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Florida International University

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Subsidized loans

Subsidized loans are only granted for undergraduate students who have financial need.

Unsubsidized loans

Unsubsidized loans are given to students who do not need to demonstrate financial need.

PLUS loans

PLUS loans are for graduate and professional students and are for the graduate students who can borrow under the plus loan program.

Parent PLUS

Parent PLUS loans allow parents to borrow for each of their dependent children enrolled in six credits.

Alumni at odds with University investment

Four different types of loans

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STEPHANIE CASTRO
Asst. News Director

Student debt has become a hot topic over the last few years and for good reason. Seven in ten seniors who graduated from public and nonprofit colleges in 2015 had student loan debt, with an average of $30,100 per borrower, according to the Institute for College Access and Success.

With almost 70 percent of students taking out loans, it’s essential for students to know what their options are. The main issue found is that students are investing in degrees that don’t show immediate financial results.

In an article written by David Leonhardt in the New York Times, many majors that produce low-paying jobs also produce the biggest raises in many majors that produce low-paying jobs.

"Graduates who major in therapy professions, nutrition or fine arts, for instance, all make less than $20,000 coming out of college, but all see their pay more than double in the first five years," wrote Leonhardt. "A typical nurse, by contrast, makes almost $45,000 in the first year but receives about a 20 percent raise over the next five years."

Start-Up FIU

The scholarship website began as a way to connect students to foundations of FIU alumni that wanted to provide scholarships to students.

"They've been working to get all of the scholarships centralized into one website," said Glenda Centers, the senior executive assistant at the department of enrollment services.

Many of these FIU alumni funds worked with separate colleges and it was hard for students from other disciplines to find out about scholarships that came from separate colleges.

"What we don't want is to have the money just sitting there. If there is money being given for scholarships, we want all of our students to take advantage of it," said Francisco Valines, the Director of Financial Aid at FIU.

That is why the FIU scholarship website was created, and has now become an integrated system in which all colleges can input scholarship data to make it easier for students to access.

"We have been doing for a while is working with all the scholarships from different colleges and putting them in a different management system that puts them all together and simplifies the idea of applying to scholarships," said Valines.

"We are implementing this so that when the colleges have a scholarship available, they can just go into the system and match it with your profile," said Valines.

This way the student loses less time looking for scholarships that might be of interest, and gives more opportunities for the students that might fit them.

"It's a very comprehensive system, and this coming year is when we think it's really going to kick in because now it’s bigger than ever," said Valines.

University offers a variety of student scholarships

ZUE LOPEZ
Asst. News Director

E ver wanted to know where you can get scholarships? The University has a website for that.

FIU academic works is an integrated system that lists scholarship opportunities from funds in all the colleges in FIU. Ranging from $500 to $25,000 dollars opportunities, the scholarship website began as a way to connect students to foundations of FIU alumni that wanted to provide scholarships to students.

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PANTHER NOW PRESENTS

COLLEGE ACCESS AND AFFORDABILITY

Get information on university metrics, college affordability, financial aid and scholarship options from President Mark B. Rosenberg; Director of Office of Scholarships, Laura Castillo; and Director of Financial Aid, Francisco Valines. Moderated by Raquel Perez

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STUDENT MEDIA AT FIU | @PANTHERNOW
With encouragement from her friends, Escobar applied for the program. Even though she was late turning it in, Escobar says Timothy Dean, one of the pre-collegiate mentors, fought for her to be included in the program.

"The Honors campus is a way to get students out of their comfort zone but also allow them to focus on being students," McClain says. "A lot of the students are based on ingraining information where there isn’t a lot of time for them or quiet time to study," she said. "They perceive so many things with their first-generation students.

The six-week program requires incoming students to reside on campus for the duration of the program, during which they are expected to attend professional development workshops, and are paired with the mentors and a support system to guide them through their college career. For Nadyi, who grew up in Miami at the time was at North Miami Senior High, going to college wasn’t in her plan.

"Coming from a family where nobody has graduated from high school, I was the first one, it was kind of a big deal in my family. Going to college wasn’t in my plan, I was scared."

With encouragement from her friends, Escobar and McClain, Nadyi was accepted into the Honors program.

"A lot of them [students], in the neighborhoods and environments that they come from, are often told that they can’t really do a lot and I put myself to do those things," she said. "Seeing all of the students, including Nadyi, grow and remembering what they were like when they came to orientation, it’s different now because it seems as though everything has come full circle."

Nadyi, whom McClain said was one of her shyest students, later served as a peer faculty member and an additional aspect of the program that was added once they gained funding from the University and external organizations. McClain also notes the growth she has seen in her students, whom she calls her children, and how much the program has helped in building their confidence.

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Nadyi is also paying it forward and sharing their story with stories that are coming after them, so that they know they’re not alone. McClain said, "I am happy to see that everything that the program was, students made it what it was.

"A lot of times, students don’t know what they have around them. So on a normal day one, I tell students a lot ‘I’m tough but I’m fair’ because I don’t want them to feel that they have no support. McClain said. "And if they can just believe in themselves enough to tap into it, there’s no telling how far they will go.

Escobar adds that the program not only guides you throughout your years at the University, but also supports students after graduation, which is important because most are most expensive part of their education, McClain says. Another aspect that has grown since the initial start of the program is the activities available to students.

"We didn’t go to the beach, we didn’t do a whole lot because at that time, we were really confined as with what we wanted to do," she said. "But now, the students go to the beach, we do kayaking, a lot of team building exercises so we socially connect things together rather than where it was before."

In the September of last year, McClain says she was doing this on her own, which was very "taxing." What kept her going was the support from fellow mentors and the impact the program had on her students.

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University website provides scholarship opportunities

**AID, PAGE 2**

information has been put into the new system."

Valences added that it is free for any student to create their profile, and once they have created one, it is relatively easy to find a scholarship that fits you because the system tells you.

Once a student has created their profile and found a scholarship that matched them the process is relatively simple.

“Depending on the scholarship the required materials may differ. Most of the time you'll need an essay or a letter of recommendation to apply. Complete and submit your application online and you're done,” said Laura Castillo, the director of the office of scholarships.

Senior Shenglei Wang, an international student studying hospitality, is one of the FIU students that has taken advantage of the scholarship system in FIU.

“I was able to find a scholarship that was for international students in the hospitality college. It was perfect for me,” said Wang.

Wang was awarded scholarship money for the semester, and applied again for this semester.

Apart from that, we have a university wide scholarship program that offers incoming FIU students a variety of scholarship options. By far, most of the scholarships offered at FIU are based on merit. However, scholarships such as the Golden Promise scholarship and the First Generation scholarship take into account the financial needs of students of low-income as well.

“Most are merit based, some are need based. Merit based aid scholarships require you have a certain GPA and sometimes major, to be eligible. Need based aid requires that you be needy, a current FASFA is needed to be awarded a need based scholarship,” explained Castillo.

Valences also said that almost 50% of incoming students in FIU have received bright futures scholarships, and that students who entered during years before had even higher percentages of bright futures scholarships.

Freshman Jasmine Berge, an incoming English major, said “it lets me study more and be less stressed about finances. Having scholarships really helps keep us focused on our grades too, because if we don’t have good grades, we lose them. I think that’s a good thing.”

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**Find ways to ‘sneak in discounts’ on campus**

**THE HAUTE COFFEE**

As students, there are plethora of things to worry about. Deadlines, exams, projects and how to not break the bank while balancing the cost of textbooks and the cost of lunch.

The University offers multiple ways to sneak in discounts, it’s just a matter of trying to find them.

For example, the Santi Hair & Nail Salon, located at FIU’s South campus in the Graham Center, has a variety of different beauty deals. Eyebrow waxes and manicures are just $10 while hair services include free shampoo and conditioner.

The Golden Touch, located right next Santi Hair & Nail Salon, offers clipper, scissors and specialty haircuts ranging from $12-$15 as well as beard trims and shape ups.

While most eye exams can range from $50-$250, College Optical Express located in PG-6 Suite 160, charges $39 for prescription eyewear exams and $70 for contact lens exams for those without vision insurance.

Campus favorite, Vicky Bakery, located inside the Frost Museum, also doesn’t shy away from attracting students, staff and faculty with deals such as limited time half off pastelitos.

Students can also rack up double points at the Starbucks in The Biscayne Bay Campus during Jan. 30-31 when purchases are made using FIU Cash.

Passport needs updating? Visit the FIU One Card Office to get two printed photos for $10.00. This also applies for picture ID, green card, and U.S. Department printed photos.

Student ID cards also come in handy when trying to save money. Amazon allows students to join their Prime program, which includes free two-day shipping on most products, for $39 rather than the standard $50. Additionally, Amazon offers a great selection of college textbooks for rent or purchase.

Clothes minded? Stores such as Kate Spade, Ann Taylor, Banana Republic, J. Crew, Madewell and Levi’s offer a 15 percent off student discount.

Participating locations at restaurants like Chipotle and Chick-fil-A give students a free drink when they show their student IDs.

Buffalo Wild Wings, Dairy Queen, Sub Zero Ice Cream & Yogurt and Subway also offer student discounts for 10 percent off when presenting a valid student ID.

These are just a few of the many ways to save as a Panther.

The Haute Coffee is a column focusing on issues that affect students.
PURE ECONOMICS

Besides tuition, students choose FIU for its programs

Aubrey Carr is a staff writer for Panther Press. Her column, The Leveler, covers global social justice and political commentary.
**EDITORIAL**

To the members of this editorial board, accessibility goes beyond the test scores accepted, beyond the number of students enrolled and extends to the work that goes into making students feel accepted and a part of the community.

While pressure to conform to the demographics of other public universities within the state continues to mount, despite what it means in terms of being accessible and affordable for students, FIU has taken a stance to protect the diversity and inclusion it stands for in providing educational access to students who are undocumented.

For all the negative news students get, from us included, Kenneth Furton, provost and executive vice president, and Larry Lunsford, vice president for Student Affairs, students responded to its students' plans to make FIU a sanctuary campus and promised to do so within the law.

The movement guarantees that the University will remain as it’s long been - a school that reflects the makeup of Miami Dade County, including a beacon of hope for the undocumented trying to chase a dream.

As SGC-MMCC President Alian Collazo said in a statement: “You belong at FIU. You are valued at FIU. You will be supported.”

The message, though meant specifically for those who were concerned about their status as students following the election, rings true for each student who attends here.

Accessibility extends to how open the administration is in responding to and finding solutions to the issues that affect its students.

We stand with the University in assuring access to a quality education within the law. We also understand the difficulties of the administration, in being bound by the laws of the land, even if they’re not ethical and moral.

We support the administration and its work to keep FIU accessible.

**For students, FIU’s “true affordability is subjective”**

Barack Obama once said, “In the face of greater and greater global competition in a knowledge-based economy a greater education is more important than ever. A higher education is the single best investment you can make in your future.”

Yet, college costs include more than just tuition, room and board. Books, supplies, and transportation must also be taken into account.

While scholarships, student loans and grants give you a great shot at a good education as they help take away some of the financial burden of going to college, financial assistance is based on need and gives exclusive aid to low-income families.

Your cost of attendance and full or half-time status are also included in the decision of how much aid is offered to you, but higher education is a right. It’s not a privilege for a selective amount of people who are able to afford it.

College is not only more important than ever, but it has never been more expensive.

In a piece about college graduate employment numbers, Business Insider report that the jobs of the future are going to require a more educated workforce, to the point where the U.S. may have as much as a 5 million shortage of people with post-secondary education by 2020.

CollegeCalc lists the in-state tuition of FIU, FSU, UCF, and UF at an estimated $4000 each.

Many universities like FIU do provide financial aid and work study programs to help students pay for their education.

However, it’s the affordability of FIU that makes students like Carlos Guerra-Olano, a sophomore majoring in biology, choose it over the other state universities.

One of the reasons he picked FIU, Guerra-Olano said to Panther Press, was because of the low cost FIU’s room and board was compared to other colleges.

But, while cost is important, the first factor you should have looked into when deciding what college to attend should have been what major and degree to pursue.

You want to make sure that the school you choose is the best option not just for your wallet but for your program.

This is the type of mindframe that sophomore Javier Rodriguez had when he decided to attend FIU.

Even though FIU’s location and its relatively affordable price were the main factors in why he chose FIU, Rodriguez said his major did influence his decision.

“The architecture program I’m in was really recommended to me by my friends and my cousin,” Rodriguez said to Panther Press. “And it’s turned out so good so far.”

Aside from the quality, reputation, and ranking, my reasons for choosing to attend FIU are similar to Rodriguez and Guerra-Olano.

Not only did I hear great things about the university, but it was close to home and I also didn’t plan on commuting, so housing also played a factor in my decision.

At the end of the day, FIU’s true affordability is subjective as it depends on what factors are most important to you, whether it includes room and board, location, cost or program.

Alhi Leconte is a contributing writer for FIU Student Media. His column, Social Scoop, is a commentary on social issues and pop culture related matters.
International basketball players overcome challenges by taking advantage of accessibility

PETER HOLLAND JR.
Staff Writer

It’s never easy being a scholar athlete, juggling both academics and playing at a Division I program. And it’s even tougher when the athlete is an international student.

Senior forward Janka Hegedus knew what she was up against coming from Budapest, Hungary, looking back when she first enrolled to FIU. “I came here because I had a few friends that were players here and told me about it,” she said. “I really liked it so I tried to apply and I succeeded.”

Hegedus also mentioned the challenges she faced when she came to the U.S. and while playing for FIU. “I knew it was going to be tough because my language skills wasn’t the best when I got here,” said Hegedus. “But I knew I needed [to know] how to speak English really well.”

The senior took advantage of the accessibility that was given to her as a member of the women’s basketball team. She received tutoring from FIU’s Student Athlete Academic Center, where they assist players with balancing both their school work, team activities and traveling.

Players can also enjoy the gym and weight room facilities for free.

Last semester, FIU Athletics posted 3.15 GPA average, which was the highest GPA for FIU.

The work in the classroom by our student-athletes is outstanding.”

Executive Director of Sports and Entertainment Pete Garcia said in a statement. “Academics is extremely important and our student-athletes understand that. To continually see improvements each semester is a testament to the efforts of our student-athletes, the hard work of our Student-Athlete Academic Center and the commitment by our coaches to encourage success in the classroom.”

Another scholar athlete who takes advantage academically is starting guard Nikola Todorovic, who graduated in 2016 with a dual degree in international relations and political science.

Now a graduate student in business marketing, Todorovic advised both student-athletes and non-athletes not to procrastinate if they want to be successful.

“As a strategist you don’t do things at the last minute. You need plan ahead of time,” said Todorovic.

The Bosnian and Herzegovina native also believe that for non-athletes, living on campus can also play a key role when it comes to access and affordability.

“Living on campus makes you more independent and you have to learn how to handle your budget accordingly,” said Todorovic. “It’s a great way to handle your budget before going into the real world.”

Student-athletes shouldn’t have to suffer from financial debts

JASMINE CASIMIR
Staff Writer

There’s no doubt that college is expensive, and for many who don’t receive financial help, college expenses can become a burden.

So when student-athletes have their tuition paid through a full athletic scholarship, we automatically believe that they’re living the good life, correct? Not exactly.

Student-athletes do receive full funding for tuition which includes room, board and books. This usually amounts to $12,000 a year, according to NCAA. Of course their education is paid for, but what about everything else?

A regular student for the 2014-2015 academic year will pay $9,497 per semester to attend the University, according to scrunch.com. Now that’s a lot. This figure includes tuition, room and board and books. An additional $1,520, estimated by the University, recommends for personal expenses.

However, this amount may not be accurate as Chelsea Smith, a graduate student majoring in International Law, said that’s way too low for her.

“I don’t know how much guys spend on their personal expenses, but as a female I know for a fact that I spend about $3,000 a year on just my personal expenses,” said Smith. “To me, the University shouldn’t have to cover personal expenses for student-athletes because that’s something that may differ for everybody.”

Many things could be considered a personal expense whether it’s food for your dorm, toiletries, or even travel expenses such as gas or plane tickets to visit family and friends. Either way, personal expenses is something that student-athletes must account for.

This is where some may suggest that a student-athlete should get a job. Well, here’s the thing. There’s only 24 hours in a day. Student-athletes are technically working year-round with their demanding schedules.

Times where they may not be on the actual field or court running through drills, they’re more than likely conditioning in the weight room or in a meeting. They may not be punching a time clock, but they’re definitely working.

Football and baseball players at Division I schools spend more than 40 hours training for their sport, according to NCAA.

As most students, I have thousands in student loans to pay off, which I will, after graduating. But these athletes are talented and put in much time and effort for their sport. Whether students notice or not, they bring something to the University.

I can honestly say that I have not contributed as much to the University as I would have liked, and many other students are in the same boat. But the student-athletes make a lot of sacrifices to help the University while also trying to represent the University through their sport.

Jasmine Casimir is the assistant sports director for Student Media. Jas Reports is a column that focuses on University sports.

Do you like sports?

Have you ever wondered what it would be like to cover a sporting event?

If you answered “yes” to both these questions, join our staff!

Fill out an application in GC 210 or WUC 124

Junior infielder believes athletes having more privileges than others is a ‘big misconception’

HEATHER O’DELL
Staff Writer

Students-athletes being more privileged than the rest of the University’s student body is a common belief many share. But junior infielder Eddie Silva believes that athletes aren’t treated differently from the rest.

“Classes are definitely not any easier because I am an athlete, and we have access to all the same things other students have as well,” said Silva. “We get treated like regular students. I think that’s a big misconception people have.”

Katie Garcia, a sophomore studying psychology, has a different opinion.

“It’s not that I think athletes have it any easier, I just think they have more opportunities at hand that other students would have to pay for,” said Garcia. “I have classes all day on Tuesdays, so I have to eat lunch at school. It gets expensive to eat at school often. Athletes, under their scholarships, eat for free.”

Although getting certain ‘perks’ under a scholarship, Silva acknowledges that not every athlete at FIU has the same benefit.

“Not every athlete at FIU gets meal plans or Panther Bucks to spend at the on-site restaurants, it depends on your scholarship terms,” said the baseball player.

“All students at FIU have access to tutoring or any academic help. They also have a gym on campus they can go to. Athletes utilize all those same benefits.”

“At the end of the day, I think all FIU students are treated and given the same amount of access,” Silva says. “I live at FIU. I study, play and grow at FIU. Nothing else is different.

Despite their different opinions, both Garcia and Silva agree that the university can make an effort to make attending FIU more affordable for those who aren’t on a scholarship.