

## MONEY MATTERS

Feeling the strain after holiday spending? It's a new year and time for new beginnings for your financial health and stability. Below is some information on how to have a healthy relationship with credit and manage your spending.



### CREDIT CARDS- THE DO'S & DONT'S

- **Do live within your means.** Credit cards are not free money. You eventually have to pay back the amount you spend plus some interest, so do not spend more than you can pay back.



- **Don't lose track of your credit cards purchases.** Track your spending and check your monthly statements to

make sure you are being charged correctly.

- **Do pay your bills on time.** Your credit score is a three-digit number that signifies your creditworthiness. Paying your bills on time raises your score and shows lenders you are responsible with your money.

- **Don't spend more than you can afford.** Eventually, you will have to pay back the amount you put on credit. Be sure you are able to pay back this amount in a timely manner.

- **Do read the fine print on credit card applications.** College students are often enticed by free-giveaways or instant cash promises, but these ploys often mask high interest rates. Read the application carefully to know what you are getting into. Have Student Legal Services on the 3rd floor of the Reitz Union help you decipher the contract if you need help. This legal service is free to full-time UF students.

For more information on financial responsibility, see College's Board article on Credit Card Smarts at <http://www.collegeboard.com/student/plan/college-success/9139.html>. Take charge of your financial destiny and enjoy the benefits of your responsible decision-making.



**WELCOME BACK!**  
Best wishes for a successful semester and year. Let OCL help you make

your off campus experience the best it can possibly be.

## UPCOMING EVENTS

Wednesday, 1/20: Sexual Assault Prevention Program  
Reitz Union 282  
11:45AM-12:35PM  
Come learn how to stay safe from a panel of experts. Lunch is provided.



Wednesday, 1/20: Community Advocates Start Date (Apply at <http://www.offcampus.ufl.edu/communityadvocates/communityadvocates.php>)  
Gainesville Police Department  
6:30-8:30PM

Thursday, 1/21: Breakfast Club  
Dean of Students Conference Room  
202 Peabody Hall (next to Criser Hall)  
Come enjoy a free breakfast and share your questions or concerns about living off campus. Food is provided by the Bagel Bakery, 4113 Northwest 16th Boulevard, (352) 384-9110

Wednesday, 2/10: Dating and Roommating: Healthy Relationships 101  
Reitz Union 284  
11:45AM-12:35PM  
Learn ways to create and maintain healthy relationships between yourself and others.



Students complete interactive stations at the Off and On Campus Housing Presentation on Tuesday, December 8. The stations are designed to help students make a more informed decision on what type of housing is best for them.

## SEXUAL ASSAULT PREVENTION

Take a proactive stance in your safety. On Wednesday, January 20 at 11:45AM in the Reitz Union Room 282, OCL is hosting a Sexual Assault Prevention Program. Bring a friend and learn ways to protect yourself.

Below are tips from Gainesville Police Department for your personal safety:

- Trust your instincts. They may save you from danger.
- Be aware of your surroundings. Criminals will generally avoid people who look alert.
- Avoid dangerous situations such as jogging alone at night.
- Have your car or house key in hand before you reach the door.
- If you think someone is following you, switch directions or cross the street. If they are still there, move quickly towards an open store, restaurant, or lighted house.
- Don't be afraid to yell for help.
- Call police if you see anything suspicious.

The Victim's Advocate Program is another resource available to students. The Victim Advocates provide a civilian support person for anyone who may become a victim of crime while on the University of Florida campus. A victim advocate is available 24-hours a day, seven days a week to provide support for victims of actual or threatened violence. All services are free and confidential. Go to <http://www.police.ufl.edu/ovs/vap.asp> for more information.



## OCL ONLINE

Join our facebook group at UF Off Campus Life and Twitter blog at UF Off Campus Life for more info on upcoming events and the services OCL provides.



## FIND YOUR NICHE

Being involved in co-curricular activities provides students a way to meet new people and develop relationships, learn more about themselves, and balance work and leisure time. With over 650 student organizations on campus, there is sure to be one that interests you. If not, you can create your own.

Every semester, IDEAL brings students and organizations together to provide organizations the opportunity to network and recruit, and students the opportunity to get involved. This is held once every semester, including summer, on the Reitz Union Colonnade. More than 200 student organizations are in attendance while students talk to representatives from every organization. This year's fair is Wednesday and Thursday, January 20 and 21.

## MAKE THE DREAM A REALITY: CELEBRATING DR. MARTIN LUTHER

"I have a dream that my four children will one day live in a nation where they will not be judged by the color of their skin but by the content of their character." (Dr. Martin Luther King, Jr.)

We honor the legend of nonviolent activist and civil rights leader Dr. Martin Luther King, Jr. on the 3rd Monday of every January. He played a major leadership role in the Civil Rights Movement, including events such as the 1955 Montgomery Bus Boycott and the 1963 March on Washington in which he delivered his famous "I Have a Dream" speech. In 1964, he was presented the Nobel Peace Prize, becoming the youngest person ever to receive this award. He was assassinated in 1968 in Memphis, Tennessee while participating in a city sanitation worker strike.

The creation of the holiday was meant to honor his life and work towards human rights. There was some adversity, however. Some people felt that the entire Civil Rights Movement should be recognized and not just one person. Other people felt that this holiday was not important. In fact, Arizona governor Evan Mecham rescinded the holiday as his first act in office. Due to Arizona's boycott of the holiday, the NFL moved the Super Bowl site from Phoenix to Pasadena, California. After this event, Arizona citizens voted to enact Dr. MLK, Jr. Day in 1992, 19 years after the first state (Illinois) adopted this holiday.

Valuing the ideals of equality and freedom helps to continue the legacy of Dr. MLK, Jr. Keep the dream alive and make it a reality in your daily thoughts and actions. Together we can change the world, one act and one person at a time. Read below for Dr. MLK, Jr. initiatives taking place on UF's campus.



## INTERNSHIP INTEREST?

If you plan on having a summer internship, the time to search is NOW. Check out what the Career Resource Center has going on to help you land that dream internship. They are located on the 1st floor of the Reitz Union and provide services like resume critiquing, career counseling and advising, workshops, and much more.

Seeking an internship, part-time or full-time job? Start your employment search at **Career Showcase**, 9 a.m. – 3 p.m., January 19 & 20 in the Stephen C. O'Connell Center. Several organizations are registered to hire students with your qualifications.

Prepare for Showcase with these events:

### Employer Mock Interviews

Monday, Jan. 25, 2010

10 a.m.-4 p.m., CRC

Practice makes perfect. Improve your

interviewing skills by practicing with a recruiter.

You must be registered in Gator CareerLink to participate in mock interviews.

Visit [www.crc.ufl.edu/showcase](http://www.crc.ufl.edu/showcase) for more information. Career Showcase is for UF students and alumni only.



## LEAVE YOUR MARK January 18th-29th

MLK 2010

MLK 2010: Leave Your Mark is a campus-wide celebration honoring the legacy of Dr. King and his commitment to Social Justice through educational programs, service based initiatives, and dialogues.

The purpose of the celebration is to empower you to see your role in continuing the legacy of Dr. King, and inspire you to use your strengths, passions, and talents to better the lives of

others and impact your local and global community. Go to [www.multicultural.ufl.edu/mlk](http://www.multicultural.ufl.edu/mlk) for more information. What Mark Will You Leave?

## FUN THINGS TO DO INDOORS

Although it is Florida, the weather can get a bit chilly this time of year. If you're not able to get out of the house, but still want to have some fun, here are some ideas to give you that break you need, indoors.

- Try out that inner chef in you and cook. Try a new recipe or two and invite friends over to feast.
- Break out the board games to cure your boredom.

- Remember how much fun it was to color when you were a kid? Channel the artist inside and create something. A painting, a drawing...anything to give you the mental break you need and deserve.

- Read for fun. Gainesville has many library branches around town. Check out the Alachua County Library site at <http://www.aclib.us/> to find out which one is close to you.

- Get moving. Just because you're stuck inside doesn't mean you can't be active. Think of what your elementary school PE coaches made you do on rainy days. Do a circuit of push-ups, squats, sit-ups, and jumping jacks. The exercise is sure to keep your brain refreshed and energized.



## FIVE POINTS OF LIFE RACE WEEKEND

Come join us for the Five Points of Life Race Weekend where there is something to do for everyone!

On February 13th and 14th, Five Points of Life will host its 5th annual Race Weekend including a marathon, marathon relay, half marathon, 5K, Kids Marathon, and Fitness EXPO. The 5K, Kids Marathon and Fitness EXPO will be held on Saturday beginning at 8am and the marathon, marathon relay and half marathon will begin on Sunday at 7AM. A post race party will be held at the finish line on Sunday for race finishers and their families.

Not a runner? We need volunteers, too! For more information about the race, registration, or volunteer opportunities visit [www.fivepointsoflife.org](http://www.fivepointsoflife.org).

## MANAGER'S CORNER

As a new addition to the OCL Newsletter, we will be interviewing local Gainesville student apartment community managers to give you the knowledge you need to make a smart decision on your next home.

Collectively, property managers are encouraging students to look now for the best deals. Last year, it paid to wait since the discounts increased over the summer. This year, the managers will be giving the best deals early to discourage a mad rush over the summer and to avoid disappointments with your requests. Students need to plan ahead if they are coming in with friends, as many apartments are filling up entire apartments fast.