It can be all too easy to use your summer to overrelax- it's important that you maintain some kind of schedule during the summer months. Even if it's just eating meals at the right times, it's a good habit to form ahead of fall semester.
- Find a new hobby or interest: Whether it's old Indie music, horror movies, or trying your hand at painting, summer is a great time to try something that you've always wanted to try. Even if it doesn't work out, being willing to adapt and try new things is an important part of growth, and can be tremendously enjoyable.

FEATURED RESOURCES

Summer Courses

For many students, summer offers a chance to make up classes or advance their graduation date by enrolling in a few summer classes. Missouri S&T offers a number of classes over the summer for a variety of majors.

While the class is shorter in duration, typically this means that the workload is more intensive- so if you're feeling like taking some summer courses is a good option for you, make sure you carve out some time in your day to focus on schoolwork. We've listed some instructions for enrollment:

1) Sign in to your JOESS.

2) Select "Manage Classes" from your dashboard.

3) Make sure you select "Summer Semester", then search for your course using the course number or the degree program you are enrolled in.

4) Enroll and you're finished! If you need a permission number make sure to contact your professor or department head.

Many summer classes do not require in-person attendance and offer fully online learning, often asynchronous. If you have a job or other commitments, you can contact your professor and discuss your options for lectures and exams. Make sure you leave yourself some time to relax and recover, as no one wants to be burnt out. Enrollment ends June 5th, with courses beginning June 6th.



Buddy Household expense tracker

Buddy: Budget and Save

One of the most difficult parts of budgeting and managing your finances is organization; it can be tricky to keep track of subscriptions, groceries, and random expenses in a way that helps you understand the money you spend and the money you save.

Buddy is a free-to-download app available on both iOS and Android that can help you take control of your expenses, create a budget, pay off debt, and overall have more insight into your saving and spending habits. Buddy allows you to create specific and detailed budgets, and track all expenses by linking your debit or credit card. You can create spending limits, saving goals, and get personalized feedback and recommendations on transactions that are affecting your finances.

Buddy has a free platform, but to unlock all of the features the app has to offer costs \$49.99 per year. You can use a 7 day free trial to check if that plan will be worth it for you. Buddy: Budget and Save is available for download on iOS and Android, and feel free to check out other budgeting apps that may suit your needs better; the best financial organization is one that makes sense and works for you.

FEATURED RESOURCES



AllTrails

Summer is a great time to get outdoors and enjoy some of the public lands around you, and AllTrails is an app that can help you find your new favorite spot.

AllTrails provides information about all the trails closest to your location: length of trail, estimated time, reviews and photos, and accurate descriptions of what to bring and what to expect from your hike, bike, or run. While you can also search for trails on the internet, you may not be able to see all the trails available in one park. AllTrails lists every known trail within your area and provides directions on how to get to their respective access points.

AllTrails is available for download on iOS and Android and can help you discover natural and public lands all around you. Get out there and spend some times outdoors this summer! Make sure to bring some water and sunscreen.

Student Fitness Center

If you're planning on staying in Rolla over the summer, it may be a great time to start or improve a workout routine. Even if you're working full-time or taking courses, the <u>fitness center</u> is open with flexible hours: 6:00AM to 7:30PM Monday through Friday, and on Saturdays from 10:00AM to 6:00PM.

The state-of-the-art facility 16,000 square foot facility, finished in 2019, has all the equipment you need to reach your fitness goals. You can even check out live usage stats <u>online</u>, to make sure you don't go when it's too busy or to see if the basketball courts are available.

And for after the gym, check out our list of local food spots (page 8) to reward yourself for all the hard work that you've put in (we think that's the best part of going to the gym anyways).



MINDFUL MOMENT: READJUSTING TO HOME LIFE

From Northeastern Residence & Student Well-Being

Returning home from the summer can be a major adjustment for some students, particularly if you have trouble getting along with family or if your home life is chaotic and unstructured. Feeling comfortable in the place you are living is an important part of being happy, and sudden changes in living circumstances can ring about unnecessary stress. It can be difficult to readjust to changes in your childhood environment, especially with siblings, who may behave differently or have different hobbies and habits than you remember. Your parents or guardians might have changed their behavior towards you, as you've matured and changed as a person. This is all totally normal, and we've added some strategies to help minimize stress from moving back home for the summer.

Plan Your Answers

Perhaps the most quintessential part of returning home for break is the bombardment of questions you get upon walking in the door. *How's college? How are your roommates? How were your classes?* It can be helpful to prepare responses to these questions so that you don't feel overwhelmed trying to cover all the details.

Take Initiative

You might be returning home to caregivers that are burnt out from work, siblings, and taking care of the home, or family members that have a busy schedule. It can be helpful to take initiative by helping out with some household chores, scheduling time to spend time with family, and having open communication about adjusting to your return and expectations while there.



Have Realistic Expectations

If it's been a while since you were home, things may have changed. Your room might have been converted, and your families habits may have changed beyond what you are used to. It's important to have realistic expectations for returning home, and find ways to manage stress when things are different from how you remember them.

Make Time for Yourself

If being around your family is stressful for you, make sure you set aside some time each day to focus on things that you like to do. Getting out of the house, meeting up with old friends, doing your favorite hobbies, or going for a drive can be great ways to give yourself some fresh air.

MINDFUL MOMENT Local Restaurants and Food Spots

From Student Well-Being

Despite it's size, Rolla has a pretty great selection of local restaurants that serve up great food! While plenty of other restaurants did not make our list, we recommend that you check them all out: there is better food in Rolla than some might think. Here is a short list of some of our favorites:

- Alex's Pizza: Alex's Pizza serves up some excellent pizzas, and some great Greek food: gyros, pasta, and more! We recommend the spicy gyros.
- Figo's Mexican Restaurant and Cantina: Figo's is known locally for their chips and salsa, but their food is just as good: all your traditional Tex-Mex dishes along with some authentic Mexican cuisine! We recommend the fajitas with cheese dip.
- Di Trapani's on the Square: If you're looking for a nicer spot to dine, Di Trapani's offers up traditional and rustic Italian fare: risotto's, pastas, seafood's steaks, and the like. We recommend the citrus salmon risotto.
- **Coffeesmith's:** The newest addition to downtown Rolla, Coffeesmith's serves up all the caffeinated beverages you could imagine in addition to pastries and sandwiches. If you're tired of waiting in line at Starbucks, swing by Coffeesmith's and have a beverage on the outdoor bar!









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STUDENT ORG SHOUTOUT

Congrats to these organizations for completing a certification with Student Well-Being this semester!

MACRO Collegiate Recovery Ally Training: Kappa Delta

STEP UP! Gold Certification: Delta Sigma Phi, St. Pat's Board

STEP UP! Silver Certification: Graduate Teaching Assistants, Inter-fraternity Council, Pi Kappa Alpha, Residential Life, Sigma Nu, Sigma Phi Epsilon

STEP UP! Green Certification: Alpha Epsilon Pi, Beta Sigma Psi, Delta Omicron Lambda, Sigma Chi, Sigma Tau Gamma, Triangle

To learn more about how your organization can participate in trainings and get certified, visit the <u>Student Well-Being website</u>.