

Health and Wellness Issue



Announcements/Events

- Winter Quarter Loop Involvement Fair- January 18th, from 11-6 p.m. DePaul Center 11th Floor Gallery.
- SLI Student Leader Round-up- January 11th. DePaul Center 11th Floor Gallery.
- Dr. Martin Luther King, Jr. Prayer Breakfast- January 16, 2006. From 7:30 a.m. - 9:30 a.m. , Student Center Multipurpose Room (120) in Lincoln Park.

Wellness Center Offers Variety of Services for Students

Need some spiritual, intellectual, physical, social, or emotional guidance? The Wellness Center may be the place for you.

The Wellness Center, located in room 100 of the Ray Meyer Fitness and Recreation Center in Lincoln Park, offers a lot of free services on a drop in basis. "We are the staging area for one-on-one services (personal training, dietary services, massage, etc...), and provide educational information on a drop-in basis." Says Dana McPherran, Coordinator of the Wellness Center.

On January 17, 2006 the Wellness Center will be hosting a free seminar for women entitled, "Trust Yourself to Trans-

form Your Body". The author, Laura Bryant, will be speaking to women about customizing a plan that is right for them, exercise and nutrition basics necessary for success, the number one obstacle to weight-loss and how to get beyond it, three things that must be done throughout the process of reaching and maintaining a healthy weight, and action steps that you can take immediately. It will take place from 7:00 p.m. – 9:00 p.m. in the Instructional Kitchen, room 135, at the Ray Meyer Fitness and Recreation Center.

Students looking for more information on wellness may stop by



The Wellness Center offers services and resources on topic such as relaxation and stress management, men's and women's health issues, and alcohol awareness.

the Wellness Center or visit the Ray Meyer website at <http://condor.depaul.edu/~rec>.

You can also check out the National Wellness Institute website: www.nationalwellness.org.

~Jennifer Wright, Info Desk

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Article submissions, questions and/or comments may be directed to Jennifer Wright at: jwright@depaul.edu.

Wearing a School Backpack: Tips to Prevent Back Problems



Backpacks are a convenient way to carry books and other school supplies, but wearing them improperly or overloaded can put students at risk for spinal injury says Mary Ann Wilmarth, PT, DPT.

Wilmarth, a member of the

American Physical Therapy Association and director of the physical therapy doctoral program at Northeastern University in Boston, has conducted research on the effects that wearing backpacks improperly have on children and college-age students. She recommends the following tips for safe backpack use:

- Wear both straps to distribute the weight evenly.
- Put on and remove backpacks carefully. Avoid excessive twisting.
- Wear the backpack resting evenly over the middle of the back. The backpack should not extend below the low back.
- Adjust the straps so they are not too loose but still

allow for free arm movement and ease in putting on and taking off the backpack.

- Keep the load at 10-15 percent or less of your body weight.
- Carry only those items needed for the day with the heaviest items closest to the back.

When selecting a backpack, Wilmarth recommends selecting one with: A padded back, Hip and chest belts, Multiple compartments, and Reflective material to enhance visibility at night.

Source: American Physical Therapy Association, www.apta.org

Financial Wellness: Getting Rid of Credit Card Debt



“The disadvantage of credit use is losing financial flexibility in managing your money. Credit use today ties up money you earn in the future.”

Develop a Plan

To get rid of your debt you need to plan how you want to do it. First, gather all your credit card bills together and complete the chart below.

Then look at your different debts and set priorities for your repayments. Which debt will you pay first? Choose strategies from those discussed on the right to help get rid of your debt. Once you have a plan, you are on your way to reducing your debt.

With the stress of the holiday season behind you, you may find yourself facing a new burden— your credit card bill. Not to fret. Below is some advice on how to get those finances in order and on how to pay that credit card off!

Using a credit card is an important responsibility. A good credit record can help you get a job, make major purchases, and accomplish many short and long-term goals. A poor credit history can make it harder for you to rent an apartment, buy a car, or fulfill a dream. It is important to know how credit can change your spending power and how you can recognize the danger signs of credit and avoid serious problems.

The greatest disadvantage of credit use is losing financial flexibility in managing your own money. For example, if your credit card debts take 10 percent of your after-tax income, you can't spend those dollars for something else. Credit cards can reduce your future buying power if you carry a balance and let finance charges build up.

How can you get rid of your credit card debt? The first thing to do is get all your credit card bills to-

gether. For each account, write down the total balance and the minimum monthly payment required.

Prioritize repayments

The next step is to be sure you can make the minimum payments on your credit cards. Look at your spending and make cuts where you can to find the money to pay your credit card bills. If you have trouble doing that, the National Foundation for Credit Counseling (1-800-388-2227) or Myvesta.org (1-800-698-3782) can help.

Credit card companies require a minimum payment each month. If you pay only the required minimum payment, it can take a very long time to clear your balance. For example, if you have a \$2500 balance at 21% interest and you pay 2% of the remaining balance each month (a typical minimum payment), it will take you more than 63 years to pay off your debt. It would cost you \$14,699 in interest charges¹.

Plan to do more than just pay the minimum. If you pay \$50 each month for the example above, it would take you 10 years to pay off your \$2500 balance and cost you \$3493 in interest charges.

Choose strategies to cut your debts as soon as possible

Pay high-rate cards first - At higher interest rates, more of your monthly payment goes toward finance charges. Quickly paying off balances on cards with high rates can free up cash to pay other bills.

Pay off cards with the smallest balances first - Paying off cards with small balances gives you extra money to pay on the bigger balances. Once you pay off a bill, next month add the amount you've been paying to the check you write your remaining creditors. For example, let's say you pay \$35 a month on your J. C. Penney's account. Once it's paid off you can start adding \$35 to the check you write to pay your VISA account. Then when you've paid off your VISA, add that amount, including the \$35 from the Penney's account, to the check you write to pay your MasterCard account, and so on until all the accounts are paid in full. Stop making new charges - If you have to, cut up your cards, hide them, or lock them in a drawer.

Stay flexible - The key to sticking to your credit card debt repayment plan is to stay flexible. If you find that you set unrealistic spending limits in the beginning, revise your spending plan the next month.

Get a cheaper credit card - Find one or two low-rate cards and cancel all the others. Switching from a high-rate credit card to a low-rate card can easily save you \$200 or more a year.

¹ This was calculated using PowerPay and assuming a \$10 minimum payment.

~Written by Pat Hildebrand, Consumer and Family Economics Educator, Effingham Extension Center, University of Illinois Extension, September 1997. Updated 2004.

CTI Sponsors Student Success Workshop Series

Ever feel like you don't have enough time in the day to get everything accomplished? Have trouble determining the most effective way to study for a test? Unable to get the motivation to do your homework? Dealing with so much stress that you can't concentrate?

CTI Advising recognizes that students are faced with these challenges and recently piloted the "Success Workshop Series"

in the fall of 2005. The five week workshop series was developed and presented in conjunction with other University Resources including University Counseling, the Career Center and University Ministry. Session topics included time management, procrastination, study skills and stress management.

Attendees found the workshop series beneficial because they were able to learn new tech-

niques as well as be refreshed on tools they have already learned. Students also benefited by being able to connect with other students and realize they aren't alone in facing these challenges.

All CTI undergraduate students are invited to attend the next Student Success Workshop Series beginning on Thursday, January 26th, 2006. All workshops will be held from **4:00-**

5:00 p.m. at the CTI building, 436 A. To reserve your spot for these workshops, login to My-CTI. Questions? Please contact the CTI advising office at 312-362-8633 and ask to speak with John Glatz, Becky Krochmal or Jaclyn Musselman. Or, send us an email at ctiadvising@cti.depaul.edu.

~John Glatz, CTI

Career Center Upcoming Events...

Job & Internship Fairs

Diversity Job & Internship Fair
Thursday, February 16, 2006
Diversity Roundtable Session:
10:00-11:00 am
Fair: 12:00-4:00 pm
Lincoln Park Campus

Open only to DePaul Students and Alumni

The Diversity Job & Internship Fair is the perfect opportunity to seek a summer internship or post graduation position. You will have the opportunity to interact with employers who are committed to hiring without regard to race, ethnicity, religion, sex, sexual orientation, age, marital status or physical or mental disability. Job seekers are also welcome to participate in a roundtable session with alumni prior to the fair to discuss challenges unique to diverse candidates in today's job market.

On-Campus Recruiting

WINTER RECRUITING SEASON

January 9 – March 10, 2006
On-Campus Interviews
Winter is a time when many employers visit campus to interview candidates for internships and full-time positions to begin in Summer. To view the employers that will be interviewing on DePaul's Loop campus this quarter, and to apply for openings, log-in to <http://depaul.erecruiting.com> and click on Jobs & Internships>Job & Internship Search in the top navigation bar. From there, select 'Jobs with Interview Schedules' under 1-click searches to

view and apply for positions.

**Be on the look-out! Practice Interview Day for Education and CTI Students!*

The Career Center will host Practice Interviews for Education and CTI students to help you prepare for the winter recruiting season. Interviews will be conducted by DePaul alumni currently working in the Chicago business community. You'll receive feedback on your interviewing skills to help you land the job or internship you seek!

Stay tuned for date and locations! Additional information can be found on eRecruiting at <http://depaul.erecruiting.com>

Company Presentations

Meet and network with recruiters and learn about their organization, its culture and employment opportunities. Many of the organizations hosting company presentations also interview on campus, and attending company presentations are a great way to be considered for an interview.

To view the companies hosting presentations on campus, please visit <http://depaul.erecruiting.com>. Once logged in, click on Calendar>Calendar Search in the top navigation bar. From there, select 'Company Presentations' under 'By Event Type'.

Career Networking Events

Careers in Technology
Thursday, January 26, 2006

5:00-7:00 pm
525 South State Street, University Center, Lake Room, Loop Campus
Technology professionals will share resources, tips and experiences on how to remain current and competitive. This event is designed to help DePaul students and alumni understand and navigate current technology employment demands, learn from existing technology professionals and increase networking contacts.

Careers in Human & Social Services

Thursday, February 9, 2006
4:00-6:00 p.m.
Student Center, Multipurpose Room, Lincoln Park Campus
Professionals in advising, counseling, health care, human services and social work will discuss their experiences, the education needed for certain positions and the challenges and rewards in working in various roles. Panelists from the not-for-profit environment will participate.

Futures in Finance

Thursday, February 23, 2006
5:00-7:00 pm
525 South State Street, University Center, Lake Room, Loop Campus
This annual event brings together more than one hundred Finance students, alumni and faculty from the College of Commerce. Learn how Finance professionals entered the field and

created their career success. Meet and network with professionals in corporate finance, banking, investments and real estate.

Careers in Education
Wednesday, March 1, 2006
5:00 - 7:00 p.m.
Student Center, Multipurpose Room, Lincoln Park Campus
A panel of speakers working in a variety of jobs within the field of education will discuss their career experiences. In addition, they will be available for one-on-one networking and to answer your questions about education careers.

Careers in Management and Human Resources
Thursday, March 9, 2006
5:00-7:00 p.m.
525 South State Street, University Center, Loop/River Room, Loop Campus
Meet and network with management and human resources professionals with expertise in project management, recruiting, compensation & benefits, operations management, training, organizational development, leadership development and consulting. Speakers representing a cross-section of industries and organizations will participate.

Register for all events through eRecruiting at <http://depaul.erecruiting.com>.

~Amanda Powers, Career Center

Winter Delights- Chicago's Great Hotel Extravaganza

Looking for a winter get-a-way that's not far from home? Frank Sinatra's famous tune, *My Kind of Town*, rings more true than ever this winter as the city of Chicago invites residents and visitors to experience **Chicago's Great Hotel Extravaganza, Winter Delights 2006** from **January 2 until February 28, 2006**. Chicago celebrates the Midwestern hospitality that makes it everyone's kind of town as more than

25 of the city's great hotels transform into virtual cultural centers, offering unique culturally themed travel packages complete with entertainment, VIP access to events, backstage tours and conversations with arts experts. The stage is set with these experiences offering itineraries that take the work out of traveling and make lasting memories with themes ranging from chocolate, architecture

and Chicago sports to blues, jazz, opera and Irish heritage. One-of-a-kind experiences and attractive package prices can be booked at www.877chicago.com or by calling 1-877-CHICAGO.

~Source: City of Chicago, www.cityofchicago.org



DePaul University ELECTRONIC BILLING and Payment Services

The convenient electronic billing is DePaul University's preferred means of generating tuition bills for all incoming students. This means that paper bills will not be issued. Continuing students can also take advantage of this convenient billing method. When a billing statement is generated, an email notification will be sent to the preferred email address that has been designated by the student. When the email is received just follow the four simple steps listed and the convenience of E-bill will be available.

I. How do I sign up for Electronic Billing (E-Bill)?

1. Go to www.campusconnect.depaul.edu
2. Go to "For Students"
3. Click on "E-Bill View"
4. Follow the prompts to activate your E-Bill.
5. Print the last page to retain a record of your Net-Pay Pin#

NOTE: If you prefer to not to pay on line just activate the e-bill for "view only". Payment can then be made using other available means.

II. How do I enroll my parents or another 3rd party payer?

Your student id and Net-Pay Pin# is all that is needed to enroll your parent(s) or another 3rd party payer or have them enroll themselves. Your campusconnection password is **NOT** needed. Multiple persons can be given access to view the e-bill.

1. Go to www.campusconnect.depaul.edu
2. Click on **Guest**, please click [here](#).
3. Click on "**View Bill**" (this is how it reads on campusconnect)
4. Follow the prompts to enroll for E-bill

Once you have activated the e-bill you may return to www.campusconnect.depaul.edu to view your e-bill and make electronic payments at your convenience!!

Please note that exemptions from electronic billing may be allowed by appeal. The appeal form is available upon request in the Student Accounts Office.

Don't hesitate to contact Student Accounts at one of the offices listed below with any questions and your comments.

Have a great school year!
Student Accounts

Lincoln Park Campus

Schmitt Academic Center, Room 118
2320 N. Kenmore Avenue
Chicago, IL 60614
(773) 325-7375
Monday thru Friday: 8:30 am to 5:00 pm

Loop Campus

DePaul Center, Suite 9900
1 E. Jackson Boulevard
Chicago, IL 60604
(312) 362-6628
Monday thru Thursday: 8:00am to 6:00pm
Friday: 8:00am to 5:00pm

Be a Leader!

Interested in leadership? Wondering how you can get more involved on campus? Do you have a desire to be a leader at DePaul? If you answered "yes" to any of these questions swing by the **Student Leader Round-Up!**

Representatives from a variety of Student Affairs offices will be present at the **Student Leader Round-Up** discussing a multitude of leadership opportunities for you. Examples of leadership positions include: Chicago Quarter Mentors, DCSA Coordinators, Facilities Assistants, "LEAD-In!" Mentors, Mile Walkers, Orientation Leaders, Resident Advisors, and STARS Mentors.

Student Leader Round-Ups will take place at Lincoln Park and Loop campuses on the following days:

January 10th from 11-2 p.m. in the Lincoln Park Student Center Atrium.

January 11th from 11-2 p.m. in the 11th floor of the DePaul Center at the Loop.

We hope to see you on the 10th or 11th!

~Sebastian Contreras, Jr., SLI



"Student Leader Round-Up"

Tuesday, January 10, 2006 Wednesday, January 11, 2006
LPC- Student Center Atrium Loop- DePaul Center, 11th floor
11am-2pm 11am-2pm

Mile Walker
Resident Advisor
Orientation Leader
LEAD-In! Peer Mentor
S.T.A.R.S. Peer Mentor
DCSA Coordinator
Facility Assistant
Discover/Explore Chicago Student Mentor

Explore Leadership Opportunities at:
<http://studentaffairs.depaul.edu/leadershippositions.htm>

The poster features a central graphic of a globe with a graduation cap on top. Surrounding the globe are several small photographs showing students in various settings: a group of students sitting at a table, a student giving a presentation, a group of students posing for a photo, and a student walking on a path.