Congratulations! Your student has chosen to become a member of the JMU community, and we are extremely excited to welcome them to our campus community. You’re probably a little excited, and a little anxious, about sending your student to college. To help prepare you for this new experience, we have an excellent opportunity for you this summer!

In the One Book (www.jmu.edu/onebook/index.shtml), you probably read about our award-winning orientation program here at JMU. All new students attend a one-day orientation, called Summer Springboard and we welcome parents to experience Summer Springboard alongside their students. During this day-long event, you’ll have a chance to learn more about what your student will experience here at JMU, as well as attend programs specifically designed for parents. We’ll also have plenty of opportunities for you to talk to campus representatives and get answers to your questions.

When your student moves to campus in the fall, we have a five-day welcome week, called 1787 August Orientation, to acclimate students to their new lives at JMU. These five days are filled with activities designed to help students understand what it means to be a member of the JMU community, explore the academic expectations and opportunities, and meet other new students.

Encourage your student to go online to make their Summer Springboard Orientation reservation. Visit the Orientation website at www.jmu.edu/orientation/ and click on “First Year” for a list of dates, more information on what you’ll experience during the day, a sample schedule, what to bring and a list of FAQs. We look forward to meeting you this summer!

Orientation Office:
Wilson Hall, Room 215
orientation@jmu.edu
(540) 568-1787
Fax: (540) 568-6719
Office hours: Monday – Friday, 8 a.m. – 5 p.m.
Welcome to the JMU family

Dear Parents:

On behalf of the Parents Council, we extend a warm welcome to all of you who are joining the JMU family as parents of freshmen and transfer students. We know this is an exciting time for you and your students. Settling into the college experience can present challenges. JMU offers extensive opportunities and resources to ease the transition; we encourage you and your students to take full advantage of them. Campus clubs, organizations, services, and assistance are outlined on the JMU Web site. You can obtain more specifics by attending the parent information session during Orientation this summer.

Two more key events for your calendar are your local First-Year sendoff in July or August and Family Weekend on Oct. 1-3, 2010. The sendoff is a great setting for you and your student to speak with current students, parents, and administrators and to meet other new JMU family members in your area. The sendoff schedule is published on the JMU Parents Web site and more details will be mailed to you. The Family Weekend brochure and registration will be posted online at www.jmu.edu/parents/Family_Weekend.shtml, on July 1, and a postcard reminder will be mailed to you in mid-June, but NOW is the time for you to make hotel reservations. A listing of local accommodations can be found on the JMU Parents Web site. Thousands of families take advantage of this opportunity to get a taste of JMU campus life with their students and to further enhance their JMU family experience.

As spokespersons and advocates representing JMU in our communities, Parents Council members serve as a liaison between parents and the university. This is a great way to get involved in JMU and to learn first hand about its many diverse academic and extracurricular programs. In addition, the Parents Council has enriched our JMU experience because of the special friendships we have formed.

Current Parents Council members and the classes we represent are listed on the JMU Web site at www.jmu.edu/parents/parentscouncil.shtml. All of us are willing and anxious to answer your specific questions about the Parents Council and any general questions about JMU and its programs. Please feel free to call on us.

We encourage your involvement with your student in the JMU experience. Whether you serve on the Parents Council or participate in other activities supporting your student and JMU, your contributions are very welcome. Working together, we can assure the success of our students and further the advancement of this outstanding university. Welcome to the JMU family! Go Dukes!

Craig & Elizabeth Fritsche (‘11P)
Parents Council Chairs

For more information and registration visit www.jmu.edu/parents/.

Other important dates:

- Aug. 30 First Day of Classes
- Oct. 1-3 Family Weekend
- Oct. 16-18 Homecoming
- Nov. 20-28 Thanksgiving Break
- Dec. 13-17 Final Exams
- Dec. 18 Graduation and Commencement

Parent Relations Meet the staff

Sherry King
Director
(540) 568-8064
kingsf@jmu.edu

Tracey Kite
Assistant Director
(540) 568-3193
kite@jmu.edu

Deborah Centers
Administrative Assistant
(540) 568-3190
centerdj@jmu.edu
**Madison Family Connection newsletter**

The JMU Madison Family Connection e-newsletter is informative ... it’s helpful ... and it’s FREE. Sign up today. You can register your e-mail address at [www.jmu.edu/parents/](http://www.jmu.edu/parents/). The e-newsletter will keep JMU parents and families informed of payment due dates, campus events, vacation and break schedules, deadline reminders and tips for student success.

If you would prefer to have the newsletter mailed to you, please e-mail your student’s name and home address to kitetl@jmu.edu, or call at (540) 568-3193 or toll free at (866) 399-8432.

**LAST-MINUTE ADVICE**

All across the country, as bright July days fade into sweltering August nights, parents of college-bound freshmen lie awake perspiring with dread as much as with the heat: “Can he balance a checkbook?” “What will she do if she gets sick?” “I don’t think she understands how much trouble she can get into for underage drinking.”

You only have a few more weeks to pass along all the advice your child needs to know. How will you cover it all, and what happens if you forget to mention something important?

There are things your student needs to know for the purely practical demands of coping with life in a new situation. There are things we want you to discuss with your child. There are even a few things your child would appreciate hearing from you. The trick is to figure out when you’re offering useful information as opposed to unwanted advice or an index of admonishments.

While parents are intimately involved in their children’s education from preschool through 12th grade, as their child goes to college the parents role begins to change. This role change is greatly contributed to the Family Educational Rights and Privacy Act. According to FERPA, college students are considered responsible adults and are allowed to determine who will receive information about them. For further details regarding FERPA, please visit the Registrar’s Web site at [www.jmu.edu/registrar/FERPAOutline.shtml](http://www.jmu.edu/registrar/FERPAOutline.shtml).

**Important Tips for Move-in Day**

Move-in day at JMU is quickly approaching! The following tips will help you make the most of a busy and emotional day.

In addition to the information below, you can also receive updates from the JMU Housing Office via Twitter at [http://twitter.com/ORLaTJMUParents](http://twitter.com/ORLaTJMUParents). You may also contact the Office of Residence Life at [res-life@jmu.edu](mailto:res-life@jmu.edu) or at (540) 568-4663 if you have any questions about move-in.

**Top three things to know**

1) The correct day. Some first-year students will move in on Tuesday, Aug. 24, and the rest on the following day. Your student’s room assignment notification also tells him or her what day the hall is open for move-in.

2) Driving directions. Forget what you know about how to get to JMU. In order to accommodate all of the traffic we expect at move-in, there is a specific arrival plan for each residence hall. We have provided these directions through the online room assignment notification. If you haven’t seen these directions, visit [http://www.jmu.edu/orl](http://www.jmu.edu/orl) and click on the Moving In link. There, you should see a choice for Driving Directions.

3) Help for the move. Designate a driver who is NOT the student. Volunteers will help you unload your vehicle once you arrive at the hall, BUT once the vehicle is empty you will be required to move it to a satellite parking lot. The student needs to remain with his or her belongings, so someone else will need to be available to do this.

(continued on page 4)
Starting college is an exciting time for students and families alike, and freshman advisers are instrumental in helping students begin this new chapter. One of the main roles of the freshman adviser is to help students become more independent, resourceful and able to navigate the university system.

When freshmen attend Summer Springboard, they meet their freshman adviser in a small group of four to six students. The freshman adviser is trained to help students make the transition from high school to college by answering questions, providing information, listening, easing concerns, and generally being a connection to the university. Within this session, the freshman adviser introduces students to the policies and procedures of the university, explains General Education, and discusses the major (or possible majors).

The freshman adviser then meets with each student individually for 25 minutes to assist in selecting and registering for the remainder of classes to reach a full schedule of 14-16 credit hours. (Students are registered for six to 12 credit hours prior to attending Summer Springboard. This is based on the student’s major and preferences selected on the One Book Web site.) This individual time enables the freshman adviser and the student to begin developing rapport and to address questions and concerns from the student. Although there are certain courses that students are required to take, their session with a freshman adviser provides guidance and helps them begin the process of making their own educational decisions. Thoroughly reading the material, taking the math placement test (and possibly the foreign language placement test) and providing priority order for various classes are ways in which the student takes control of his or her learning.

After Summer Springboard, most of the faculty freshman advisers leave the campus to take a break and to work on their research and class materials. When students return in August, they will meet with their freshman advisers and have the opportunity to make adjustments to their schedules, if needed.

Finally, below you will find a list of some items we recommend your student bring in August and a second list with some prohibited items they should absolutely leave at home.

(continued from page 3)

More important tips

• Encourage students to communicate with their roommate(s) ahead of time. This will prevent duplication of larger items such as refrigerators, rugs and TVs.
  • Pack items in sturdy containers, and make sure that no one box is too heavy. Spread out the books!
  • Keep winter items at home—ship or deliver them when the time comes. They’ll take up too much room right now when sweaters and mittens aren’t immediately needed.
  • Help your student unpack and get something settled in. But leave things for the student to do with his/her roommate, so they may make the space their own.
  • Don’t linger too long in your student’s room on move-in day. Your student has activities to get to, people to meet and a college life to get started!

• Keep it simple! Help students prioritize their needs and wants to keep their budget in check.

• Encourage students to buy/rent things they need instead of buying everything new. Look for ways to save money:
  • Use coupons for groceries and clothing
  • Shop for clothing second-hand
  • Check for deals on electronics and appliances
  • Buy things in bulk

• Don’t forget about maintenance and repairs:
  • Keep a basic toolkit for common repairs
  • Replace light bulbs, filters and other consumables

• Keep an eye out for deals and sales:
  • Look for sales on furniture and appliances
  • Check for deals on electronics and computers

• Encourage students to stay organized and on top of deadlines:
  • Use a planner or calendar to keep track of assignments and deadlines
  • Keep track of important dates and deadlines
  • Communicate with the university’s student center for help with registration and scheduling

• Remember that college is about more than just classes:
  • Encourage students to get involved in clubs and organizations
  • Encourage students to explore new hobbies and activities
  • Encourage students to take advantage of the many resources available to them

• Finally, be patient and encourage your student to make the most of their college experience.

What Students Should Bring to Campus
Alarm clock
Backpack
Bed linens, pillow(s), blankets(s)
Clothes hangers
Desk lamp
Fan
First-aid kit
Flashlight
Laundry basket, detergent
Message board
Personal toiletries
School supplies
Sewing kit
Shower shoes
Small bucket or basket for shower items
Surge-protected power strips
Towels and washcloths
Wastebasket

What Students Should Leave Behind
Appliances with open heating elements
Curtains and valances that have not been treated and tagged as fire retardant
Candles
Extension cords and cube adaptors (use only surge-protected power strips)
George Foreman grill
Guns, including paintball guns or any form of BB gun
Halogen lamps
Incense
Knives
Microwave ovens
Pets
Room air conditioners
Space heaters
Toasters and toaster ovens
Weapons of any kind
Wireless routers
Save MONEY By Meeting Summer Enrollment Deadlines

Taking a class or two in the summer may sound like a great idea for your student. It may provide a way to get a particularly difficult class out of the way, to repeat a class to improve a grade, or to avoid becoming a “couch potato.”

However, good intentions in March, when summer class enrollment opens, may turn into a financial disaster if the student doesn’t pay attention to the enrollment drop deadlines. These important dates are always posted on the Web site for the Office of the Registrar – www.jmu.edu/registrar.

WHEN THINGS GO WRONG
Consider the following scenario
Your son, an English major, is dating a chemistry major and thinks it might be fun to take a chemistry class with her this summer. He enrolls in March for the summer four-week session starting in May. Unfortunately, the romance dissolves in late April.

Your son decides to leave Harrisonburg and spend the summer working at Busch Gardens. He finishes the spring semester and heads out of town the first week of May.

Since he doesn’t drop his summer enrollment, he receives two e-mail notifications that summer bills are processed and ready to be paid. When he doesn’t pay the charges by the due date, he receives a hold on his student account and an e-mail from the University Business Office about his delinquent charges.

Next, he is assessed a late payment fee.

About two weeks before the start of fall semester, he is back home getting ready for the return trip to Harrisonburg. He finally checks JMU e-mail, sees the notices about the summer class charges and another e-mail advising him that since he has not paid his summer charges, his fall enrollment will be dropped.

Panic ensues and emergency phone calls are made to The University Business Office. How could he be charged for something he didn’t take?

HOW SUMMER CLASSES WORK
When a student enrolls in a summer class, he or she reserves a seat and agrees to pay the tuition charges. Summer classes are important to many of our students and are scheduled based on student interest and faculty availability.

Some classes are held based on a minimum number of students enrolling, making the class viable to hire a professor. Some classes have a maximum number of students enrolled, so students are wait-listed. In either case, if a student does not attend the class and fails to drop it by the Registrar’s deadline, he or she is still responsible for paying for the class. Non-attendance does not negate the charge.

DOUBLE-CHECK DEADLINES
If your student is interested in summer classes, take a few minutes to check the Registrar’s Web site. Make note of the drop deadlines for specific sessions of enrollment. Make sure classes are dropped by the appropriate deadline.

If you have questions about the deadlines or your student has a problem dropping a class, don’t delay in making a phone call to the University Business Office at (540) 568-6505 or the Office of the Registrar at (540) 568-6281. If you don’t, it could cost money.

University Business Office
Warren Hall, Room 302, MSC 3516
Harrisonburg, VA 22807
(540) 568-6505

Your Guide to Techno-Lingo

Blackboard: A application used to manage online coursework for faculty and students.

Blogs: Short for Web log. A blog is a Web page that serves as a publicly available personal journal.

Cyber Communities (Facebook & MySpace): These virtual communities are online “locations” where people correspond with others on a grassroots, many-to-many basis. Users can create profiles with photos, lists of personal interests, contact information and other personal information. Communicating with friends and other users can be done through private or public messages or via a chat feature.

Podcast: An audio file that is download and listened to on a computer or a portable MP3 player such as an iPod. The word itself comes from the combination of two other words: iPod and broadcast.

Twitter: A social networking and microblogging service that enables its users to send and read messages known as “tweets.” Tweets are text-based posts of up to 140 characters displayed on the author’s profile page and delivered to the author’s subscribers, known as followers.

Wi-Fi: Is a play on the term Hi-Fi. Laptop computers that have Wi-Fi components communicate with one another over a radio frequency in much the same way walkie-talkies do.
After 18 years of parenting, it can be hard to let go. Here is a sneak peek at the challenges of the transition ahead and advice for preparing.

The Emotional Roller Coaster:
Recognize that this is a time of ambivalence for all parents. The excitement and joy about opportunities awaiting students are mixed with waves of nostalgia and a sense of loss. Talk with other parents who are going through the same thing. Recognize the student’s conflicting emotions. The student, like the parent, is being pulled between past, present and future. One day he may exclaim, “Leave me alone; I’m 18 years old. I’m independent.” The next day, he may complain, “You’re never around when I need you.” These ups and downs are typical of this transitional time.

Take comfort in the knowledge that part of the parent goes with the student. The foundation parents provide accompanies students across the miles and throughout the years.

Don’t tell a student, “These are the best years of your life.” No one is happy all the time between the ages of 18 and 22, and when a student is homesick or overtired from studying all night, it’s not reassuring to have parents imply that this is as good as it gets.

Enjoy this time of celebration. Try not to focus so much on the upcoming departure that the joys of high school graduation and summer fun are missed.

Communication – Keeping in Touch: Talk to the student about keeping in touch. Would a planned time to talk or a spontaneous call work better? A cell phone can be a wonderful way to keep in touch, or it can be, as one student described, an “electronic leash.” Encourage students to use phones with discretion and not just to fill in the spaces. E-mail and instant messaging are also wonderful ways to keep in touch. However, don’t count on a reply to every message.

Be a coach. Parents often hear more about the problems of college life. Students usually call their parents for reassurance when things aren’t going well, and call their friends with the latest exciting news. When parents get those late-night phone calls, they can encourage their students to use the appropriate campus resources — to go to the health or career center, to talk to an advisor, dean, a counselor or tutor. Read resource information and be an informed coach.

Be an anchor. Keep students informed about changes at home. College students want their parents to accept all the changes they are making but want everything at home to stay the same. So it’s important to communicate about changes at home, whether it’s moving a younger sibling into their room, or, on a more serious note, about illness in the family or the death of a pet. They need this from their parents in order to feel secure and to maintain a sense of trust.

Acknowledge that college today is different. Although century-old buildings look untouched by time, college life today is different from the campus scene 25 or 30 years ago. For those who went to college, think twice before beginning a sentence with, “When I was in college...”

Ask about courses, rather than focusing on grades. Invite students to share the discovery of new ideas, academic interests and intellectual passions.

Send care packages. Early in the year, sharing popcorn or chocolate chip cookies is a wonderful way for a student to meet floor mates. Photographs are personal reminders of home. Holiday decorations, baskets of treats at exam time, and even everyday necessities like shampoo and quarters for the washing machine are reminders that say, “I’m thinking of you.”

When Students Come Back Home: Renegotiate expectations. Students have been making decisions on how they will spend their time for many months. Parents, however, may have strong feelings when students come in late at night, sleep late in the morning or arrive late for dinner. Most students respond well if parents treat them with respect. For example, a parent might say, “I know you’re used to being out until all hours of the night at school, but I can’t sleep when I wake up at 2 a.m. and you’re not here. Let’s talk about how we’re going to handle this so that we’ll both feel good about it.” It takes flexibility and communication to find a common ground.

Understand that the college years are a time for exploration. Students may come home with a “new look,” someone else’s clothes, new politics, philosophies or eating habits. Most of these changes are not permanent. Take a step back, have a sense of humor and pick battles.

Don’t over-schedule. Tell students ahead of time about family plans, especially over the holidays, so that they can make plans accordingly.

Throughout the College Years: Expect change. Students will change the way they think and the way they look. Many will change their majors and career goals. They need parents to stick with them, have patience when they are uncertain and support them as they chart the course of their own lives. College students care more about what parents think than they are likely to say. They quote their parents, talk about them and look to them for encouragement. As they journey toward adulthood and independence, sometimes students want advice and sometimes they just want parents to listen. And as one student put it, “We just won’t tell you which time is which.” Welcome to the delights and dilemmas of being a parent of a college student.
Roommates, conflict, and resolutions

One of the biggest fears of coming to college for the first time is not getting along with a roommate. While the many different people who live together in college make the experience entirely unique, this community living experience can be one of the most difficult aspects of college.

The good news is that this challenge can help students to learn to understand each other, and may develop them into more effective colleagues or supervisors in the world after college. Through JMU’s Office of Residence Life, resources are available to help students navigate their new living situation.

Sometimes students go out of their way to find someone they already know to be their roommate to avoid the dreaded “random” roommate. This allays the initial fear, but it doesn’t guarantee a good roommate situation. Great friends, unfortunately, don’t always equal great roommates. Even at age 17 or 18, friends don’t always communicate their needs or wants as effectively as they could.

In an effort to be friendly or helpful, some students put aside their needs to accommodate their room buddy. Putting aside needs or wants can work in the short term, but eventually, students can start to feel frustrated. When such a conflict emerges, it is almost always both students who feel this way — they just haven’t discussed their needs and they haven’t come to any agreement.

Does it have to be so tough? No, it doesn’t. Many students get along well and they don’t have a serious conflict the whole academic year. However, some roommate pairings experience conflict because of differences. When this occurs, the following resources can help your student get through the conflicts that may arise.

The first of these is the resident adviser. The RA is a student who lives in the section or floor with your student. The RA will introduce him/herself to each resident on the floor and offer an ear and advice to any students who are having trouble adjusting to college life. This adjustment includes understanding and getting along with a roommate’s habits, lifestyle, and personality.

Next, the RA gives each roommate (and suitemate) a Roommate Agreement Form (or Suitemate Agreement Form). This form asks 15 specific questions about sharing personal items, noise levels, sleep times, study times, message taking, and other common roommate issues. These are the “biggies” that if they didn’t do it) and help the residents figure out what is causing the issue and how they can resolve it. RAs are trained to do this very early in the year, and it can help!

Here’s where you can help. This is a new situation for your student (usually). They are going away from home and are going to be living with a new person (even if it is their best friend, this is a new situation). Talk to your son or daughter about how they are going to communicate their room wants and needs and encourage them to be serious in completing the Roommate Agreement Form.

Secondly, if your son or daughter finds himself or herself in a roommate conflict, encourage him/her to see the RA to ask for roommate conflict mediation. Learning how to deal with conflict is a valuable skill that they will use throughout the rest of their lives.

The residence life staff looks forward to partnering with you in helping your student make this major transition in his or her life. If you have questions or concerns about housing and residence life, please call (540) 568-4663 for housing questions and/or (540) 568-3501 for information about mediation, RAs, and roommate conflict.

Keep the lines of communication open. When parents respond too harshly to a student’s mistake or failure, the student often becomes defensive and will no longer offer important information. As a result, minor problems that could be easily solved with a little parental guidance may become major crises.

Talk about finances, especially credit cards. Clearly let your student know what you will and what you will not contribute to college expenses. Based on this, help them develop a monthly budget to determine how they will make ends meet. A student should have no more than one credit card and pay off the entire balance at the end of each month.

Don’t rush in and solve problems. Students need the experience of solving problems on their own because valuable lessons are learned and confidence is built in the process. Remember, you will not always be there when a problem comes up. In fact, some of the most empowering words a parent can utter to a student are, “What do you think you should do about this problem?”

Learn about on-campus resources available to your student. Take advantage of the years of experience Madison faculty and staff members have working with students in all areas of college life. If your student tells you that there is no one to help, don’t believe it. He or she probably has not looked hard enough.
Day-to-day finances

Students are also faced with challenges in handling finances on a day-to-day basis. In most of the surveys we have conducted on campus, our office has discovered some areas where students can benefit from instruction.

Our office has implemented many measures to help students with these important financial literacy topics. For example:

- We conduct workshops for students throughout the year.
- Our Web site (http://www.jmu.edu/finaid/finliteracy.shtml) contains a financial literacy section with a budgeting case studies/worksheets as well as a host of other resources.
- We are available to assist students with developing their personal budgets and answering many of their general financial questions.

Our hope is that students attending JMU will achieve a high level of independence so when they graduate, they will be in a better position to handle their own affairs. Making wise financial decisions is a major component of this.

If your student needs assistance in this area, please direct them to our office. The sooner we can help a student stand on his or her own feet, the better we can help a student stand on them to our office. The sooner a student makes wise financial decisions, the better.

Financial education and open communication with parents can make a big difference.

Financial education

Many people think of the Office of Financial Aid & Scholarships as the place where students go to secure money to pay for college. While that is a large part of what we do, we also seek to educate. Our mission statement reads:

We will ASSIST with identifying and obtaining resources to finance higher education; DELIVER funds in a timely and equitable manner; and EDUCATE, so that informed financial decisions can be made.

Research tells us that many 18 year olds are simply not in a position to handle their financial affairs completely by themselves. Without guidance and education, many students learn the “hard way” by making costly financial mistakes. Financial education and open communication with parents can make a big difference.

As the parent of a new student, you should be aware that the student is the primary contact for almost all JMU financial aid communication. Making students the primary point of contact for this information puts them in a position to take ownership and responsibility for their finances from the perspective of financial aid. It’s a step toward financial independence.

See you back here at Family Weekend

Families are invited to JMU for Family Weekend. This annual event offers a taste of campus life, an opportunity to visit your son’s or daughter’s campus home, to meet other JMU families, as well as attend a variety of exciting events.

Family Weekend 2010 will be held Oct. 1-3. Remember, hotels and motels fill up quickly, so make your reservations early! Visit the accommodations website at www.jmu.edu/parents/accommodations.shtml for a comprehensive listing of hotels/motels in the local area.

Financial Dollars and Sense: COMMUNiCATe And PlAn

By Brad Barnett, Senior Associate Director Financial Aid & Scholarships

As students head off to college, there are many issues to discuss. One of the most important may be money.

Often for the first time, students are moving to an environment without a parent’s daily presence. For many students, it is the first time they’ve made financial decisions on their own. Unfortunately, in the world of finances, a bad decision made on the spur of the moment can take years to rectify.

Financial education

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The student is our contact

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Our office sends little information home or to the parents of JMU students. In most cases we will communicate dates, deadlines, and requests for information via e-mail, the student’s e-campus account, Facebook, our Web site, and our newsletters.

A communication plan

Since many new students have relied on their parents to handle most of their financial matters in the past, we suggest students and parents agree upon a communication plan regarding financial information. Talk with your student about how they plan to handle their financial affairs at school.

As parents, you can learn about important financial aid information by joining our Facebook group (JMU FAO) and reading our newsletters and other information on our Web site. However, you will not be able to access your student’s personal financial aid information without your student’s assistance. This is where developing a communication path between you and your student is extremely important.

For example, between 50 and 60 percent of surveyed students have overdrawn a bank account at some point. In another survey conducted by the Counseling and Student Development Center, students said they had concerns about a lack of money/resources and would like more assistance in wisely handling money.