



January 19, 1981 — African-Americans pushed to be on the board of trustees.



# Students and Finances



BY WILLIESHA C. LAKIN  
STAFF WRITER

"As my grandfather used to say, 'Credit cards are gonna ruin this country.'"

Junior Jonathan Coleman, a management and marketing major, perhaps summed up college students' financial problems with some age-old advice.

With the start of the year 2000, some things seem to have stayed the same. Students all over the United States have a financial dilemma or two at one time or another in their college careers. The norm for many college students seems to be getting student loans and paying them off years after graduating.

Coleman recognizes his positive budgeting attributes.

"I'm a good manager of money," Coleman said. "[I] just don't spend it until I need it."

Coleman is like many students who take advantage of their budgeting habits early in their college life.

Michelle Wright, assistant director of the Office of Financial Aid and Scholarships, hopes students make plans for their college funds as early as high school. Her office even presents col-

lege nights for high school students to plan for financial aid.

"Think futuristic," Wright said. She described the financial aid process as something requiring "timely" completion, because many scholarships and aid programs have limited funding. She warned students not to "rely solely on" financial aid, and she recommended participating in the work-study program if a job is necessary. Work-study may be easier for students who have time management concerns.

Wright also noted the importance of staying on track with the financial aid application process.

"Keep up and follow through," Wright said. "Be mindful of the entire process. Be aware of all the options."

Students who come to the financial aid office can be referred to other sources for help with "debt management" and other tips on handling funds, such as online sources, especially for scholarship searches.

"The financial aid office is a good place to start," Wright said. MoneyCentral.com, a site run by the Microsoft Network, devotes pages of financial articles for parents of college students.

Tips include pre-paying for fixed expenses such as tuition. The site emphasizes "non-tuition expenses" that must be budgeted as well, such as travel expenses to and from school, entertainment expenses, food, clothing, and essential needs like medical and dental fees and insurance. The site even recommends keeping a journal of daily spending. "Record your money habits for three days," the article begins. "Write down every penny you spend." The site also mentions online banking, in which parents and their college-age children can keep up with accounts.

Another online source, Edu.com, gives important tips about budgeting as a college student. This site recommends saving all receipts

for expenses to compare budgeting with actual spending costs. The site suggests rewarding yourself for handling money wisely and deciding the "difference between your needs and wants."

"Needs are those things you have to buy or you'll get hungry, fall asleep in class or fail that test," the article suggests, "and wants are those things you don't have to buy, but still think you'll die without — such as that new trendy sweater."

Coleman has tips of his own for students.

"Always know how much you have and what your limits are," Coleman said. He mentioned tithing, or giving 10 percent of his earnings to his local church, as an important part of his budgeting.

"If we give to Him, He's gonna give back to us," Coleman stated as a simple reason for tithing.

Coleman constantly emphasizes not using credit cards regularly. He thinks students should just "get rid of [credit cards] completely if you can." The only credit card he carries is American Express. He said it's the best one "if you have to have one at all."

"Be on a cash-only basis," Coleman said. "If you don't have the cash for it, you don't need it."



# Home remedies offer alternative to drugs

Before you read this column, please take note that I am not an expert in this field. To be honest, I know close to nothing on this subject. The — what could be called — "research" completed to write this column will probably be incomplete in many ways, such as thought, comprehension, and/or action.

Assignment and deadlines aside, I seek enlightenment on any subject I am "in the dark" about. So please do not get bitter about any of my mis-

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comprehensions. Chances are, I won't really care that much. Thank you, and enjoy the column.

In recent years, I have noticed an upsurge of references to alternative medicines in the world (but that could be because I have been opened to more avenues of the media).

I occasionally see an infomercial or two about books providing home remedies for illnesses. In grocery stores and supermarkets, I see shelves lined with Gingko Biloba and St. John's Wort. On news magazine shows, I am informed of new ways technology is improving society's health problems.

Being a generally "apathetic-to-the-world" person, I shrugged everything off and continued on

with my business.

But upon receiving this assignment, I have found that "inside motivation" to go a little in-depth about what these things are and what they can do.

Whenever I was sick as a child, my mother had various ways of making me feel better.

When I had the chicken pox, it was calamine lotion and some sort of Benadryl thing. I don't remember much, but I know I didn't go to the doctor for it and I got better within a week.

The chicken pox is somewhat major, so we had to use the pharmaceuticals. But if it was something little, like a cold, home remedies are, in my opinion, better than over-the-counter medicines.

Chicken soup is a wonder drug in my opinion. If I were ever sick, chicken soup always made me feel better, and I am sure your parents did the same.

At school, when everyone pretended they were sick to get out of classes they didn't like, it was common practice for the school nurse to give us a "miracle mint." Yeah, yeah ... it's all in our minds.

We faked it, but I was just citing it as an example for this "scientific" approach. But the point is that little things can always be cured by home remedies.

There are so many herbal medicines on the mar-

MEDICINE SEE PAGE A8

## Omicron Delta Kappa

### MEMBERSHIP DRIVE

Applications available in the Housing & Student Government Offices, the Russell House Information Desk, and the Campus Activities Center.

Due **TUESDAY, FEBRUARY 1** in the Housing Office.

## THE ART OF LEADERSHIP

Painting Your Palette

Student Leadership Training Conference 2000

### February 5, 2000

**Student Organizations: Send 4 Members, Send 5th FREE**

**Costs & Deadlines**

**By January 21, 2000 (Early Registration):**  
 \$20 for USC-Columbia participants  
 \$30 for non-USC-Columbia participants

**After January 21, 2000 (Late Registration):**  
 \$25 for USC-Columbia participants  
 \$35 for non-USC-Columbia participants

**Registration will not be accepted after January 28, 2000**  
 Make checks payable to Leadership Programs.  
 For more information, please call 777-6688.

Presented by:  
 Office of Leadership Programs  
 Department of Student Life  
 Division of Student and Alumni Services

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Does a part-time job that pays \$8.50-\$9.50 per hour and won't interfere with your class schedule sound too good to be true?

At UPS, most students work in operations. There's plenty of time to study and to recharge while working 3-5 hours a day.

To arrange an interview for employment contact United Parcel Service at 822-6294

An equal opportunity employer.

## CAMPUS NOTES

### Tutors needed

Students interested in becoming tutors may sign up to do so Wednesday and Thursday on Greene Street. For more information, e-mail Tom\_Winslow@hotmail.com.

### RAD to hold weekend class

Students may sign up for the Rape Aggression Defense class being held from 10 a.m. to 6 p.m. Saturday and 1 p.m. to 5 p.m. Sunday. For more information, call Officer Garbade at 777-0855.

### Fraternity celebrates Founders Week

The Kappa Iota Chapter of Phi Beta Sigma fraternity is holding its annual Founders Week celebration. Events include a Treatment of Women Forum at 7 p.m. Wednesday in Harper College and a church service at 11 a.m. Sunday at Bible Way on Atlas Road. A bus will leave at 10:15 a.m. from the Russell House.

### Counseling services to be offered

The Counseling and Human Development Center will be offering the following groups if enough interest is shown: Drop-in Meditation, Interpersonal Relations Group, LD and ADHD Support Group, and Thesis Support Group. For more information, call 777-5223.

### Leadership conference to be held

The Office of Leadership Programs announces its 14th annual Student Leadership Training Conference. The theme of this year's conference is "The Art of Leadership: Painting Your Palette." SLTC will take place from 8 a.m. to 9 p.m. Feb. 5. For more information, call the Office of Leadership Programs at 777-6688.

### CORRECTIONS

The Gamecock strives to report the facts correctly and responsibly. If you come across any inaccuracies in our reporting, please let us know.