A closer look into student loan debt

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After graduating, affording school evolves into a new monster of affording loan payments, which stops adults in their early 20s to buy a car or a house.

But depending on a student’s loan debt, that could be the sort of expense a student is looking at and trying to afford, with one of the few assurances being a financial services firm can’t repossess a degree.

A project of the Washington Center for Equitable Growth - founded by John Pedesta, former chief of staff to President Bill Clinton and chairman of the Center for American Progress - maps out student loan default rates along with average income and average loan balance per zip code.

For Kendall 33183, the median household income is $55,153, in Westchester 33165, it is $44,863 and in Hialeah 33018, it is $27,371.

The study found that those who went to for-profit schools or community colleges tended to borrow less, but they also tended to come from lower-income families. These students were less likely to complete their programs and fare much worse in the job market during the Great Recession and the ensuing slow recovery, Wessel said.

An Equifax statement in June 2015 - the WCEG used data from an Equifax competitor, Experian, in its report - said one of the reasons millennials aren’t buying houses is their loan debt.

Equifax data suggests that the conventional theory that millennials are the rental generation and uninterested in home ownership - is only a part of the story, Equifax Deputy Chief Economist Dennis Carlson said.

"Importantly, large amounts of student debt and less than stellar job prospects for recent college graduates make the dream of homeownership shine less brightly than in the past. But we also see indications that they will eventually want the family, car and the house that older generations desired, just with a significant delay,” Carlson said.

Additional reporting by TNS Staff

The Science of Love

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Additional reporting by TNS Staff
NATION & WORLD BRIEFS

University Daily Kansan editors sue KU Chancellor over funding cut

The editor-in-chief of the University Daily Kansan has sued University of Kansas Chancellor Bernadette J.试题内容，claiming the student newspaper’s funding was cut because of its coverage. Gray-Little and Tammara Durham, vice presidents for student affairs, were named in the suit filed Friday in federal court. The suit says a $45,000 annual reduction in student fees for the newspaper was retaliation for an editorial criticizing the Student Senate. KU editor Vicky Diaz-Camacho and former editor Katie Kutko brought the suit, alleging that student government leaders, in a series of February meetings on Kansan funding, complained about a May 2014 editorial before voting to cut the newspaper’s funding.

In later meetings, a Student Senate member allegedly said the newspaper “bit the hand that fed it” and the staff “got what you deserved,” according to the suit. The Student Press Law Center told KU officials the funding cuts were unconstitutional.

The lawsuit seeks an injunction against the administrators to stop the funding cut, plus attorneys’ fees and “nominal” damages.

Apple begins offering trade-in credit for damaged iPhones

Apple Inc. has began offering trade-in credit for damaged iPhones, a strategy that could encourage people to buy a newer model rather than try to fix or bear with their current device. Previously, Apple required iPhone displays, buttons and cameras to be intact for customers to get up to $350 toward the purchase of a new iPhone. Cracked screens and other issues will cut into the trade-in value, limiting it to between $50 for the iPhone 5S and $250 for the iPhone 6 Plus, an Apple spokesman said Friday.

Apple is directing people to its stores to get the most accurate appraisal, though trade-ins also may be processed online. Samsung and Pebble came in second and third, respectively, for the year.

As a result, a growing number of Florida colleges have created food pantries to assist students struggling to buy food.

Florida Atlantic University in Boca Raton opened a food pantry last year, while Palm Beach State College in Lake Worth opened one last May. Florida International University in Miami and Miami-Dade College’s south campus also have created food banks in the past few years.

“We have students in dire financial situations, and they’ll say to their professors, ‘I’m hungry. I can’t write a paper when I don’t have food in my stomach,’” said Jeannie Hoban, director of the counseling center at Palm Beach State College, which also provides needy students with travel-size toiletries.

So far, the Palm Beach State pantry has served 30 students, but “the word is out that it’s been under the radar. Once we make signs and put on our website, I’m sure the numbers will increase,” Hoban said.

Nationwide, more than 250 college campuses now offer food banks, including most of the public universities in Florida and several community colleges. They generally receive donations of canned and boxed items from faculty, staff and students. Many student organizations hold food drives to collect goods.

Colleges started noticing demand for these services during the recession, with Florida State University in Tallahassee and the University of Central Florida in Orlando among the first to respond in 2009. UCF averages about 12,000 visits a year. FSU received 1,101 visits last year from 456 students.

As an increasing number of colleges, the average student isn’t an 18-year-old receiving support from parents, but an adult working full-time and supporting a family, according to the national College and University Food Bank Alliance.

Most of South Florida’s colleges, including FAU and FIU, educate a large number of working adults.

But even traditional schools have discovered a need, including the University of Florida in Gainesville, which serves mostly students from middle class or affluent backgrounds.

“We just had multiple students within a short period of time that came in who all had the same story,” said Tanja Philhower, assistant dean of students. UF’s pantry has had about 3,300 visits, both from students and employees, since opening last summer.

FAU partnered with the nearby food bank Boca Helping Hands for the program. The program is called “Beyond Food,” because staff members meet with students to find out if they are experiencing other problems, such as academic difficulty or domestic violence. They are then referred to other departments for support, as well as receiving a three-day emergency bag of food, said Nori Carter, director of FAU’s Weppner Center, which is housing the program.

FAU officials say they don’t know how large demand will be.

“This program was developed as an awareness that there are students who live on campus and may struggle to pay all their bills, officials said.

“I think some of the students are working, but working just enough to pay for tuition, books, and rent or electricity,” said Joanna Garcia, who directs the program on FIU’s main campus. “If you pay for all that, maybe you sacrifice and go a week without eating.”

There are no income requirements for students on other campuses, but schools said they haven’t seen any abuse.

“We found that there is already such a stigma coming to a food pantry that we think people are nervous about going there,” said Garcia.

ZIKA, PAGE 1

Zika is a record for Caribbean tourism. Nearly half of the visitors to the Caribbean, almost 13 million, come from the United States.

Zika is also driving fears about the Summer Olympics in Brazil, considered the epicenter of the Zika outbreak. More than 4,000 babies in Brazil have been born with microcephaly, a rare neurological disorder associated with developmental problems that has been linked to the mosquito-borne virus.

Since the first case was discovered in Brazil last May, Zika has been found in 27 countries and territories in the Americas. There have been cases in at least 11 states, including nine in Florida and four in Miami-Dade County.

New York City’s health department Friday, 2 health officials in Texas announced they had identified a patient in Dallas who’d contracted Zika virus. The patient, identified as Patient 1, is the first known case of the virus being transmitted in the United States. Patient 1’s partner, identified as Patient 0, had recently returned to the state from Venezuela. Dallas authorities said Patient 0 had had no other possible exposure to the virus.

“Now that we know Zika virus can be transmitted through sex, this increases our awareness campaign in the public about protecting themselves and others,” said Zachary Thompson, the director of Dallas County Health and Human Services.

The Dallas County health department added using condoms to its list of common-sense anyone returning from an infected area. The CDC already recommends that U.S. doctors test newborns who show symptoms of the Zika virus, especially those in states, such as Florida, where mosquitoes are a daily nuisance.

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**THE BEACON**

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**SUN SENTINEL TNS**

College students are supposed to arrive hungry for knowledge, but some local schools say they too many just arrive hungry.

As a result, a growing number of Florida colleges have created food pantries to assist students struggling to buy food.

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Colleges open food banks for needy students

*SCOTT TRAVIS Resort World Sent*
International students strain for jobs

President Rosenberg addressed issues during the Feb. 1 Town Hall Meeting in which we, at FIUSM, have been interested. These included transportation and the CARTA-SIMC merger.

These have been the subjects of more than 200 petitions, as we do not believe that simply acknowledging an issue is the same as addressing it.

For example, Rosenberg discussed the addition of departures to the Golden Panther Express shuttle service to and from BBC and MMC. While this is helpful for students with early classes, it does nothing to alleviate the cost of attending courses at BBC.

Concerns are raised with his mention of the dismantling of either school, the changes involved are still unclear to many students, including this editorial board.

It is encouraging to think that more courses and more opportunities will be available to students. However, it would be even better if Panthers knew what these would be.

Much the same could be said regarding the newly formed College of Arts, Sciences and Education. This editorial board also hopes that programs about consent, sexual assault and sexual health will not be allowed to fall to disrepair, despite the potentially waning “It’s on Us” campaign.

As much as the renovation of Panther Square and the BBC tennis courts may be, one must wonder at the prioritization of a remodel rather than explaining issues which are perhaps more pertinent.

Communication between administration and students is key to understanding both problems and successes. These town hall meetings should be held more often than not.

What FIU needs to prove to its students is that it makes good on its promises, and let us walk with them every step of the way.

Panther need to disconnect from technology

Technology has evolved over the years and now has the ability to do a lot of wonderful things. From connecting to keep track of our health, technology has taken a lot of common problems and showed people a more efficient way of doing things. However, like anything when mishandled in excess, it can have a dark side too.

Despite how far technology has taken humans, and how convenient and seemingly the future it may be everyday life, there are still some disadvantages to its constant use. Cellphones in particular are something many people don’t give much thought to. We use cellphones to stay connected, to network, to get fit and so much more. But, in all their glory, cellphones are also a distraction and can be an addiction.

On campus, most, if not all, students are preoccupied with their cellphones. Among the most common problems associated with looking down at the phone for too long are Anterior Shoulder Syndrome and eye problems.

Looking down for too long strains the neck, pushing the head forward past the center of gravity. This can lead to muscular tension, damaged vertebrae and even compressed and degenerated discs in the back. Prolonged staring at the screen causes squinting and straining of the eyes, which can lead to headaches. Blurry vision, dry eyes and even long-term nearsightedness can occur in the long run.

Cellphones can also harm our ability to communicate with people face-to-face. Conversations have come to seem simpler and coach they lead to meanings being misinterpreted. Students are also easily distracted in class when they receive notifications of a new messages, notifications or emails.

Yet, despite all of these issues, Panthers remain connected, but not always in the best way.

One junior, Vanessa Macias, says that using a cellphone does have its advantages.

“Smartphones today allow us to have a wealth of knowledge at our fingertips. They allow people to converse with each other and are especially helpful in the case of emergencies,” Macias said.

However, she does admit that cellphones have disadvantages, and uses her cellphone more than she’d like to admit.

“Disadvantages are more on the social and psychological side. Most are simply checking social media or playing games,” Macias said.

A senior, Jimmy Zeledon, admits to using his phone often enough in a day.

“I have sometimes sometimes my eyes by staring at my phone excessively. On some occasions I’ve even gotten headaches from sitting uncomfortably and using my cellphone,” Zeledon said.

It all comes down to whether we use technology for our progress and/or for our destruction. Our cellphones are definitely not supposed to make us sick, nor was it meant to hinder our communication skills.

Rather than spending all day scrolling through Instagram and messaging on Facebook, Panthers should engage in healthy daily activities. Whether he’s going out with friends, exercising, enjoying a lovely date or putting in that extra time toward studying, Panthers should take a little break from technology. The cellphone is one of the best innovations of our era, but we should use it wisely.

Panther Health is a commentary on college health in nutrition. Maytinee Kramer is a staff writer for FIU Student Media. For more commentary, please contact Maytinee at opinion@fiusm.com.
Astrophysicist takes over the Wolfsonian
FIU for a tour

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Staff Writer
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Astrophysicist Jorge Perez Gallego will be taking over Wolfsonian FIU Feb. 19 at 7 p.m. for a tour of the museum’s special exhibition “Margin of Error.”

“Margin of Error” is an exhibition found on the museum’s sixth floor galleries that explores modern age’s responses to mechanical mastery and engineered catastrophes. The exhibition contains over 200 works that range from the mid-nineteenth to twentieth centuries, including industrial artifacts, paintings, graphic and decorative art, photography, ephemera and sculptures.

Major artists and designers showcased are Lewis Hine, Julius Klenger, Man Ray, Margaret Bourke-White and many more. Gallego holds a Ph.D. in Astronomy from the University of Florida.

He is a designer, educator and writing service developer at the Patricia and Phillip Frost Museum of Science.

Gallego will be speaking about the science behind the accidents portrayed in the exhibition, exploring what causes the margins of error in these situations.

“Margin of Error” exhibition contact the museum at 305-531-1001 or visit wolfsonian.org.

FIU clubs welcome Panthers in the global first year

JAY VANAPADLI
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Freshman year can be stressful, considering the awkward attempts to fit in, adapting to a different culture and dealing with homesickness.

According to Victoria Vaccari, a student advisors advocate at the Global First Year, this nervousness can be overcome by getting involved in clubs in any manner, but most freshmen are unaware on how to take the first step.

“Most lots of international students who are apprehensive about their first year in college,” Vaccari said. “For most of them, it is their first time away from their homes.”

For freshmen, the foremost recommended campus activity is getting involved in a club that caters to their interests. With over 200 clubs to choose from, there is something for everyone here. However, in case a student does not find a suitable club to get involved in, it is more than easy to create your own club or organization.

“Registering a club is easy; interested individuals have to fill out a form online and attend an Orgsnc orientation,” said Nadine Matas, Vice President of the council for student organizations.

Orgsnc is an online portal which contains the information of every single club at FIU. It also acts as medium of communication between the club members regarding meetings, activities and goals.

“We even provide funds to run the organizations, thanks to the student government association,” Matas said. “We try to encourage more and more freshmen to join clubs.”

For the hobbyists, there are numerous organizations within FIU that range from niche, “Anime Etc.” for anime enthusiasts, to nature-friendly clubs like “Wings @ FIU,” which aims to create awareness and danger that threatens the natural habitats of birds. The billiards, Astronomy and Chess clubs are perfect opportunities to pursue a different hobby while learning something new.

Hamdan Albalawi, a member of the Billiards club at FIU said, “We, the members of the club, promote billiards to students...represent FIU by competing against other schools and organizations, and ensure members have a great time.”

For freshmen who are still uncertain of what club they want to join, they can explore and weigh their options at the convention for clubs and organizations, put forth by the council of student organizations during the first week of every semester. Representatives and members from various clubs set up stalls in GC ballrooms and provide information about their club, along with engaging activities and free food.

Moreover, for those who wish to get involved in University governance, several student organizations are influential, voicing different student opinions to the administration.

The Student Government Association is one such organization at FIU. It is a united student body that aims to establish a student government providing representation for students in administration. The sheer choice of academic related clubs is helpful for
The Beacon – Wednesday, February 10, 2016

SICK FLICKS’ 10 most anticipated films of 2016

W h i l e January and February are notoriously slow months for new movie releases, there are tons of films set to excite the world of cinema this year. Here are ten of these, that are sure to get excited about the rest of 2016.

It will no doubt be a huge year for superhero films and franchise sequels and prequels, but there are a number of other films that will fight for a piece of that box office pie. Here are ten top 10 anticipated movies.

No. 10. The Lobster (March 11): This film was released in the UK in late 2015, but will finally get a proper release in the US at the beginning of March. The plot alone should pique your interest enough to give this film a try. Sometimes in the future all single people get sent to “The Hotel” where they must find a romantic partner within 45 days or be turned into an animal of their choice.

No. 9. Sausage Party (August 12): Seth Rogen and his merry band of comedy pranksters are at it again but this time they get animated - as different grocery store foods. While the premise sounds ridiculous the prospect of hearing the voices of Jonah Hill as a sausage, Kristen Wiig as a hot dog bun and Edward Norton as a dog meat is seven years in the making for writer, director and star Nate Parker.

This film can not have come at a better time, with the important racial discussions happening around the country. Fox Searchlight won the distribution rights to the film for $17.5 million; keep an eye on this film to get an official release later in the year.

No. 4. Rogue One: A Star Wars Story (Dec. 16): The first spinoff in the “Star Wars” universe will introduce us to a group of fighter pilots on a mission to steal the Death Star’s blueprints. After the now $2 billion release of “Star Wars: The Force Awakens,” the series is at a fever pitch and Disney is hopeful this spinoff will keep the money rolling in.

This film will expand the ever growing universe and will hopefully answer at least some of the unknown questions from Episode VII.

No. 3. Silence (Release TBD): Martin Scorsese’s new film does not have a release date yet, but one is expected toward the end of 2016.

This new film from the filmmaking legend sounds just as unconventional as it does intriguing. It stars Adam Driver and Andrew Garfield as two Jesuit Priests who travel to 17th century Japan to spread the teachings of Christianity and seek out their mentor played by Liam Neeson.

No. 2. The Nice Guys (May 20): If you haven’t seen “Kiss Kiss, Bang Bang” from director and writer, Shane Black, drop everything you are doing and watch it immediately. His new film “The Nice Guys” looks like it will have the same, quick comedic writing and original visual storytelling that Black is known for. The film stars Ryan Gosling and Russell Crowe as two cops in a dark comedy, mystery-thriller that promises to be one of the most entertaining movies of the year.

No. 1. Midnight Special (March 18): Jeff Nichols is a name that you should really get to know. The three movies that the 37-year-old has directed so far are deeply personal and are done with the confidence and simplicity of someone twice his age. He continues his streak of intimate family dramas, but in this case he throws his hat into the science fiction genre.

An eight year old boy is found to have a special gift, and his family must race him to a secret location while being hunted by the government as well as an extreme religious group.

Michael Shannon has starred in all of Nichols previous films and returns along with Joel Edgerton, Adam Driver, and Kirsten Dunst.

Sia makes it out alive on her seventh album

Sia, known for her songs such as “Chandelier” and “Cheap Thrills,” is back with her seventh album, “This Is Acting.” It is different from her previous albums in that it contains unrecorded songs. The album’s lead single, “Wild Hearts Can’t Be Broken,” is a song that was dropped from Sia’s album “1000 Forms of Fear.”

Many music enthusiasts have become aware of Sia’s influence on their own. The Kiwi singer is responsible for Beyoncé’s “Pretty Hurts,” Rihanna’s somber single, “Stay” and Katy Perry’s “Firework,” along with other notable hits.

In an effort to avoid the spotlight, Sia has opted to write chart-topping hits for music’s biggest stars, but has a voice as powerful as Sia’s, any song can become a hit. But Sia does not settle, crafting her album with rhythmic beats and pulsating electronic synths, united with her unforgettable melodies.

Her voice overpowering the background, building into a climactic chorus she has become known for. “This Is Acting” is Sia’s seventh studio album, in is essence a reject album. Composed of songs originally written for Beyoncé, Rihanna, Adele and Katy Perry, Sia has recycled what other artists have scrapped. The album’s title cleverly reflecting Sia’s portrayal of the artists the songs were meant for.

“It’s like when you have a bunch of stuff in the fridge that’s about to go bad, but you’re such a great chef you make something delicious out of it,” Sia said on “The Ellen Show.”

“This Is Acting” is a collective of potential radio hits; making it impossible not to love every song. Singles include “Cheap Thrills,” “Bird Set Free” and “One Million Bullets” and “Bird Set Free”.

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Sports

FIU welcome 24 new signees

PETER HOLLAND JR. Staff Writer peter.holland@fiusm.com

Wednesday, Feb. 3 was a busy day for Head Coach Ron Turner and his football program.

As college recruits and prospects signed their letter of intent to play at the university of their choosing, Turner brought in a total of 24 signees as part of the recruiting class of 2016.

Of the 24 signees, 13 players are on offense and 10 are on defense. 21 players are from the state of Florida and seven are from South Florida. Four players have already enrolled this semester to participate in football activities.

17 players attended Turner’s football camp this past summer in Miami, Tampa and Jacksonville.

“I am very pleased with this year’s class. I think it’s got a lot of versatility and a lot of good athletes. We had a good number of guys in our camp, so we know them,” Turner said.

One of the early signees, offensive lineman Dallas Connell was excited to come and play for FIU. Now a freshman, he and his twin brother Doug, who also plays offensive lineman, are loving every minute of FIU.

“I love FIU so far,” said Connell. “It’s been great with all my classes and meeting with the team, it has been a great experience so far, I just love the atmosphere and great mindset for this coming season. I think coach Turner has been doing great things here.”

During the banquet, he announced that on Monday, March 7, the football team will begin spring practice.

The FIU women’s tennis team swept Stetson University and Bethune-Cookman University the weekend of Feb. 6-7 at the Mandy Stoll Tennis Center in DeLand, and rebounded from a frustrating home opener.

The Panthers (3-1) dominated throughout the weekend, sweeping both opponents, 7-0, and did not lose a match. The dominating weekend started when the Panthers played the Stetson Hatters (1-2) on Saturday, Feb. 6.

After the home opener, junior Nina Nagode said the team needed to play more aggressive in doubles and not come out as tired as they did versus Troy.

In the match against the Hatters, the Panthers won all three doubles matches to claim the first point of the match. Senior Carlotta Orlando and redshirt-freshman Andrea Lazaro defeated Arijana Korac and Carolina Meregalli, 6-1. Freshman Maryna Veksler and Nagode defeated Eveline Lepinay and Maja Salibasic, 6-2, to clinch the doubles point.

Senior Kai electron and sophomore Nerma Brozovich defeated Karla Kozlov and Alexa Meregalli, 6-2, 6-0, and Veksler continued to dominate the Wildcats, 7-0. Brozovich defeated Brittany Hill, 6-2, 6-1, and Veksler defeated Lepinay in straight sets, 6-2, 6-3. Caluk finished the shutout when she won her match, also in straight sets, 6-2, 6-4, over Meregalli.

Head Coach Kaitlin Pellegrino said after the opener the team needed to execute their shots better and be more consistent in their matches moving forward.

In the match against the Bethune-Cookman Wildcats (1-3) on Sunday, Feb. 7, the team continued their dominant play from the day before and defeated Romero, 6-2, 6-0, and Brozovich beat Vidal, 6-1, 6-2, to sweep the Wildcats, 7-0.

With the wins over the weekend, the Panthers improved to 19-5 all-time versus the Hatters and 4-0 all-time versus the Wildcats.

The Panthers will take on the Georgia State Panthers in Atlanta, Georgia, Friday. Feb. 19. First serve from Atlanta is set for 4 p.m.
Community unites to save trapped kitten

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Dean Diann Newman took another approach to demonstrating the importance of team as she brought her class together to help save the life of a kitten.

After a student discovered a kitten trapped under cars in the BBC faculty parking lot, Newman’s students worked together to save it.

“A student saw the small kitten with no food or water and became concerned for its safety,” Officer David Navas said. “In fear of a car running the kitten over, the student brought her class together to help save the life of a kitten.

The officers contacted the owner of the car, Jill Brookner, an instructor with Newman for a class on Leadership Training for Team Building.

“[Brookner] was with them in the parking lot for over 40 minutes,” said Newman. Brookner came back unsuccessful and said she needed to call for AAA to lift her car.

Brookner and Newman were in the middle of class when the police contacted Brookner. When they heard of the news, the students immediately reacted and offered to lift the car themselves, according to Newman.

Two students had jacks in their car and they brought them over to lift the car. Another student then reached under the car to scoop the kitten. The students tried for about 45 minutes to save the kitten, said Chelsea Kinjorski, a higher education administration grad student.

“When the kitten was rescued, we all cheered,” said Newman, Associate Dean of the Chaplin School of Hospitality & Tourism Management.

After the students lifted the car, Kinjorski put the kitten in a box and it stayed with them throughout the rest of class time. She then decided to take the kitten home.

Kinjorski said her neighbor fosters stray cats and there were several students who could not take the kitten home, so she took it home knowing she might be able to find it a home.

The class named the American short tail kitten Jack after the jacks and ringworm. But the vet agreed the kitten was female so she changed her name from Jack to Jackie.

Jackie is about 6 weeks old and was infested with fleas, ear mites and ringworm. But the vet agreed the kitten was in good health for being a stray, Kinjorski said.

“I have never had a cat of my own before, but I knew as soon as I saw her, I had to keep her,” she said. Kinjorski is expected to keep Jackie under her care and is currently tending to her with “lots of patience and anti-bacterial soap.”

“I learned that when a group puts their mind to something, it can be accomplished,” Kinjorski said.

Panthers end regular season on high note

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The FIU swimming and diving team was able to end the regular season on a high note, defeating the Florida Atlantic University Owls 115-71, Sunday Feb. 7.

This win follows last week’s season low loss against the University of Miami Hurricanes, 95-205. It also adds extra momentum to the team as they gear up for the Conference USA Championships. Making its second win over the Owls, the team took home seven first-place finishes from five individuals and two relay teams.

The Panthers kicked things off early with junior Jennifer Alfani, freshman Nicole Hunnewell, junior Jennifer Deist and sophomore Naomi Ruechel placing first in the 200 yard medley relay. The women finished with a time of 1:46.69.

Sophomore Kyna Pereira followed this up with an individual win in the 200 yard freestyle with a final time of 1:37.17, and sophomore Skye Carey, junior Anna Jonsson, freshman Marie Lauridsen and Piper finishing second with a 1:40.24 time.

Overall, the University brought home seven wins of the 12 events, coupled with seven second place finishes.

Next up for the Panthers is the C-USA Championship, run, in Atlanta, Georgia. Conference championships begin Feb. 24, and end Feb. 27.

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