



# College Life 201

## Life After the Residence Halls



**MONTANA**  
**STATE UNIVERSITY**

College of  
**EDUCATION, HEALTH &  
HUMAN DEVELOPMENT**



**PHI Upsilon OMIKRON  
HHD HONOR SOCIETY**



**MONTANA**  
**STATE UNIVERSITY**

**Mountains & Minds**

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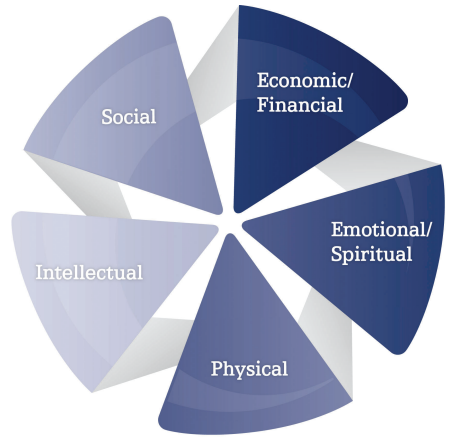
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## Enriching Human Well-Being

MSU HEALTH & HUMAN DEVELOPMENT

WELLNESS IS A CONCEPT THAT FOCUSES ON CREATING A WELL-ROUNDED AND BALANCED LIFESTYLE. BY BECOMING AWARE OF THE FACTORS THAT INFLUENCE WELLNESS, YOU CAN MAKE POSITIVE CHOICES THAT CONTRIBUTE TO YOUR QUALITY OF LIFE.

THE WELLNESS WHEEL ILLUSTRATES A WELLNESS MODEL WITH FIVE DIMENSIONS: PHYSICAL, INTELLECTUAL, EMOTIONAL, SOCIAL, CAREER, AND SPIRITUAL. ALL OF THE DIMENSIONS ARE INTERCONNECTED AND IMPORTANT TO A WELL-ROUNDED AND BALANCED LIFESTYLE.

# Social

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Social wellness is the perception of having support available from family, friends, or co-workers in times of need and the perception of being a valued support provider.

.....

- \* Be comfortable with and like yourself as a person
- \* Interact easily with people of different ages, backgrounds, races, & lifestyles
- \* Contribute time and energy to the community
- \* Communicate your feelings
- \* Develop friendships
- \* Recognize a need for "fun" time in your life
- \* Budget and balance your time to include both responsibilities and relaxation

"You must not lose faith in humanity. Humanity is an ocean; if a few drops of the ocean are dirty, the ocean does not become dirty."

Mahatma Gandhi

"A friend is one who knows  
you and loves you  
just the same."

Elbert Hubbard

"The love of family and the  
admiration of friends is much  
more important than wealth and privilege."

Charles Kuralt



# Roommates

Roommates can make or break your sanity. It is important to keep the communication lines open and be willing to compromise. Here are some tips to help create a comfortable living environment.

## Get To Know Your Roommates

Do not judge them right away. Be open-minded about him or her and be positive going into housing situations.

## Bring Up Issues as They Occur

The little things can add up if not addressed right away. Be honest and upfront with your roommates as soon as problems occur. This will save you a lot of drama and possibly your friendships.

## Pay Your Bills On Time

It is a good idea to separate out bill responsibilities among roommates. One roommate could be responsible for collecting rent from everyone each month. Another one could be responsible for the electric bill, etc. This keeps bill paying more organized and will help avoid conflict. Also, if you are interested in purchasing added expenses like cable, talk to your roommates beforehand to see if they are interested as well.

## Clean Up Your Messes

To avoid conflict, make sure you clean up your messes as best and as fast as you can. If you cannot clean up right away, let them know you will do it a little bit later when you have time.

## Respect Them And Their Belongings

Ask permission before you borrow or use something that doesn't belong to you. Roommates respect this, and it shows that you are a respectable person.

## Respect Your Roommate's Food Purchases

College students know when their food is missing from the refrigerator. Avoid taking their food without permission.

## Be Nice And Personable, But Do Not Expect to Be Best Friends

Some roommates will turn into great friends, but others will not. This should not hurt your feelings. No matter the situation, make sure to treat him or her in the same matter you wish to be treated. You do not have to be the best of friends to get along. Things will get better, and the best thing to remember is to stay positive!

## Explore Their Interests & Hobbies

Even if you have different interests than your roommate, join them in activities that they enjoy. This will make it easier and more fun to bond with them. Plus, you might find a new interest that you enjoy!

# Party Safety Tips

It is illegal for those under 21 years of age to consume alcohol in MT.

- \* Plan whether you will drink or avoid alcohol before going out. If you drink, set a limit on how much you will have before going out, and don't exceed this amount.
- \* Before going out, identify a designated driver who will not drink, or store phone numbers for alternate transportation (cabs, shuttle services, friends, family). The streamline offers a late night route on Thursday, Friday, and Saturday that runs until 2am. Try taking turns serving as the designated driver for future events.
- \* Space your drinks to no more than one drink per hour by sipping your drink slowly and/or making every other drink a nonalcoholic one - preferably water or a non-carbonated beverage.
- \* One drink is defined as one 12 oz. beer; one 4 oz. glass of wine, one 10 oz. wine cooler; one 8 oz. malt liquor; or one 1 oz. shot of 80 proof hard alcohol.
- \* Don't drink on an empty stomach.
- \* Many prescription and over-the-counter medications (like Advil) are not compatible with alcohol. Always ask your doctor about drug interactions if you are taking medication and wish to drink.
- \* Don't let strangers pour your drinks. There is a risk of someone slipping a drug into your drink even in a small town like Bozeman.
- \* Don't leave your drink unattended. If you go to the bathroom, give it to a trusted friend first.

# Activities

Bozeman is an active community full of wonderful opportunities for fun both inside and out. Here are a few ideas to support a balanced life of school and play.

## To Find Out What's Happening Now

- \* [bozemanevents.net](http://bozemanevents.net)
- \* [infoboze.com](http://infoboze.com)
- \* [downtownbozeman.org/events.php](http://downtownbozeman.org/events.php)
- \* [bozeone.com](http://bozeone.com)

## Dinner

With a little planning and creativity, dinners can be fun and inexpensive. Cooking at home is much cheaper, and often healthier and more delicious than eating out. Plan dinners with your roommates or a date and take the leftovers to school the next day for lunch! Websites like [allrecipes.com](http://allrecipes.com) allow you to search recipes with certain ingredients you have or create a custom a shopping list.

## Outdoor Activities

Take a trip to Yellowstone National Park... Some gas and the entrance fee are the only things you have to pay for. You can bring a picnic for a cheap lunch and don't forget a camera. The drive to the park is also a great time to get to know your friends better. If you don't want to go out of town, Bozeman has a lot to offer (See Physical).

## Dancing Lessons

There are a lot of free dancing lessons around Bozeman; it's just a matter of finding them. [Bozemandancing.com](http://Bozemandancing.com) is a website that lists upcoming dances and workshops.

## Game Night

You don't always have to go downtown for date night or fun with friends. Stay home - maybe even after you make dinner together - and have a game night! Cards, board games, or Twister® are a great way to spice things up. Search [thedatingdivas.com](http://thedatingdivas.com) and [pinterest.com](http://pinterest.com) to find plenty of games to keep you busy. Everyone can appreciate a classic game of cards!

# MSU Resources

In addition to community resources, there are MANY resources available through MSU.

You can find more info about what MSU has to offer at [montana.edu](http://montana.edu).

## Procrastinator Theater

All shows are \$2, and the Thursday late show is \$1. You can also bring your own snacks and drinks, which can save you even more!

## Office of Activities and Engagement

This office can connect you to almost any club, organization, volunteer, program, or service learning opportunity on campus. Joining a club or getting involved with a volunteer project is a great way to meet people, build your resume, and have fun!

## Hosaeus Fitness Center

The fitness center offers many programs that are a great way to socialize and stay in shape. Intramural opportunities and group classes are offered each semester.

## Outdoor Recreation Department

The ASMSU Outdoor Recreation Program operates throughout the year and offers many services including equipment rental, group outings, instructional classes, a resource center, bicycle & ski workshops, and other activities.

## SUB Rec Center

The Rec Center in the SUB has 14 pocket billiard tables, 6 bowling lanes, shuffleboard, foosball, air hockey, arcade games, and a Playstation 3, all available for some of the lowest prices in town! For the more competitive people, the Rec Center frequently holds bowling, billiard, and shuffleboard tournaments.



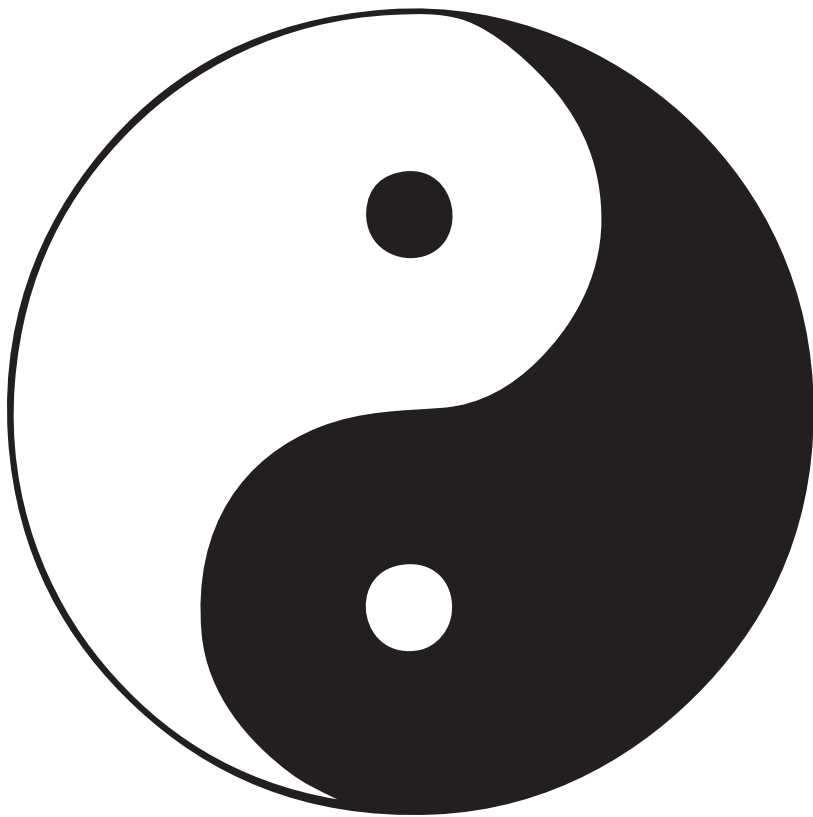
# Emotional & Spiritual

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Emotional wellness is the possession of a secure self-identity and a positive sense of self-regard. It is also the ability to cope with and/or improve unpleasant mood states. Spiritual wellness is the positive perception of meaning and purpose in life.

.....

- \* Keep a positive attitude
  - \* Be sensitive to your feelings and the feelings of others
  - \* Be realistic about your expectations and time
  - \* Take responsibility for your own behavior
  - \* Deal with your personal and financial issues realistically
  - \* View challenges as opportunities rather than obstacles
  - \* Function independently but know when you need to ask for help
  - \* Be open to different cultures and religions
  - \* Give your time to volunteer in community service activities
  - \* Spend time defining personal values and ethics and make decisions that complement them
  - \* Spend time alone in personal reflection
  - \* Participate in spiritual activities (this does not only mean church)
  - \* Participate in activities that protect the environment
  - \* Care about the welfare of others and act out of that care
- .....



"I am not a victim of emotional conflicts.  
I am human."

Marilyn Monroe

"The key to success is to keep growing in all  
areas of life - mental, emotional,  
spiritual, as well as physical."

Julius Erving

"Never build your emotional life on  
the weaknesses of others."

George Santayana

# Meditation

"Meditation brings wisdom; lack of meditation leaves ignorance. Know well what leads you forward and what holds you back and choose the path that leads to wisdom." Buddha

Meditation is a helpful tool when dealing with stress and depression in college. There are many different strategies for becoming more humble with life and school. Here are some suggestions:

- \* Listening to music soothes the soul. Download a playlist of soothing music or visit the Bozeman or MSU symphony live in concert.
- \* Bozeman is famous for its hiking spots. Some close spots are the "M" or Drinking Horse.
- \* Exercise the body. For those of you going to school full time, take advantage of the MSU Fitness Center. For part time students you can pay extra to use the MSU Fitness Center or you can buy a membership at another local gym. Remember to always tell them you are a student for discounts!
- \* Receive a relaxing massage at a spa. Again, be sure to tell them you are a student and you might receive a student discount!
- \* Read a good book. You can find books everywhere! Try the MSU Bookstore, MSU Library, or Bozeman Library.
- \* Go out for coffee or lunch with a friend. What's more fun than chilling with friends? Friends provide a good support system while you are away from home.
- \* There are many hot springs in the area, including Chico, Bozeman, Norris, and the Boiling River. Chico and Norris often have live music on the weekends!
- \* Yoga is a great way to relax the mind. Classes are offered at MSU and many others locations in town.

# Counseling and Other Help Options

IF YOU ARE IN IMMEDIATE DANGER CALL 911

Depression among college students is related to stress from school, relationships, family, work, etc. There are many places to get help in Bozeman. Here is contact information for counseling, health advice, preventative care, assault help, and more.

Don't be afraid to receive help or reach out to others!

24 HOUR CRISIS HOTLINE 406.586.3333

## Love Inc

Counseling, Crisis, Financial,  
and Outreach Services  
Help Line: 406.587.3008  
loveincgc.org  
general@loveincgc.org

## Spring Therapy

PTSD, Anger, & Addiction Counseling  
702 North 19th Avenue Suite 2F  
Office: 406.209.0335  
mimiwold1@aol.com

## HAVEN

Location is confidential  
Crisis Line: 406.586.4111  
Shelter & Office: 406.586.7689  
havenmt.org

## Spring Integrative Health

Alternative Therapy  
962 Stoneridge Drive  
Office: 406.586.2626  
springintegrativehealth.com

## Alcohol & Drug Services of Gallatin County

Drug or Alcohol Education,  
Prevention and Counseling  
2310 North 7th Avenue  
Office: 406.586.5493  
www.adsgc.org  
Hours: Mon–Fri 8am–5pm

## Bridger Natural Medicine

2419 West Main Suite 1  
Office: 406.585.0205  
bridgernaturalmedicine.com  
bridgermd@gmail.com

## MSU Voice Center

Sexual and Domestic Assault Services,  
Provides services for victims, as well as  
friends and family of victims  
370 Strand Union Building  
Office: 406.994.7662  
24-Hr Confidential Line: 406.994.7069  
After Hours: 406.586.3333  
montana.edu/voice  
Hours: Mon–Fri 10am–4pm

## Psychiatry Associates

2078 Stadium Drive Suite 101  
Office: 406.968.0234  
www.papcmt.com

## Bozeman Help Center

Crisis Prevention Center  
Counseling and Mental Health  
421 East Peach Street  
Office: 406.586.3333  
bozemanhelpcenter.org  
info@bozemanhelpcenter.org  
Hours: 24/7

## Gallatin Mental Health Center

Full Service Counseling  
and Mental Health  
699 Farmhouse Lane  
Office: 406.556.6500  
gallatinmentalhealth.org  
bozeman@wmmhc.org  
Hours: 24/7

## MSU INSIGHT

### Drug & Alcohol Assistance Center

1215 Gopher Court  
(across the street from the SOB Barn)  
Office: 406.994.5937  
Free Alcohol Screening: montana.edu/  
health/healthpromo/insight.php  
Hours: Mon–Thur 8am–5pm

## MSU Counseling & Psychological Services

Student Health Services  
211 Swingle Building  
Office: 406.994.4531  
montana.edu/wwwcc  
Spring & Fall: Mon–Fri 8am–5pm  
Summer: Mon–Fri 8am–4pm

# Spiritual

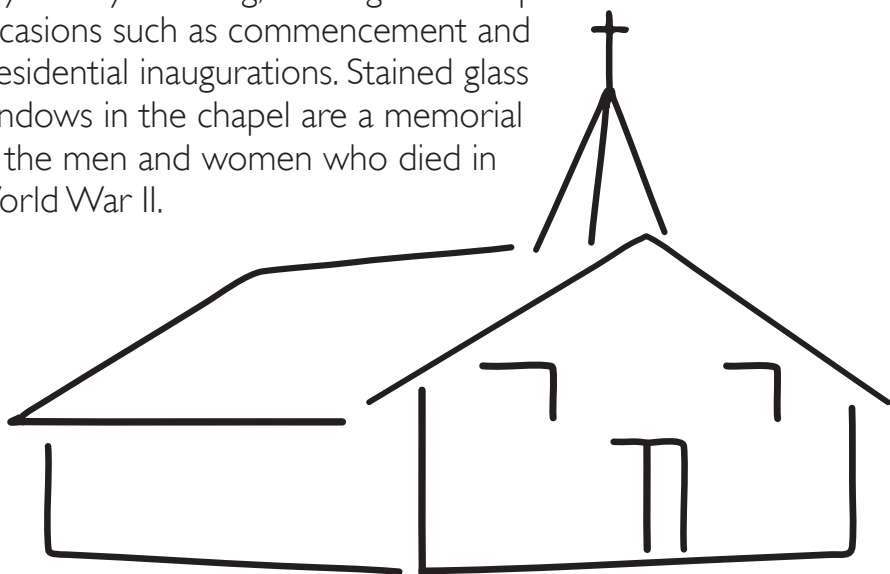
"Happiness cannot be traveled to, owned, earned, worn or consumed.

Happiness is the spiritual experience of living every minute with love, grace, and gratitude." Denis Waitley

## MSU Danforth Chapel

Danforth Chapel, built in 1950-1952, is non-denominational and available to all students, regardless of their religion. This chapel can be used for weddings, memorial services and religious events. The chapel is located east of Wilson Hall and south of Herrick Hall.

The carillon, a gift from Joseph Mares from the class of 1924, plays every morning, evening and on special occasions such as commencement and presidential inaugurations. Stained glass windows in the chapel are a memorial to the men and women who died in World War II.



# Physical

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Physical wellness is the perception and expectation of physical health.

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- \* Exercise regularly
  - \* Eat well
  - \* Get regular physical check-ups
  - \* Avoid the use of tobacco or illicit drugs
- .....

"The first wealth  
is health."

Ralph Waldo  
Emerson

"Time and health  
are two precious  
assets that we  
don't recognize and  
appreciate until  
they have been  
depleted."

Dennis Waitley



"Physical fitness is not  
only one of the most  
important key to a  
healthy body, it is the  
basis of dynamic and  
creative intellectual  
activity"

John F.

Kennedy

"Take care of  
your body.

It's the only place  
you have to live."

Jim Rohn





# Eating Healthy

Your diet can greatly impact your education; the food you eat affects your ability to concentrate and is a major factor in your overall health. A healthy diet can be difficult to achieve in college - cooking is time consuming and fresh fruits and vegetables can be expensive. Follow these tips to keep a healthy diet in college.

## Buy In Bulk

Ask if your friends will split bulk food items with you to get more for less.

## Prep Food Or Buy Ready to Eat Items

Set a side some time on weekends to prepare meals for the week. Or, if money is not an issue, purchase ready to go items like salads and fruit cups.

## If You Are Struggling To Afford Food

If you are really struggling to afford healthy foods, make a trip to the Gallatin Valley Food Bank. They can get you extra grocery items for you pantry. Or, visit The Community Cafe where they will serve you a free hot meal from 5-7pm any day of the week. GVFB - 406.587.7600. CC - 406.587.4225.

## Meet with a Registered Dietitian (Nutritionist)

If you are struggling maintaining a healthy diet you can make an appointment with the MSU dietitian in the Student Health Service. This service is paid for by your tuition and is very helpful when it comes to healthy eating. The dietitian can help you:

- \* Create fitness and weight management goals
- \* Learn how to read nutrition labels
- \* Develop a personalized eating plan according to your budget
- \* Manage food allergies or nutrition related medical issues
- \* Visit [montana.edu/health/nutrition/](http://montana.edu/health/nutrition/) which contains TONS of helpful tips.

Contact the Nutrition Office at 994-4380 to make your appointment.

## Towne's Harvest Garden

Visit our Campus Farm Stand on Thursdays from 3pm-6pm just south of the SUB (July 17-Oct 9). Or, visit the Student CSA on Fridays from 12pm-1pm (Aug 22-Oct 3) for a \$5 bag of vegetables.

## Shop the Perimeter

Shop around the outside of the store. This is where you will find the most nutrient dense foods like produce, meat, dairy, and bulk.

## Remember

Healthy eating fuels your body and helps you to succeed in school. Start making healthy choices today and it will pay off for the rest of your life!

# Hiking, Biking, and Skiing

Bozeman has an extensive trail system that consists of over 45 miles of trails.

These trails extend throughout town and include beautiful scenery of mountains, lakes, rivers, and Bozeman.

Some of the more popular trails include:

- \* Bozeman Pond Trail
- \* Chris Boyd Trail
- \* Gallagator Trail
- \* Highland Ridge Trail
- \* Painted Hills Trail
- \* Story Mill Spur Trail
- \* The College "M" Trail
- \* Drinking Horse Trail

To help maintain the conditions of local trails, it is important to follow trail etiquette:

## Everyone

- \* Stay on the trail and don't cut switchbacks
- \* Treat wildlife with respect
- \* Pick up litter

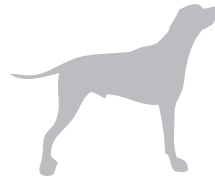


## Cyclists

- \* Watch out for pedestrians and yield to slower traffic
- \* Proceed with caution around blind corners
- \* Warn others before you pass them

## Dog Walkers

- \* Keep dogs in control
- \* Obey leash laws
- \* Pick up dog poop and dispose of it properly



The Gallatin Valley Land Trust (GVLТ) sells a map of all Bozeman trails and parks for only \$2. This map can be found in many local businesses or at the GVLТ office.

# Emergency Medical Care

Illnesses and injuries sometimes occur at inconvenient times - in the middle of the night, on holidays, or on days that your Primary Care Physician's office is closed. In case of urgent or emergency medical situations, there are three urgent care clinics in Bozeman and Belgrade, as well as the emergency room at the hospital.

The Streamline Bus stops at or near both Bozeman urgent care centers and the hospital, so don't postpone medical care just because you don't have a ride!

## Bozeman Urgent Care

1006 W Main St  
Bozeman, MT 59715  
406.586.8711

Streamline: Redline and get off at Mendenhall & 9th, or the high school.

## Family Doctors' Urgent Care

120 N. 19th Avenue, Suite A  
Bozeman, MT 59718  
406.556.9740

Streamline: Redline and get off at the Hasting's Shopping Center.

## MSU Student Health Services

Swingle Building (East of SUB)  
406.994.2311

Regular Academic Semesters

Mon-Fri: 8am-4:30pm

Sat: 8am-11:30am

Between Semesters

Mon-Fri: 8am-11:30am

Summer Sessions

Mon-Fri: 9am-11:30am & 1pm-4 pm



## Belgrade Urgent Care

403 W Main St # A  
Belgrade, MT 59714  
406.388.8708

## Emergency Room

Bozeman Deaconess Hospital

915 Highland Blvd.

Bozeman, MT 59715

460.585.1000

Streamline: Yellowline East (Orange Line)  
and get off at the Bozeman Deaconess

Pharmacy.

# Sexual Health

College is a time that many people use to explore their sexuality. If you choose to do so, it is important to consider the risks and take the appropriate precautions to prevent sexually transmitted infections or unwanted pregnancy.

The Centers for Disease Control offers the following tips for staying safe:

- \* Latex condoms come in both male and female versions. Use properly to reduce the risk of pregnancy and some sexually transmitted infections (STI).
- \* If you are diagnosed with an STI, contact all sex partners so that they can be tested as well. If your partner is diagnosed with an STI seek medical treatment so you can be tested as well.
- \* If you are sexually active, get STI testing on a regular basis and always use protection. Many infections do not have symptoms and can cause permanent affects on the body, like infertility, if left untreated.

Half of all new sexually transmitted infections occur among young people 15 to 24 years old.

Centers for Disease Control and Prevention

There are a variety of clinics in Bozeman that offer free or discounted sexual health services. The following locations can provide evaluation, testing, and treatment of STI's; counseling services; and/or contraception:

## MSU Student Health Services

Swingle Health Building  
(East of the SUB)  
406.994.2311

## MSU Health Promotion

Swingle Building (2nd Floor)  
406.994.5497

## AIDS Outreach

202 South Black St Suite 602  
406.451.5718

## Bridger Care

300 North Willson Ave  
Suite 2001 (2nd floor)  
406.587.0681

## Zoe Care

1216 West Lincoln St.  
406.586.9444

## Community Health Partners

214 East Mendenhall  
406.585.1360

# Economic & Financial

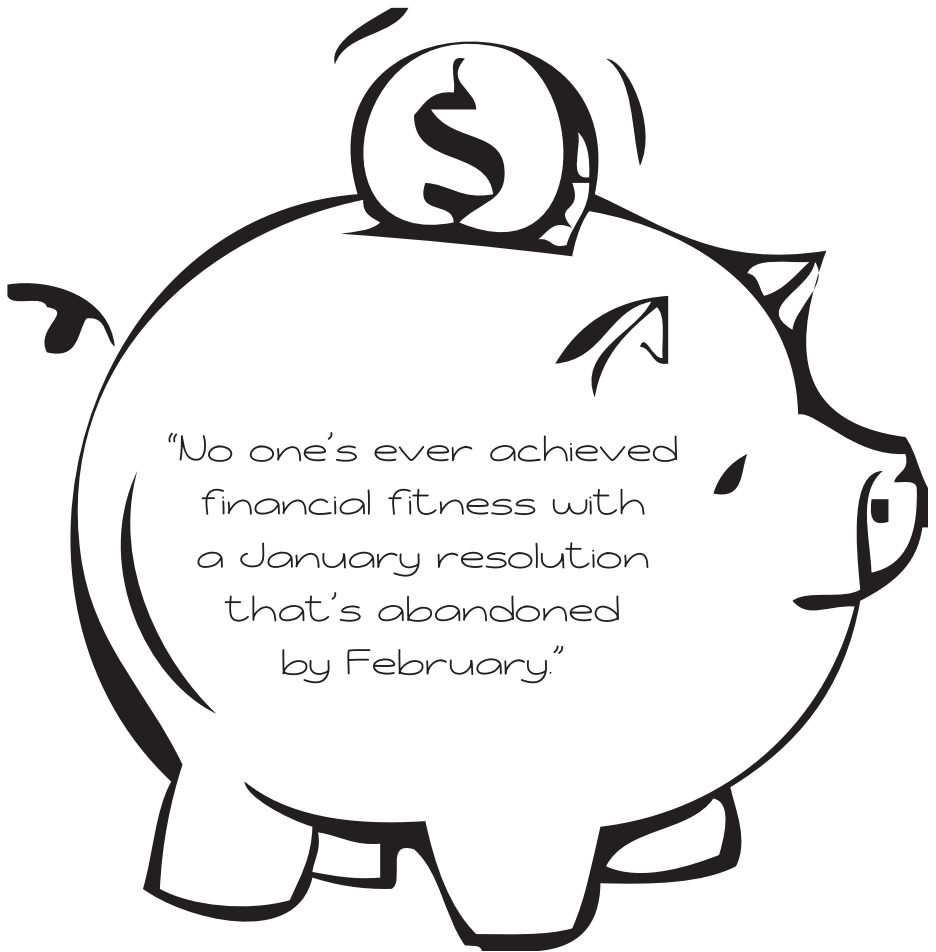
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Financial wellness is being aware of your financial situation and living within your means.

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- \* Create a budget
  - \* Pay bills in a timely manner
  - \* Create healthy financial habits
  - \* Set spending limits for fun and/or entertainment, then follow them
  - \* Do not take on unnecessary expenses
  - \* Ask for assistance before or after you get into financial trouble
  - \* Avoid using credit cards when possible
- .....

"In all realms of life it takes courage to stretch your limits, express your power, and fulfill your potential... it's no different in the financial realm."



"No one's ever achieved financial fitness with a January resolution that's abandoned by February."

"A big part of financial freedom is having your heart and mind free from worry about the what-ifs of life."

Quotes from Suze Orman,  
Financial Advisor



# Local Deals and Coupons



## Coupons

Have you ever watched Extreme Couponing on TLC? You can save hundreds of dollars by taking advantage of coupon offers. But how do you use coupons without resorting to the coupon-craziness you see featured on the TV show?

- \* Browse sale inserts in the newspaper and plan your meals for the week around them. This saves you the time of cutting coupons, but you still get great deals on items that you will purchase anyway!
- \* If you do decide to cut coupons, have a coupon cutting party with friends. This helps remove some of the boredom of cutting coupons.
- \* Coupons don't always come in paper form! Use mobile apps to find coupons while in the store.

## Montana Smart Shopper

This company advertises great deals or coupons for local stores, restaurants, and services. MT Smart Shopper is available in the Bozeman Daily Chronicle every month, online at [MontanaSmartShopper.com](http://MontanaSmartShopper.com), or on your mobile device.

## Seize the Deal

Seize the Deal offers daily deals on local services and products such as home, entertainment, auto, food beauty, sports & more. The discounts change twice a week, so stay tuned. Visit their website at [seizethedeal.com/cities/bozeman](http://seizethedeal.com/cities/bozeman).

## Trippons

Trippons are mobile coupons that you use with your smart phone. They have tons of coupons for local goods and services. Simply show the coupon to the merchant from your smart phone, and get the deal! You can also print coupons from their website: [trippons.com/mt-bozeman](http://trippons.com/mt-bozeman).

## Campus Special

Campus Special helps students at MSU "live a big life on a budget." They include deals on food, entertainment, beauty, auto, and shopping. You can visit them at [campusspecial.com/montana-state/coupons](http://campusspecial.com/montana-state/coupons), or download their free mobile app.

## Valpak

Valpak lets you print local coupons from merchants in Bozeman, clip grocery coupons, and get deals from stores such as Target, Kohl's, Walmart, and Home Depot. Visit them at: [valpak.com/coupons/local-coupons/all/Bozeman/MT](http://valpak.com/coupons/local-coupons/all/Bozeman/MT).

# Budgeting

Creating a budget is one of the easiest ways to save money and ensure all your bills get paid on time. This is especially important for people living on a college budget with little to no income and plenty of bills like tuition, housing, and car insurance. There are many different types of budgeting systems, so pick the one that works best for you.

## Envelope System

In this system, label envelopes according to each bill or spending category you will have in a month. When you get your paycheck, you immediately cash it, and divide the money up into the appropriate categories.

**Pros:** Strictly controls your budget and provides a visual for how much money you are spending and how much is left in that category

**Cons:** Cash can be stolen, so your envelopes must be carefully safeguarded!

## Software Programs

There are many computer programs that can help you track spending, including Excel, Quicken, and Money. Save all your receipts, and at the end of the day or week, enter them into the program.

**Pros:** The programs add up everything for you and can provide you with detailed graphs of your typical spending habits.

**Cons:** Not recommended for people who don't have frequent access to a computer or aren't as computer literate. These programs can also be expensive, depending on the software you choose.

## Check Register System

Using the check register given to you by your bank, label each page with a category and document all spending on the appropriate page.

**Pros:** Simple way to track expenses and can be taken with you anywhere.

**Cons:** You have to write down every single expense in order for your budget to be accurate, and this can be time consuming.

## Mobile Apps

There are a variety of mobile apps that can automatically track your spending. These apps link to your bank account, credit card bills, student loans, auto loans, and other financial accounts, then automatically update with your purchases, payments, and interest! A few suggested apps are: Mint (free!), iReconcile (\$2.99), Expenditure (\$1.99), MoneyBook (\$2.99).

**Pros:** Almost no manual tracking needed, these apps do all the work of budgeting for you!

**Cons:** Not available for people without a smart phone.



# Renting: Becoming a Tenant

One of the biggest milestones of a person's life is renting a house or room for the first time. There are many important things to consider when renting a home.

## Rights and Responsibilities

Most importantly, know your rights. Federal law prohibits housing discrimination based on your race, color, national origin, religion, sex, family status, or disability. If you have been trying to buy or rent a home or apartment and you believe your rights have been violated, you can file a fair housing complaint. Visit the U.S. Department of Housing and Urban Development's website at [HUD.gov](http://HUD.gov) to file a complaint and research landlord-tenant laws in your area.

### As a tenant, you are responsible for:

- \* Keeping the premises clean and well-maintained
- \* Being respectful to your neighbors
- \* Notifying the landlord as soon as possible about any damage
- \* Making sure the premises are not used for illegal purposes
- \* Following your lease. Read the lease carefully!!! It is a legally binding contract!

### Your landlord is responsible for:

- \* Keeping the premises in good repair & the unit is habitable
- \* Making sure the house can be secured properly
- \* Avoiding disturbing the tenant
- \* Following the lease
- \* Giving the tenant proper notice before entering the house, whether it be for repairs or a routine check. However, in the case of an emergency, a landlord can legally enter the house without giving the tenant notification.

## Renter's Insurance

Did you know: in the case of any natural disaster or a burglary, your personal belongings are NOT covered under the landlord's home insurance policy! Renter's insurance is a necessity if you want to protect your valuables. The insurance is as cheap as \$10 per month and covers personal property loss, bodily injury, and property damage to others. You can purchase renter's insurance for homes, apartments, or condos. Shop around to find the best deal!

## MSU Lawyer

If you ever find yourself in a situation where you need legal counsel, MSU provides access to a lawyer (for a fee) on campus through the Associated Student Legal Services. To see the lawyer, you must make an appointment. There is an appointment fee. Go to the ASMSU office (next to the ASK-US Desk) and an appointment will be scheduled for you. Phone: 406.994.2933

# Credit Scores

From the time you open your first credit line - whether it be a car loan, credit card, or mortgage - you are building credit. Your credit score serves as a rough summary of your financial responsibility, so it is important to monitor your credit score and know how it is affected.

Credit companies collect information from your creditors on your spending and payment habits and compile this information into a document known as your credit report. There are five primary categories that are considered when collecting this information and calculating your credit score:

1. Payment History
2. Amounts Owed
3. Length of Credit History
4. New Credit
5. Types of Credit Used

## Ways To Build Credit

There are a few different ways to start building credit or improve a bad credit score:

- \* Open a secured credit card. This type of card usually requires a deposit when you open the card, and has a low credit limit.
- \* Ask for a short-term loan, then put that loan money in a savings account and use it to make monthly payments on the loan.
- \* Begin paying off your student loans.

## Remember To Track Your Credit Report

There are three main credit companies that provide credit reports for potential creditors. These companies are Equifax, Experian, and TransUnion. Each company is required to provide you with one free credit report per year. Every four months, obtain your credit report from one company, and rotate through the companies throughout the year. Check your report for errors, and immediately notify the credit company of any mistakes you find. Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) to obtain your free credit report.

If you want to track your credit score on a more regular basis, consider signing up for [www.KreditKarma.com](http://www.KreditKarma.com). Kredit Karma connects to your financial accounts and provides you with a rough estimate of your credit score. The website helps you estimate how your score will be affected if you experience financial events such as paying off a credit card, being sent to collections, or opening a new loan. Kredit Karma is free for everyone.

# Intellectual

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Intellectual wellness is the perception of being internally energized by an optimal amount of intellectually stimulating activity.

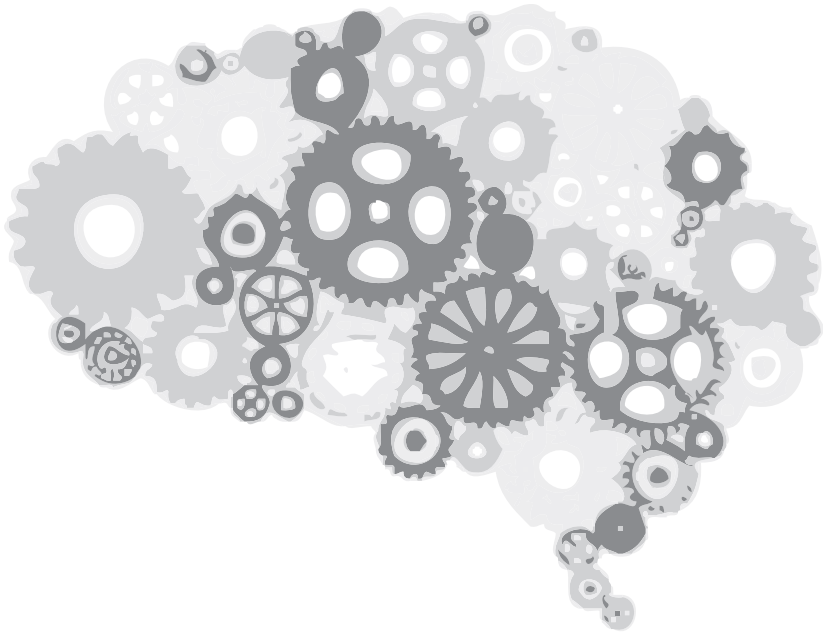
.....

- \* Learn because you want to not because you are told to
- \* Learn through varied experiences like reading, writing, sharing, and exploration
- \* Observe what is around you
- \* Listen
- \* Find applications for material learned in the classroom
- \* Stay current with world affairs/news
- \* Question
- \* Expose yourself to new experiences



“A mind that is stretched by a new experience can never go back to its old dimensions.”

Oliver Wendell Holmes, Jr.



“As long as habit and routine dictate the pattern of living, new dimensions of the soul will not emerge.”

Henry Van Dyke



# Social Media

## Do's & Don'ts

### DO

- \* Use a strong password.
- \* Always use privacy settings; but know leaks, hacks, and privacy policy revisions are not unheard of. Don't assume what you post is secure.
- \* Use HTTPS (a secure website) to connect to your social networking sites whenever possible in a public hotspot. Be wary if your social networking service only uses HTTP for login credentials.
- \* Whenever possible, organize contacts into categories. Separate friends, family, coworkers, and new acquaintances.
- \* Verify friend requests before you accept them; don't just accept any one. Be aware of scams and KNOW who you're sharing your information with.
- \* Verify links, attachments, downloads, emails, and anything else sent to you. Even your trusted friends could have had their accounts hacked.
- \* Investigate exactly what information any third-party add-ons, games, or extensions will have access to. Does that poker game REALLY need access to your contacts list or bank account?
- \* Read up on the security tips and instructions provided by the social-network.

### DON'T

- \* Give away your password or use the same password for multiple services. If it gets leaked, you don't want it connected to other accounts.
- \* Put in any more information than you absolutely have to. Hackers, scammers, and stalkers all can use that information to harm you.
- \* Advertise when you're going on vacation, when your possessions might be left unattended, or what expensive items you have recently purchased.
- \* Let your social network automatically geo-tag your uploads. This feature lets everyone - good and bad - know where you are.
- \* Upload anything you wouldn't want everyone to see. Remember, once you upload something, it is stored online somewhere - even after you delete it!
- \* Badmouth your boss or co-workers. Be mindful of inadvertently letting sensitive information slip that could harm your company or get you in trouble.

DO ... follow campus organizations to keep up on what's happening on campus and around town.

# Study Resources

## THE WRITING CENTER

The writing center is not just for freshmen or inexperienced writers; it is for everyone! It is always helpful to have someone look over a paper. Whether you're an experienced novelist or learning introductory writing, the writing center has something to offer for you!

Phone Number: 406.994.5315

Website: [www.montana.edu/writingcenter](http://www.montana.edu/writingcenter)

Locations:

- \* Wilson Hall 1-114, Mon/Wed/Fri 8:30am-5 pm, Tues/Thurs 8:30am-7pm
- \* Renne Library 1st Floor, Mon-Fri 8:30am-5 pm, Sun-Thurs 7pm-10pm
- \* North Hedges 1st Floor, Mon/Wed/Thurs 7pm-10pm

## SmartyCats TUTORING

What is it?

- \* SmartyCats tutoring provides FREE, individual and small group tutoring to support MSU students. They tutor for ALL CLASSES, so if you are struggling to accomplish assignments, need help grasping concepts in class, are performing poorly on exams or quizzes, or need help preparing for an exam, contact SmartyCats.
- \* SmartyCats understands that all students learn differently and will work with you individually to meet your needs.

How do I get a tutor?

- \* SmartyCat is located at 177 SUB.
- \* Contact SmartyCat: [SmartyCats@montana.edu](mailto:SmartyCats@montana.edu)

What else can Smarty Cats do for me as a student?

- \* Student success workshops on management skills, study skills, and degree and major pathway programs
- \* FYI and 2YI (1st & 2nd year initiative) are programs that assist first AND second year students by providing one-on-one advising, in-class workshops, and more.
- \* MSU 101, a class offered by SmartyCats, gives students the resources and information to be successful at MSU and to reach their goals.

# Student Success

The Office of Student Success can help you with most life and school challenges.

They are friendly, easy to talk to, and want to help you succeed.

The Office of Student Success is located in SUB 177. Phone: 406.994.7627

## Learning Strategies

- \* The office of student success provides many workshops including Study Skills, Test Preparation, Course Planning, Writing Strategies, and more!
- \* The office also teaches a Learning Strategy Class. US 191 is a one credit class that focuses on taking notes, reading college texts, and time management.

## Bobcat Tech Hub

- \* The Bobcat Tech Hub is your one-stop shop for all MSU Tech Services such as your university usernames, passwords, student email, D2L, and My Info.
- \* The Tech Hub also provides a list of resources that they recommend like Google Drive, Khan Academy, and Smart Pen Rental.
- \* The hub is located at <http://www.montana.edu/success/tech/index.php>

## Financial Education

- \* The office of student success provides financial education to students and graduates so they can learn financial independence and achieve life goals.
- \* Meet with a financial counselor to learn about your options now and in the future.

## Success Coach

- \* Having a tough semester or difficulty in school? Make an appointment with a success coach to figure out ways to make your life easier and succeed in school.

## Career Services

- \* Need a job, internship, or work study position? Register with My Cat Careers and get started on your path to financial freedom.

## Student Success Guide

- \* Review the Student Success guide for more tips about succeeding at MSU! The guide is located at <http://www.montana.edu/success/guide.php>

# Cleaning

Moving out of your parents house means taking up more responsibilities. While trying to keep up on your grades you also need to keep up with household duties.

By keeping your environment clean, you are eliminating germs, bacteria and anything that could affect your immune system. Here are some simple rules for cleaning:

## Safely Clean and Disinfect

Cleaning and disinfecting are two different things. Both are very important.

- \* Cleaning is simply removing debris, dirt, and dust.
- \* Disinfecting is reducing microscopic organisms that could affect your health.
- \* Use products containing bleach to disinfect after cooking with raw meats to avoid cross contamination.
- \* Wash hands thoroughly with warm water: Between cooking different items, after using the bathroom, using chemicals in cleaning products, etc.

For a good place to learn more about what and how you should clean or disinfect, go to [goodhousekeeping.com](http://goodhousekeeping.com). They list ways to make cleaning fun, cleaning shortcuts, room-by-room rules, etc.

## Basic Laundry Rules

- \* Separate colors from whites.
- \* Only use bleach on white clothes (unless it is color safe bleach).
- \* Do not over load the washer or dryer because your clothes will not get clean.
- \* Take clothes out of the dryer ASAP after they are done to decrease wrinkling.
- \* If clothes are wrinkled, place in dryer for 15 minutes with a damp towel and remove immediately.
- \* Never pour detergent, softener, or bleach directly onto garments!
- \* Use dryer sheets to prevent static electricity.
- \* Look at care labels for washing and drying instructions.
- \* Use cold water and club soda for stains.
- \* Iron clothes if you are dressing up for interviews, presentations, or an internship.
- \* If you are on a strict budget, you can hang dry your clothes in your room.



# Resources

[www.vanderbilt.edu/recreationandwellnesscenter/wellness/wellness-wheel/](http://www.vanderbilt.edu/recreationandwellnesscenter/wellness/wellness-wheel/)  
[www.goodhousekeeping.com/home/heloise/house-cleaning-guide-feb06\\_8](http://www.goodhousekeeping.com/home/heloise/house-cleaning-guide-feb06_8)  
[www.health.msstate.edu/bully\\_choices/resources/files/safe\\_party\\_tips.pdf](http://www.health.msstate.edu/bully_choices/resources/files/safe_party_tips.pdf)  
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## MISSION STATEMENT

Phi Upsilon Omicron, an honor society in the integrated field of family and consumer science, offers an environment empowering lifelong learning, leadership building, and ethical and scholastic excellence.

# PURPOSES

- \* Enhance qualities of leadership by providing opportunities for service.
- \* Recognize and promote academic excellence.
- \* Encourage lifelong learning and commitment to advance family and consumer sciences and related areas.

# DISCLAIMER

This information was assembled by the members of Phi U to assist students during the transition from residence life to living independently. To the best of our knowledge, this booklet is truthful and we cannot be held liable for changes in information.

FOR MEMBERSHIP INFO: [phiubozeman@yahoo.com](mailto:phiubozeman@yahoo.com)



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