Howdy!
Welcome to the September issue of the Sophomore Regents’ Review. As you get back into the swing of things as a Regents’ Scholar at Texas A&M University, I would like to encourage you to take advantage of the valuable information we provide to you by reading the Regents’ Review and checking your TAMU email on a daily basis (remember, this is how our office will communicate with you)!
Should you have any questions or concerns, remember that Drew Smith and myself are here to help you in any way we can.

Thanks & Gig ‘em,
Suzanne Sealy

Name: Suzanne Sealey
Title: Regents’ Scholars Coordinator
Email: ssealey@tamu.edu
Phone Number: 979.845.3978
Hometown/State: San Antonio, TX
High School: Winston Churchill HS
Enjoys working with students because of seeing the transition from scared fish to students who take ownership of Texas A&M and of their futures.
Favorite aspect of A&M: the friendliness…
Best piece of advice received as a student: “Don’t hesitate to seek the answers to your questions!”

Howdy from your Program Staff

Name: Drew Smith
Title: Regents’ Scholars Assistant Coordinator
Email: drew.smith@tamu.edu
Phone Number: 979.845.6875
Hometown/State: Detroit, MI
High School: Stevenson HS
Enjoys working with students because of the amazing potential that is in every student!!!
Favorite aspect of A&M: Howdy!
Best piece of advice received as a student: “Get to know your professors: sit in front of the class (unless they spit); introduce yourself; take advantage of office hours...make yourself stand out to them!”

RS² RETREAT
REGENTS’ SCHOLARS SOPHOMORE RETREAT: FALL 2008...
Reconnecting you to Texas A&M and campus resources!
Sessions include The ABC’s of Sophomore Success; Work: There is More in it Than Money; and Avoid the Sophomore 30!
More information coming soon...

DISCOVER
Still not sure you are in the right major? DISCOVER is an online, interactive, comprehensive, developmental career guidance and information system designed to help students make important career and educational decisions. DISCOVER is available to all eligible students of Texas A&M through the Student Counseling Services.
For more information, visit scs.tamu.edu.

Howdy!
Welcome back to Aggieland! While some of you are probably familiar with the Regent’s Scholars Organization, some of you are not! Now that the semester has started up, I would like to invite you all to join RSO. We have some great events coming up that you all can participate in including Milk and Cookie Socials, Scavenger Hunts, Replant, The Big Event, and Laser Tag Night. We looking forward to an exciting year!
If you are interested in joining RSO or have any questions, email me at Sa786@tamu.edu and I’ll get back to you.
Thanks and Gig ‘Em!!

Salma Abdullah
Regents’ Scholars Organization, President
Texas A&M University ‘10
Sa786@tamu.edu
Finding the Path

As you find yourself beginning a semester full of classes that you absolutely LOVE & ADORE…oh, wait. This is probably a dream and you’ve overslept! Let’s face it, you’re going to have some classes you like, and some that you don’t particularly care for, but I can promise that you will LEARN something from every single one of them.

As with life in general, you learn as you go. This lesson is particularly true in your courses. And we’re not just talking about “I learned that I don’t like to get up for 8 a.m. classes!” Your academic experience at Texas A&M will have a large impact on WHAT you will do in life, and in many ways WHO you will become, so take the learning experience seriously!

As you progress through the semester, pay attention to the ways that you study, and try to isolate the best approach towards preparing for different types of courses. Studying for calculus isn’t like studying for history! It’s important to get to know your strengths and weaknesses, but it’s even more important to admit that WE ALL HAVE WEAKNESSES. The plain truth of the matter is you will have a course (or several) that you have a hard time in, no matter how great you were in high school, but don’t let that get to you! The only way you can make a horrible mistake is by not seeking help from the many resources that are available to you. Be sure to talk to your professors and your Academic Advisor about how you are doing in class, and what steps you can take to improve. They want to help you!

However, as you make this journey into higher education, be sure to let your experiences teach you about what you want to do, and what you want to study. Your classes might teach you that your major might not be the right fit for you, or that your interests have shifted to another area. Do not be afraid of changing your mind! Trust me, I changed my undergraduate major twice, and even my graduate major once! You will learn as you go, and when I reflect back on my time at Texas A&M, I wouldn’t change a thing. “Why,” you ask? Because if I didn’t have the experiences that I did, I never would have ended up in the “right major,” or in a career that I love!

Remember: If you take the time to learn from your experiences, and you seek out the people who are here to help you, you will find yourself on the right path!

Sam Murdock
Senior Academic Advisor I
Bioenvironmental Sciences
Murdock@tamu.edu

If you are a typical sophomore, you are probably wondering why you need to take advantage of Career Center services so early in your academic career. This is a common question with an uncommonly GREAT answer.

Career Center advisors can work with you as you begin to figure out what you want to study and the types of employers who are hiring in these areas. Starting early in developing job search skills will prepare you to obtain internships or cooperative education experiences that will make you more marketable and give you more options as you look for your first job after college.

How can the Career Center help me choose a Major?

If you are really uncertain about what major to choose, there are numerous aptitude tests that are available to help you. The Career Center offers the Sigi 3 online career assessment and Student Counseling Services has a series of tests you can take that will recommend specific majors where your natural abilities and interests would make a good fit. You can then bring your list of potential majors to the Career Center where we can show you for each major how many companies have job postings (Full-time, Co-op and Intern), what kind of job positions/titles they are interviewing for, and what kind of average salary to expect. This will help you make a more informed and reasoned decision when you choose your major.

So, don’t wait, start early! Come by 209 Koldus or call 979-845-5139 to visit with your career advisor.

Website: http://aggieculture.tamu.edu/clues/
Credit cards are neither inherently good nor bad, but they can be DANGEROUS if used unwisely. Credit cards are nothing more than an easy way for the credit card company to loan money to students, usually at high interest rates if the balances are not paid off at the end of each month.

Credit cards are often issued to students who do not have large incomes. Some students can’t resist the temptation of buying items on their credit card without a plan for how they will repay the amount. Such behavior can result in students going deep into debt and struggling to make even the minimum payments to the credit card companies. It is not unusual for credit card companies to raise interest rates up to 25%, 30% or more if there is a hint that a student is having problems repaying his/her credit card balance. Credit card lenders don’t even need a reason to raise interest rates. The “fixed” interest rate on your credit card can be increased at any time simply by the lender giving you 15 days notice of the increase.

Once a person gets into debt with a high interest rate, it is difficult to make large enough monthly payments to pay off the amount owed. Here are some tips to prevent credit card problems.

- Use a credit card sparingly, if at all
- Try to pay off the balance each month
- ALWAYS pay the minimum due each month
- Make all payments early enough to meet the due dates
- Buy what you need with a credit card if you don’t have cash, but save for the things you want
- If you can’t pay the entire monthly balance due, develop a plan for paying it off as quickly as possible

We urge you to attend our workshop entitled “Creating a Budget That Will Work for You” to learn how to prepare a budget (spending plan) so that you can make smart decisions in spending your money. The workshop also explains software and online options that enable you to easily track your money. If you have questions you can email a Money Wise Aggie counselor at moneywise@tamu.edu or call us at 979.845.3956.

The financial aid refund is given to you for the purpose of assisting you with your educational and living expenses, not for your family’s living expenses. If you are concerned that your parents may use some of your money for their own expenses, we recommend you establish your own checking account that is only accessible by you. You can then control how your money is spent.

The financial aid refund is often the first time they face the responsibility of managing a large amount of money. Some students manage their funds wisely, but others make poor decisions which can lead to running short of money during the semester. Money worries add unneeded stress at the end of the semester when there is often already stress from final exams and deadlines for papers. Here are 2 things to keep in mind about your financial aid refund.

- Students will begin receiving their fall financial aid refunds during the latter part of August, but the spring refund will not be distributed until January. If your only income is the refund, it will need to last you nearly 5 months. Every year we see students who spend too much of their money early in the semester on items that are not required for their college expenses and are left without funds by the middle of the term.

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You’re invited to attend our free workshop on “Understanding Credit Cards and Credit Scores” to learn more about tactics credit card companies use to separate you from your money. If you are having credit card problems or have questions, you can email a Money Wise Aggie counselor at moneywise@tamu.edu or call us at 979.845.3956.
Be **polite** – If you show respect for your professor, then your professor will have respect for you. Address your professor with the appropriate title: “Dr. Jones,” “Mr. Dickens,” or “Ms. Smith.”

Be **professional** – If you want your professor to treat you like a mature young adult, then you need to act like one! When you email a professor, write in complete sentences and avoid slang. You aren’t texting your friends, so use grammar check and spell check for EVERY email and assignment. Sign your emails with your first and last name, as well as your UIN.

Be **prepared** – When you visit a professor during office hours, be prepared with specific questions about the lecture or the chapter. Identify certain concepts or terms that you are having trouble understanding, and ask the professor to explain those terms.

Be **peaceful** – It is hard not to be angry and disappointed when the grade you get on a test or paper is much lower than you were expecting. However, you can’t always blame the professor for your bad grade. There are many factors that affect a grade. When you are discussing grades with your professor, be calm. Ask the professor what you did wrong and what you need to do to improve on the next test or paper. Ask the professor to suggest resources that might help you. If you remain calm and keep a positive attitude, your professor will be more inspired to help you.

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**Big thanks go out to the Regents’ Scholars Peer Mentors for their participation and hard work in the Regents’ Scholars Class of 2012 Orientation!**

We heard back from the students...

“A lot of fun, definitely not a boring 2 hours!”

“Very real and super easy to understand” and

“My Peer Mentor rocked!!!!”

**Thanks Peer Mentors!**