Making the Most of Summer Opportunities

Some students dream about the end of the semester, when they’ll get a break from classes and the daily grind. Yet, summer isn’t a time to merely lounge around the pool and hang out with friends. Instead, it can be a great time for students to catch up or get ahead.

Summer classes
Taking a summer class allows students to get ahead for the next semester. Some students find it helpful to take a class that they expect to be difficult, so they can focus more time and attention on it.

An internship or job
Summer provides an ideal time to get a job. Even better is getting a job that counts as an internship, for which the student may get credit for her work experience. For instance, if she is an engineering major, she can intern at a local manufacturing plant and help design new equipment. If she is an elementary education major, she could work at a daycare center or summer camp.

Internships provide a great way to apply what she’s learned in the classroom while gaining practical experience. Internships also offer a window into what a career really entails, which may help a student decide whether to continue with a particular major or minor. Most internships are done during the junior or senior year, but sophomores may still apply. Some internships are paid, while others just offer experience.

On-campus student employment
If a student is staying on campus to take summer classes, have him look into campus employment opportunities. Many offices are still open during the summer break and need student workers. Summer is a busy time for conferences and visitors, so having a student who knows his way around can be a plus for offices such as admissions.

Volunteer
For the civic-minded student, summer can be a great time to volunteer. As a young adult, student also enjoy finding ways to tie volunteer experiences with the opportunity to travel. Opportunities are available locally, nationally and internationally.

Test taking
For students who will be going on to graduate, law or medical school, the summer is perfect for taking entrance tests, such as the LSAT or GRE. For first-year and second-year students, summer allows time to take a preparatory course.

CONTINUED ON PAGE 3 SIDEBAR >>>
A s the end of the semester approaches and students prepare for summer break, it is important to remember that regardless of whether your student is enrolled in summer classes or not, she or he remains a member of the JMU community.

If your student will be spending any time in the Harrisonburg or Rockingham County area during the break, it is important to know that the off-campus adjudication policy will still be in effect. This policy covers alcohol, drug and felony convictions that occur in Rockingham County or the City of Harrisonburg, and any other behaviors that negatively affects the educational mission of the university. This is a separate process from the criminal system and could result in additional educational programs and probation at the university.

If a student is charged with a violation of university policy during the summer, an email will be sent to the student's JMU email address with information about how to schedule a judicial hearing.

In addition, parents of students under the age of 21 will be notified by letter after the first alcohol and/or drug violation and any subsequent violation thereafter. Cases that may involve parental notification include those where students’ cases have been adjudicated on-campus and the student has been found responsible or when a student is arrested or received a citation off-campus for an alcohol and/or drug charge.

JMU encourages all students to be good citizens and to obey all local and state laws wherever they reside this summer. Remember, all community standards and judicial processes can be found in JMU’s student handbook available at www.jmu.edu/judicial/handbook. If you need more information, call (540) 568-6218.

Off–Campus Housing considerations

Making the decision to live off campus is not easy. Talk with your student about the off-campus option. You might want to help him or her make a list of the pros and cons and then make your decision together. Living off-campus assures parents that maintenance concerns will be addressed in a timely manner, security is in place in the form of fire alarm systems and campus security patrols, and there is a staff person available 24 hours a day in case of emergency.

When moving off-campus, students will want to consider the following:

- Is the landlord local? If not, is there someone oncall in case of an emergency?
- What is the rent? How is that collected?
- Are there city policies that limit the number of people who can live in an apartment?
- How will the costs for rent, food and transportation compare with those related to living on campus?
- What safety features does the apartment include? Deadbolts? Smoke detectors? Fire escapes? Carbon monoxide detectors?

Once all options are considered, and the decision is made to move off-campus, make sure you and your student....

- Read the lease thoroughly. Get any questions answered before your student signs it.
- Talk with the Off Campus Life office regarding the relationship with the landlord
- Inspect the apartment. Encourage your student to document the condition of it with a video camera so it is clear what it looked like when he or she moved in and when he or she moves out.
- Be clear on who is responsible for repairs, utilities, etc.
- Get contact information for the landlord, so in case there are problems he or she will know how to get in touch with this individual.

For more information, visit http://info.jmu.edu/ocl.
Parents’ Top 10
What’s your favorite thing about JMU?

Here is your chance to tell a prospective JMU parent what you like best about the Madison Experience. Tell the Madison Family Connection staff what you enjoy doing with your student on campus or what a new parent should not miss. Parents’ Top 10 list of favorite JMU things will be published in the Fall e-newsletter. Submit your Top 10 to kitetl@jmu.edu.

Where to look
To find information about:


- Student employment opportunities. Visit the Student Work Experience Center’s Web site at www.jmu.edu/stuemploy/find-job.shtml.


Madison Advising Peers resource
Helping students with a variety of advising questions

The Madison Advising Peers (MAPs) in University Advising are eight undergraduate students who have met strict academic performance standards and have gone through an intensive training program with Dr. Herb Amato, associate dean in university studies, Anna Lynn Bell, director of university advising and other pre-professional program advisors.

The MAPs can help with a variety of general advising questions about General Education requirements, utilization of MyMadison, degree requirements, registering for classes, the process of declaring/changing majors/minors/pre-professional programs and other advising topics. They are restricted from advising students about major requirements; however, they can help students with questions and documents in preparation for meeting with faculty advisors in the major.

Peer advisors are available to meet with undergraduate students throughout the academic year in Wilson Hall, room 102, during the following hours:

- Monday – Thursday 10 a.m. – 5 p.m. and Fridays 10 a.m. – 3:30 p.m.

For more information, visit www.jmu.edu/advising/peers.shtml.

University Advising
Wilson Hall, Room 102
(540) 568-7350

You’ve helped your student get this far…

So what’s next?

www.jmu.edu/cap
Keeping students’ property safe
The James Madison University Department of Police & Public Safety encourages students to properly prepare before leaving Harrisonburg during school breaks:

**Secure Property**
- Take anything of value home, especially small items.
- Lock dorm/apartment doors when leaving for the break.
- Close and lock all windows and sliding glass doors. Place wooden dowels in sliding glass door track. (These may be purchased at a local hardware store.)
- If leaving a vehicle in a campus parking lot or at an apartment complex, place all valuables out of site, secure them in a trunk and lock the doors. Try to leave the vehicle parked under a streetlight.
- If your student has a bicycle, request he/she check with their hall staff to see if it is okay to leave it in his/her room over the break. If this is not possible, then ensure it is secure in a bike rack. If he/she lives off campus, secure the bicycle in the apartment.
- Write down all serial numbers for valuables, take pictures of them and store this information in a safe place.

**The 511 System**
- The 511 system contains real-time traffic conditions, route planning and information about alternative ways to travel without a car.
- Encourage your student to access the 511 system before traveling from JMU by phone (dial 511) or online at [www.511virginia.org](http://www.511virginia.org). If traveling to JMU, visit [http://deploy511.org](http://deploy511.org) to see if his/her home state is part of the 511 system.

For additional public safety information, visit [www.jmu.edu/pubsafety/](http://www.jmu.edu/pubsafety/).

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**QuikBILL updates**

Setting up an Installment Payment Plan

Another year has quickly passed, and it is now time to start thinking about finances for the 2012–2013 academic year. The Board of Visitors will meet on April 13, and will set the university charges for the upcoming year. The new rates will be posted on the University Business Office Web site the following Monday ([www.jmu.edu/ubo](http://www.jmu.edu/ubo)) under the “Tuition and Fees” link on the left sidebar.

If you intend to use the Installment Payment Plan for the fall and/or spring semesters, you can set up the semester contracts (fall and spring) starting on June 1, 2012. As in the past, you will need to be set up in QuikBILL as an Authorized Payer by your child to access the plan. There are detailed instructions on how to set up the payment plan on our web site under the “Setup Payment Plan” link on the left side. Remember that you must set up each semester separately and there is a $30 enrollment fee per semester. Below are useful tips for enrolling in the Payment Plan:

- Before logging into the system, know or estimate the dollar amount needed to put through the payment plan. Have on hand, the credit card or banking information being used, as the system security performs an automatic log-out after ten minutes.

- To ensure you are correctly logged into the payment plan site, and not making a one-time payment, the correct site will include several screens requiring contact information for parents and their student, a budget worksheet and payment method information.

- For forgotten Authorized Payer user names, contact the University Business Office (UBO). For passwords, click on the “forgot password” link and a system–generated password will be sent to the e-mail address on file.

The plan is flexible. If a budget increase or decrease is needed, just call the UBO office and the staff will make the adjustment. For example, a full time student is living off campus and will owe tuition charges and possibly a commuter meal plan, but the student is unsure which meal plan to choose. With this example, continue setting up the payment plan, and once a meal plan is selected, the parent then contacts the UBO to update the payment plan.

- Friday of the first week of classes is the deadline; don’t wait until this date to set up the payment plan. Confirm banking account information if using a bank debit for payment. If the initial payment fails because of incorrect bank information, or non-sufficient funds, the plan will be terminated. If a parent waits until the last day to sign up, and the contract terminates, the he or she will lose the opportunity to use the payment plan.

- The costs of commuter meal plans may be included with the tuition when setting up the payment plan. However, JMU Card Services Office must be contacted (540-568-6446) to set up the plan and the student’s JAC activated for the plan.

- When the UBO processes billing statements e-mail notifications are sent to the parent addresses listed in QuikBILL. Please keep these addresses current to avoid missing important information.

- When a parent and their student take out federal loans they need to make sure the loans are accepted and the Loan Request Form (LRF) is completed. Additionally, if a parent is a first time borrower a Master Promissory Note (MPN) and Entrance Counseling will need completion. If a student requests a private education loan, the JMU Financial Aid Office needs notification so the loan will be certified and disbursed.

Help JMU Go Green! The quickest and “greenest” way for students to receive their financial aid refunds is by direct deposit. Students log into their MyMadison account, go to the Student Services section, click on the Duke Dog Direct Deposit link and enter their banking information.

Friday of the first week in class is the deadline for all financial arrangements to be in place. After this date, if the student account is not covered (by personal payments, state prepaid plan, military benefits, financial aid and/or the installment payment plan, or any combination of these payments) a hold is placed on the account and a late payment fee is assessed.

University Business Office
170 Bluestone Drive MSC 3516
Harrisonburg, VA 22807
(540) 568-6505
Big Changes in Student Aid – July 1, 2012

The Budget Control Act of 2011

By Brad Barnett
Certified Personal Financial Manager
Senior Associate Director for Financial Aid & Scholarships

The Budget Control Act of 2011, passed on August 2, 2011, brings about some significant changes to the federal student loan program. Here is a brief summary of provisions that go into effect July 1, 2012:

- Federal Direct Subsidized Loans for graduate students are eliminated. This means all federal student loan money for graduates will be unsubsidized. In the 2012-13 award year the annual unsubsidized loan limit for graduate students is $20,500.

- For all students, Direct Loan Repayment Incentives were eliminated. These incentives provided a means to make loans affordable on the front end and while in repayment. On the front end, rebates had been provided to reduce the origination fee, meaning the student receives more loan money to use for educational purposes due to fewer upfront fees deducted prior to disbursement. In repayment, students could qualify for reductions to their interest rate making the overall cost of the loan less expensive. The only repayment incentive that may still be possible is an interest rate reduction for a borrower who agrees to automatically debit electronic loan payments.

A change that has nothing to do with the Budget Control Act of 2011 is that interest rates on Federal Direct Subsidized Loans for undergraduate students will increase from the current fixed rate of 3.4 percent to a new fixed rate of 6.8 percent for all new loans taken on or after July 1, 2012.

In summary, federal loan money is going to be more expensive for the borrower beginning next year. Before you decide to “jump ship” from the federal loan program and go to private educational loans for funding, please keep in mind the benefits that are still part of the federal student loan program that private lenders are not required to give you. There are more things to consider when taking out a student loan than just the interest rate. For example, federal loans offer the following:

- Loan forgiveness for qualifying borrowers that is not there with private educational loans.

Additionally, on December 23, 2011, President Obama signed into law the Consolidated Appropriations Act, 2012 (Public Law 112-74). The new law makes the following changes:

- Federal Pell Grant Duration of Eligibility – Students can now only get Pell for the equivalent of 12 semesters. Prior to this Pell eligible students could receive a grant for up to the equivalent of 18 semesters.

- Congruently mandated deferment and forbearance periods for qualifying borrower that you don’t have with private educational loans.

- Multiple repayment plan options to help make repayment more affordable. In some cases the payment could even be $0 for a period of time. You don’t have these options with private educational loans.

- Grace Period Interest Subsidy – Temporarily eliminates the interest subsidy provided on Direct Subsidized Loans during the six month grace period provided to students when they are no longer enrolled on at least a half-time basis. This change will be effective for new Direct Stafford Loans for which the first disbursement is made on or after July 1, 2012, and before July 1, 2014.

- Loan discharge due to death or permanent disability. This means if something happens to the borrower along these lines the debt is forgiven and no one is responsible for it. With private educational loans, the co-signer is still responsible for the debt.

- Fixed interest rate that will not increase if rates in the general economy increase in the future. Most private educational loans have variable interest rates, and in years past we’ve seen these interest rates in double digits. No one can accurately predict what interest rates will be in the next 10 years.

“Mother Nature, in her infinite wisdom, has instilled within each of us a powerful biological instinct to reproduce; this is her way of assuring that the human race, come what may, will never have any disposable income.”

— Dave Barry
## Endowments

JMU’s top endowment needs are scholarships and faculty support, according to Karen Ahrens Wheatley (‘80), director of development for parent giving at JMU. “Throughout the university, there is a tremendous need for endowments for scholarships and faculty support,” says Wheatley. JMU’s endowment value is well below its peer national and state institutions.

Endowed gifts are important because they “give” in perpetuity. The JMU Foundation invests the gift of principal with approximately four percent of the endowment’s market value being the anticipated amount for use each year. Any additional return on the endowment is invested to increase its value. The original principal always remains invested.

JMU alumni and parents donors can establish an endowment at levels beginning at $25,000. The gift can be structured over a period of five years so donors can give, for example, $5,000 per year until the endowment level is reached. A donor’s gift can also be enhanced significantly with employee match programs where applicable.

Endowments that fund scholarships can be merit or need based. Merit-based scholarships enable the university to recruit and retain students of the highest academic caliber. Deserving students who might otherwise be unable to attend college due to financial constraints are helped through need-based scholarships. Scholarships ease the debt burden upon graduation.

If you are interested in establishing an endowment, please contact Karen Ahrens Wheatley (‘80) to explore the possibilities: call (540) 568-6605 or e-mail gunthaka@jmu.edu.

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### Academic and Events Calendar 2012 – 2017

#### (2014 – 2017 Tentative)

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<td>Transfer and International</td>
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<td>8/22</td>
<td>8/28</td>
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<td>Returning Students</td>
<td>8/25</td>
<td>8/24</td>
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<td>Classes Begin</td>
<td>8/27</td>
<td>8/26</td>
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<td>Family Weekend</td>
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<td>Homecoming</td>
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<td>Registration for Spring Semester Begins</td>
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<td>Thanksgiving</td>
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<td>Last Day of Classes</td>
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<td>Final Exams</td>
<td>12/10–12/14</td>
<td>12/9–12/13</td>
<td>12/8–12/12</td>
<td>12/14–12/18</td>
<td>12/12–12/16</td>
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<tr>
<td>Halls close at 5 p.m.</td>
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<td>12/13</td>
<td>12/12</td>
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<td>Commencement</td>
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<td>Classes Begin</td>
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<td>Martin Luther King Jr. Day (No Classes)</td>
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<td>1/20</td>
<td>1/19</td>
<td>1/18</td>
<td>1/17</td>
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<tr>
<td>Assessment Day</td>
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<td>2/10</td>
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<td>No classes 8 a.m. – 4 p.m.</td>
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<td>Halls close at 5 p.m.</td>
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<td>2/27</td>
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<tr>
<td>Spring Break Begins</td>
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<td>3/2</td>
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<tr>
<td>Halls open at noon</td>
<td>3/10</td>
<td>3/9</td>
<td>3/8</td>
<td>3/13</td>
<td>3/12</td>
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<tr>
<td>Registration for Fall Semester Begins</td>
<td>4/2</td>
<td>4/1</td>
<td>3/31</td>
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<tr>
<td>University Housing Checkout</td>
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<td>Halls close at 5 p.m. Undergraduates</td>
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<tr>
<td>Halls close at 3 p.m. for graduates</td>
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