ACCESS & AFFORDABILITY
University offers a variety of student scholarships

ZUE LOPEZ
Asst. News Director

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

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

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

Many of these FIU alumni funds worked with separate colleges and it was hard for students from other disciplines to find out about scholarships that came from separate colleges. "We don't want it 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. "We have been doing a lot for a while is working with all the scholarships from different colleges and put them in a different management system that puts them together and simplifies the idea of applying to scholarships," said Valines.

"We are implementing this so that when the colleges have a scholarship available, they can just go into the system and match it with your profile." This way the student loses less time looking for scholarships that might be of interest, and gets notifications for the most suitable scholarships that might fit them. "It's a very comprehensive system, and this coming year is when we think it's really going to kick in because now is

STANPHIE CASTRO
Asst. News Director

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

Parent PLUS

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

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 total 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.”
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
With encouragement from her friend, Escobar applied for the program. Even though she was later turning it in, Escobar says that the pre-college mentors, fought for her to be included in the program. stem campus is a way to get students out of their comfort zone but also to focus on being students, McClain says. “A lot of the students are in tune with the interests and future goals of these college careers by offering courses and clubs that pre-professional student organizations and specialized College website. “If you’re on your way to law school post-graduate career.

There’s more to Honors than courses.”

Law-school bound senior Emily Mola took advantage of several of these opportunities in preparing for her post-collegiate career. The Honors College helps students for their post college by offering a range of courses that are in tune with the interests and goals of students, Mola said. “For instance, as I am interested in law, taking the honors law course Law School in A Nutshell and becoming a member of Pre-Law Association through Honors was ideal for me. These 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.

A lot of times, students don’t know what they have inside of them, they’re just like ‘I don’t know what I would fall short just a little bit, and the other day, I tell students a lot I’m tough but I’m fair because I don’t want them to give up on their education. 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 includes 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.

“A lot of times, students want to give students an opportunity to have access to multiple internships and external organizations. Funding from the University of Miami supports each other. It’s not easy and it’s going to be hard, I was basically giving them a guide through the transition,”

”I’m happy to see that everything that the program was, students made it what it was before.”

The six-week program requires incoming students to reside on campus for the duration of the program, during which they are required to attentively professional development workshops, and are paired with the mentors and a support system to guide them through their college career. For Nadyi, who was at the time was 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.”

Lesley A. Northup
Honors College
Dean

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University website provides scholarship opportunities

AID, PAGE 2

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

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

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

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

“I was able to find a scholarship that was for international students in the hospitality college. It was perfect for me,” said Wang. Wang was awarded scholarship money for the semester, and applied again for this semester.

Apart from that, we have a university wide scholarship program that offers incoming FIU students a variety of scholarship options.

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

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

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

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

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Find ways to ‘sneak in discounts on campus’

THE HAUTE COFFEE

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

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

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

The Golden Touch, located right next Santi Hair & Nail Salon, offers clipper, 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. Depart ment 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 $59 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.

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. $
PURE ECONOMICS

Besides tuition, students choose FIU for its programs

A quick search on FIU’s website for its price tag on any of its degrees turns up good news in the usual guise 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 of public 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 that 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.

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

The tuition they normally would pay if they 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 $6,556 and $6,858, and FIU is right on the end of that spectrum, so it isn’t that student difference.

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

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

Among the 247 ranked National Universities that submitted data to U.S. News in an annual survey, FIU had one of the highest percentages 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 health care services, such as 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.

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

THE LEVELER

AUBREY CARR

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

If you’ve been thinking about attending FIU, but your out-of-state tuition is too expensive, you may be able to find a program that fits better in your budget. For example, you might consider getting FIU credit.

To make matters worse, the cost of textbooks is astronomically low by American standards, with the cost of books and supplies for those who don’t have family in the area,

Aubrey Carr is a staff writer for Panther Press. Her column, The Leveler, covers global social justice and political commentary.
ANCILLARY 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 the educational programs to students who are undocumented. For all the negative perceptions about undocumented students, from us included, Kenneth Furtan, provost and executive vice president, and Larry Lansford, 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 their dreams. As SGC-MMC President Alan 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.

Accessory extends to how open the administration is in responding to and finding solutions to the issues that affect its students. We stand with the University in assuring access to a quality education within the law. We also understand the difficulties of the administration, in being bound by the laws of the land, even if they’re not ethical and moral.

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

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

Barack Obama once said, “In the face of greater and greater global competition in a knowledge-based economy a 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 reported that the jobs of the future are going to require more a educated workforce, to the point where the U.S. may have as much as a 5 million shortage of people with post-secondary education by 2020.

CollegCalc lists the in-state tuition of FIU, FSU, UCF, and UF at an estimated $4000 each. Many universities like FIU do provide financial aid and work study programs to help students pay for their education.

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

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

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

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

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

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

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

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

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

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

Alhi Leconte is a contributing writer for FIU Student Media. His column, Social Scoop, is a commentary on social issues and pop culture related matters.

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

JASM REPORTS

JASM 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. This is where some may suggest that other students would have it any easier, I just think they have their personal expenses, but as a female I know for a fact that I spend about $3,000 a year on just my personal expenses,” said Smith. “To me, the University shouldn’t have to cover personal expenses for student-athletes because that’s something that may differ for everybody.”

Many things could be considered a personal expense whether it’s food for your dorm, toiletries, or even travel expenses such as gas or plane tickets to visit family and friends. Either way, personal expenses is something that student-athletes must account for. This is where some may suggest that a student-athlete should get a job. Well, here’s the thing. There’s only 24 hours in a day. Student-athletes are technically working year-round with their demanding schedules.

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

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

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

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

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

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

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

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

HEATHER O’DELL

Staff Writer

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Katie

Garcia,
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at

hand

that

other

students

would

have

to

pay

for,”
said

Garcia.

“I

have

classes

day

on

tuesdays,

so

I

have

to

eat

lunch

at

school.

It

gets

expensive
to

eat

at

school

often.

Athletes,

under

their

scholarships,

eat

for

free.”

Although

getting

certain

‘perks’

under

the

University,

Silva

acknowledges

that

not

every

athlete

at

FIU

has

the

same

benefit.

“No

every

athlete

at

FIU

gets

meals

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

day,

I

think

all

FIU

students

are

treated

and

given

the

same

amount

of

access,”

Silva

says.

“I

live

at

FIU.

I

study,
pay

and

grow

at

FIU.

Nothing

different

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.