



November 2011

Seasonal Student Issues

There's a seasonal ebb and flow when it comes to student issues. Here are a few things your student may be experiencing this month:

- Roommate problems and floor tension
- Academic pressures due to procrastination, workload and lack of ability
- Burnout
- Not feeling like they have the stamina to keep up the pace through finals
- Job search stress for holiday break
- Problems from increased alcohol consumption
- Lack of initiative to find new friends or activities because it seems social groups are already set up
- Concerns about going home at Thanksgiving time – whether it's concern about seeing changes among old friends, how things will be with family members or dealing with a romantic relationship

Health Insurance: Student Options & Questions

We all hope for good health, yet nothing is assured.

Making sure that your student has adequate health insurance coverage at school can help in three ways: (1) to allow him to access health care when needed, (2) to alleviate unnecessary worry and (3) to help limit the financial liability you could all face from an unforeseen accident or injury.

When it comes to health insurance for your student, there are several different options:

- Staying on a parent/parents' insurance plan (only if the student is under age 26 and can't get her own job-based coverage)
- Enrolling in a school-sponsored health insurance plan

- Purchasing an individual plan
- Seeing what's available for those with pre-existing conditions at www.pcip.gov
- Exploring other possible government-sponsored alternatives through your state's insurance department or at the site www.coverageforall.org

Those without insurance coverage may be able to tap into a community health center, if one is available close by. These centers typically charge on a sliding scale, based on income.

What You Need to Know

Some questions to consider when exploring student insurance coverage, no matter what avenue you pursue, include:

- What type of coverage is available if my student is going to school elsewhere? Is full coverage only available in the area where we live?
- Are in-network doctors or hospitals available near her school?
- Do parents/families need to pay more to keep a student on their policy than it would cost for the student to purchase comparable individual coverage of his own?

Seeking Options

Find insurance options best suited to your student's needs at <http://finder.healthcare.gov/>.

And to learn more about the Affordable Care Act and how this health care law impacts you and your student, head to www.healthcare.gov/law. The site offers the top things to know, videos, a timeline of what's changing through 2014 and more.

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Health Insurance

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- Are there any dollar limits on benefits?
- What is the deductible for a plan?
- What co-payments are required for prescriptions and office visits?
- How are pre-existing conditions handled?

This is currently the state of student health insurance. Be sure to check out the details, before something happens, so you and your student are covered.

Sources: About.com, 4/5/10; eHealth-Insurance, 9/26/11; HealthCare.gov, 9/30/11

In Pursuit of Happiness

November 7-11 is the Pursuit of Happiness Week. Consider reading excerpts from *The Happiness Project*, where author Gretchen Rubin studies happiness intently for a year, test-driving lessons, research and wisdom on the topic.

More information is available at www.happiness-project.com.

You can also think about happiness in terms of your student. What brings him happiness? Has she found new sources of happiness now that she's on campus? What are some of the "oldies but goodies" when it comes to her happiness – from her dog to her favorite meal that you make?

Happiness is newly defined with every new experience that your student has. It could be a great topic of conversation during the Thanksgiving holidays, when you're all focusing on thankfulness.

Writing Tips

Write on! This November 15 is I Love to Write Day. And it's a perfect time to give your student some writing tips that could help with end-of-the-term papers and projects.

- **Avoid the Passive Voice.** Instead of writing "The program was planned by Dane," write, "Dane planned the program." This makes it clearer and less awkward.
- **Be Concise.** There's no need to be long-winded. Get to the point and steer clear of too much "fluff" in your writing.
- **Get Things Right.** Take great care when spelling people's names, getting their titles correct and other specifics. Also do a careful proof. Spell check doesn't catch everything!
- **Attribute the Words of Others.** When quoting someone, put quotes around their words and tell where the information came from.
- **Don't Go "And" Crazy.** When trying to cram a lot of information in, it's easy to insert "and" many times. However, this makes for a real run-on sentence that is poor form and hard to read. So, if there are more than two "ands" in a sentence, consider turning that long sentence into two shorter ones.
- **Make Things Match.** When referring to one person, don't use "they" later on. Make tenses match throughout a piece, instead of using "did" one time and then "does" the next. Singular/plural references should jive, too.
- **Read It Out Loud.** One very effective way to self-proof is to read out loud. This will help in determining the use of incorrect words, run-on sentences, mismatched tenses and more.

Sources: www.mindtools.com/CommSkll/WritingSkills.htm, www.arc.sbc.edu/writingerrors.html

Punctuation Tips

Here are two university sites that offer punctuation tricks of the trade:

- From Illinois State University
<http://liit.ilstu.edu/golson/punctuation/>
- From Purdue University
<http://owl.english.purdue.edu/owl/section/1/6/>

Taking Fall Photos

As Thanksgiving and other harvest holiday happenings occur, you may be looking to take some good fall photos. These two sites offer helpful tips for capturing the beauty of this season:

- <http://content.photojojo.com/photojojo-original/fall-photo-tips/>
- www.ehow.com/how_4488994_take-fall-photographs.html



The Value of Engaged Students

Your student may be trying new things on campus, from student government to the Chess Club, as a way to engage in campus life. Sure, it takes time and energy to be involved like this, yet the benefits for students are plentiful!

Engaged students tend to:

- Feel more connected to their campus
- Do better academically
- Learn leadership skills that can make them more confident and competent when job searching
- Have an overall better collegiate experience
- Graduate at higher rates
- Graduate on time

So, if your student comes home this Thanksgiving break, talking about his involvement with the campus play, his desire to apply as an orientation guide or his extra work with a professor he admires, consider celebrating this engagement. The out-of-class learning environment here is vibrant and vital! And students who are engaged in this co-curricular life can benefit greatly.



Our Bodies, Ourselves

The book that has helped millions of women better understand their bodies, sexuality and reproductive health issues—*Our Bodies, Ourselves*—turns 40 this year. Four million copies have sold and an updated version is out this fall.

In 1971, the book started as a pamphlet called “Women and Their Bodies” that was written by 12 women who became known as the Boston Women’s Health Book

Collective. It now weighs in at 928 pages, with new information added on topics such as environmental health risks, HIV and AIDS, sexual orientation and gender identity, menopause and the risks of hormone treatment, changes in the healthcare system, body image and much more.

The book can be a useful resource for parents and their students. Plus, the online Women’s

Thanksgiving Togetherness

The Thanksgiving break often provides a bit of time for students and their families to spend together. Here are a few ways to make the most of this limited time:

- Take a walk together
- Keep Thanksgiving dinner simple
- Play board games or cards
- Check out one of the new holiday blockbusters
- Volunteer to prepare and/or serve Thanksgiving dinner to others
- Wash your car
- Cook and bake together
- Play some touch football
- Write “Thankful Lists” for family & friends
- Do a holiday craft

Simple things can be even nicer when done together!



Health Information & Resource Center that accompanies the book (www.ourbodiesourselves.org/book/) offers additional health news and content.

Sources: *The Washington Post*, 10/9/11; www.ourbodiesourselves.org

Smoking & the Smokeout

18-to-24-Year-Olds Have Highest Smoking Rates Among Adults



Some students start smoking in high school. Others start at college, thinking they'll quit when they graduate. The 18 to 24 year old age group has the highest smoking rate among adults, according to the BACCHUS Network. Luckily, the Great American Smokeout this November 17th offers an opportunity for smokers and those who care about them to do something about it.

The American Cancer Society sponsors the Great American Smokeout each year to encourage smokers to use the date to make a plan to quit, or to plan in advance and quit smoking on that day. And research shows that people with strong support networks have a better chance of giving up smoking.

The Smokeout site offers a variety

of tools that smokers can use, including:

- A Guide to Quitting Smoking
- The Benefits of Smoking Over Time
- Computer Desktop Tools
- Printable Resources
- A Cigarette Cost Calculator
- A Stop Smoking Quiz – to help create a personal quit plan

Head to www.cancer.org and type "Great American Smokeout" in the search box for more information. Best of luck to those working to quit and improve their health.

Sources: www.bacchusnetwork.org; www.cancer.org

Secondhand Smoke & College Students

Some students may be around secondhand smoke at off-campus gatherings, in friend's cars, in bars and beyond. It's important for them to recognize that non-smokers can be greatly impacted by secondhand smoke – which contains over 50 substances that can cause cancer – so they can limit their exposure. Some concerns include:

- Asthma
- Respiratory infections
- Heart disease
- Lung cancer
- Nasal sinus cancer

According to the National Cancer Institute, there is no safe amount of secondhand smoke.

Source: MedlinePlus, www.nlm.nih.gov/medlineplus/secondhandsmoke.html

Home for the Holidays

When students and their families are reunited during the Thanksgiving holidays, a few tips can help this time be healthier and happier for all...

- Discuss time and activity expectations ahead of time so you're not getting into rumbles during the holidays
- Realize that your student will likely have some new points of view and topics he wants to discuss – that's what comes from learning!
- Accept that her sleep patterns may be off from the rest of the family's
- Recognize that there may be many demands on your student's time during this short break – family and friends may all want a piece of him!
- Know that final papers and exams may be on her mind, since these come up quickly after Thanksgiving – she may be a bit preoccupied
- Understand that family love, support and encouragement can do your student a *world* of good!

Thank You

This Veterans Day – and every day – we'd like to honor the men, women and families who serve or have served through U.S. military service. And for Canada's Remembrance Day, also on Nov. 11, we honor those who served in the Canadian Armed Forces. Thank you.

Reaching Out to Military Families

- Learn more about the Joining Forces initiative to serve American's military families at www.whitehouse.gov/joiningforces/. There are opportunities to send online messages of support, to find service options and more.
- Find volunteer opportunities to help veterans and military families through the website www.milserve.org.
- Attend an Honor Flight Network send-off, as this organization tries to get as many World War II veterans to the National WWII Memorial in Washington, D.C. as possible. More information is available at www.honorflight.org.

Sources: U.S. Dept. of Veterans Affairs, www.va.gov; Military.com, www.military.com/veterans-day/

