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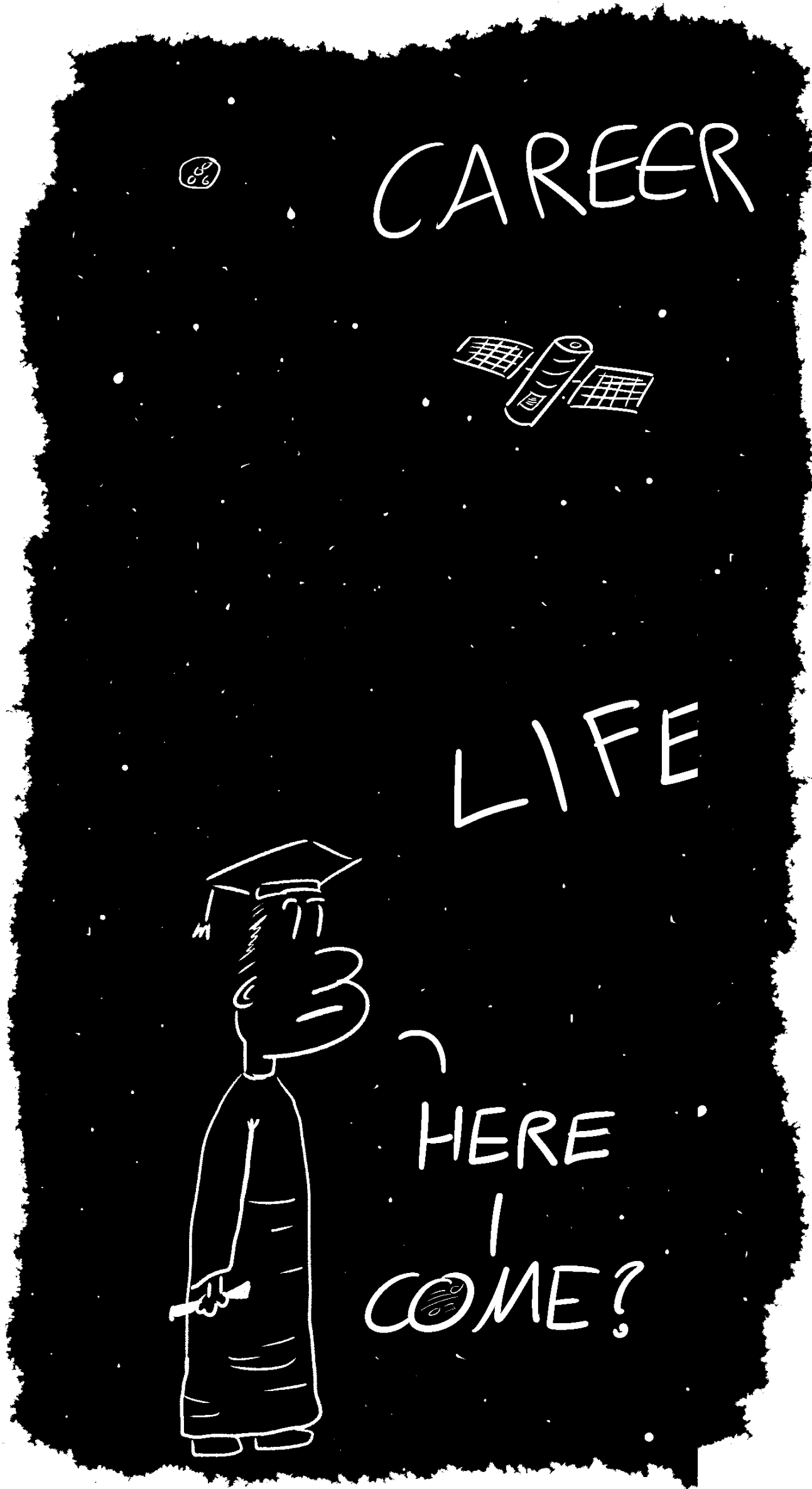
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BEACON MAGAZINE

Vol. 1 Issue 10

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ADULTING

EDITOR'S NOTE

Adulthood is more than a silly, made-up word

CAYLA BUSH



EDITOR IN CHIEF

While the topic of this week's magazine, *Adulthood*, may seem like a joke, it's more of a casual, fun way to describe the challenges students face in finding their way through the world. Anything from budgeting to cooking, from making a doctor's appointment

to changing the oil in your car is, for many millennials, *adulthood*.

There will always be the condescension that we're just a bunch of kids who don't want to work or take responsibility for ourselves, when the reality is we've existed within a system that has sheltered us and prevented access to education to doing these things. We're not downplaying those who do this without thinking about it; we're not seeking praise for learning to navigate the world; we're simply celebrating the things we're learning to do that have always seemed scary and been kept at a distance from us.

While we're learning, as we state in our editorial, it's important to ask questions and gain an understanding, so that one day, "*adulthood*" will be second-hand.

So, our staff has done their best to put together a very brief set of resources and information for learning to navigate the world, so that students can have more reasons to celebrate.

We spoke to a former basketball player who graduated in the spring and now works as the head coach for her former high school team, and students who are contemplating and thinking about what life after graduation holds for them.

We have information on building and maintaining a good credit score and we have a profile about a student who is learning how to become an adult and transitioning to full independence.

Our columnists discuss living on campus and how it helps personal growth, and the importance of carving a career path as early as possible.

Additionally, we spoke to our football players who are already faced with the reality of adulthood by tackling parenthood. These students explain how they balance their lives as athletes, students and fathers.

While we, as a staff, hope that this will serve as a resource and inspiration to lead students to understanding the realities of the world, we also hope students will seek these answers on their own. We encourage students to seek advice from academic advisors, professors and parents.

Take your independence into your own hands — we've given you the first steps to do so.

Adulthood with new sense of freedom doesn't come cheap

DOUGLASS GAVILAN

Contributing Writer

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In addition to the stress of deciding where to pursue higher education, students face new challenges when they transition from high school to the university level.

"High school does a great job teaching students academically," said Oren Shibi, University psychologist for the Counseling and Psychological Services center. "There are problems that high schools don't teach students, including how to be financially responsible and being able to control the feeling of independence."

According to Dr. Ben Griffith from the University of Kentucky, there are 10 changes that happen to students when transitioning from high school to college.

One of the biggest changes is the new awareness of personal responsibility; college offers a sense of freedom most students aren't used to and that can be both a blessing and a curse.

In high school, students were given homework that was usually due the very next day, now students are given assignments weeks in advance. Some are even scheduled months in advance, yet some students keep the same mentality, which results in completing assignments the day before they're due.

"It's definitely not as fun as I thought college would be," said Marina Trujillo, a senior psychology major. "It's a lot of work trying to maintain a balance between work and friends."

According to the College Atlas website, 30 percent of college and university students drop out

after their first year of college. Some students also experience isolation, stress and some apprehension with their chosen major.

To help with this, students attending the University are encouraged to join clubs and find people with similar interests. Clubs and associations ranging from student government to pool club are available to interested students.

"The great thing about the University is that I have so many clubs to choose from," said Rinat Latypov, a freshman business management major. "I really enjoy the opportunities I get to have."

Another issue students deal with is the cost of college. For many students who graduated from public high schools, they never had to pay for school and now, they are faced with the harsh price of a college education.

According to Brian Pivik, content manager for "Peterson's Blog," lack of money is one of the biggest reasons students leave school. It ends up costing too much or students find themselves having to get a full-time job to save up for college.

Luckily for FIU students, the cost of enrollment for in-state students is \$6,616. The average cost of tuition in the U.S. is \$9,410, according to the College Board. For those who cannot afford to pay out of pocket, government aid, namely the Free Application for Federal Student Aid, exists to provide financial support to students.

Whether it's caused by financial troubles, difficulties integrating or overwhelming responsibilities, the University offers support for students at the Counseling and Psychological Services Department, through one-on-one talks, 24-hour hotlines and online services.

Financial literacy facility opens to students, community

ERICA SANTIAGO

Staff Writer

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In partnership with SunTrust Bank, FIU's College of Business opened the SunTrust FIU Financial Wellness Clinic on Wednesday, Oct. 19, to promote financial literacy and stability to the the FIU community, as well as high schoolers and parents.

The Financial Wellness Clinic, located on the second floor of the Management and New Growth Opportunity building at the Modesto Maidique Campus, will teach University students, parents and high schoolers how to spend, save, borrow and invest responsibly, according to the Clinic's business plan provided to Student Media by faculty behind the project.

"With financial literacy, students are exposed to financial planning, they're exposed to retirement planning, they're exposed to many different subject matters," said Flavio Carrillo, faculty administrator and director of the Capital Markets Lab at the College of Business.

According to Carrillo, the new clinic will not only provide a breadth of knowledge but also a deeper understanding of financial stability.

"We believe that in doing so, we are empowering these students to make a difference in their respective communities and fulfilling their

lifelong endeavors as well," he said.

According to the business plan, the partnership between SunTrust and the College of Business will provide educating students, high schoolers, and parents on a variety of topics having to do with personal finance.

The project was made possible by a \$600,000 grant from the SunTrust Foundation to the College of Business, according to the business plan.

The clinic is equipped with eight collaborative huddle desks to

“

We plan to make sure that we service everyone who comes here and is part of this project. We have a unique mandate [at FIU]. We are a public institution and we have to make sure that we take care of our community. We intend to do that.

Flavio Carrillo
Faculty Administrator and Director
Capital Markets Lab

”
encourage interactive participation as well as four Bloomberg Terminals that allow users to analyze real-time financial market data. Other features

include instructor desks equipped with the up-to-date educational technologies.

"The SunTrust FIU Wellness Clinic generates cross-discipline teams of exceptional teachers, innovators, scholars, and students who create new disruptive models of technology-assisted learning ... to engage students on a deeper level," the plan reads.

David Gomez, a senior majoring in finance lent his experience to the project, having served a student instructor for financial literacy programs to local high school students.

"It is very tempting, with the first paycheck you get, to try to spend it on something that you haven't been able to purchase before," he said.

Learning how interest rates and credit work, how to budget and manage money are important fundamentals for parents, university and high school students to learn, says Gomez.

"We plan to make sure that we service everyone who comes here and is part of this project," said Carrillo. "We have a unique mandate [at FIU]. We are a public institution and we have to make sure that we take care of our community. We intend to do that."

The Clinic opened with a ribbon cutting followed by a mixer held within the new facility, allowing for business students to network with SunTrust professionals and others in the finance industry.



Students provide outlook on adulting

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The term “adulting” creates distance between oneself and what are implied to be “actual” adults who are adulting 100 percent of the time and therefore have little reason to acknowledge it, according to Time Magazine.

University students have different viewpoints on the adult world as they go through years studying on a college campus. Although it’s a reality we will all face sooner or later, few students take time to reflect on the life waiting for them after graduation.

Adenin Henriquez, a sophomore nursing major shares her thoughts about the world after college.

“After college, [adulting] means having a legitimate, salary paying job in the career path that you studied for,” she said.

Henriquez believes that not knowing what your future will turn out to be makes adult life a bit frightening.

“It’s scary because you don’t really know what comes with it in regards to stress and the amount of work that you have to put in at an actual job,” Henriquez said. “Though after you get the hang of it, I think it gets a bit easier because once you are financially stable, you can enjoy your life and not worry about balancing school with extracurricular activities and clubs.”

As life after college is unpredictable, Henriquez says, she recommends keeping a positive attitude and an open mind.

“What you have to look forward to once you graduate and become [an] adult is that school only helps prepare you to make a sense of your life, but you realize that making sense of the world and what goes on in your life is a lifelong process,” said FIU alumnus Aaron Rubin, who graduated two years ago with a bachelor’s degree in economics. “A

process that you only begin to recognize once you are leaving college and not while you are in college.”

For students like Samuel Cohen, senior majoring in Asian studies, the term is just a reflection of the expectations imposed on us as we get older.

“There is no reality to it; I think all it ends up coming to is us being expected to meet a fabricated ideal of what it means to be an adult,” he said.

Other students think adulting is the part of one’s life where they get to enjoy the fruits of their hard work in college.

“Being an adult does not only mean to financial stable but it also means to be entirely responsible for whatever situation you may be in,” said international student Anjali Thota, majoring in civil engineering. “When you have classes, deadlines, work and such, it is your responsibility as an adult to be on top of everything.”

Thota believes students should prepare for the real world after college by using their current experiences to gain and improve their time management, communication, social skills and so on.

“Life will change radically after college and we must be prepared to adapt to it and successfully thrive in the work environment for instance,” Thota said.

“Also, as adults, we must pay taxes for our own benefits, know about our rights and do our civic duties for the country because I think that adulting after college also involve becoming an active citizen and patriot,” she said

Being an adult is also about becoming an active member of your community, paying taxes, fulfilling your civic duties and

Thota encourages students to work hard now in college because she believes that success will follow after one gets a degree. According to Thota, college is the harder portion of one’s life and adulting will be more enjoyable as they work in their preferred career choice.

Alumna, point guard lands job as head coach at former high school

JASMINE CASIMIR
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For four years, Taylor Shade would wake up early for her morning classes and then would have to keep that same energy for basketball practice in the afternoon. After practice, she had to do treatment, followed by tutoring that lasted for two hours.

By the time Saturday came, Shade said, she didn’t go out because she spent most of her time sleeping in.

“It was really hectic for me, but I survived,” Shade told Student Media.

But all of that is now over for the former point guard, as her schedule no longer revolves around school and basketball after graduating in spring 2016 with a bachelor of science in recreation and sports management.

“I miss the college atmosphere,” said Shade. “I tell my family and friends that I miss playing the games.”

When most student-athletes don’t get a chance to compete in their sport in the next highest level, they struggle with transitioning into adulthood and out of their college life, which was centered around athletics.

Shade had the opportunity to

go further in sports, as she had signed with her agent a couple of weeks after graduation and participated in two professional combines for the exposure.

“I’m still waiting for opportunities to play professionally, but in the meantime I have a job so I keep myself busy,” Shade said.

For student-athletes, it can help that they are prepared for life after college if they are unable to play a professional sport. Shade said that she was not ready for the real world, but the student athlete academic center helped her prepare for the real world with their workshops and lessons on how to build a resume.

The scholar athlete was provided with plenty of guidance and help from coaches, tutors, family and friends so that she can be successful if professional ball is not going to work out for her.

“Now that I’m out of college and I have car payments and had to find a job, it was tough,” said Shade. “Give or take, some days I needed the extra motivation to do things and constant reminders, but I told my parents one day, ‘Hey I’m an adult now’, so they started treating me as one, which kinda forced me to think and act like one.”

One of the hardest parts about life after college is finding a job, with possibilities of being rejected or not receiving a call

back. Shade has experienced both rejections and acceptances of finding a job.

“I applied to work at the Apple Store in the Boca Raton Mall, but I got rejected,” she said. “We’re a technology generation so I thought I could pick up a job there. But after that [rejection] opportunities actually came to me.”

Opportunities sure enough came around for Shade after getting in contact with her middle school, Odyssey Middle School. She became friends with their basketball head coach who put her in a position to now be the varsity head coach of Boynton Beach Community High School, Shade’s former high school.

“At first I told myself no, I’ll never coach at my high school, but God has a way of putting you in the places you’re supposed to be,” she said

With having the mindset of playing in sports at the next level after college, student-athletes will most likely be competing to increase their chances of that happening.

Shade has a message for those who will have a hard time accepting the life after sports.

Shade said: “Trust the decisions you make. Be patient for what’s for you, and accept what is not.”

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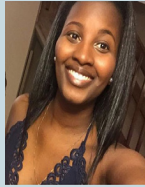
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BUILDING

Successful adulting happens

MARTINI, PLEASE



MARTINA BRETOUS

We joke about it through memes, try to run from it on a regular basis and long for the days when our parents set our appointments and paid our bills.

One of the biggest signs of successful adulting is maintaining good credit, or a high credit score. Most of us have probably heard of the term before but its importance often

doesn't settle in until it's time to buy a car, rent an apartment or apply for a loan.

A credit score, also called a FICO score, is a three-digit number ranging from 300 to 850, with the higher numbers indicating a better score. Everyone has three credit scores, as there are three main consumer credit bureaus –Equifax, TransUnion and Experian– and once a year, under the Fair and Accurate Credit Transactions Act, you have access to one free credit report from each bureau online or via mail.

Credit scores affect most, if not all, financial decisions we make as adults; they determine interest rates, insurance premiums, eligibility for loans, among many other transactions.

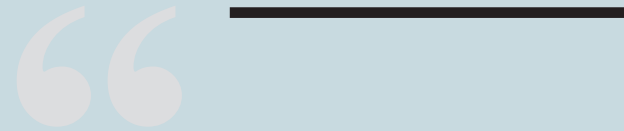
According to myFICO.com, the score is based on five factors: 35 percent on payment history, 30 percent on amounts owed, 15 percent on length of credit history, 10 percent on new credit and the remaining 10 percent is based on credit mix.

"The absolute biggest culprit [of bad credit] is student loans ... When one defaults on a student loan, it's close to impossible to dispute this negative item off of a credit report. This will haunt you for the rest of your adult life," said accounting student Evelyng Morales, who has worked at a credit restoration company.

Defaults, which is when the required minimum payment isn't made, with federal loans don't go away and the best way to recover from this is to contact the student loan credit agency and set up an affordable payment plan, says Morales.

Morales also recommends getting a written contract with the agency stating they will remove the negative item from the credit report, once the payment plan has been set up.

A Forbes article published in March 2015 by Lauren Gensler listed seven of the "top credit score killers." The list included paying bills late,



The absolute biggest culprit [of bad credit] is student loans ... When one defaults on a student loan, it's close to impossible to dispute this negative item off of a credit report. This will haunt you for the rest of your adult life," said accounting student Evelyng Morales, who has worked at a credit restoration company.

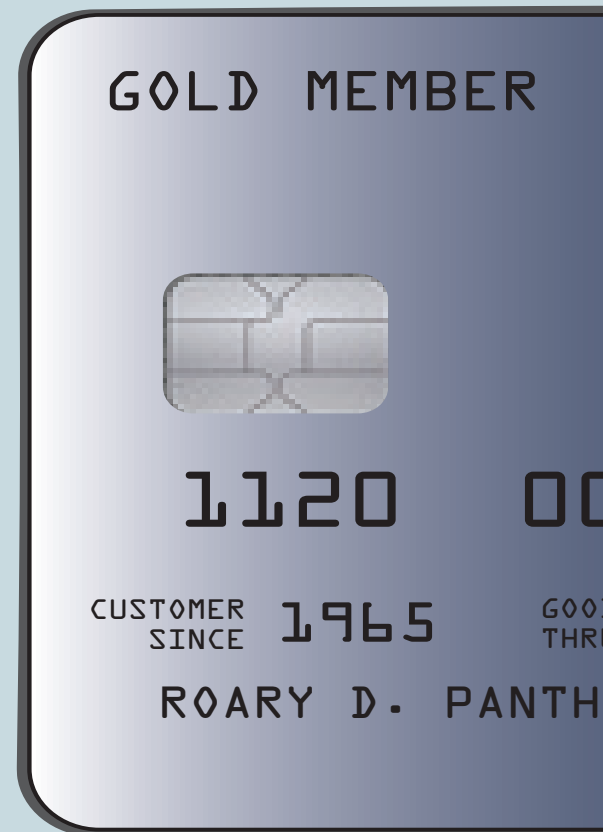
co-signing for an unreliable relative or friend and opening several accounts in a short amount of time.

Number three on the list was maxing out your credit card. It's an odd idea, not spending what's freely available; if it's there, why shouldn't I use it all? However, to lenders, this behavior indicates risky investment. The article states that a credit card balance should never exceed 30 percent of the credit

limit.

When there are taking all entitled

A U explains reports.



READY OR NOT



GOOD CREDIT

Students with good credit

[credit] is student loans...
it's close to impossible to
dit report. This will haunt
adult life.

Martina
Accounting

When it comes building or improving credit,
the simple steps anyone can take. A big one is
the advantage of the free annual reports we are
provided to.

S. News article, written by Jim Wang,
the importance of monitoring your credit
Mistakes are not that uncommon and if

they're not highlighted immediately, they can
damage your credit score and affect future finances.

"If you're lucky, the credit report will be 100
percent accurate. If you're not as lucky, you'll see
a few mistakes," wrote Wang. "Follow the protocol
outlined by each bureau for fixing mistakes and
get those resolved as soon as possible. Fixing a
mistake might take a few months, depending on
the complexity of the problem, but it'll be worth the
investment down the road."

Another step is using a credit card to pay solely
for a monthly bill, such as phone or cable. It's a
great strategy to build payment history, which is the
biggest factor in calculating your score. By setting
up auto-pay or putting regular reminders, you can
avoid missing payments.

So to all my fellow adulting-avoiders, if we're
going to do this whole adulting thing right, building
and maintaining good credit is the place to start.

*Martini Please is a column about a broad range
of issues that affect students. To contact Martina,
email her at martina.bretous@fiusm.com*



NIA YOUNG/THE BEACON



10/16

E. Gonzalez

ERNESTO GONZALEZ/THE BEACON

Fresh transitions

STEPHANIE ESPAILLAT

Entertainment Director

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EMILY
SOL

For some, college can be the moment where students realize that life is getting real. It can also be the moment when they realize that there is a limited amount of time before they experience the "real world" which is full of expectations and responsibilities. This can all sound pretty exciting for some, or maybe not.

For FIU student Emily Sol, a sophomore studying English, coming of age is the stage that her and many of her FIU colleagues are experiencing.

"I'd honestly be lying if I said I was fully independent," said Sol. "I feel like a lot of college students my age are kind of in this transitory stage where they're not kids but not fully yet independent adults."

Sol explains that her and many other students at FIU are in this similar transition period where they are not yet considered adults, but they are also not considered fully independent. She shares that having experienced some forms of independence can be great.

"Having a slight taste of adulthood and independence has made me realize the importance of just getting things done," said Sol. "It sounds really stupid but once you're responsible for yourself you have so many things you need to do at all times so it's just important to keep track of those things so you don't get backed up."

Sol shares that the best way to deal with transitioning into an independent individual is by having good people by your side.

"When I first started transitioning I thought the key was doing everything by myself, but it's really not. There's comfort in those around you, not in solitude," she said. "You can't really deal with the stress of adulthood without a good support system, whether it be friends or family. Having someone really helped me overcome the overwhelming reality of adulthood."

Many college students are expected to grow up quick and to be self sufficient by the time they graduate. For Sol, she believes this can be somewhat of a detrimental experience.

"For me it wasn't necessarily motivation rather than it was a necessity. Once you get to college you're really just expected to kind of kick things into gear. Which I think is kind of the problem with Western Culture," she said. "You're coddled and sheltered from the world starting at a really young age and then you're unexpectedly supposed to grow up and get your whole entire life together."

Sol also believes that there can be a distinction between being independent and mature. That you do not necessarily have to be both, nor do they mean the same thing. She believes that without independence it would be pretty hard to be a fully functional adult.

"If you constantly have people getting things done for you, you won't really know how to get them done for yourself when the time comes," she said.

"It's weird because I think a lot of people assume independence and maturity kind of go hand in hand but they really don't. Being semi-independent really helped me learn the value of money, time, responsibility, and hard work," said Sol. "It's all really corny and cliché stuff but once you have to do things on your own and get them done on your own time you really start to value how long it takes to do certain tasks and how hard they are no matter how mundane."

Sol believes that it is crucial to make sure that students include other individuals in their lives to have them as a support system.

Switching from being dependent to independent can be difficult as she believes that by surrounding yourself with supportive friends and family can be the key to succeeding in an independent lifestyle.

"I started learning more about myself which sounds kind of dumb but it really works. When I started college I was kind of a mess in the sense that I didn't really take care of any of my mental health problems, and I didn't address any bad studying or organizational habits I had in high school," she said.

"The first step for me was addressing all those problems and utilizing my campus resources. I sound like a campus advisor trying to sponsor our university but it's true," said Sol. "Meeting with my advisor, the writing center, and the on campus psychologists really helped me gauge who I am and what I needed to fix before starting college."

Balancing school and other responsibilities in life can also get quite hectic. Many students, including Sol, have learned how to manage these responsibilities that work best for them.

"This is something I'm still trying to get the hang of. For me personally, it's really hard especially since I struggle with a few mental health issues. It makes it hard for me to [stay focused] on school because if I do, I get really overwhelmed," said Sol. "The key for me is to always set aside 1 or 2 days in the week where I have time for myself and my friends."

For Sol, the biggest challenge to overcome is just dealing with adulthood.

"This s--- ain't easy when you're in college," she said.

#COLLEGESTUDENTPROBS

The transition to adulthood is not automatic

ABBEY'S ANECDOTES



ABBEY OLSON

I always wondered what growing up meant when I was young. I envisioned wearing pearl necklaces and dressing business casual. I dreamed about driving my very own car and imagined owning an apartment in a city. At this point in my life, at 19 years old, I can honestly say I have achieved adulthood ... well, kind of.

While I had expected the urge to pay taxes and wear practical shoes to set in on my 18th birthday, I was sadly mistaken.

Sure, I can cook a mean mac n' cheese in the microwave, my cleaning skills are respectable, and I can balance a budget and keep a ledger.

Financially, I am basically independent as a result of working as a resident advisor and maintaining a merit scholarship from FIU.

And yet, this week, I was

confronted by two situations that led me to two conclusions. First, I am not yet an adult. Second, I'm not sure I will be for a while.

It started when my car was having problems. While I drive a stick shift and pretend to know a lot about how my engine works by showing off my containers of 5W-30 full synthetic oil, the prospect of me fixing the fact that my 2001 VW Beetle's hood was practically glued shut was highly unlikely.

Like a regular teenager, I waited weeks for this problem to correct itself. I asked practically every person I knew to try to pop the hood of my car, re-enacting something of a King Arthur Sword-in-the-Stone scenario. I was less successful than Merlin and the people of England, failing to find anyone who could solve this problem.

I tried a different tactic: praying to every religious figure I could think of. While my past transgressions may have been absolved, the car was still not working properly.

Alas, I was left with my

third option: taking my car to a shop.

I arrived at the car shop, "Hometown Lube," which

“With great power comes great responsibility.”

Uncle Ben Spider-Man

was just across the street from the University. I had called ahead of time to ensure they could help me with my issue, which they kindly agreed to and brought along one of my best friends, Monica.

For over an hour, three mechanics repaired my car issues, refilled my oil and fluid and were just generally wonderful. I was lucky.

They performed all of this work for the low cost of three sodas from across the street; I had found my King Arthurs and my prayers had been answered.

The next incident happened after my glasses broke at the bridge following a brutal and almost deadly argument with my pillow and my head. I knew I had to schedule an eye examination and purchase a pair of glasses.

Immediately, I called my mother, who confirmed that we did, in fact, have insurance for "problems like this."

As I am a very proactive person, I waited three weeks to make an appointment. At 10 a.m., I drove to the appointment, freshly printed insurance cards in tow and was thrust into a world of medical decisions and questions.

Medical forms are kind of like tests and surveys wrapped up into one.

"Does your family have a history of glaucoma?" the document asked me, mockingly.

"I sure hope not," I thought as I nervously checked no.

Ultimately, I survived the air puff test and my prescription was finalized. I felt on top of the world and casually browsed the glasses selection, choosing a simple

square frame.

While it took 30 minutes to confirm my insurance plan, I was finally able to buy my very own pair of glasses with my very own money, as well as the portion covered by my insurance.

It was one small step toward adulthood, nevertheless, I was proud.

Overall, adulthood is more than its artificial representations like clothing, a car and a house. Like Uncle Ben says in Spider-Man, "With great power comes great responsibility."

The transition to adulthood may be a long road ahead of me, but I'm ready for the challenge. Today, it was glasses and a car repair. Tomorrow, the world.

Abbey Olson is a contributing writer for FIU Student Media. Her column, Abbey's Anecdotes, is a satirical commentary on the struggles college students face. For suggestions or comments, please e-mail Abbey at opinion@fiusm.com

Living on campus encourages independence

POLITICOBUZZ



FABIENNE FLEURANTIN

Living on campus is something I always wanted to do. In my mind, it would bring me closer to independence and challenge me to persevere in an environment that is unfamiliar to me.

"I really enjoy having roommates. I've been lucky enough to have roommates that I get along with and have become close friends to," said Janel Rizzo, a senior majoring in journalism, who has been living on campus since her freshman year.

"My roommates make living at FIU like a second home for me," she said.

There is so much freedom that comes with living on campus, a privilege some students don't have at home. But there also comes an appreciation for handling responsibilities.

For junior and psychology major Krisma King, living on campus was an adjustment.

"Being independent is more difficult than I thought it would be. When you think of independence you think of freedom, but the thing about that is you don't think about how hard it is to get that

freedom," King said.

"It's not easy to budget money around food and washing clothes and then

“Living on your own just takes independence to another level.”

Krisma King
Junior
Student

having fun.”

After time and practice, living on campus becomes an experience one can be proud of. Students are taking the initiative to learn and do things they haven't before and get out of their comfort zones.

"Living on your own just takes independence to another level. You are responsible for setting your own agenda," Rizzo said. "You can decide whether you want to do something or not and you have to deal with those results."

Everyone's definition of adulting differs.

According to Urban Dictionary, it means "to do grown up things and hold responsibilities such as a 9-5 job, a mortgage/rent, a car

payment, or anything else that makes one think of grown ups."

My family would wholeheartedly agree with this definition.

However, adulting and being independent are subjective concepts. It can be defined differently per culture, circumstance or just plain opinion.

Many people may think that living on campus is not considered adulting, but Rizzo thinks otherwise.

"I don't think living on campus means I am fully an adult because I do still depend

on my parents for a lot of things," Rizzo said.

"[But] I believe that living on campus is a good transition for becoming an adult," she said.

Although I live with my parents at home, I consider myself as someone who is independent because I help my mother with the bills, take responsibility for my own actions and organize my priorities first before I neglect them.

I pride myself on trying to do things on my own, and little by little, I am becoming the adult I've always wanted

to be.

Fabienne Fleurantin is a staff writer for FIU Student Media. Her column, PoliticoBuzz, is a commentary that raises awareness about political issues in the US and worldwide. She also covers events at FIU's Biscayne Bay Campus. For suggestions or comments, please contact Fabienne at fabienne.fleurantin@fiusm.com.

A+ IN ADULTING



Adulthood will soon be called “living” for us

For this generation, the definition and image of an adult holds deep financial focus.

FIU's newest addition, the SunTrust FIU Financial Wellness Clinic, is meant to educate students and parents on financial literacy. We urge students to seek this opportunity so that they may become more well-rounded and financially-savvy adults.

As a commuter school, many students may live at home with their families and haven't been faced with the challenge of contributing to mortgages, car payments or insurance. Not only are college students the demographic most targeted by credit card companies, most of us are undertaking thousands of dollars in loans a semester just to attend school.

A great deal of financial responsibility sits on our shoulders already, even if we may not immediately recognize the long term consequences or understand credit. This is why it's important for students to utilize the Suntrust FIU Financial Wellness Clinic.

According to their business plan, the clinic will serve as a “solutions center, focused on providing financial education and resources to engage the community.” The new facility will arm students with a basic understanding of personal finance to prevent harming their financial standing.

The College of Business will additionally host workshops and lectures on personal finance topics with particular attention

to students at the University and in Miami-Dade County public schools. The topics will encompass retirement, interest rates, budgeting and even one's first paycheck, among some other basics of financial literacy. We feel that students may not be thinking enough about retirement as there seems to be plenty of time in the future to worry about it.

At our age, we also understand that paychecks are precious. They feed us, clothe us and allow us medical treatment, but too many of us rely on paydays to come around and scrape us by another week or two. Even if it starts off very small, some sort of saving plan is critical to our financial security as young adults.

Flavio Carrillo, faculty

administrator and director of the Capital Markets Lab at the University's College of Business, believes financial literacy empowers students to fulfill their own dreams and positively impact their communities.

We agree with Carrillo that an understanding of finances is a major key in developing into a contributing member of society. There is a sense of empowerment that stems from understanding how to maintain a good credit score and to pay for our own cars and houses.

There is a stereotype that college students, regardless of state, race or school, are all struggling financially. As students ourselves, the editorial board of Student Media understands how tight money can get in college.

We welcome the available resources to better educate our students and the community on financial literacy.

We applaud the University for undertaking an initiative that shows an understanding of student needs; but students will be active members in their own development as well.

Becoming an adult requires an active pursuit and seizure of opportunities, and to ask and learn when questions arise. When we're learning, we use the term “adulthood” to describe the temporary act of doing something an adult would do.

We are all young adults and must realize that adulthood will soon be an everyday occurrence for all of us and one day, we will simply call it living.

Voting is a ‘civic duty’

RIGHT TURN



CHRISTIAN GONZALEZ

Legally becoming an adult is a mixed bag of benefits and costs. Perks include the capability to sign contracts under your own name, buy tobacco products and imprint tattoos upon your flesh.

At 18, you must also occasionally attend jury duty and if you're a male, you must also sign up for the draft.

And, of course, you finally receive access to the franchise.

Unfortunately, the millions of newly-minted voters this election cycle find themselves faced with two ghastly candidates from which to choose.

British writer Peter Hitchens was once faced with what he perceived as a similar situation in the United Kingdom.

Disgusted with the potential options at the time — pseudo-conservative David Cameron on one side and leftists committed to mass migration on the other, the Labour Party — Hitchens said he'd prefer not to vote.

If he was taken to a grocery store which only sold rotten produce, he explained, why should he be forced to buy anything at all?

The analogy, apt as it is at describing Donald Trump and Hillary Clinton, can only be taken so far. We don't have another American democracy; Hitchens could presumably do his groceries elsewhere.

One of these two people will become the occupant of the White House and there is realistically nowhere else for us to turn to in 2016.

This fact, sad and true though it may be, doesn't mean we should forsake voting altogether.

First, there are other things on the ballot. Representatives and senators are up for re-election this year, including Marco Rubio in Florida. Popular referendums are also in order.

Even if unpersuaded by the arguments for Trump or Clinton, these are other

matters calling out for attention. To refuse to vote is to deny yourself a voice in government and a stake in the country's future.

But there is also another reason we shouldn't take voting for granted: it is a civic duty. Refusing to vote in a democratic society makes a mockery of the billions of people worldwide who don't have a voice in the governance of their nation.

In some cases, exercising the franchise has become a matter of life and death.

Afghan and Iraqi voters braved bullets and bombs from Al-Qaeda thugs determined on squashing their fledgling democracies. People showed up to cast their ballots despite the violence.

The United States was not immune from such struggles.

For many years, black voters were effectively suppressed by the Klan's vicious racists and the South's shameful poll taxes and literacy tests. The fairer half of the country was unable to vote until 1920.

These anti-democratic practices only ended as a result of suffragettes and civil rights activists. It's a disservice to such people as Martin Luther King Jr. to skip out on the vote with all this in mind.

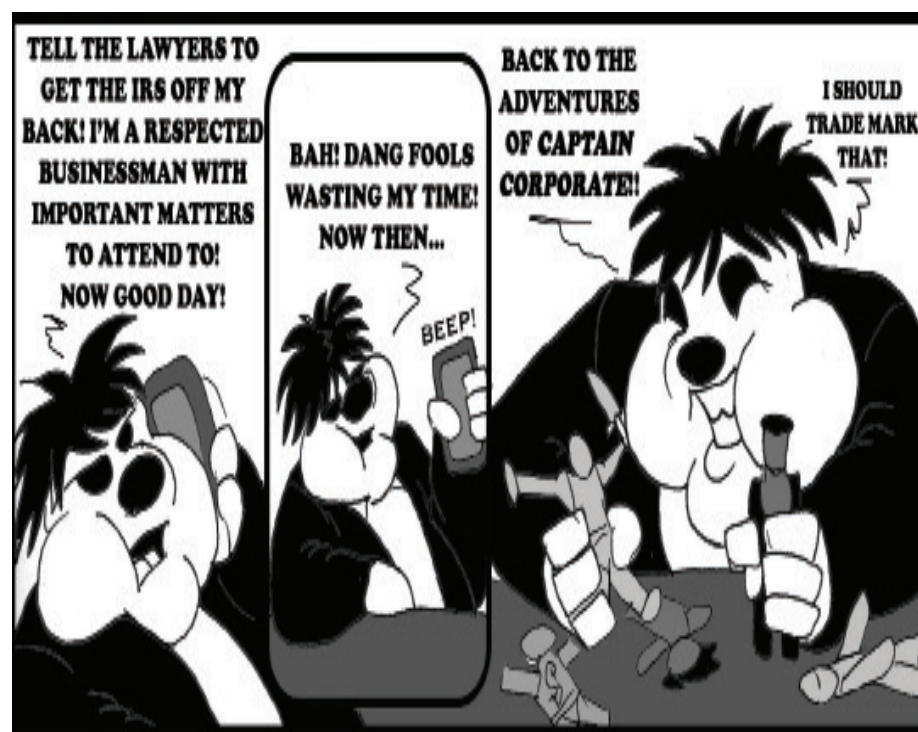
Being an adult requires making difficult decisions, and choosing between Caligula and the female reincarnation of Pinocchio surely constitutes a tough choice.

There are also other candidates running for president if voting for either Trump or Clinton too flagrantly violates your conscience.

But exercising the right to vote is not a tough choice. It's an easy one. Don't take the franchise for granted.

Christian Gonzalez is a contributing writer for FIU Student Media. His column, Right Turn, is a commentary on foreign affairs, culture, and social sciences. For suggestions or comments, please contact Christian at christian.gonzalez@fiusm.com

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FATHER FIGURES

Football players gear up for adulthood, parenthood

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Being a student athlete is never an easy task, especially for the football players who participate in practices, team meetings, film studies and going to class every week. Now, if you add being a father into the mix, that's the life of some FIU players.

Each player shared their experience of their journey to fatherhood.

Running back Alfonso Randolph was 15 years old when he heard the news that his girlfriend was pregnant.

"I kind of knew because every situation when a woman is pregnant, they always throw hints at you," said Randolph.

After the 21-year-old junior told his father, they kept it a secret from his mother for two weeks. His girlfriend was two months pregnant at the time, according to the Ocala native.

"With my dad ... he went off and whatever," said Randolph. "Then about a half hour later I'm in my room

with my older brother, he comes back laughing."

Being a parent for five years, Randolph understands the maturity of adulthood and the challenges of raising a son, one who understands technology more than his father did when he was five years old.

"It is harder than you think," said Randolph. "My son calls me everyday and FaceTimes me and he's five. He's not a baby anymore. As far as balancing, you just have to do it. But it is hard."

Starting defensive tackle Imarjaye Albury had a different story on the day he heard the news about him being a father. After finishing up his morning workouts, he received a phone call from his girlfriend of seven years. After finding out, he bought two pregnancy tests to confirm her pregnancy.

"After the second try, she didn't say that she was pregnant, she just nodded and we just laughed, and it was a good feeling," said the Miami native.

Now an FIU alumnus, Albury doesn't have to focus too much on school. He is using his last eligible year with the NCAA to play football.

According to him, football and his son are his main priorities.

"School wasn't a big obstacle," said Albury. "Football

wise, it's motivation out there. Catch me everyday before I leave and he's there for me, smiling when I come home."

Marques Cheeks, a New Orleans native and defensive tackle, received the news after his girlfriend called him through FaceTime. Her facial expression wasn't what he expected after having a full-course meal.

"That first emotion was like 'what's next, what am I going to do,'" said Cheeks. "It was shocking, kind of scary and you know it just like dang, I have a baby now and I'm still in school."

Despite the challenges and responsibilities in becoming a parent and a student athlete, with the love and support of their family and friends, each player made it work and maturity started to set in.

"It just makes me go harder, it makes me want to go way harder," said Cheeks. "It changed my whole perspective on life period. Now [before] everything I do I think about it because I have a child."

For each player, already understanding the gift of life and adulthood while in school, they are looking forward to finishing school for good and working to provide for their families.

Adulthood: it's the journey, not the destination

POPTALK



CINDY CUADRA

Becoming an adult is almost never easy for anyone. Only a few people are lucky enough to say their transition into adulthood was a smooth one. For most young adults, going from having everything done for you and living a

fairly care-free life to being thrown into the real-world struggles of adulthood can be challenging and overwhelming.

After graduating high school back in 2012 and transitioning into university life only a couple of weeks later, I felt as though I was this child lost in this big, new world full of expectations that I couldn't and wasn't ready to meet. I also had the impression there wasn't any room to make mistakes anymore because I should have learned everything there is to know about being an adult.

But what does being an adult really mean?

According to FIU Panther Vanessa Acevedo, a junior studying criminal justice, independence is what separates a child from an adult.

"To me, being an adult means being completely independent and being able to be on your own, 100 percent of the

time and relying on yourself in any given situation," said Acevedo. "It also means not having to constantly rely on 'mommy and daddy' to bail you out of everything and knowing and having your priorities set straight. That's maturity to me."

According to an article published in 2012 by The New York Times, psychology professor Laurence Steinberg from Temple University, studied the brain maturation process when it changes from childhood to adulthood and found that the timing is very unclear.

"There is no single age at which an adolescent brain becomes an adult brain," said Steinberg.

However in society, many ages are tied to certain aspects of adulthood: 16 being adult enough to operate a vehicle, 18 being able to vote and 21 to buy and consume alcohol. While these milestones make us feel like adults, there are many other adult things that make us feel immature for not having learned to do them.

Getting a job, filing taxes, living on our own, managing our budgets and learning how to cook are only a few of the things that can frazzle young adults who are trying to figure out their place in the world. The struggles of trying to acquire these skills can cause us to place

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To me, being an adult means being completely independent and being able to be on your own, 100 percent of the time and relying on yourself in any given situation,

Vanessa Acevedo
Junior
Criminal Justice

”

blame on other people or things for our own lack of knowledge.

We use excuses such as "high school didn't teach me to do my taxes" or "nobody ever told me this was going to happen" and that can create the distress of transitioning into adulthood.

However, we only get to be kids for about a quarter of our entire life. We have the rest of our lives to be adults so why would anyone want to grow up too fast and learn these things in high school?

In high school, kids should be worried about getting good grades, looking forward to prom and hanging out with

friends. They should enjoy and make the most out of the last few years of being treated as a kid. It's not that kids should not think into the future to prepare, but everything has its time and place.

Consequently, when young adults do encounter the beginning of adulthood, they should embrace the mistakes of the unknown. Making mistakes is part of the process in becoming an adult and it's OK to make them.

As young adults, we will learn to do taxes, budget our money and go through the general struggles of adulthood. Still, everyone makes mistakes and part of being an adult is learning from those mistakes and accepting help when needed.

So to adolescents and young adults who are trying to find their place into the adult world: don't rush, enjoy the process and make mistakes, because it's not the destination that matters, but the journey.

Cindy Cuadra is the Assistant Opinion Director for FIU Student Media. Her column, Pop Talk, is a commentary on pop culture current events. For suggestions or comments, please contact Cindy at cindy.cuadra@fiusm.com.

Don't wait until senior year to take your career seriously

THE GROWL



ERICA SANTIAGO

One of the most important aspects of navigating through adulthood is being proactive, especially when building a resume or

portfolio. If you are waiting until your senior year to finally take your career path seriously, you're probably too late.

This is because graduating students aren't just competing with their classmates for jobs, they're also competing with

hundreds of thousands, even millions, of other graduating students - many of which are flaunting a lot more than just volunteer experience and a place on the Dean's List.

I'll use the media business as an example. During interviews, media outlets like CBS4 and NBC6 aren't going to ask applicants about their grades. They want to know if the applicant can write, report, film, edit and produce quality content. These skills aren't learned in one semester, but are honed over the course of at least a few years.

During freshman year, students should start thinking about what they want to do. For

instance, students interested in the mass communication field, do you want to be a reporter or a producer? Do you want to write for a paper or produce content for a website or TV station? These questions can be answered by consulting your academic adviser, or simply looking up the job descriptions of the field of your choice. Once those questions are answered, the work begins.

As early as sophomore year, start building your resume and your portfolio with experiences gained via internships. By the time you graduate you will have an extensive portfolio to show to potential employers. For

me, working as news director, and now general manager for FIUSM, has given me experience in writing, producing, filming and editing news for print, online and radio; experience that isn't gained in a semester.

By junior year, start making necessary connections with people who will help you advance in your field. These connections are made via career fairs, mixers and networking events.

Finally, by senior year you should be ready to send out a well-rounded portfolio and resume to potential employers, with the intention of gaining an entry level position by the time

you graduate.

All of this needs to be done if you're going to compete with thousands of other post-grads vying for the same job as you.

In short, good grades aren't enough, and if you wait until your senior year to starting thinking about your career, you're setting yourself up for failure.

Erica Santiago is the general manager for WRGP. Her column, The Growl, is a commentary on important issues students face. For suggestions or comments, please contact Erica at erica.santiago@fiusm.com.