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# PANTHER *MAGAZINE*

Vol. 1 Issue 4

A Forum for Free Student Expression at Florida International University

One copy per person. Additional copies are 25 cents.



## ACCESS & AFFORDABILITY

# Alumni at odds with University investment

## FOUR DIFFERENT TYPES OF LOANS

### 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 are for the graduate students who can borrow under the plus loan program.

### Parent PLUS

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

**STEPHANIE CASTRO**  
Asst. News Director

Student debt has become a hot topic over the last few years and for good reason. Seven in 10 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 the first few years.

"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."

StartUP FIU content strategist and

FIU alumna Michelle Roopchand is just one of the many students who had to take out a loan.

Roopchand took out three federal loans once she began her master's program in 2014.

According to onestop.fiu.edu, there are four different types of loans:

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

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

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

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

According to the College Board, "the average annual cost of tuition and fees at a public university for the 2014-15 school year was \$9,139 for an in-state student and \$22,598 for out-of-state students. The average cost of a private university was much higher at \$31,231 for the same period."

For in-state students, the estimated cost of a bachelor's degree would be \$36,556, \$90,392 for out-of-state, and \$124,924 for a private university.

Alumna Kristie Nuñez graduated

from FIU in 2013 with a bachelor's degree in criminal justice. Midway through her degree she had to take out "a few" federal loans.

However, like many students, Nuñez was unfortunately not immediately able to get a job after graduating.

"After a year, I was able to do a short internship in my field, which then led me to a job opportunity closely related to my field," said Nuñez.

Nuñez now works at a non-profit organization where she is able to put her degree to good use.

Despite not finding a job promptly out of college, Nuñez would still advise students to take out a loan.

"I would recommend taking out school loans, but only if you have to. A college degree is something no one can take away from you, and if you can't afford to pay for college on your own, didn't receive any scholarships or grants, loans are a must," said Nuñez.

Roopchand agreed.

"I only have one piece of advice for any student considering a loan. A loan should be your last option not your first," Roopchand said. "There are so many scholarship and grant opportunities available now, apply for as many as a possible before taking on that debt."

## EDITOR'S NOTE

### FIU a 'people's school'

CAYLA BUSH



EDITOR IN CHIEF

Since I've been at the University, one thing that I have always admired about our community is that it's truly reflective of the community we inhabit.

FIU is, and has been, the community's school. It's not, as former SGC-MMC President Alexis Calatayud says, it's not an "ultra-traditional, Ivory Tower experience."

While FIU has to live up to the state-imposed mandates requiring it to distance itself from the accessible university it's come to be known as, the University finds ways to remain true to its roots.

"We want to reassure you that our values of diversity and inclusion remain unchanged, and we are committed to supporting all of our students – including dreamers – while we follow the law," read an email from Kenneth

G. Furton, provost and executive vice president, and Larry Lunsford, vice president for Student Affairs, in November of 2016. "As one of the most diverse universities in the country, we remain committed to supporting all of our students as they work toward their degrees."

In working towards the degrees, students hit financial roadblocks or have misunderstandings of the financial aid options available to them.

Sometimes, the University offers ways to be more affordable that are merit based, such as the Golden Scholars Program or assistance offered through the Honors College. There are even a few hidden tips and tricks we give students in this issue as well.

This issue is, in large part, preparation for our town hall with President Rosenberg next week, in which we discuss access and affordability for the students who attend FIU.

We wanted to help start the conversation before next Wednesday, where we'll continue it in an open dialogue.

## CLASSIFIEDS

### HELP WANTED AT THE 2017 YOUTH FAIR & EXPOSITION

Seasonal positions are available NOW and during The Youth Fair & Exposition! Advance Sales, Ticket Sellers, The Barn, Concessions & Guest Relations. Call now (305) 223-7060 or email careers@fairexpo.com. Miami-Dade County Fair & Exposition, Inc. is an equal opportunity employer and provides a drug-free workplace.

# University offers a variety of student scholarships

**ZUE LOPEZ**  
Asst. News Director

Ever wanted to know where you can get scholarships? The University have 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.

"They've been working to get all of the scholarships centralized into one website," said Glenda Centro, 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 scholarships 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.

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

This is where fiu.academicworks.com comes in. It is a second site that was created

to cooperate with the scholarships website to easily match FIU students to scholarships.

"The colleges have been putting all their scholarships in the system. So now, the students can go in and create a profile, and then we do a file exchange and add your academic data to go with it," Valines said.

"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."

This way the student loses less time looking for scholarships that might be of interest, and gets notifications for new scholarships that might fit them.

"It's a very comprehensive system, and this coming year is when we think its really going to kick in because now is

**SEE AID, PAGE 5**



# 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

**WEDNESDAY, FEB. 8, 2017 | GC 140 (MMC) OR HL 319 (BBC) | 1 - 2:30 PM**  
**STUDENT MEDIA AT FIU | @PANTHERNOW**

# SHINING STARS

## Golden Scholars Bridge Program offers scholarships and mentoring

**MARTINA BRETOUS**  
Entertainment Director

With no funding, programming or staff, the Golden Scholars Bridge Program started with Courtenay McClain, who wanted to offer the resources and support for students.

“I saw a lot of students, really high GPAs but [when] taking the ACTs and SATs, they would fall short just a little and end up not getting into FIU,” she said. “So when this program came along, it was to target that particular population, along with our first-generation students.”

The six-week program requires incoming students to reside on campus for the duration of the program, during which they regularly attend professional development workshops, and are paired with the mentors and a support system to guide them through their college career.

For Naidy Escobar, who 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 friend, 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.

Staying on 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 come from environments where there isn't a lot of time for them or quiet time to study,” she said. “They have so many things that their families are asking them to do - pay bills, go to work, and when they're on campus, they can solely just focus on being a student and enjoying themselves.”

Escobar says living on campus was a huge adjustment but toward the end of the program, she realized how much the program had helped her grow.

Through the workshops, students learned resume skills, essay writing, conflict resolution.

Some activities also build students' social skills; one particular activity, called “Speed Friending,” allowed students to interact with each other and build new relationships.

“It's sort of like speed

dating. You stand in front of someone you don't know, you ask them questions and it's a really good ice breaker...” said McClain. “We also use it as a tool for students [to better their] listening skills, so that would go into our listening workshop.”

McClain also notes the growth she has seen in her

though everything has come full circle.”

Naidy, whom McClain said was one of her shyest students, later served as a peer facilitator, an additional aspect of the program that was added once they gained funding from the University and external organizations.

“Being an example to these upcoming freshmen

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A lot of times, students don't know what they have inside of them, I see it from day one ...If they can just believe in themselves enough to tap into it, there's no telling how far they will go,

Courtenay McClain  
Director  
Golden Scholars Bridge Program

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students, whom she calls for her children, and how much the program has helped in building their confidence.

“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 push them to do those things,” she said. “Seeing all of the students, including Naidy, grow and remembering what they were like when they came to orientation, it's different now because it seems as

was a great experience for me because I feel like I was able to open up their minds,” Escobar said. “When I was coming in, there was no one for me to tell me ‘Hey, it's going to be okay. It's not easy and it's going to be hard,’ I was basically giving them a guide through the transition.”

McClain added that she wanted to give students an “extra level of support” by having a peer mentor they could talk to and confide in.

“Seeing how confident

Naidy is ... seeing how they help students and can share their story with stories who are coming after them, so that they know they're not alone,” McClain said. “I'm happy to see that everything that the program was, students made it what it was.”

The program, which has grown serving from 40 students to around 300, is partnered with the National Exchange Program and every semester, a group of students get to participate. Last January, Escobar went to New Jersey and says it was an “amazing experience.”

Initially, it was difficult getting scholarships for students because of limited funding, but now scholarships are available to students who need it, which covers housing, the 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.”

Before 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 she saw it having on her students.

“A lot of times, students don't know what they have inside of them. I see it from day one, I tell students a lot ‘I'm tough but I'm fair’ because I don't want them to waste their potential,” 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, in finding internships and work opportunities to help them grow.

Escobar and McClain both agree the program is more like a family, with both students and mentors supporting each other in tough times.

“The people you least expect to be there for you are there for you the most,” said Escobar. “There are so many opportunities out there, they push you to your full potential. The program itself, it's still developing but I think it's going to be big at FIU.”

## Honors College: ‘In tune’ with students’ interest

**PATRICIA KATRI**  
Staff Writer

In preparing students for their post-graduate careers, the Honors College at FIU may have a leg up.

In addition to courses geared at career-related educational development, the Honors College offers fast-track pre-professional programs and access to specialized scholarships and career and internship possibilities available only to Honors students.

“[T]here's more to Honors than courses,” Honors College Dean Lesley A. Northup explains on the Honors College website. “If you're on your way to law school or med school, we have accelerated programs that can cut a year off your studies, supported by top-quality pre-professional student organizations and specialized advising.”

Law-school bound senior Emily Mola took advantage of several of these opportunities in preparing for her post-graduate career.

“The Honors College helps students for their post college careers by offering courses and clubs that are in tune with the interests and future goals of these students,” Mola said. “For instance, as I am interested in law, taking the honors course Law School in A Nutshell and becoming a member of Pre-Law Association through Honors was ideal for me. These two factors combined not only taught me how to develop my skills to be accepted into law school and become an exceptional student while there, but the multiple guest speakers, including past and present attorneys, of various fields of law, invited to the meetings, gave an insight to what this career is like.”

The Honors College emphasis on integrating course work with the development of career skills lends itself to

an interdisciplinary approach, which allows the College to offer something to students from throughout FIU.

“One of the great things about the Honors College is that we have students from all majors across campus. Employers come to us because we have a great selection of

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[T]here's more to Honors than courses ... We have accelerated programs that can cut a year off your students, supported by top-quality pre-professional student organizations and specialized advising,

Lesley A. Northup  
Dean  
Honors College

”

students from various disciplines,” Isabel Green, Career Services Coordinator for the Honors College, said. “A recent study done by Hart Research Associates showed that an increasing number of employers are looking for students with knowledge of areas outside of their specific major, as well as “career skills”, such as problem solving and decision making.”

These findings are corroborated by oportunityjobnetwork.com, which lists a diverse skill set that includes communication, teamwork, analytical and problem-solving skills, and personal management as those most valued by employers.

Honors College courses are geared to developing such skills and are specifically titled as interdisciplinary.

“Honors College courses aim to provide a cutting-edge, interdisciplinary education, where students work with peers who have majors, knowledge, and skillsets that are different from their own,” Green said. “Teamwork activities are vital for us, with a focus on practical skills, problem-solving, and rational analysis. This integrative learning gives our students the advantage of being better prepared for career success, and employers are taking notice.”

Mola notes that specific career opportunities are also present in Honors courses and professional organizations.

“Through [Honors course] Law School in A Nutshell and PATH I had the opportunity to have access to multiple internship opportunities that deal with law,” Mola said. “All in all, these programs offered by the Honors College have helped me prepare for my post college career, which in my case is law school then career, to be successful then as I am now thanks to their help.”

Organizations that recruit through the Honors College include both big corporations and smaller firms.

“We at the Honors College work with over 200 employers to find students internships each year,” Green said. “We work with big name companies (St. Jude, CVS Health, Royal Caribbean, Century 21, Miami Heat), and also with smaller companies, such as local law firms, media companies, wellness centers, startups, and more.”

These recruiting efforts are reflected in Honors alumni employment statistics. According to Newsweek, 40 percent of the unemployed in the U.S. are millennials.

As Green notes, “88 percent of Honors College graduates are either employed full-time or enrolled in post-graduate education 1 year after graduation.”

# University website provides scholarship opportunities

## AID, PAGE 2

information has been put into the new system.”

Valines 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 at 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

“I was able to find a scholarship that was for international students in the hospitality college. It was perfect for me,  
Shenglei Wang  
Senior  
Hospitality Major

FIU students a variety of scholarship options.

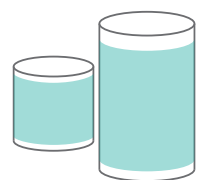
By far, most of the scholarships offered at FIU are based on merit. However, scholarships such as the Golden Promise scholarship and the First Generation scholarship take into account the financial needs of students of low-income as

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.

Valines 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.”

**Food Pantry**  
For students who struggle figuring out where their next meal will come from, both campuses provide food pantries. With just your panther ID, you can get up to 10 pounds of food every week, no proof of need required. The pantry relies on an honor system and is maintained through donations



**Price Matching**  
The Barnes and Noble bookstore price matches textbooks from Amazon, the Barnes and Noble website and local competitors including Chegg.com for purchases and rentals. Before you get those textbooks, make sure to compare prices first and make sure you are getting the best bang for your buck.



**Fostering Panther Pride Program**  
This program provides support to homeless and/or former foster youth through mentorship, academic services and financial support including secure housing. Students also have access to a success coach and trained mentor to guide them through their college career.

**Resident Assistants**  
The part-time position entails assisting students in transitioning to college/dorm life, handling conflicts, enforcing policies, among other tasks. The best part of the position is RAs get free room and board on campus so it’s a great opportunity for students who may not be able to afford housing on or off-campus.

## Campus Resources

NIA YOUNG/PANTHER PRESS

# Find ways to ‘sneak in discounts’ on campus

## THE HAUTE COFFEE



STEPHANIE CASTRO

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, scissor 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.

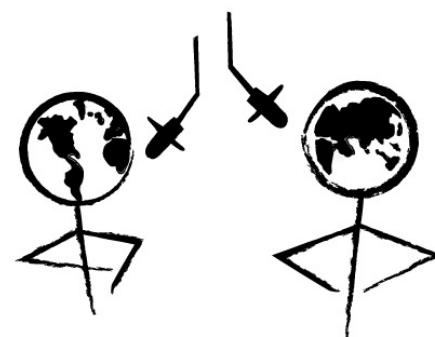
Participating locations at restaurants like Chipotle and Chick-fil-A give students a free drink when they show their student IDs.

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.*

## THE GLOBAL EXCHANGE

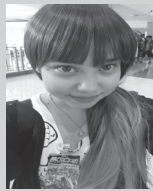


THURSDAYS AT 9 A.M.  
ON 95.3 THE ROAR

# PURE ECONOMICS

## Besides tuition, students choose FIU for its programs

### PANTHER HEALTH



MAYTINEE KRAMER

Founded in 1972, FIU has come a long way and continues to grow. The university ranked in the 2017 edition of Best Colleges in National Universities, Tier 2, has a total undergraduate enrollment of about 55,000, and ranks its students “among the least indebted college students in the nation,” according to the US News and World Report.

The university’s tuition ranks among the lowest in the nation and the lowest among its competitors.

In fact, Kiplinger’s Personal Finance magazine consistently ranks FIU among the top “100 Best Values in Public Colleges.”

FIU further encourages its students to apply for financial aid and scholarships to help

make their FIU education more affordable.

Now, because FIU’s in-state tuition and fees are \$6,556 (2015-16) while out-of-state tuition and fees are \$18,954 (2015-16), most students would say that their reasons for attending the university is because it’s economical.

But aside from its cost and admission requirements, what makes someone choose FIU?

The university’s vision is focused on student learning through innovation, collaboration and creative activity. As any student knows, life is more than just going to class.

Each Panther is encouraged to get involved and become a member of the FIU family.

A student can feel overwhelmed by the demands of classes or can experience an array of academic and lifestyle transitions during his or her first year of college.

In order to ensure smooth sailing, FIU’s Center for Academic Success, Academic Advising, and University Libraries create a “holistic program for students who may

have concerns with balancing their academic performance

“We have a diversity of students and each have a variety of reasons as to why they chose to attend this school.”

with their life responsibilities.”

The program is known as Academic Success Plans and exists for students who seek improvement in their academic performance in one or more areas.

Another program, known as the Assistance for Academic Achievement Tutorial Program, is one of the many services offered by the Office of Multicultural Programs and Services.

Students can meet with tutors who are knowledgeable in the various science subjects and are available to offer their assistance by appointments.

Fellow students like Soo Min Lee, a senior majoring in chemistry, said that programs like these, along with tutoring sessions are really beneficial as they help facilitate learning, and better yet, are free.

Among the 247 ranked National Universities that submitted data to U.S. News in an annual survey, FIU had one of the highest percentage of commuter students.

Located in the center of Miami, many students like Stephanie Sosa, a senior majoring in biology, chose to attend FIU due to the close distance, which also factored into being more economical.

Commuting to school allows for quick and easy access to campus, and students can come and go as they please.

FIU also offers a number of student services, including day care, health service and health insurance.

The Children’s Creative Learning Center offers a developmentally appropriate, hands-on early education program for children of FIU students, staff, faculty, alumni, and the neighboring

community.

Best of all, it’s conveniently located on campus.

FIU’s Student Health Services are also affordable and easily accessible to help keep students healthy while they focus on their studies.

The student-focused medical care promotes healthy lifestyles through education, mentorships and research activities. Some services are even offered for free.

FIU is more than just a university that offers an affordable education. We have a diversity of students and each have a variety of reasons as to why they chose to attend this school.

Whether it’s affordability, extra-curricular activities or access to services, FIU offers something for everyone.

*Maytinee Kramer is the Assistant Opinion Director for Panther Press. Her column, Panther Health, is a commentary on maintaining one’s health during college.*

## Studying abroad is cheaper than you think

### THE LEVELER



AUBREY CARR

A quick search on FIU’s website for its price tag on any of its degrees turns up good news in place of the usual sigh that comes with researching university costs.

FIU is one of the most inexpensive universities in the U.S., placing number 72 in the “Top 100” in Kiplinger’s Personal Finance magazine, as of December 2016.

It ranks its students “among the least indebted college students in the nation,” according to the U.S. News and World Report.

This is a big deal when the average debt toll for 68 percent of graduates from American universities is \$30,100, according to the Institute of College Access and Success.

If asked, most students say they chose FIU because it was economical.

Yes, it’s true that the school boasts an incredible theatre program, has hundreds of unique classes taught by international professors and a record-setting law school, but these aren’t always the main reasons why high school students decide to apply.

For many students, FIU wasn’t their first choice, but the perks of other campuses or degree programs didn’t outweigh a \$40,000-per-year bill at other universities.

That last sentence applies to me. In my junior year of high school, I spent hours researching universities around the country that had excellent study abroad options.

There was a school in the northeast that I had fallen in love with, but their study abroad programs had extra fees.

FIU on the other hand, not only afforded me in-state tuition, but for exchange programs, students pay the same

tuition they would normally pay if they

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Spending a year at FIU is still about the same as buying a relatively new Toyota.”

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were taking courses on campus.

So here I am, writing this article from the south of France, where I’m living this semester, and actually paying less than I would have if I were living and studying on campus, even though I’m getting FIU credit.

Though FIU is the most expensive public university in Florida in terms of in-state tuition, most universities charge between \$6000 and \$6500, and FIU is right on the end of that spectrum, so it isn’t that much of a difference.

For out-of-state tuition, FIU is actually much cheaper than other public Florida universities, saving students anywhere from

two to twelve thousand dollars, depending on the

university in comparison.

Of course, that’s just tuition. This doesn’t take into account housing, books, fees, etc., and FIU might be more or less expensive depending on those personal circumstances.

If you have family with whom you can live with in Coral Gables and a major that doesn’t require expensive textbooks, FIU isn’t going to be as big of a financial burden, when your in-state alternative is to pay two hundred dollars less in tuition but thousands in housing.

Even though the tuition is astonishingly low by American standards, with the cost of books and dorms for those who don’t have family in the area,

spending a year at FIU is still about the same as buying a relatively new Toyota.

For the students who don’t have enough in scholarships or whose parents are not footing the bill, this is an incredibly stressful financial situation, especially with high interest rates and an uncertain job market awaiting graduation.

To make matters more taxing, students are encouraged to get internships so they look like better candidates for those competitive careers, but most internships are unpaid.

When working 30 hours a week for minimum wage makes a mere dent in the cost of housing, supplies, books, tuition and course fees, it’s a pretentious idea that students drop their jobs to take an unpaid one.

The argument is that experience is worth more than money, and while theoretically, that sounds poetic and freeing, OneStop doesn’t take experience as a form of payment.

Scottish citizens get

their undergraduate education for free, and Germany has done away with tuition fees for all of its degrees, even for international students.

Perhaps if more policy and money went to reforming the education system in America, the people studying here won’t be crippled with debt, the way our European friends aren’t.

One of the most important things a society can provide for its inhabitants is education, and the unfortunate reality is that in our national society, getting an education is more of a financial difficulty than constructing an arsenal for the zombie apocalypse.

FIU may be more affordable than many other options, but to call it an affordable education would be incorrect.

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

**PANTHER EDITORIAL**

# Accessibility more than acceptance rates

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 continue 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 press the University gets, from us included, Kenneth Furton, provost and executive vice president, and Larry Lunsford, vice president for Student Affairs, responded to its students pleas 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-MMC 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.

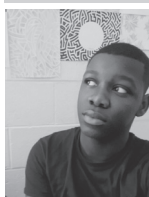
We support the administration and its work to keep FIU accessible.



**PantherNOW.com**

## *For students, FIU's "true affordability is subjective"*

**SOCIAL SCOOP**



**ALHI LECONTE**

Barack Obama once said, "In the face of greater and greater global competition in a knowledge-based economy a great 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 reports 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 that makes students like Carlos Guerra-Obando, a sophomore majoring in

CollegeCalc lists the



In the face of greater and greater global competition in a knowledge-based economy a great education is more important than ever. A higher education is the single best investment you can make in your future.

Barack Obama  
Former President  
The United States of America



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

biology, choose it over the other state universities.

One of the reasons he picked FIU, Guerra-Obando 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 good so far."

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

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.*

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Editorials are the unified voice of the editorial board, which is composed of the editor in chief, management, and the editors of each of the four sections. Panther Press welcomes any letters regarding or in response to its editorials. Send them to cayla.bush@fiu.edu.



# 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 One 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 Nikolina Todorovic, who graduated in 2016 with a dual degree in international relations and political science.

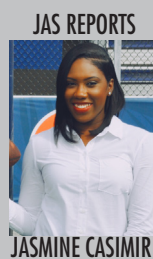
Now a graduate student in business marketing, Todorovic advised both student-athletes and non-athletes not to procrastinate if they want to be successful.

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

The Bosnia 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



JAS REPORTS

JASMINE CASIMIR

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 startclass.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 this 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.*

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## Junior infielder believes athletes having more privileges than others is a 'big misconception'

HEATHER O'DELL  
Staff Writer

Student-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

“  
At the end of the day, I think all FIU students are treated and given the same amount of access.”

Eddie Silva  
Infielder  
Baseball

”

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.