Are you looking to get involved in a student organization, but don’t know what’s available, and don’t know where to start? The 2015 MSC Open House will take place on Sunday, September 6th, from 1:00-5:00p.m. in the MSC. The MSC Open House is “a chance to see the best student involvement opportunities the Division of Student Affairs and Texas A&M have to offer.” Texas A&M University has over 800 organizations so there is something for everyone. Most of the organizations will set up a table to help you learn more about their organization with flyers, representatives, demonstrations, or giveaways. Come out to make new friends and find your niche in Aggieland! Additional information may be found at mscopenhouse.tamu.edu.
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

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 979.458.5325.

Money Wise Aggie: September Workshops

The Money Wise Aggie’s mission is to help students make smart personal finance decisions while pursuing their academic degrees and to lay a foundation for financial success throughout life.

- **Money Management for College Students** Sept. 14, 11:30am-12:30pm
  - **Identity Theft** Sept. 14, 1:00pm-2:00pm
  - **Understanding Credit Cards and Credit Scores** Sept. 15, 12:30pm-1:30pm
  - **Buying a Car** Sept. 15, 2:00pm-3:00pm
  - **Car Maintenance 101** Sept. 16, 1:30pm-2:30pm
  - **Saving and Investing** Sept. 17, 12:30pm-1:30pm
  - **Eating Smart on a Budget** Sept. 17, 11:00am-12:00pm
  - **Buying a Home** Sept. 21, 11:30am-12:30pm
  - **Repaying Your Student Loans** Sept. 21, 1:00pm-2:00pm
  - **Love & Money: What You Need to Know Before Getting Married** Sept. 23, 1:00pm-2:00pm
  - **I’m Graduating: Now What?** Sept. 23, 2:30pm-3:30pm

All workshops will be held in room 236 of the Pavilion. Students, faculty and staff are welcome. No reservations required.
HOWDY AGS!
You made a very important decision when you joined the Aggie family, a vibrant, exciting academic community that plays a large part in launching you into a successful future. This experience is like nothing you have experienced before. Learning how to manage your time, stress, relationships, finances and transitions are just a few of the college challenges you face as you learn to strive in this intense environment. To help you stay emotionally fit and increase your chances at success, the Student Counseling Service offers a variety of services and support resources.

Stress Reduction Center
Students often report stress as one of the biggest obstacles to their academic success. Signs of stress include tension, changes in sleep patterns and appetite, feeling irritable, isolation and anger. Stress can also increase test anxiety and lower the immune system. Relaxation techniques can help students learn to manage stress effectively.

Career Counseling and Assessment Services
Group and individual career counseling services can help students make informed vocational plans, choose a major, or plan for graduate study. Professional counselors can help you learn more about your interests, abilities, personality, values and various career options.

Personal Counseling
Personal counseling is a process that facilitates self-discovery and growth, and most students at one time or another can benefit from personal counseling. Counseling can help improve self-confidence, relationships, academic performance, and decision making for your overall well-being.

Group Counseling
Groups provide an opportunity for group members to learn from each other as concerns are explored together. Group counseling consists of weekly hour and a half sessions with six to ten students whose concerns are similar. See scs.tamu.edu for a list of groups and details.

Psychiatric Services
Psychiatric services are available through the recommendations of a Student Counseling Service counselor.

Learning Disability and ADD/ADHD screening
Learning disabilities are typically identified when a person’s level of achievement is significantly below what would be expected for her/his age, schooling, and level of intelligence. Screening for learning disabilities is the first step in the evaluation process. It helps determine if formal evaluation, which can be expensive, is needed.

Crisis Intervention
Students may find themselves in a crisis situation and need to be seen quickly. Students may come to the SCS for crisis intervention anytime during business hours 8:00 AM to 5:00 PM Monday through Friday to be seen by a counselor without a previously scheduled appointment.

HELPLINE
After 4 PM on weekdays or 24 hours on weekends, students may call the HelpLine at 979.845.2700 for after hours crisis intervention. The HELPLINE provides information, support, referrals, and crisis intervention by phone.

Alcohol & Drug Abuse Assessment and Treatment
The SCS offers a variety of assessment, therapy, and support for those who may be facing alcohol or drug issues.

Workshops
Each semester the SCS offers a variety of workshops that aim to enhance students understanding of self, others and their own personal success. Topics may range from self esteem, assertive communication, career exploration and personal growth.

To receive services and/or register for your initial appointment, go online to hscs.tamu.edu and click on “Register for Services.” After you complete the information requested, you will have the option of scheduling your initial appointment online. If you have trouble logging in, call 845-4427 to request help. Confidentiality is respected to the limits allowed by law. The SCS makes no records of your visits on your academic transcripts or in a placement file. The SCS is funded by the University Advancement fee, and there are no additional user fees for services used.