



# The Betty Newsletter

Issue #21



## How to Start your Semester



As one semester ends and another begins, changes are being made to your schedule, and new costs are accruing for tuition, books, parking, etc. As the semester begins to take shape it pays to be organized and to have all the materials and tools you need to be successful. Also, if you are organized you might save a few dollars.

The following is a list in order to start Spring semester with a BANG!  
1. Apply for financial aide. Fill out the FAFSA. The deadline is March 1st. Any help you can get with the cost of books, tuition, and transportation is less money that you have to earn.

2. Lift any holds on your account. Get your shots. Get advisement. Return library books. Pay your debt. Check your account at csun.edu to make sure things are being taken care of. If you have a 'hold' then it will say you have an 'alert'. At CSUN if you do not take care of your holds this can inhibit you from registering for classes.
3. Purchase your parking permit. Do not count on parking in the street! There is not enough street parking on campus to go around. Buying a parking pass will prevent getting parking tickets and will reserve you spot. If you live on or near campus get some comfy shoes for walking.
4. Register EARLY. Classes at CSUN fill up quick! Register as soon as your enrollment appointment begins so can to make sure you get the classes you need.
5. Inform your place of employment. In order to prevent schedule conflicts let you supervisor at work know about your new schedule of classes. Remember: your education takes priority.
6. Obtain email addresses for your instructors. Contact your professors and make sure that the books listed on the Matador Bookstore website are required for the courses for which you are enrolled. Also, ask them about any other materials that you may need for the semester.
7. Purchase books online. Think of the Matador Bookstore as a luxury. To allow time for shipping register for classes early then buy your books online. Various websites sell text books at a fraction of the cost.
8. Service technology. Make sure your computer is working properly. Organize the desktop on your computer and make new folders for each of your individual classes in order to save new work and a digital copy of the syllabus. If you do not have a computer, buy one. Hand written paper will NEVER be accepted. If you can't afford a computer, buy a thumb drive in order to keep track and save work that you have done throughout the semester. Also, make sure your printer is functioning. Do you have extra printer paper? Do you have any ink cartridges? This semester professors are not allowed to print the syllabus for the class. You will need to print this as well as other papers at some point in the semester.
9. Take a break. In between semesters take a small break. Spend time with family or friends. Plan a weekend get away.

-Cari Ardrey

This newsletter was named 'The Betty' after the Betty Lamp: a symbol adopted by Family and Consumer Sciences representing joy, knowledge, fellowship, cooperation, service, achievement, and the light of home and mind.

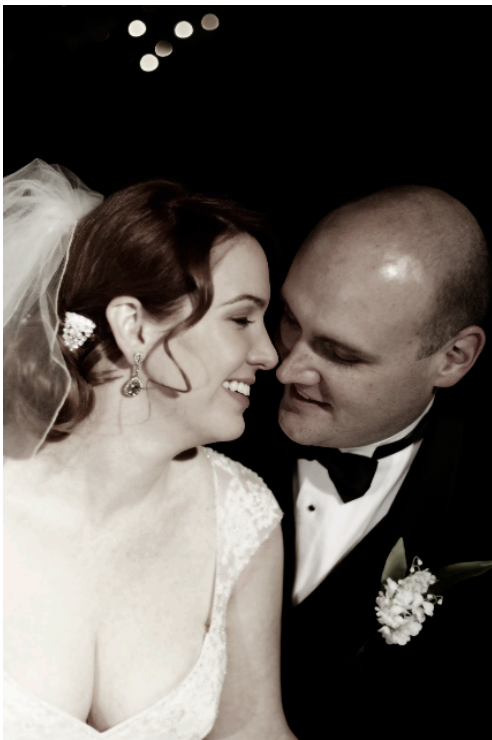




## MARRIAGE ADVICE FROM A NEWLYWED? PART VII

My two year wedding anniversary is fast approaching (the traditional gift is cotton) and I can't think for the life of me what to get my husband. I also can't help but think, we will no longer be *Newlyweds*. I wonder if I should feel different, or more comfortable? Is the hard part over because we made it through the first couple of years? My prediction is... we will love each other more than we currently do and that in itself seems pretty amazing!

I have been married for one year, eleven months, and on November 19, 2008, 3 weeks. The next time I speak to you I will no longer be *Newlywed!* I will have passed my two year anniversary on December 2, 2008. So I ask you, my readers... what should the name of this column be called? Do you have any ideas? If you do please e-mail them to me. What about, "Two years and still happy," or "Marriage Advice from a Married?" Boring! HELP!



### **Make time for yourself**

When you are married, you may find that the time you have for yourself is limited and therefore, extremely precious. If you happen to have children, you will have even less personal time. Your day can be taken over by your kids, your job, school and your husband, leaving very few minutes for yourself. However, you need to make time for yourself. Not only do you need a quiet period to recharge your soul and compose your thoughts, but you also need time to maintain your sense of independence and individuality. I bet you are thinking she never makes time for herself, what a hypocrite... true. Therefore, that is why I cannot stress it enough to you how vital it that you do take time to de-stress. A happy marriage requires you, to be happy with yourself. Since happiness comes from within, leading a stressful, selfless life is unlikely to provide it. It is OK to be a little selfish sometimes.

### **Time apart**

It's good for married couples to spend time together however, it's also good to spend time apart (I can vouch for this). It's not healthy to be together every hour of every day. Sometimes we need time to breathe as individuals. Find a hobby or sport that you and you alone find interesting. Take a walk alone or out with your friends and your husband/spouse/partner can go out with their friends. These few hours apart will help keep your marriage fresh and hold any feelings of suffocation at bay. When you do get

back together you will enjoy each other's company that much more!

### **Encouragement**

Support and encouragement for your partner is one of the fundamental requirements of a long, happy marriage. A marriage is a partnership and each party needs to be there for the other. We all need support at some times in our lives, and if we can't get it from our spouse then there is something seriously wrong. It is also important to recognize that your partner needs your support and encouragement before it is too late. I'm not asking you to be mind readers however, tune into what your partner's body language is displaying and make the necessary effort.

*(Here is another side story for you... When my husband wanted to quit being a Deputy Sheriff, he considered doing many different jobs, i.e., helicopter pilot, teacher, truck driver, you the point. I bought him flying lessons, we went to visit the flying school in Camarillo on my day off... I thought this was the worst idea I had ever heard. I never told him! I supported him and he finally found his way.)*

*- Erin Matthews, M.S. aka Mrs. Maxwell*



## BE CREDIT CARD SAVVY

Even under the best circumstances, our finances present us with many challenges. For college students money plays an important role in our daily life. Nothing about college is cheap. It takes enormous expenditures of three often-scarce commodities: energy, time, but most important money. It is the source of many problems and stress, forcing many students to use their credit cards in their college years.

### Control your Cards

It is shocking that credit card marketers make credit easily available to students who have no experience in wise money management. Students should be careful when using credit cards because of the high interest rates. Students who use their credit cards to make the most of their college years end up with thousands of dollars in debt that possibly will hunt them down after graduation. Do you want to pay interest on a bag of chips? Imagine that years after graduation you are still paying it off. It may sound foolish but this is the reality for many people. This is the reason why it is important to become responsible when using a credit card.

### Credit Benefits

Some students don't understand the fact that credit cards should be use responsibly since they are necessary to establish a good credit history. The credit score you'll need after graduation, which is called the FICO score, determines your interest rate when you finance large purchases, such as a home property or a car. Keep in mind that when you miss or make a late payment it stays in your report for seven years. Credit cards may also be necessary for transactions including internet purchases and hotel reservation. Credit cards provide protection for purchases and help in case of an emergency.



### Be Conscious

Credit is not free money; in fact credit is a high interest loan. Most credit card fees consist of the interest rate, annual fee, cash advance fee, and late payment fee. Paying the minimum payment each month leads to outrages finance charges therefore it is important to pay in full.

### Credit Smart

1. When applying for a credit card, you become solely responsible for the bill.
2. Students should have no more than two credit cards.
3. Compare credit card offers.
4. Read all print carefully.
5. Avoid compulsive shopping.
6. Make payments regularly.
7. Consider using your bank debit card instead of your credit card.
8. Don't spend more than your salary.

*-Adichtain Lira*

### Lending a Helping Hand

The Student Association of Family and Consumer Sciences strives to give back to the community by raising money for outside organizations at least once a semester. The organization successfully fundraised for both Habitat for Humanities and The Heifer Foundation last school year. While the donations may not be a large sum of money, it is certainly given with lots of love and care. Ghost lollipops and chocolate kisses are other fundraisers of the past. This month SAFCS made red pins that they named "Hurricane Helpers" this semester to raise money for the American Red Cross. The red is symbolic of the cause, while the spinning beads are a representation of the spinning of each disaster. These charitable creations were sold by the members of SAFCS at the low-cost of \$2, with a goal to raise at least \$300. SAFCS is always looking for active members to expand the organization. Get involved with the club that pertains to every option in Family and Consumer Sciences by attending an SAFCS meeting! They are held every other Wednesday in Sequoia Hall 100 at 12:00 pm. Hope to see you there!

*~Amanda Allegra*



## HOW TO LIVE WITH SOMEONE WITH DEPRESSION

According to depression.com, depression affects 18 million or 16% Americans sometime in their lives. 1 in 8 people receive treatment for the disease. With such high numbers, it is expected that someone you know has Depression. You might even live with this someone.

I chose to write this article for very personal reasons. I have Depression and have been living with it for over a year. My family, friends, and the last man I dated don't understand what this is like. Some think it's a joke. Some think it's a phase. Some don't believe that it is a disease and just think I'm a bitch.

Depression is not a character flaw, a bad mood, or something that we can just snap out of. Depression is a disease caused by a chemical imbalance in one's brain affecting his or her entire body. Depression might strike your family after a traumatizing event or even a simple change. It can affect the teens, the parents, a mother after birth or anyone else in your family.

There are many different ways to treat Depression: medication, therapy, hypnosis, holistic. Which ever way we chose to help ourselves needs to be supported by those we hold close to us. If you do not have the disease, you probably don't know how to deal with it, so here are some pointers:

1. **Understand the disease.** Do some research. Find out what we go through. Please be understanding of our disease. Realize that we can't just snap out of it and it is, in fact, a *disease*. Learn that popping an antidepressant is not a cure all. Discover that this is no joke or phase.
2. **Take notice to our moods and our body.** Depression affects not only our mind but our entire body. Depression can cause not only mental problems like loss of concentration, and feelings of hopelessness, but it also causes physical changes like tiredness, insomnia, appetite changes and many other things. Be respectful to these changes and encourage conversation, making sure not to pry. Encourage one to seek help, without being forceful.
3. **Do not try to rescue us.** We need your help, but we don't need to be coddled. Do not make excuses for us. Do not tell others of our problem. We will handle our disease how we see fit and you announcing our problem is not helpful. When we come to you for help, help, but don't force it.
4. **Tell us your needs.** Though we may need some extra time or understanding, we need to understand your needs as well. A relationship is still mutual and we are still normal people who understand this. You don't need walk on egg shells around us.

Depression is no joke. It is not a phase. It is not something that will be gone tomorrow. It is not a disability. It is not retardation. It is a disease, curable but still bothersome. If you know you are living with someone or have close contact with someone with Depression, please do some research. You will see what we go through everyday and how your smallest moments of bantering causes us months of damage.

-Valerie Yu, editor

Information retrieved from: <http://www.depression.com>





## STRESS SUCKS

Is school stressing you out? Work? Relationship problems? Family? Money? Applications and interviews? Unfortunately, stress, anxiety, and tensions are a normal part of everyday life and there is no way to avoid it. Although we may all experience stress often, repeated and prolonged stress can damage your body and mind. Chronic and long-term stress can increase many physical disorders, including headaches, stroke, upset stomach, back pain, sleep disturbance, weaken immune system, premature aging, and the list goes on. You may find that being stressed out can also cause cognitive and mood problems that affect your relationships or ability to concentrate at school or work due to poor concentration, poor memory, confusion, anxiety, anger, and irritability. MSN ranked Los Angeles as the fourth most stressful city in America after Chicago, New York, and Detroit. We deal with both internal and external stressors on a daily basis, some of which we can control, and others which we have no control over. We cannot always control the stressors that come our way, but we can learn effective ways to handle the stressors.

Here are six simple and effective ways to relieve stress:

1. Exercise: Exercising on a regular basis is a great way to manage stress, even if it is just walking around your block.
2. Write: It may help to write about what you are feeling and the things that are bothering you.
3. Let your feelings out: Laugh, cry, talk, and express your feelings when you need to.
4. Do something you enjoy: Engage yourself in an activity or hobby that will help you relax your mind and body.
5. Learn ways to relax your body: Yoga, breathing exercises, aromatherapy, massage, and muscle relaxation exercises are only a few way that may help relax your body.
6. Focus on the present: Stop punishing yourself for past mistakes and try to look for the humor in life.

Stress is not something we can avoid and there is no turn off button for it, but stress relievers can be used as a powerful and useful tool to improve the quality and effectiveness of your life.

*-Lucy Tran-*

Information retrieved from <http://health.msn.com>

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### WE WANT TO HEAR FROM YOU!!!



It is EXTREMELY important to us in SAFCS that we highlight each option, discussing current issues, trends or just fun things to know. Please, write for the Betty. Your major is important, LET'S HEAR ABOUT IT!!!! The editor can't write it all. SHE NEEDS YOUR HELP! NOW!

Send an article to the editor, Valerie Yu, at [valerie.yu.17@csun.edu](mailto:valerie.yu.17@csun.edu) and watch for it in the following issue!

Submit your article with your full name, major and option, and a picture of your pretty face.