

KENTUCKY KERNEL

CELEBRATING 35 YEARS OF INDEPENDENCE

Charity preps for annual dance event

By Heather Young
news@kykernel.com

DanceBlue, a yearlong project that raised \$123,000 for pediatric cancer research last year, has set up meetings for prospective participants and teams today and tomorrow to prepare for this year's fundraising.

The meetings, which are open to all who are interested in participating, began yesterday and will take place today and tomorrow at noon in room 205 in the Student Center.

DanceBlue organizers are working together to try to make this year's DanceBlue top last year's fundraising total of \$123,000, which went to the Golden Matrix Fund and for the victims of pediatric cancer.

"The more teams we have, the more dancers there are, and the more money we have to donate to the children."

AMBERLEE KEMPF
Chairwoman of DanceBlue

Teams are made up of five to 30 members must raise \$130 per dancer, teams with 31-70 members must raise \$200 per dancer and teams with more than 71 dancers must raise \$250 per dancer.

The money raised not only helps treatments and research but it also goes towards the hiring and payment of child psychologists, food and housing for parents to stay close by. In all, the money raised benefits patients from 96 Kentucky counties, where 55% of the patients rely on Medicaid.

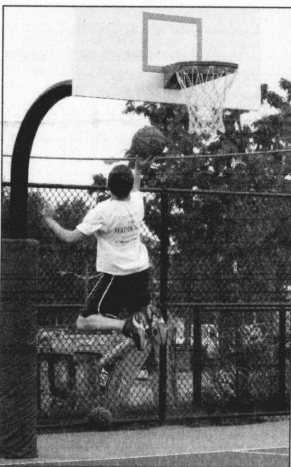
The DanceBlue organizers, led by two-year veteran Amberlee Kempf and her team of 23 volunteers, are encouraging UK faculty, staff and students to get involved.

"Teams are the big focus this year," said Nick Phelps, who is serving as DanceBlue's teams chairman. "All you need to do is

See **Dance** on page 3



Dewayne Kaaz, who lives on Maxwell Street, shoots around behind Memorial Coliseum yesterday afternoon. With the weather cooling down, Kaaz said he's been practicing more. **BRAD LUTTRELL | STAFF**



Kyle Hobbs, a kinesiology junior, attempts to tip a shot in during a pick-up game at the courts behind Memorial Coliseum yesterday evening. **ASHLEY LOGAN | STAFF**

backyard basketball

With the weather cooling down, the courts are filling up. Students and local residents pounded the pavement during their free time yesterday.

Mens soccer breaks into top-25

Team ranks school record-tying 20th in coaches poll for first time since 2002

By Chris Miles
cmiles@kykernel.com

The UK men's soccer team is ranked 20th nationally in the new National Soccer Coaches Association of America poll this week, ending a drought of two unranked seasons. This bolsters one of the best starts for the team in school history.

The current ranking matches UK's 2002 ranking in the NSCAA, the highest in team history.

"I try not to think about it," head coach Ian Collins said of the ranking. "It's really early, but it's better to be in it than not be in it. It's a good

start."

So far this season the Cats (3-0-1) have dominated most of their opponents. UK has averaged 2.13 goals per game, while only allowing 0.46 goals.

Collins feels that the current NSCAA ranking is not a good measurement of where the team stands.

"We're making strides, but we have a long way to go," he said.

Collins said he told the team about the ranking briefly in practice yesterday, but also told them not to pay attention to it, especially the younger players who might get caught up in the high national placement.

"It's where you finish, not where

you start," Collins said.

Coach Collins hopes that UK will remain a constant in the rankings and said that it was the team's goal early on to remain in the top 20 and reach the NCAA tournament this season. He said that if UK were in the same position in the national rankings at the end of the season, it would be a better accomplishment than where the team currently stands.

Right now, the Cats have put the ranking to the back of their minds and set their sights on tonight's game against Georgetown College, a match they won 4-0 last year.

"We're focused on the next two matches," Collins said.

UP NEXT

WHO: Georgetown
WHEN: Today, 7 p.m.
WHERE: UK Soccer Complex

UK library records Kentucky horse history

By Kristin Bednarski
news@kykernel.com

The Louie B. Nunn Center, located in UK's M.I. King Library, is beginning work on an oral history collection to document the horse industry in Kentucky.

"The whole idea is to preserve the equine industry, because it plays a huge role in Kentucky," said Gene Clabes, a member of the history advisory committee for the Kentucky Equine Education Project.

KEEP's mission is to educate the public about horses and preserve their economic role in Kentucky.

The plans, which include speaking with and interviewing numerous people in the horse industry, will begin in October and will include people of all ages and from all sectors of the horse industry.

"We want a broad representation from the famous to the non-famous," said Terry Birdwhistell, associate dean

of special collection and digital programs.

This oral history will be a unique form of documentation, allowing listeners to learn from first-hand accounts, Birdwhistell said.

"What we have learned is, it is amazing how quickly these materials do get used," he said. "Once we start collecting, people will use the interviews almost immediately."

The interviews will cover people in many horse-related occupations and topics, such as racehorse trainers and veterinarians. The volunteer committee from KEEP plans to organize interviews with 50 people per year and to continue the project over the next several years.

Work is already underway on the project, with some interviews scheduled and more set for October.

In several months, the material will be available at the King Library and will be on the Web page before

See **Equine** on page 3

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Horoscopes

By Linda C. Black
To get the advantage, check the day's rating. 10 is the easiest day, 0 the most challenging.
Aries (March 21 April 19) — Today is a 6 — New problems appear, but that's OK. You're in no danger of dying of boredom.
Taurus (April 20 May 20) — Today is a 6 — You make it look easy, and this time it is, but don't let that go to your head. Make sure you let the others know how much you appreciate them.
Gemini (May 21 June 21) — Today is a 6 — There are a couple of old promises to keep, before you advance. Make a list. Checking things off it will propel you forward. It's amazing.
Cancer (June 22 July 22) — Today is a 9 — You can solve the difficulties you're facing, one step at a

time. It's also good to allow yourself an occasional leap of faith.
Leo (July 23 Aug. 22) — Today is a 6 — You're making a lot of money, but it's foolish to assume this will go on forever. It might, but it might not. Don't throw it all away.
Virgo (Aug. 23 Sept. 22) — Today is a 7 — You have an extra advantage, just because you're so darned cute! Don't let this go to your head, however. Also use your common sense.
Libra (Sept. 23 Oct. 22) — Today is a 6 — Your subconscious mind is working all the time, even when you're sleeping. The trick is to figure out what it's come up with, that might be useful. Practice remembering.
Scorpio (Oct. 23 Nov. 21) — Today is a 7 — The less you say or otherwise let on, the greater your advantage. Wear your very best poker face, and listen carefully. Don't tell them what you know, or suspect.
Sagittarius (Nov. 22 Dec. 21) —

Today is a 6 — You seem like a happy-go-lucky person and, of course, you are. You're also a shrewd negotiator. Don't trust it all to luck.
Capricorn (Dec. 22 Jan. 19) — Today is a 7 — You have several ways to make up the difference. You could break out the credit cards, or tap into your savings account. Or you could sell something. Obviously, the latter's better.
Aquarius (Jan. 20 Feb. 18) — Today is a 6 — You'll have a lot of ways, during the next few weeks, to meet with fascinating people and share exciting ideas. This game doesn't have to be expensive, but it sure is a lot of fun.
Pisces (Feb. 19 March 20) — Today is a 7 — You're very good at expressing your opinions now, so speak up. There's no need to be shy; others will appreciate your input. You'll be doing them a service.
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the Dish

By Yuki Noguchi
THE WASHINGTON POST

WASHINGTON — Technology is taking the middle-man out of the music business, giving artists a bigger array of tools to get their songs in the MP3 players of potential fans around the world.

That trend is hurting the classic record store chains, such as Tower Records, and thousands of independent stores, but it's also opening doors to digital music sales direct from the artist to the fan.

The latest development in that direction comes from MySpace, a social networking site that has brought new audiences to many bands. Now MySpace is adding a music-store feature that will allow artists, labels and the site itself to cash in on the popularity of those songs.

The new feature, expected to be announced Tuesday, will allow musicians — whether they are backed by a record label or not — to sell songs directly from their MySpace profile pages.

Assuming that the songs for sale do not violate a copyright, the artist or label can set a price and allow Web users to buy songs the way they might with services such as iTunes and Yahoo Music.

MySpace: Meet the band, buy the song

The service is in the trial stage and will be available broadly by the end of the year.

It is a first step into e-commerce for Los Angeles-based MySpace, which makes money through advertisements on the site. MySpace has revolutionized how its mostly young users communicate and share music, and the company said it could venture into other forms of online ticketing and commerce.

"We think it's going to make a reasonable amount of money, but most of the money will go to the artists," said Amit Kapur, director of business development for MySpace. This product is directed primarily to appeal to unsigned artists, but similar deals could cater to other artists' needs in the future, he said.

Snocap Inc., a San Francisco-based company that manages a registry of copyrighted music, will operate the software behind the online music service. Snocap was co-founded by Shawn Fanning, known best for launching the Napster file-sharing program in 1999, sparking years of controversy over the fair use of copyrighted music.

The songs, which initially will be bought through credit

card or PayPal accounts, will be in the MP3 format. That is compatible with most digital music players, including the popular Apple iPod.

MySpace, which started in 2004 and was purchased last year by Rupert Murdoch's Fox Interactive Media, now hosts more than 106 million profiles, including roughly 3 million musical acts that post tracks online. By allowing users to self-publish, MySpace has become a launching pad for small local acts, as well as a place for national movies and artists to promote themselves. The new online music store is likely to appeal most to unsigned artists, who have discovered their own following on the Internet. But it probably will not draw big artists, because the company is not attaching files that restrict how the downloaded songs are used, said David Card, music and social media analyst with Jupiter Research.

And while it may bring in some money for unsigned artists, Fox Interactive parent News Corp.'s recent \$900 million deal with Google to provide search on sites such as MySpace will probably prove to be more significant than the music store, Card said.

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Employers Speak: "Tips for Getting Ahead" Workshop

- September 6th (B&E room 248)
- September 7th (Stuckert Bldg room 101) 3:30-5:00 p.m.

B&E Resumania & Club Days

- September 12-13th 10:00-2:00 p.m.
- B&E Atrium
- Resume critiques by employer, CyberCAT registrations

"Student Insights: Acing the Career Fair"

- September 14th, 3:30 p.m.
- B&E room 248

Multicultural Networking Reception

- September 19th
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DANCE

Continued from page 1

get a group of five or more people together whether it be students, alumni, faculty or advisors to join together and start raising money."

The number of dancers a team may enter in the marathon dance depends on the amount of

money a team makes.

Teams also have the opportunity to adopt a family that is affected by cancer and the families may come to events and hang out with the teams.

Last year 16 families were adopted and organizers are hoping to have more adopted by teams this year. Adopting a family allows the team members to connect on a personal level with the cause and the people they are striving to help.

"To go with your adopted child or family and see them doing things links the organization to the cause," said Chris Crumrine, the head of Marketing and Promotions for DanceBlue.

The DanceBlue fundraising events will kick off with a Student Government-sponsored event featuring Jonathan Webb and The Collective Few at Memorial Hall on October 4th. Some other events are the Family Fall Festival and a 5K run on

October 14th.

"We have Kentucky children and families on campus that are affected by this and it's our obligation to embrace and support them and show them that college students care and can make a difference," Kempf said.

For more information about participating in DanceBlue, contact Nick Phelps at nick.phelps@uky.edu.

EQUINE

Continued from page 1

the next year," Birdwhistell said.

KEEP is also raising money that will support the program.

"KEEP donated \$5,000 to begin this phase of interviews

and will help solicit money from around the state to help finance," Clabes said.

The cost is estimated at \$100,000 per year, Birdwhistell said.

"We appreciate the support we have gotten, this is an important beginning, and we feel it will go on for several years," Birdwhistell said. "It has been

something on our mind for quite a while, and we are just now getting it going."

For more information on oral history and special collections, go to <http://www.uky.edu/Libraries>.

Bush warns of continued terror threat

By Michael A. Fletcher
THE WASHINGTON POST

WASHINGTON — President Bush issued a stern warning Tuesday about what he called the continuing terrorist threat confronting the nation, using the haunting words of Islamic extremists to support his assertion that they remain determined to attack the United States.

Abandoning his practice of only rarely mentioning al-Qaida leader Osama bin Laden, Bush repeatedly quoted him and purported terrorist letters, recordings and documents to make his case that terrorists have broad totalitarian ambitions and share his view that the war in Iraq is a key theater in a wider war on terror.

"Iraq is not a distraction in their war against America" but the "central battlefield" where this war will be decided," Bush said in an address before the Military Officers Association of America.

Citing the internal communications of terrorists was a dramatic new tactic to advance familiar arguments from Bush in defense of his strategy. The remarks came less than a week before the nation observes the fifth anniversary of Sept. 11, 2001, terrorist attacks, and two months before mid-term elections in which the administration's national strategy and competence promise to be pivotal questions — a debate underscored by sharp criticism of Bush Tuesday by Democratic congressional leaders.

The president's remarks came just hours after the White House released its updated plan for combating terrorism. The document describes many successes in the war on terrorism, but warns that the nation faces an evolving threat from small terror networks and al-Qaida, which is as much an ideology as

an actual terrorist network. The document calls the administration's policy of spreading freedom and democracy as the best means of countering that threat over the long haul.

"America is safer, but we are not yet safe," the document concludes.

Several top Democrats, acting in concert with the centrist group Third Way, cited their own document charging that U.S. national security has diminished broadly under Bush, for reasons stretching from instability in Iraq to burgeoning nuclear programs in Iran and North Korea.

"The facts do not lie," said Senate Minority Leader Harry Reid, D-Nev. "Under the Bush administration and 12.5 Republican Congress, America is less safe, facing greater threats, and unprepared for the dangerous world in which we live."

In his speech, Bush said terrorist leaders' own statements have made plain their goals, which he called the present-day equivalent of the "evil" aims of Vladimir Lenin and Adolf Hitler.

"Bin Laden and his terrorist allies are as clear as Lenin and Hitler before them. The question is: Will we listen?" Bush said. "... We're taking the words of the enemy seriously."

Meanwhile, the bipartisan Center for Strategic and International Studies issued a report saying that while the Bush administration has deprived al-Qaida of sanctuary in Afghanistan and prevented any other terrorist attacks on U.S. in

the past five years, it has failed to track down bin Laden and failed to create "enduring security in Afghanistan." Moreover, the report said, the administration's attempts at public diplomacy is "undermined by perceived U.S. unilateralism."

"What is missing from the ... public discussion of all of this is some explanation of the phenomenon of radicalized Islam,"

said Daniel Benjamin, a senior fellow at CSIS and former Clinton administration official. "Why are there so many people out there who want to kill Americans and so many Westerners? Why is this such a durable phenomenon?"

As Bush spoke in Washington, Pakistan signed a peace accord with pro-Taliban forces in the tribal areas bordering Afghanistan, agreeing to withdraw its troops from the region in return for the fighters' pledge to stop attacks inside Pakistan. The pact prompted concern that it could allow Islamic extremist groups might operate more freely in the area.

The president's speech was the latest in a series of addresses aimed at buttressing flagging public support for the war as the anniversary of the Sept. 11 terrorist attacks draws near. Wednesday, Bush is expected to give another address at the White House, in which he will discuss his administration's latest proposal for trying suspected members of al-Qaida, who are being held at a military prison at Guantanamo Bay, Cuba. In June, the Supreme Court struck down the military commissions Bush established to try suspected members of the terrorist

group. On Thursday, he is scheduled to again address the subject of terrorism during a visit to Atlanta.

In his speech at Washington's Capital Hilton Hotel, Bush said the threat posed by al-Qaida and other Sunni Muslim "extremists" is no different than that posed by Shiite Muslim "extremists," who he said include the leaders of Iran and the militant group Hezbollah. He quoted Iranian President Mahmoud Ahmadinejad as having said that if the U.S. wants to have good relations with Iran it must "bow down before the greatness of the Iranian nation and surrender. If you don't accept to do this, the Iranian nation will force you to surrender and bow down."

"America will not bow down to tyrants," Bush added to loud applause from the audience.

In their rebuttals, some Democrats renewed calls that Defense Secretary Donald Rumsfeld should be fired. White House press secretary Tony Snow said Bush flatly rejected those calls. Some Democrats said the reason al-Qaida remains so dangerous is because the United States is bogged down in Iraq.

"If President Bush had unleashed the American military to do the job at Tora Bora four years ago and killed Osama bin Laden, he wouldn't have to quote this barbarian's words today," said Sen. John Kerry, D-Mass., the 2004 Democratic nominee. "Because President Bush lost focus on the killers who attacked us and instead launched a disastrous war in Iraq, today Osama bin Laden and his henchmen still find sanctuary in the no-man's land between Afghanistan and Pakistan, where they still plot attacks against America."

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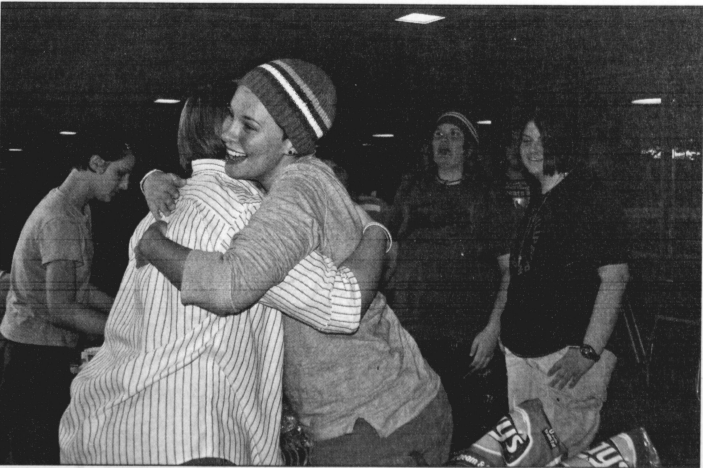
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Gay/Straight Alliance Meeting



Lisa Weber, a sophomore secondary english major, hugs freshman theater major Cole Mitchell during the Gay/Straight Alliance meeting on the Student Center patio yesterday.

ALLIE GARZA | STAFF

FEATURES

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Q&A with Zulema Hernandez

Spotlight of the president of UK's chapter of the Latino American Student Organization



Zulema Hernandez, a native of Mexico, is president of LASO, a student group that promotes Latino American culture and traditions. Hernandez has been involved with the organization for three years.

Elle Fairbanks
efairbanks@kyjournal.com

Throughout the semester, the Features Page will spotlight various campus leaders. This week we are featuring Zulema Hernandez, the president of UK's chapter of LASO, the Latino American Student Organization. Hernandez, a marketing and merchandising, apparel and textiles junior, is originally from Durango, Mexico, and has been living in Lexington for ten years.

Q. What exactly is LASO?

A. Our mission is to educate UK students and faculty about Latino culture and bring Latino students together to be part of an organization that they can learn something from. We want to give a voice to Latino students on campus.

Q. What made you want to become involved, both as a leader and with LASO?

A. I know in high school, there were no organizations like this, where Latinos could come and feel welcome. When I came to UK, I was looking for something like this.

For More Information:
To join the LASO listserv
e-mail latino-l@sv.uky.edu
For more information on LASO:
e-mail florzern@yahoo.com

I would have tried to start something like it if it wasn't already here. When I was a freshman, I went to everything that LASO offered and got really involved.

Q. How has being involved with LASO helped you become a leader?

A. This experience has helped me so much in leadership. I think that if there aren't officers planning something, nothing gets done. As a leader, this is a great opportunity both for me and the organization to reach out to and get in contact with students.

Q. What does LASO do for diversity on campus?

A. There are other Latino American groups on campus, but we try to give members a group of people that they can relate to. When you're a part of something where a lot of other people share your culture and traditions, you become a lot more comfortable.

I know that as a freshman, I wasn't really comfortable at UK, but LASO gave me something to relate to and made me want to stick around. If members become committed to an organization, they don't want to leave. They know they have a group of people that appreciates who they are.

Q. What does LASO, as an organization, do for UK?

A. Everyone can learn a lot from LASO, not just Latinos. You can learn so much about other cultures. I think that being a part of LASO will help people out when they're

in the real world.

You never know what's out there, and LASO opens your eyes to a different culture. We are just trying to educate students about Hispanic culture. We're not trying to target Latinos; we're targeting everyone at UK to join.

Q. What makes you want to be a leader?

A. Rather than being someone that people can look up to, I want to make a difference. I want to help people on campus who don't have a voice. I want to make LASO better than it already is, not just for Latino students, but for everyone at UK.

Q. What events does LASO have planned for the year?

A. Our first meeting is Thursday, Sept. 7 in room 230 of the Student Center at 5 p.m. We have bi-weekly meetings that are open for everyone to join. We'll be celebrating Hispanic Heritage Month, which runs from Sept. 15 through Oct. 15, with various events. The first is a showcase of Mexican food with appetizers, which is Sept. 15 from 11 a.m. to 1 p.m. in the Martin Luther King, Jr., Cultural Center. Also, there are weekly salsa classes in the MLK Cultural Center on Fridays from 3 p.m. to 5 p.m.

LASO isn't just for Latino American students; it's for anyone who is interested in learning more about the Latin American culture. Come to the meetings, meet some members, and get involved.

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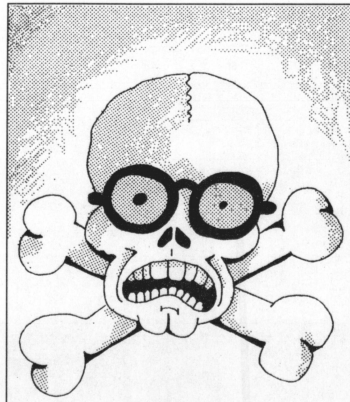
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Science suggests kids can't study and groove at same time

By Jeffrey G. Ghassemi
THE WASHINGTON POST

Memo to: Frustrated parents.
Subject: Your kids' study habits.

There's some impressive new scientific research on your side when you tell your kids they can't possibly do their homework with the TV blaring, instant messenger crawling or MP3 player pumping. Unfortunately, explaining it will require you to get them unplugged from their iPods.

Tell them this: A recent study shows that the ruckus of such multi-tasking may make them learn less, and to use the wrong parts of their brains to store information. Tell 'em they can look it up in the Aug. 1 issue of the Proceedings of the National Academies of Science (PNAS). Tell them it was done by researchers at UCLA (that's the University of California, Los Angeles, if they don't know).

Tell them you know nearly everybody has this bad habit, that a 2005 report by the Kaiser Family Foundation found that nearly 60 percent of seventh- to 12th-graders

interviewed reported multi-tasking — watching TV, listening to music, surfing the Web and chatting online — some or most of the time while doing homework.

You could even concede you know about people like Lauren Kyla Pitts, a 19-year-old junior at the University of Maryland, College Park, who insists that listening to music (pop, R&B, "all kinds," she says) and IM'ing with her friends are important parts of her college study routine. "For the most part I think it helps me concentrate and avoid daydreaming, which can be really distracting to me," she says.

But researchers have suspected for some time — just as you may have — that we pay for trying to perform more than one job at a time.

"Most would agree that there's always a cost associated with multi-tasking," said Russell Poldrack, associate professor of psychology at UCLA and co-author of the PNAS study. "We found that it can have a negative impact on learning."

To test the relationship be-

tween multi-tasking and learning, he and colleagues assigned 14 twenty-somethings to an exercise that involved learning how to sort various shapes into different piles based on trial and error. Each participant performed the task under two conditions: first, without any distractions; then, while listening to high and low beeps and counting only the high ones. Participants were tested on what they learned under each condition.

(At this point your kids will point out they are not counting beeps while they listen to Death Cab for Cutie. Tell them to just be quiet, that you're getting to that.)

The researchers used functional magnetic resonance imaging (fMRI) — a technique that tracks increases in blood-oxygen content as an indicator of activity in different parts of the brain — to evaluate participants' brain activity and function during both conditions.

"Our results told us that people can learn under either condition, but the way they learned (material) and the brain systems involved were different," said Poldrack. "For the task performed while mul-

ti-tasking, the subjects' knowledge was less flexible, meaning they could not extrapolate their knowledge to different contexts."

Investigators also discovered a difference in the brain systems and types of memory activated under multi-tasking and non-multi-tasking conditions.

The hippocampus, a region of the brain involved in sorting, processing and recalling information, is critical for declarative memory (things you can learn from text). While performing the sorting task without multi-tasking, the hippocampus was active. The distracting beeps, however, shifted activity away from the hippocampus to the striatum, which is necessary for procedural memory (that is, habitual tasks, like riding a bike).

Memories in the hippocampus are easier to recall in different situations, said Poldrack, whereas those stored in the striatum are tied closely to the specific situation in which they were learned. "This means that learning with the striatum leads to knowledge that cannot be generalized as well in new situations."

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SPORTS

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Football Notebook

Fresh face: Johnson to start at linebacker

By Jonathan Smith
jsmith@kykernel.com

After being dismantled 59-28 in the season-opening loss to Louisville, head coach Rich Brooks announced yesterday at his weekly press conference some major lineup changes — about seven or eight — for Saturday's clash with Division I-AA Texas State.

Freshman linebacker Micah Johnson will likely start at middle linebacker in the place of sophomore Braxton Kelley. Johnson, the most ballyhooed recruit in the Brooks era, made seven tackles in the Louisville game from a backup role.

"Micah did some good things, but Braxton didn't play as well as we think he can play," Brooks said. "Micah is still a freshman. He's still not doing everything right, but he did some very good things in the game."

Dicky Lyons Jr. will start at wide receiver after catching two passes for 84 yards and two touchdowns. Lyons had the longest play from the line of scrimmage when he caught an 80-yard touchdown in the third quarter.

The offensive line will undergo the most drastic overhaul, Brooks said. Michael Aitcheson will move from right guard to right tackle, Fatu Turituri will start at right guard, and Garry Williams will start at left tackle. The linemen carousel means Hayden Lane's streak of 24 consecutive starts at right tackle could come to an end.

Brooks added that more changes could be in order at the defensive end position to be "determined at a later date."

Defenders injured

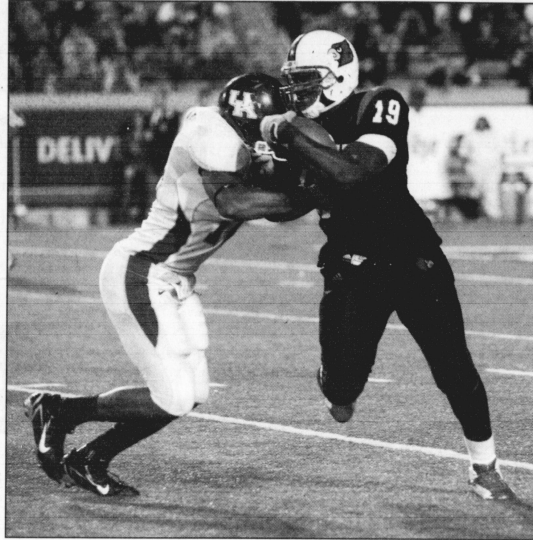
Sophomore defensive tackle Myron Pryor, a player Brooks called "dominant" in spring and fall practice, suffered a foot and toe injury near the end of the second quarter of the U of L game. Pryor didn't practice yesterday and is doubtful for this weekend's contest.

Senior defensive end Durrell White did not practice yesterday because of a hyper-extended elbow. Brooks said he is day-to-day.

Freshman strong safety Michael Schwindel tore a ligament in his thumb and will need surgery to repair the injury. He might be able to play with a cast in two weeks, Brooks said.

Burton suffers two losses

Although junior wide receiver Keenan Burton had a ca-



BRAD LUTTRELL | STAFF

Junior linebacker Wesley Woodyard tackles Louisville senior running back Michael Bush. Bush broke his leg in the play and will sit out the rest of the season. Woodyard will remain a starting linebacker for Saturday's game against Texas State but will be joined by freshman Micah Johnson.

rear day on the football field, accumulating 312 all-purpose yards last Sunday night, his demeanor afterward did nothing to reveal it.

Not only did the Cats lose the game, but one of Burton's best friends, U of L running back Michael Bush, was knocked out for the season after he suffered a broken leg in the third quarter.

Burton was very emotional after the game when talking about Bush. The two players have been friends since they were six years old.

"Today we wasn't friends and things like that, but it means so much to me that he's successful and he feels the same about me; that's personal to me," Burton said. "That's my best friend. I'm angry and I'm hurt — we were just playing football. It just happens in the game, and I went through it last year — but you just hate to see people go down like that."

Burton went over to Bush as he was being carted off the field

and said he told him he was there for him.

"He looked at me and gave me a little smile," Burton said. "And just rode off."

Brooks: Game film doesn't show many positives

After giving up 363 rushing yards and being totally overpowered in the trenches, the team found that the film session following Sunday's game wasn't very favorable.

"There weren't a lot of really good things in that game," Brooks said. "Our punting was OK and our four extra points were good. I guess that was decent."

Brooks said the big plays by the offense stood out as some of the few positives, as well as some of the individual performances.

Senior Karl Booker, freshman Trevard Lindley and sophomore Marcus McClinton — all members of UK's secondary

that allowed only one passing touchdown — earned praise from Brooks. McClinton "played as physical as he's played since he's been here," Brooks said.

Linebacker Wesley Woodyard had 17 tackles in the game and was in on most of the stops on Bush.

Texas State's offense tricky

A far cry from Louisville's brand of run-pass balanced offense, Texas State employs the now seldom used — but still effective — option attack.

Teams in the Southeastern Conference rarely mix in the option anymore, so preparing for the Bobcats will be difficult.

"We're facing a team that knows how to run and knows how to win," Brooks said.

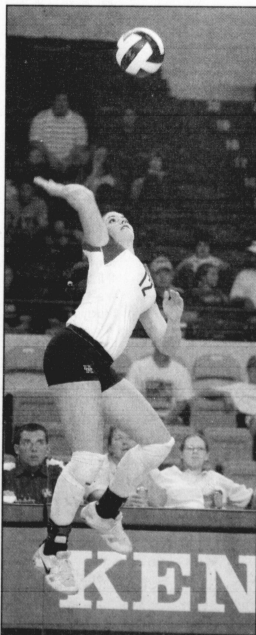
"We've got some new things, some new challenges on defense." Texas State opened its season with a 27-23 win over Tarleton State last Saturday.

SPORTS BRIEFS

Volleyball almost faults, recovers to win

Sophomore outside hitter Erin Turner spikes the ball in a game against Morehead State yesterday at Memorial Coliseum. The Cats won in five games 30-27, 30-28, 32-34, 25-30 and 15-9.

ANDREW HUGGINS | STAFF



The UK volleyball team won the first two games against in-state rival Morehead State last night before holding off a furious rally by the Eagles to win 3-2 (30-27, 30-28, 32-34, 25-30, 15-9) at Memorial Coliseum.

Middle blocker Queen Nzenwa led the attack, recording a career-high 24 kills, as the Cats moved to 4-1 on the season. The win marks the 19th consecutive victory over Morehead State.

The Cats took a 21-16 lead in the first game after Nicole Brittenriker and Sarah Rumely combined on a block. Brittenriker extended UK's lead with a kill down the middle, giving the Cats a 25-20 lead.

At game point, the Eagles raced to 29-27 after two UK errors. UK head coach Craig Skinner was forced to call a timeout to stop the rally. Rumely sealed the game with a kill.

The Eagles took early leads in the second game at 16-13 and 22-19. UK followed with a 6-0 run, capped by freshman outside hitter Heather Hausfeld's first career block.

Morehead State plugged its way back into the match with wins in games three and four, UK took advantages at 7-3 and 11-7 before cruising to victory.

Middle blocker Nicole Brittenriker had 18 kills in the match. Much of the offense came from freshman setter Sarah Rumely. Rumely had 66 assists, and also chipped in 10 kills, seven digs and four blocks. Senior libero Jenni Casper paced the defense with a season-

high 34 digs.

The Cats return to Memorial this weekend at the Kentucky Classic. The Cats begin their annual event against Villanova on Friday, and play Toledo and Georgia Tech Saturday.

Rumely picks up first honor

Kentucky setter Sarah Rumely was named Southeastern Conference freshman of the week, the conference announced yesterday.

Rumely, from New Palestine, Ind., had 176 assists in four contests. The Cats went 3-1 for the week, defeating Western Kentucky, Syracuse and Siena.

In the Cats' only loss of the week to San Diego State, Rumely set season highs in assists, 70, and service aces, six.

Rumely leads the team in assists, with 12.57 a game. She also ranks third on the team in blocks and fifth on the team in digs.

Men's golf in seventh in Japan

The men's golf team is in seventh place after shooting a 297 in the first round of play in the 2006 Topy Cup in Tanagura, Japan.

Junior Brad Doster fired a one-under-par 71, tying him for fourth place overall. Doster had two birdies and one eagle, the par-five 14th hole, to finish three strokes behind Central Florida's Greg Forest.

Arizona State leads the way at 289.

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Handle new background checks sensibly

No matter how small the job, UK's hiring process has become more complicated.

To comply with a state law passed earlier this year, the university now requires background checks on applicants for all job positions — a policy that's estimated to cost upwards of \$500,000 a year.

"We wanted to extend our commitment in providing a safe environment," said Human Resources operations director Mary Ferlan in a Kentucky Kernel article last week.

We understand the need for background checks on many job positions and applaud UK's effort to improve campus safety. But requiring checks on every new employee is unnecessary. That money could be better spent on other safety projects.

KERNEL EDITORIAL

Each background check costs \$60, unless the position is a research or health-care related job. Enhanced background checks for those jobs are \$84.

Though Human Resources and UK Legal Council enacted the policy, they are not responsible for the associated cost. According to UK's pre-employment screening policy, the department with the job opening is "responsible for any fees associated with any of the components of the background check process."

Some departments will shoulder more of this cost than others. UK Dining Services, for

instance, hires a number of students each year for basic positions in campus eateries. Positions such as these do not pose enough of a safety threat to warrant a full background check.

"It's now a state law, so we do it," said Parker Edwards, business officer for UK Dining Services. "I think it's questionable, but I understand where it came from."

"It's just another cost to do business." A background check won't necessarily turn up a student's criminal record, though. Many students applying for jobs are 18 or 19 years old, and any crimes they committed as a minor will not appear on a background check.

Students shouldn't be entirely exempt from background checks, though. Some posi-

tions — such as resident advisors in dorms, research assistants and medical center staff — should always be checked because of the additional responsibility placed on them.

No matter what the position, though, it's important to remember that a criminal background does not make an applicant unemployable; the nature of the crime and when it took place should also be considered.

UK seems to understand this, as the policy states that "the existence of a conviction does not automatically disqualify an individual from employment."

"Just because someone has a felony or misdemeanor doesn't mean we're not going to hire them," Ferlan said. "It's America. People do their crime, do their time."

SG Web site indeed functional, but many still left in the dark

In an editorial last week, the Kernel misidentified the student government Web site as www.uksga.com and incorrectly reported that SG's site was not working. The new site, www.uksga.org is, in fact, operating with a revamped look.

The former site, www.uksga.com, was the domain SG operated last year before it went defunct in the spring. When the domain expired in April, it was quickly purchased by Alexander Morozov in New York and is currently unused.

The Kernel was unaware of the new site address when it ran last week's editorial.

While it is absolutely our responsibility to check such facts, and we are in no way excusing the error, the fact that we were unaware of the domain change leads us to believe that the rest of the campus is also in the dark on this one.

In fact, this editorial has done more to advertise the new site than

KERNEL EDITORIAL

anything SG itself has done to that end.

This is unfortunate since the revamped look, despite its lame usage of Washington monuments such as the White House and the U.S. Capitol to identify links to the SG's corresponding government branches, is actually sleek and usable.

The Web site includes useful information on student services like DVD rentals, free legal services and tutoring services. Though the rest of the Web site is mostly links to other sites containing potentially useful information, it is easy to navigate.

Overall, the new Web site offers a clean, easy to read design, useful information and no excessive amounts of photos of the current administration.

Too bad no one knows how to find it.

Labor Day no longer in touch with reality as blue-collar clock-in

On Monday, the United States supposedly celebrated Labor Day, a holiday set aside to recognize the contributions of the working class to our economy and society. But for many service-sector workers — who are increasingly defining the American working class, as manufacturing jobs move overseas — it wasn't much of a celebration.



BRENTON KENKEL
Kernel columnist

Throughout the supposed workers' holiday, quite a few shops and restaurants opened for business, meaning their employees did not get to celebrate the holiday (or at least not in the intended fashion of not having to work). To top it off, Monday was a rather busy day for these cashiers and servers, if the sheer volume of cars in the parking lots at the Northern Kentucky strip malls was any indication.

And who were all these people who had the leisure to shop and dine during business hours on Monday? The white-collar professionals who had the day off. So on this supposed workers' holiday, the working class still had to clock in — except for its members lucky enough to be in a union or work for the government — while bankers, stockbrokers, lawyers and the like could relax.

It's such a fitting symbol for the contemporary economy. The working class provides leisure for the well-to-do but gets no recognition or relief. In fact, the current manifestation of Labor Day mirrors a similar — and much more serious — trend at payroll offices.

The New York Times reported Aug. 28 that "the median hourly wage for American workers has declined 2 percent since 2003 ... (while) productivity — the amount that an average worker produces in an hour and the basic wellspring of a nation's living standards — has risen steadily over the same period."

In other words, workers have been

making increasing contributions to the economy, but their pay has not kept up. They're responsible for our economic advances and successes, but they haven't gotten to reap its benefits.

But guess who has? None other than CEOs and shareholders.

While wages have fallen both in relation to inflation and as a percentage of the U.S. gross domestic product, "corporate profits have climbed to their highest share (of the country's GDP) since the 1960s," The Times reported.

So if you've been spending your inherited wealth buying stock in companies that have been efficient, productive and successful, you're probably doing pretty well. But if you're one of the people engaged in the day-to-day task of making those productive advances — the cashier, the barista, the assembly-line workers — tough luck.

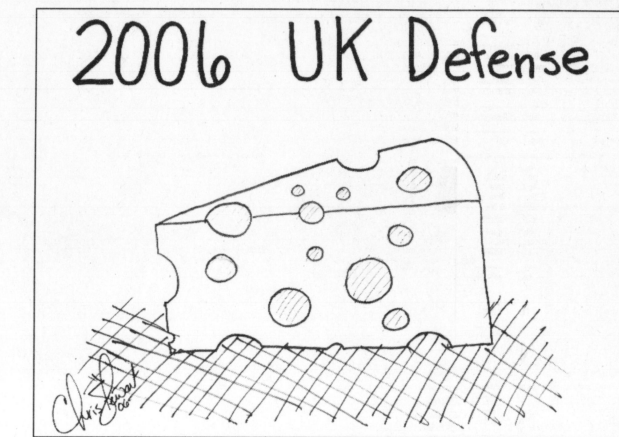
"Centrist" pundits often denounce politicians with a populist bent for stirring up "class warfare" in our supposedly classless society. It's simply uncouth to suggest that some people are making more money than they should while others are not making enough. After all, the market will sort things out and ensure the best result.

If the economic numbers are to be believed, however, the market hasn't provided us with the best result. The people whose labor is at the root of U.S. economic prosperity can barely keep up with gas prices, while those who can have whatever they want are making more and more.

Meanwhile, Congress and the executive branch — both controlled by Republicans — couldn't care less. Their mantra is that a rising tide lifts all boats; if the aggregate economic numbers are good, let's all just jump for joy and ignore the details!

But if wages continue to fall, it will no longer be possible to ignore the sorry details of this peculiar prosperity — and the politicians on both sides of the aisle who have played dumb will fall like flies in elections to come.

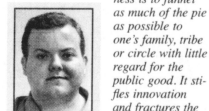
Brenton Kenkel is a philosophy and political science junior. E-mail: bkenkel@kykernel.com.



CHRIS STEWART, Kernel cartoonist

Government ineptitude remains buoyant one year after Katrina

"Finally, ethnic-based tribal politics has to stop. It is rooted in the bankrupt idea that the goal of politics or business is to funnel as much of the pie as possible to one's family, tribe or circle with little regard for the public good. It stifles innovation and fractures the fabric of the society. Instead of opening businesses and engaging in commerce, people come to rely on patronage and payback as means of advancing. Instead of unifying the country to move forward on solving problems, it divides neighbor from neighbor."



WES BLEVINS
Kernel columnist

— Barack Obama in a speech at the University of Nairobi, Kenya

It's been a little over a year since Americans awoke to news and images of a Hurricane Katrina-ravaged New Orleans. In the 12 months that followed the storm, the federal government has spent upwards of \$122.5 billion on relief efforts.

It's worth noting that government spending on Katrina relief dwarfs the amount spent on other recent disasters in the United States. According to the Wall Street Journal, federal disaster spending for Hurricane Andrew, the 1994 Los Angeles earthquake, the 2004 hurricanes and 9/11 reached \$56.1 billion. That means federal spending on those disasters combined was 45.8 percent of the amount spent to evacuate and rebuild New Orleans and the surrounding areas.

So where has the money gone? First, \$236 million went to Carnival Cruise Lines for three ships, ostensibly leased to house evacuees. Aides to Sen. Tom Coburn, R-Okla., calculated that if the ships were at capacity, housing 7,116 people for six months, the cost would have been \$1,275 per person per week. According to a Washington Post article, a seven-day western Caribbean cruise departing from Galveston can

cost as low as \$599 per person, and that includes the typical cruise ship amenities, and costs associated with actually making the ship move.

Aside from the exorbitant amount spent on the deal with Carnival, the logistical problem of the operation was that a month after Katrina hit, the three ships sat half-empty in Mobile Bay and on the Mississippi River. At the peak of their capacity, the ships hosted about 2,000 people, mostly rescue workers and their families.

Another debacle in wasting taxpayer dollars was the more than 10,000 debit cards worth \$2,000 each that the Federal Emergency Management Agency doled out to victims of the hurricane. The government intended for the money to be spent on necessities such as clothing, food and medicine.

The only specific restrictions were on purchases of alcohol, tobacco and firearms. And recipients were made to sign agreements stating they would use the cards only on recovery spending. The New York Daily News reported the first abuses of the debit cards, when two were used in Atlanta to purchase \$800 Louis Vuitton handbags. The wife of a strip club manager in Houston said her husband had patrons using FEMA and Red Cross debit cards. Other abuses, as reported in the Wall Street Journal, included evacuees buying flat-panel televisions and tattoos with the cards.

Three days after the debit card program began, FEMA pulled the plug. Unfortunately, this is one of a very scant number of good government decisions following Katrina.

FEMA spent about \$858 million on 25,000 manufactured homes to house residents whose homes had been destroyed in the storm. As of February — five full months after Katrina hit — only 1,200 were being used. Eleven thousand of the homes sat sinking in mud at an airport in Hope, Ark., resulting in bent frames, often rendering the homes useless.

"These trailers are going to take the place of those very expensive toilet seats that we remember," said Sen. Joe Lieberman, D-Conn.

It's painfully clear that in the wake of the worst natural disaster in U.S. history, FEMA as well as state and local

governments were caught entirely unprepared. Throwing money at a problem is not a sign that plans have not been well thought out, and FEMA threw away plenty of money.

It's unfortunate for New Orleans that bureaucrats chose to spend billions of dollars without spending a cent on what the city really needs.

New Orleans is infamous for political corruption, with officials sending public money everywhere except the places that need it. According to the Wall Street Journal, before Katrina, Louisiana already ranked near in the bottom five states in terms of crime, poverty, health care and education. New Orleans' murder rate is 10 times the national average.

Yet when a disaster like Katrina hits, some politicians and pundits are quick to blame race as a factor in determining who gets help and who doesn't. According to political guru Kanye West, George Bush doesn't even care about black people.

Barack Obama told Kenyans last week that ethnic-based politics must stop in that nation. He told a large crowd at the University of Nairobi that in order to bring themselves up, Kenyans have to stop emphasizing the past and take responsibility for the present.

What would happen if Obama made these remarks in New Orleans? Ironically, he'd probably be called a racist. Hurricane Katrina was a tragic chapter in U.S. history. But in the aftermath, the federal government, along with state and city governments, had an opportunity to rebuild New Orleans and address the city's root problems. Like governments often do, they failed at that task.

But perhaps failure was inevitable. How interesting, however, were residents in controlling crime and improving education and healthcare with government agents there handing out free money?

The damage of Katrina can be rebuilt; the ingrained system of corruption and ineptitude, however, was apparently able to withstand the winds of the storm.

Wes Blevins is a journalism senior. E-mail: wblevins@kykernel.com.

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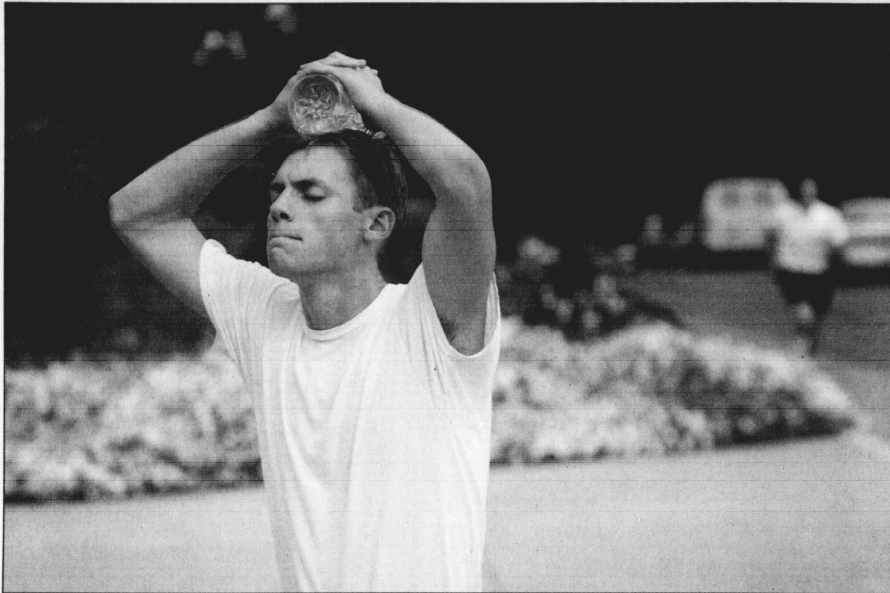
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Left: Mark Workman, a mining engineering freshman, attempts to catch his breath after completing the two-mile run portion of his physical assessment.

PHOTOS BY ANDREW HUGGINS | STAFF

Right: Zach Flower, left, a junior natural resources conservation management major, and Patrick Brankin, an economics sophomore, run during the physical assessment test for the Kentucky Rangers.



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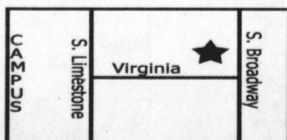
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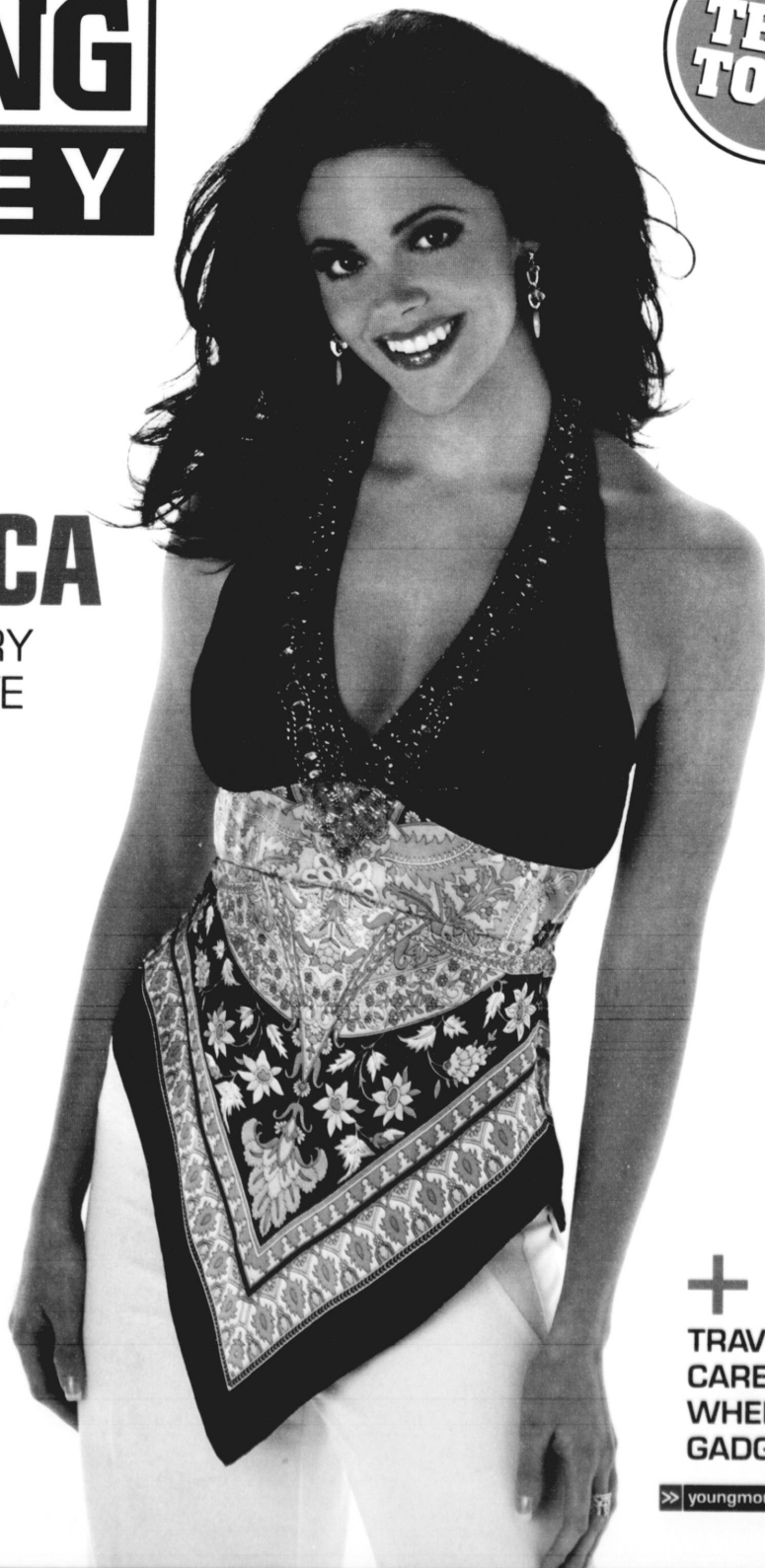
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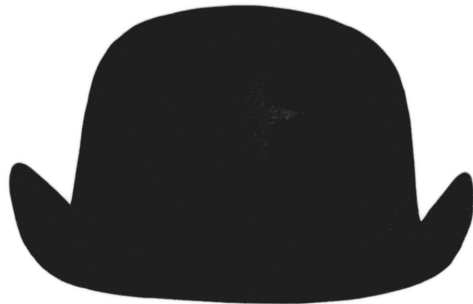
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*** 300 +**
words from the editor

A Message that could Save Your Life

Jennifer Berry knows a great deal about suffering a personal loss. During July 4th weekend 1999, the future Miss America's life changed forever when she received the tragic news that one of her high school girlfriends was killed in an underage drunk driving crash. Her 15-year-old friend and a handful of other teens were at a lake and had been drinking. As they were heading to another party, the underage driver lost control of the car. Her friend — sitting in the back seat and unbelted — was killed instantly. The other teens were uninjured.

"The death of my friend has made a lasting mark on my life," said Berry. "It was the first funeral I ever attended and that experience sparked a need to do something to help save other lives. I hope to be able to use my title as Miss America to make a lasting mark for the better."

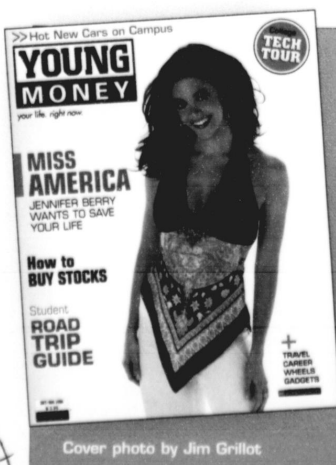
The peer pressure to drink can be an overwhelming challenge for young adults. But alcohol abuse can have deadly consequences. In 2004, 16,694 people were killed nationally in alcohol-related traffic crashes, accounting for 39 percent of all traffic crashes. Alcohol is the No. 1 drug of choice among the nation's youth and kills more teens than all other illicit drugs combined. More than one third of all traffic deaths among 15-20 year olds involve alcohol, according to MADD.

Underage drinking costs this country \$62 billion in injuries, deaths and lost work time, according to a study by the Pacific Institute of Research and Evaluation. The biggest costs are those associated with alcohol-fueled rapes, murders, assaults and other violent crimes committed by minors who have been drinking. After car crashes and violent crimes, the next-biggest estimated costs of teenage drinking are those related to high-risk sex, property crime and addiction-treatment programs.

Berry talks about what college students can do to slow down this national epidemic in this month's cover story (page 10.) She is currently working with Mothers Against Drunk Driving (MADD) to pass legislation to help reduce underage drinking. But new laws alone will not be enough to get rid of this problem.

It's going to take friends looking out for each other and avoiding placing themselves in dangerous situations. Getting drunk may seem cool but it could kill you. Don't make the mistake of thinking it can't happen to you. Jennifer Berry's friend didn't think so either.

Daniel Jimenez
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YOUNG MONEY

Published by:
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ISSN-1098-8300

youngmoney.com

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or renewals, write to:

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2101 Park Center Dr., Suite 310
Orlando, FL 32835
(888) 436-8714

youngmoney.com/contactus

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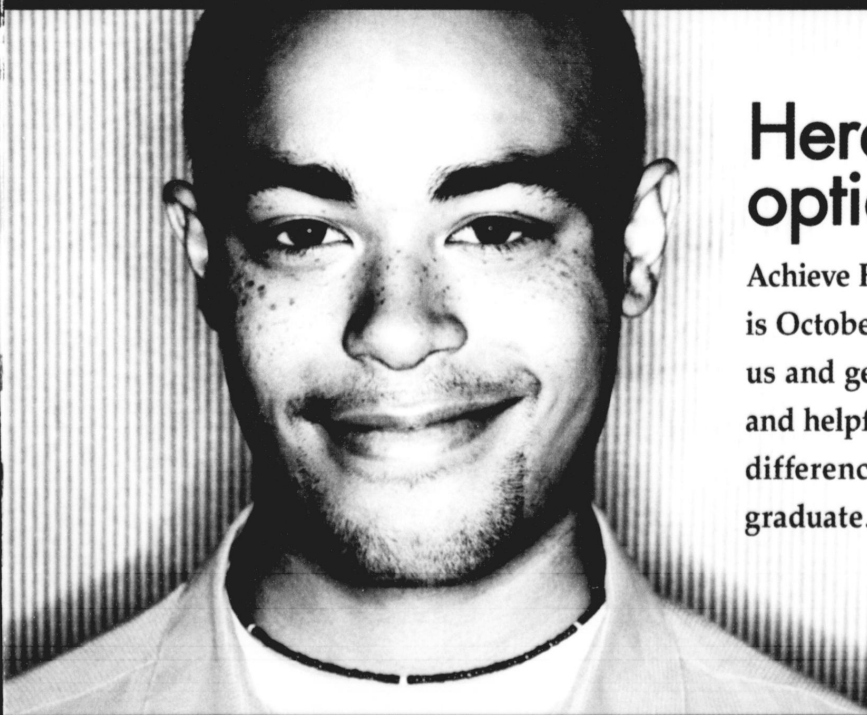
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A Guide for Working with

EMPLOYMENT AGENCIES

comparison

is

es for Sale

Company:

By MonsterTRAK staff

Job Title:

You may be a job candidate who is considering seeking the services of a commercial employment agency.

There are an estimated 20,000 such firms in the United States, and distinguishing the type and quality of services they offer is no simple task. First of all, many labels are used interchangeably: executive search firms, personnel consultants, headhunters, outplacement firms, employment agencies—to name a few. The industry is further complicated by its questionable reputation and lack of regulation.

The following descriptions of the four basic types of third-party recruiting may offer some understanding:

1 OUTPLACEMENT ORGANIZATIONS

They accept money from individuals (private outplacement), or from corporations sponsoring individuals (corporate outplacement), to conduct job campaigns for displaced employees. The fee is paid up front (retained fees), and the firm markets the individual (candidate marketing).

2 EMPLOYMENT AGENCIES

Working primarily with candidates who seek their services, these organizations market the candidates to employers who can potentially use their skills. Fees are earned either from the candidate (applicant paid fees) or the employer (employer paid fees), but only after the candidate is successfully placed in a position (contingent fees).

3 CONTINGENT SEARCH FIRMS

Instead of depending on walk-in or mail-in

candidates, they custom locate (recruit) candidates and are paid by the employer upon successful assignment completion (contingent fees).

4 RETAINED SEARCH FIRMS

Like contingent search firms, retained search firms recruit candidates for their corporate clients, but are either paid up front or on a progress basis (retained basis).

If you decide to become involved with a commercial third-party firm, make sure you are familiar with its identifiable traits, then follow these guidelines:

Exercise caution with employment advertisements directing you to call "900" telephone numbers. The Federal Trade Commission warns that you will be billed either a flat fee or a per-minute charge for each call. Most reputable firms will state the cost of these calls up front.

Study the classifieds. Familiarize yourself with agencies that run the same ads week after week. This is usually an attempt to stockpile resumes for potential clients.

Be wary of glamour jobs. Offers of high salaries plus the bonus of meeting stars, politicians, etc. are lures to get the unwary in the agency's door.

Request specific job information. A reputable agency should tell you by telephone the location of the job, the skills required, experience needed, the size of the firm and the salary. If the agency refuses, hang up. (For its own protection, the agency will not give you the name of the employer.)

Demand only fee-paid jobs. Otherwise, be prepared to spend from 5 to 20 percent of your

annual salary for perhaps three hours' work that the agency spent locating your job.

Do not sign contracts without precaution. If you do, and you find the job you accept is a mistake, you are still bound to pay the agency its full fee. Ask agencies if you can have a copy of the contract to take to a legal counselor or local consumer protection agency for professional guidance before you sign.

Verify that the job you originally sought exists. If the agency refuses, either leave or file a complaint with your area's consumer protection agency.

Know about the job before the interview. In spite of what the agency says, you have a right to a written copy of the job description and qualifications.

Avoid the interview treadmill. Some agencies will arrange countless interviews for jobs, even though the applicant is not qualified. The idea is to get the applicant a job, any job, and the placement specialist a commission.

Take the job you want. Do not fall for "You'd better take what you can get." Again, that line is strictly to land a placement specialist his/her commission. Keep in mind that regardless of what is promised, these firms cannot guarantee they will find you a suitable job.

Complain. Unethical business practices will continue until the public begins to apply pressure where it hurts. Report your complaints to your area's consumer protection agency, the Better Business Bureau, an appropriate state licensing board or your state attorney general.

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FIRST-JOB TIPS FOR WOMEN

By Kara Alaimo

Twenty-three-year-old Hannah Seligson describes her first full-time job as a nightmare.

After graduating with a degree in political science from Brown University in 2004, she moved to New York City to work for a firm which develops communications strategies based upon public opinion surveys. Faced with a demeaning boss and leering older male colleagues, she lasted in the position for less than a year.

"There were so many things I wasn't prepared for," Seligson said. After comparing notes with friends and realizing they faced similar challenges in their first jobs, she decided to write a book to tell young women what she wished she'd known before entering the workforce.

"It's a neglected issue, because young women's pay is often equal to that of young men, and at this age we're not hitting our heads on the glass ceiling or trying to balance our careers with our families, so on the surface things are equal," she said. "But young women really do have very different experiences than young men in the workplace."

"New Girl on the Job" will be published by Citadel Press next spring, based upon interviews with young working women across the country.

In a YOUNG MONEY exclusive, Seligson shared some of her tips for "new girls on the job":

1 GROW THICK SKIN

When Seligson started working for her female boss, "I expected her to be my best friend," she laughed. Seligson believes it's crucial for young women to realize that their relationships with female colleagues will not mirror their friendships. "Don't personalize things and get upset," she said. Instead, she said, use criticism as an opportunity to learn and improve.

2 CLARIFY EXPECTATIONS

"Ambiguity is the nexus of so many problems in the workplace," Seligson warned. In her first job, she and her boss didn't check in frequently enough, and as a result she did not realize that a project she was working on was not what her boss was looking for until she had already devoted several weeks of work to it. Seligson

emphasizes the importance of requesting a detailed job description and asking lots of questions, to build a strong foundation of shared expectations.

3 BE ASSERTIVE

"In school, you can put your head down and do your work," Seligson said. "But on the job, you must put yourself out there to get ahead." Seligson believes that entry level jobs offer prime opportunities to gain an understanding of the larger picture in an organization and offer up creative ideas. "Have confidence," Seligson advises, "even if you have to fake it."

4 BE WILLING TO FAIL

"Give up trying to be perfect," Seligson warns. She believes fear of failure prevents many young women from taking risks in their jobs and careers. "Boys grow up playing sports where they ... get knocked down and get kicked right back up," she said. "Girls have to learn to be willing to fail, because otherwise they won't ever take risks."

5 NEGOTIATE YOUR SALARY

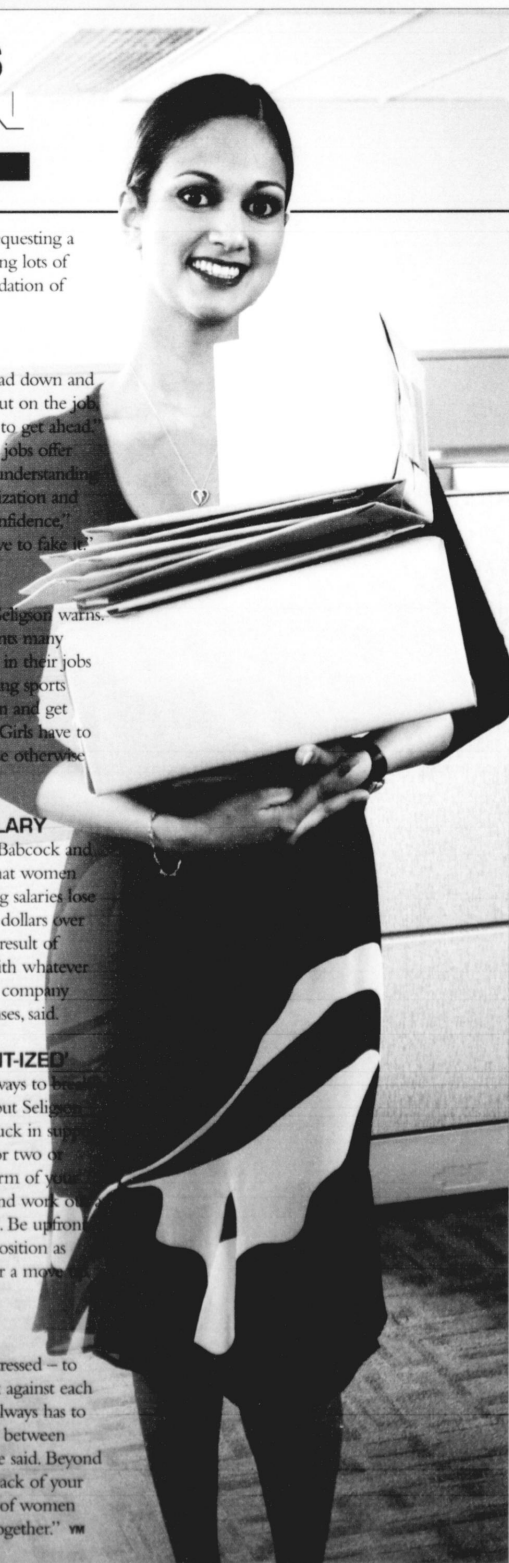
Seligson cites findings by Linda Babcock and Sara Laschever which indicate that women who don't negotiate their starting salaries lose out on more than half a million dollars over the course of their lifetimes as a result of incremental raises. "Negotiate with whatever tools you have," Seligson, whose company agreed to pay her moving expenses, said.

6 DON'T GET 'ASSISTANTIZED'

Assistant positions can be great ways to break into a company or an industry, but Seligson warns to be careful not to get stuck in support roles. "If you're in the position for two or more years and that's not the norm of your industry, you need to sit down and work on strategy with your boss," she said. Be upfront about the fact that you see the position as transitional, and lay out a plan for a move.

7 BRING THE NEXT WOMAN ALONG

Seligson was surprised – and distressed – to discover that women often work against each other in the workforce. "There always has to be a certain amount of goodwill between people to make things work," she said. Beyond that, she proposes, "keep in the back of your mind what the collective power of women could achieve if we all worked together." ❧



How to Graduate in the Green...

A debt-free way to higher education

By Aaron Block, Virginia Tech

After graduating from college, most people have two things that no one can take away.

The first is a college degree and the second is about \$10,000 to \$20,000 of debt from both student loans and credit cards. College debt is a financial burden most students cannot avoid. The Army National Guard gives students the opportunity to get the degree without all the debt.

Chris Sink has taken advantage of this option to avoid debt. Sink is an electrical engineering student at Virginia Tech. What separates him from most college graduates is that he will be graduating in the green. Sink joined the Guard his sophomore year of college after already having \$8,000 in student loans. The Guard not only paid off Sink's student loans, they paid for the rest of his undergraduate degree.

Over the last decade tuition costs have continued to rise. Tuition, like taxes, always seems to increase. However, the rising costs of tuition should not stop anyone from achieving their higher education goals. With the Guard, students are not affected by increasing tuition.

The Guard is a great way to work part time while receiving full-time benefits. "My friends struggle to balance school and work," says Sink, "the Guard gives me the opportunity to focus more on school because I am only working one weekend a month. To receive the same financial benefits making minimum wage, I would have to work 86 hours a week." In addition to getting paid between \$160-\$280 a month for drill, students also benefit from the GI Bill which pays \$297 a month just for going to school. When Sink joined the Guard his signing bonus was \$6,000. Signing bonuses are now up to \$20,000.

The Guard's Loan Repayment Plan helps students who already have accumulated debt. The loan repayment plan may pay off up to



THE NATIONAL GUARD MAY PAY OFF UP TO \$20,000 WORTH OF STUDENT LOANS.

\$20,000 worth of loans the student has when he joins the Guard.

Students are often unable to study abroad or intern during the summer because they are either trying to pay off current student debt or trying to save enough for the next tuition bill. Nothing is wrong with this; it is actually honorable for students to try to pay their way through school. There is, however, a better way. The Guard pays for summer school and internships through accredited institutions. Whether you are trying to catch up in your classes or graduate early, this is possible because you no longer have to work during the summers to pay for school. This gives you the freedom to spend the hard-earned money you make during the summer on whatever you need, rather than having the money go right to the university.

Another benefit is that the Guard pays the tuition for both in-state and out-of-state students. James Schwille is an out-of-state student studying forestry science at Virginia Tech. Schwille struggled to financially stay afloat for his first two years of college. Since joining the Guard, he has taken control of

his financial situation and will now graduate debt-free. "I couldn't have paid for college without the Guard," says Schwille. "Its tuition assistance program is giving me the opportunity to finish college debt-free."

Most of the training from the Guard can be directly applied to civilian jobs. Military training and experience is a great way to build your résumé. Some military jobs require a security clearance; something that reflects positively upon an individual. A security clearance will set you apart from other applicants when interviewing for jobs.

With what you have read so far, you might think students are lining up at recruiters' offices. Here are some things that you must keep in mind if you are thinking about joining the Guard. They do pay for your school; however, you are under contract. This means that you are both a student and a soldier. During one summer you would have to attend Basic Training and Advanced Individual Training for your military job.

The possibility of deployment is also something students must consider before joining. "I don't think the Guard is for everyone," says Sink. "I was pulled out of college for an 18-month deployment to Afghanistan. It will have taken me six years to finish college. Even though this situation might seem undesirable, I will have real work experience and \$25,000 saved from my deployment. If I had graduated in four years, I never could have paid off my debt in two years and had \$25,000 in the bank. Plus, the experience and education I received overseas was more valuable than any class I have ever taken." *ym*

The possibility is available for students to graduate debt free. The Guard might not be your first choice; however, the financial benefits available are undeniable. Joining is both an investment in your future and in your country. If you are thinking about joining the Guard and have more questions, you can visit www.1800GoGuard.com.

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How to Choose a STUDENT LOAN

By Kara Alaimo

Looking for savvy ways to finance your education?

Then it's time to go shopping – to look at a range of loan options, that is. As interest rates on federal college loans rise and shift to fixed rates, experts say it's more important than ever to accurately calculate the cost of your education, consider all of your financing options and knowledgeably select the ones that will be cheapest over time.

Here's how to do it:

INVESTIGATING OPTIONS

"A popular mistake students make [when it comes to college loans] is not knowing all their options," says Raza Khan, president and co-founder of MyRichUncle, which offers private student loans. "The challenge seems so daunting, that most students take the first loan option they're offered."

But as of July 1, federal college loans, which were previously based on market rates, have moved to fixed interest rates. For the PLUS loan, that means an interest rate of 8.5 percent, and for Stafford loans, 6.8 percent. Khan says if market interest rates go down, private loans may become a better option.

Even if federal loans remain the best deal, Khan says the cost of education is so expensive that most students need to supplement the federal loans they're offered with private ones. In this case, he warns, "the loans which a university recommends may not be the cheapest financing option available."

A recent "60 Minutes" investigation revealed that some universities offering students particular financing options were receiving kickbacks from the organizations financing the loans. To make sure you're getting the cheapest interest rate, investigate all of your options, including loans recommended by your school and those available from other sources.

MyRichUncle, for example, offers a variety of loans tailored for particular needs, such as those customized for students who need cash to live on when they are on unpaid internships or are studying abroad at international institutions. Recently, the company began offering pre-prime products, which lend to students who lack credit – and as a result would typically have a hard time securing loans – based upon unconventional factors such as academic performance.

CHOOSING THE CHEAPEST RATE

It may sound obvious to recommend choosing the cheapest financing option available, but Mark Kantrowitz, publisher of finaid.org, says often students do not.



"A lot of students will select private loans because the student has the obligation for repayment, even though prior to the change in rates PLUS loans were cheaper," he says.

But, even if the loan is technically in your name, most loans require a parent co-signer. Either way, parents are on the hook – so better to go with the cheapest deal. Kantrowitz also emphasizes the importance of accurately calculating the cost of education. Remember that tuition costs are likely to rise each year, so multiplying the cost of tuition for your freshman year by four won't work.

When looking at private loans, take into account all of the costs associated with them – such as origination fees and the ways in which interest will compound over time (Finaid.org has calculators to help you figure this out). And be sure that you're comparing the lowest rate that you will qualify for with each organization, which may differ from the lowest rate on offer based on factors such as your credit.

LUCRATIVE LOOPHOLES

If federal rates remain the cheapest option, being savvy can help you save.

"Once you have been in school for two years, consolidate your PLUS loan every year," Kantrowitz says.

Although the PLUS loan is now fixed at 8.5 percent, the maximum interest rate for consolidated loans is capped at 8.25 percent. By consolidating, you'll save a quarter percent.

Kantrowitz also says you'll lessen the amount of dough that the government believes you can afford to spend on college – known as your Expected Family Contribution, or EFC, on the Free Application for Federal Student Aid (FAFSA) – by limiting the amount of money in your name on bank and other accounts.

While the government looks at 35 percent of your own assets in considering your ability to pay for college – a number that will change to 20 percent on July 1, 2007 – the maximum they will consider is 6.4 percent of your parents' assets. So spend your own money first.

EVERY BIT COUNTS

John Hadeed, a senior studying business management at Fordham University in New York, is keeping his loans in check while he's in school by paying just the interest each month.

"If I waited until I was out of school to start paying, my loans would have gone up by several thousand dollars simply in interest," he says.

You may not be able to pay much while in school – that's the reason for the loan – but small efforts like this can amount to a big difference over time.

Need more information? Finaid.org offers a variety of tools to help, including information on loans and savings, and calculators to estimate the cost of college, your EFC and loan payments. With a bit of work, locking in a better deal could save thousands of dollars over the life of your loan. **ym**

PAY LESS FOR YOUR COLLEGE DEGREE



By Paige Presley
Middle Tennessee State University



Learn how college students can save without doing without.

One thing that's great for college students is the different experiences they have in their college years. Something that's not so great for them is the cost that comes with those experiences.

The National Center for Education Statistics says the average college student will graduate with almost \$10,000 in debt due not only to student loans, but also to one or more credit cards. With college students spending more and more and going deeper and deeper into debt, how can they find any money to save?

One of the most common ways students fall into the debt trap is by taking out excessive student loans. Dawn Brummett, a college graduate, recalls taking out several student loans to help pay for living expenses during her college years.

While it was great to have the money then, the resulting debt is now a huge burden. Two words she used to describe that debt are "horrible and overwhelming."

"There is no guarantee that you will find a well-paying job when you graduate, which will make paying back your loans even more difficult," Brummett says.

Bonnie McCarty, assistant director of the financial aid office at Middle Tennessee State University, recommends avoiding credit if at all possible. She understands that college is a huge expense, sometimes requiring the help of loans, but some students abuse the privilege by using their loan money to buy pizzas,

stereos, cars, and other things that they wouldn't ordinarily be able to afford.

"Don't make unnecessary purchases on credit," McCarty adds. "You may be paying for that pizza for years after you graduate."

She also suggests that if you have to borrow money to pay for college, you should borrow for educational purposes only. "Many students don't know that they don't have to borrow the full loan amount." She says you should borrow just enough to cover tuition, books, and other fees related to school. Period.

Another way to help keep loans to a minimum is to apply for private scholarships within the college. McCarty says that there are many scholarships available that most students don't know about and others don't even care about. Some students have even told her they don't want to take the time to write an essay or to apply for the scholarship.

"If you spend 10 hours working on a scholarship that is worth \$500, you are basically being paid \$50 an hour to write an essay," McCarty points out, "and it usually doesn't even take that long to apply."

Brummett said she agrees with McCarty, and adds that you should seek in-depth financial counseling while in school to help you manage your money while in college, and to put you on the right track to managing your money after you graduate.

Timothy Wyman, a certified financial planner at the Center for Financial Planning, Inc., also understands that loans are sometimes necessary to help fund college expenses. But he, along with McCarty and Brummett, agrees that having an active savings plan is equally as important as finding a way to pay for college.

So how do you get started on a budget? Brummett suggests that each time you receive a paycheck, to "pay yourself first" by putting a certain amount of money aside in a savings account that will yield interest on your balance.

Wyman notes that when saving, it is important to focus on low risk vehicles such as savings accounts, CDs, and money market accounts that are not linked to a checking account.

Many banks also offer special services for students, which is important for you to remember. They will be able to provide you with effective savings plans and offer other financial planning programs.

Another way of setting aside money, McCarty suggests, is to put cash in envelopes specifically marked for certain purposes such as savings, travel, gas, food, entertainment and so on.

Based on these suggestions, starting and maintaining a successful savings plan is not difficult. Just be sure to make use of the financial services both schools and banks have to offer, and budget money around a savings plan. **VM**

feature

JENNIFER BERRY

By Daniel Jimenez
YOUNG MONEY Managing Editor

>> Young American

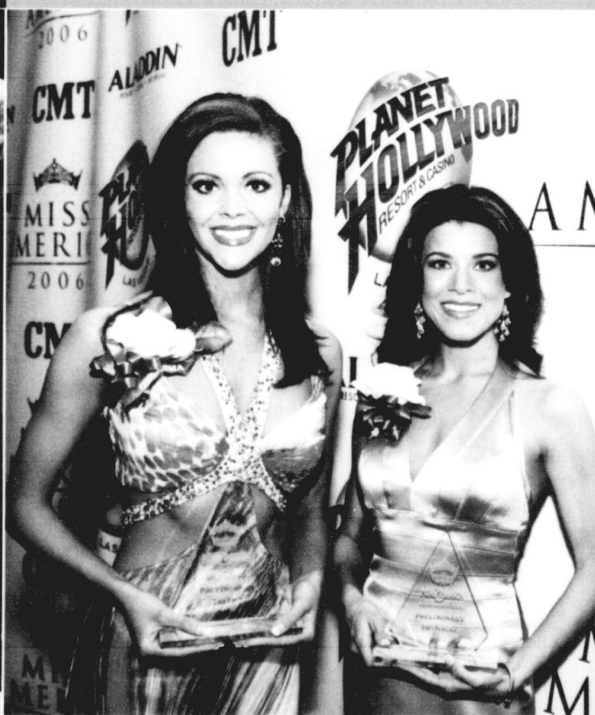
Life has been hectic for Jennifer Berry since being crowned Miss America 2006.

The University of Oklahoma senior-to-be is using her newfound celebrity to offer a life-saving message for young adults.

Photo by Jim Griffot



(wise from top left) Contestants parade at the Miss America Pageant in Las Vegas. ■ Berry (swimsuit competition winner) and Miss Virginia Kristi (swimsuit competition winner) pose with their s. ■ Berry competes in the swimsuit event.



We're halfway through our phone interview when Jennifer Berry is suddenly stumped by what appears to be a simple question – “Where are you headed right now?”

She pauses momentarily before recalling that she's on the road to Maryland to make an appearance at the Miss Maryland Outstanding Teen competition. But you can't really blame Berry for struggling a bit to keep track of her schedule. After all, the current Miss America will travel 200,000 miles throughout the country this year raising millions of dollars for worthy causes and encouraging others to give back to their own communities. In fact, Berry and her team had just left Washington D.C. where she spent three days in Capitol Hill working on a new underage drinking prevention act developed by Mothers Against Drunk Driving (MADD). She started volunteering for MADD at the age of 17 after suffering the devastating loss of a close friend and is now their national spokesperson.

Berry grew up in Tulsa, Okla., with her parents and an older sister. She became involved in beauty pageants following her senior year in high school. She was working at her mom's dance supply shop when a local pageant organizer suggested that she compete. She agreed to enter the event and finished as the fourth runner up. Berry enjoyed the experience so she participated in another local preliminary competition which she ended up

winning. In 2001, she took her first trip to the Miss Oklahoma pageant and though Berry didn't win it was there that she "fell in love with the organization." She eventually won the event on her fifth try, which qualified her to compete for the Miss America crown.

The 22-year-old education major took a year off from school after winning the national pageant in January. With the title, Berry won a \$50,000 college scholarship from The Miss America Organization (missamerica.org), the world's largest provider of scholarship assistance for young women. Coming from a working class background Berry admits that without the pageant winnings she would have needed a student loan or another source of scholarship money because her family could not have afforded her college tuition.

The frequent traveler took a few minutes from her busy schedule to chat with YOUNG MONEY.

Were you involved in any student groups in college?

I started at the University of Oklahoma in the fall of 2001 and stayed for four years. I studied elementary education and I was involved in the university's school of dance. [Balancing those two endeavors] pretty much took up the majority of my time. I did a lot of things in the education department and with dancing five

>> continued on p. 12



(from left to right) Berry reacts to being crowned as the new Miss America. ■ Berry (1st runner-up), Miss Idaho Tracey Brown (winner) and Miss Alabama Alexa Jones (2nd runner-up) show off their Quality of Life Awards for outstanding community service.

days a week. I've always wanted to be a teacher since I was a little girl. I can't remember wanting to do anything else. So my freshman year when I entered school I chose my major as elementary education and I never changed it.

What was the biggest lesson you learned at school?

I think it was learning to balance a lot of things at once. I think attending the University of Oklahoma and being in 18 or 19 [credit] hours of school while maintaining my obligations as a local title holder really helped me learn how to be flexible and balance quite a bit at one time.

Was that the toughest part of college for you?

Definitely. I was a full time student while I was participating in a lot of different community service organizations as well. So it took up pretty much all of my time but it turned out to be very beneficial in the end.

Why did you choose preventing drunk driving and underage drinking as your social platform?

When I was 15 years old I lost a close friend in an alcohol related car crash. She was just 16 years old at the time. It was the first time that I had experienced death or had to go through any kind of process like that. Because it was alcohol related I realized that she did not have to die, and it was a 100 percent preventable death. So when I started competing at 17, I knew I had to choose a platform. The reason that I chose that platform was because of her death and how it had impacted my life and my school and my community.

How big of a problem is drunk driving and underage drinking?

MADD has made incredible strides in drunk driving prevention over the past 25 years. We have saved thousands of lives with different legislation. The .08 PAC (prohibited alcohol concentration) law that was passed during President Clinton's administration and quite a few other legislations that have gone through have really saved a lot of lives. Now we're at the forefront with underage drinking prevention. MADD added underage drinking to their mission statement in 2000, so for the past six years it's really been a big focus for MADD. But as most of us know, underage drinking is a national epidemic, far more than it ever should be, and it's unfortunately starting at younger and younger ages. So part of my mission this year as Miss America is to do what I can to help stop that by working with Capitol Hill in passing legislation related to underage drinking and also providing more education for our youth.

What can young adults do to help fix this problem?

Unfortunately, in the education system, students are not getting enough education on the prevention of underage drinking and the dangers that it could have on their minds and on their bodies. I always advise parents to please talk to your children about the dangers of alcohol and how the effects can really be detrimental to their futures and goals and the things that they want to do. I often ask college students to watch out for your friends. You head off to college and mom and dad aren't around to help make good decisions. You have to take care of each other. A lesson that I learned in college was that there was nobody

else around but my best friends to help me make good choices. I always wanted to watch out for people around me and create a group environment where we were taking care of each other.

Tell us about some of your most memorable experiences this year.

I've had many wonderful experiences so far, but I always claim my most memorable would be my visit with the USO (United Service Organizations) tour in Washington, D.C. I was able to visit Bethesda [Naval Hospital] and Walter Reed [Army Medical Center]. Those are two of the hospitals where soldiers are flown straight from Iraq after being injured. For me, coming from a family that was involved with the military, it was very close to my heart. So I was able to tell the soldiers "thank you," which a lot of us don't get the opportunity to do one-on-one. I was also able to spend some time in California for Soldier Appreciation Day, and that was really neat as well. I was part of the show that we provided for the soldiers.

What are your future plans?

I fully paid my way through four years at the University of Oklahoma by competing [in pageants], and I have over \$50,000 left to finish my degree and possibly pursue my masters as well. And then I will move into teaching somewhere. People always ask me if I still plan to go straight into teaching, and I tell them that it may not happen right away. The good thing about that occupation is that I will always have it there. And if I don't teach for the first five years after graduating, then I know I definitely will eventually. **YM**



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13

Website Helps Students Find Off-Campus Housing

By Jerry Martin
University of Dayton

Despite making college life easier in areas ranging from research to class registration, the Internet has never provided students with much help in finding and securing off-campus housing...until now.

Campus1Housing, the brain child of young entrepreneur Jake Burns, provides students with a comprehensive Internet listing of all the off-campus housing available at their respective universities.

"Our goal is to be the first brand name in off-campus housing," said Burns, the founder/CEO of Campus1Housing and a 2005 graduate of Miami University in Ohio.

According to Burns, the idea for Campus1Housing came to him in the summer of 2004, while he was an intern at Petters Group Worldwide, a multi-million dollar investment and marketing company started by entrepreneur Tom Petters. In recent years, Petters Group has acquired well-known brand names like Polaroid, Fingerhut and uBid.com, the nation's second most popular auction website.

"I worked on a plan that was basically an auction website for off-campus housing where property owners would get a good price and students would get a more fair market," said Burns.

After completing the initial plan, Burns presented it to Tom Petters. Upon returning to school, he partnered up with friend and classmate Joe Condit, and the two set off to collect market research on their plan. Initially traveling to 14 different schools across the Midwest, the pair would eventually stop at more than 45 schools to conduct research.

"When going to 45 different schools, we faced different challenges at each," said Condit, now the co-founder and director of sales and marketing for Campus1Housing. "Demographics, like whether it's a rural school or an urban school, make a difference. We found what would work at each school."

One common need found at every school, however, was the need for something more than just an auction platform for off-campus housing.

"We found that the real need was for a collection of all the properties available at a university on one website," said Burns. "So we adapted to the market."



"We saw that there was a market for something that had never been done: a one-stop-shop for every off-campus housing need," added Condit.

The pair took their research back to the Petters Group, which immediately saw it as a good investment. "Campus1Housing had a solid business plan with substantial research into why this was a needed service in university towns," said Petters. "Our ability to match them up with uBid.com in order to build their platform gave them a great jump into the market."

During their senior year, Burns and Condit received funding from Petters Group to develop the website. And, in September 2005, Campus1Housing.com was launched at five universities: Miami University, Xavier University, Indiana University, the University of Cincinnati and the University of Notre Dame.

After the inaugural year, Burns and Condit realized that the success of their vision would depend on its relationship with three important groups. The first such relationship was between Campus1Housing and the administrators at the universities it services. "One of the first challenges we faced at each school was winning the university [administration] over," said Condit.

"Universities have an obligation to provide the most beneficial housing information to parents and students, and off-campus information is usually limited," said Burns. "The universities need people like us to come in and provide a better way for finding houses and living off campus."

The second vital relationship is between Campus1Housing and the property owners and managers, a relationship that was very successful in the company's first year.

"We had a 95 percent retention rate with property owners in our first year," said Condit. "The property managers stick with us because we're not another media source. We train students on how to rent."

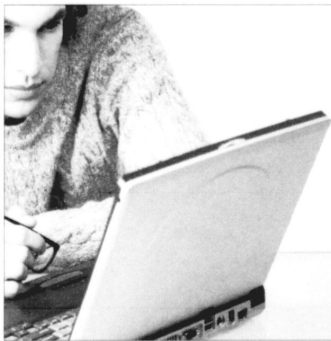
Finally, the last important relationship is between Campus1Housing and the students looking for off-campus housing.

"Students love it," said Condit. "We did focus groups after the first year, listened to the market, and adapted the website. It is the result of what the students like. We had two million hits the first year...and most of our publicity came from word-of-mouth."

After a successful first year, both Burns and Condit have high hopes for the future of Campus1Housing and its website, Campus1Housing.com. "In two to three years, we want to be on a national level," said Burns. "We want to build on all aspects of the dynamic atmosphere of living off campus."

"We've made it work at five schools, we're working out the kinks at three more and there is nothing to stop us from going national," said Condit, who credits Tom Petters with giving them the opportunity to succeed. ❧

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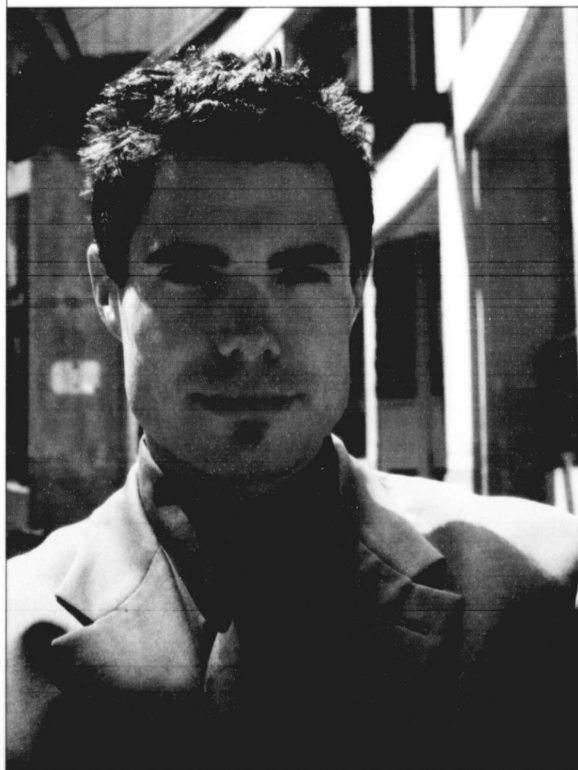


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Student Turns **Biz Failure** Into **Life Lesson**



By Elizabeth Hart
Virginia Tech University

Fahad Hassan was thrilled to make an appointment with his first business client to sign a \$250,000 contract, then he realized it conflicted with his high school prom.

But that's what happens when you're 17 years old and learning the ups and downs of big business in your basement...meanwhile living the life of a high school senior. A mix of ambition and good connections, lucky breaks, business smarts and constant learning experiences have made Hassan, now 20, one of America's future business leaders.

Hassan took a liking to business early on—the native of Montgomery County, Md., was introduced to the corporate world through Johns Hopkins University's engineering preparatory program for high-schoolers called "HeadsUp." As one of the charter members, he found himself meeting CEOs of major corporations and even discussing the program on CNN.

Through a series of internships, Hassan perfected his craft of software programming, but it was the insight of companies and mentors along the way that sparked his interest in branching out on his own.

"During a high school internship, I watched a company turn an idea into making money," Hassan said. "It really got me going. Around my senior year, I just had to start my own thing."

He studied business models and designed a plan for his own computer consulting company. The company would service computers that were sold by a larger retailer. Recalling the advice of a mentor that told him to avoid running out of money by first finding a customer and then building the business, Hassan found himself landing a client with a contract for \$250,000.

"I was kind of shocked," he said. "I then realized I was 17, in a bedroom on my cell phone without a company, employees, or anything. But I had a client! I had to learn quickly. I'd spend all night

researching companies and what they do."

Unable to legally establish his own corporation in Maryland, because of age restrictions, he created FCS, Inc.—Fhast Computer Solutions—out of Delaware.

In a few months, Hassan had an insured company with a client, recognized by the federal branch. He borrowed money from a relative for supplies, and based on the financial parameters of the contract, hired computer technicians, then it was time to tell his parents.

"They found out by accident," said Hassan. "...when I had Verizon and AT&T start installing multiple phone lines in my basement to start a call center, I had to tell them. I showed them a contract for \$250,000 in revenue. It's not like they could tell me 'bad job.' But yeah, they were kind of surprised!"

In August 2003, Fhast Computer Solutions was officially open for business and fully operating. "Some days were great, we could even handle the amount of calls we got," remembered Hassan. "But I would lose money on days the company wouldn't get or send us as many calls as we needed. I then realized I should have made clauses."

Strategically, Hassan picked up another source of income for the company—designing websites—to make ends meet. Even then, the company was continuing to lose margin. Employees left for more stable work, and the lack of a clause in the contract guaranteeing payment regardless of call volume eventually put FCS out of business.

Hassan had already recognized that personal sacrifice is the hardest lesson to learn in business. He had chosen to forego guaranteed admission to Johns Hopkins University along with a year of college and a football scholarship, but he has no regrets. "There are just certain things you need to go through to get the experience," he said.

Hassan then enrolled at Virginia Tech in Blacksburg, Va., but the transition from full-time entrepreneur to full-time student was not a simple change: "It's a big emotional-roller coaster. When you go through something like a business crash, you can't be down—I just always thought about what I could have done differently...but I bounced back because of the people I surrounded myself with."

Hassan returned to college reenergized with a new perspective: "It was round two. I cleared my head, got my head on straight, came back to school and started doing research again. It's a matter of establishing yourself, no matter what."

The college senior says he is only better for having his business experience. "A story like mine is a real eye-opener," said Hassan. "It proves that it's just important to teach people to keep going as it is to teach them how to do well."

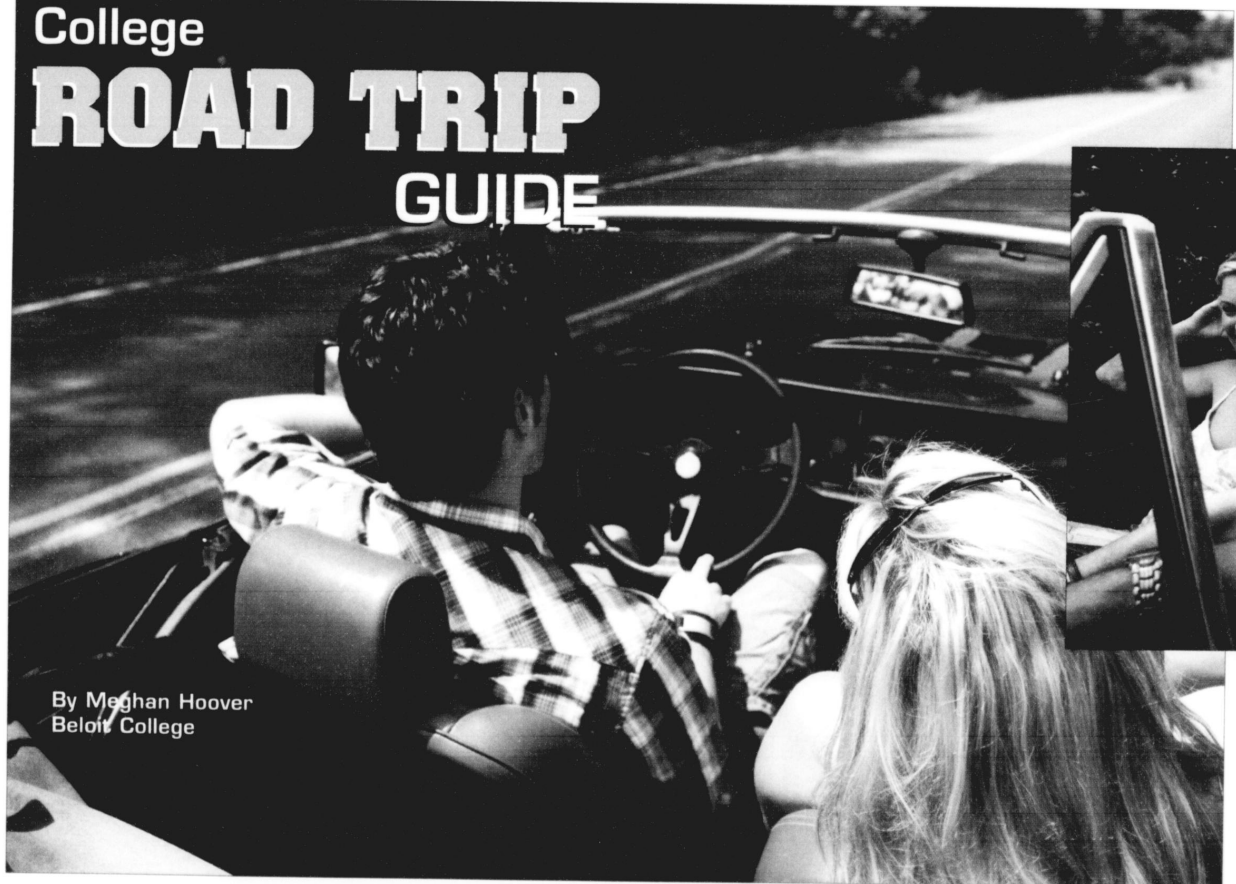
Currently a finance major earning double minors in math and religion, Hassan now works for an aerospace company at Virginia Tech's Corporate Research Center. He serves on the board of directors for HeadsUp and he has been offered a myriad of prestigious job offers based on his experiences and undeniable ambition. *VM*

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College ROAD TRIP GUIDE



By Meghan Hoover
Beloit College

Oh, the stories you come back with after a good 26-hour road trip to Key West, Fla. And yes, what happens in Florida, STAYS in Florida. Well, you hope.

While road-tripping keeps down costs, serves as a party conversation starter, and is more or less easy to plan; there is definitely room for big time mistakes. I have road-tripped all over the country and the world, but one of my most memorable road trips was spring break of 2003. So I will share a few stories, giving a few travel dos and don'ts. A lot of this advice is common sense, but because I am blond, it took some mistakes to make me learn. Perhaps a few readers can relate.

It was spring break of our freshman year when my four closest friends and I decided we wanted to take a road trip. Really, that was all we could afford. Thankfully, one of my friends had a van so we didn't have to

rent one and we could all fit. We even had our checklist and logistics of worst case scenarios figured out.

TIP #1: FIGURE OUT THE WORST CASE SCENARIO PLAN

You should be prepared for at least a little something to go wrong.

We decided that 1) if the driver was pulled over, that person paid for the ticket, 2) if there were a car accident that was the driver's fault, the driver would pay for the damages, 3) if there were an accident that was someone else's fault, well, insurance would hopefully cover it. If not, we would split the difference.

We left from Beloit, Wis. (home of Beloit College) at about 3 a.m. Saturday morning. Why did we leave that early? We wanted to avoid traffic. As soon as we all gathered at the car, at three in the morning, there were problems. We were exhausted, grumpy and no one wanted to start the drive. So we decided to rock, paper, scissor it out. I lost, as always, so I started the drive. I wanted to drive. Plus, I

was excited! I had my stolen food from our cafeteria, money (\$350), a hot new bikini, Plato's "The Immortality of the Soul." Spring break was going to be awesome!

TIP #2: GET GAS MONEY IN THE BEGINNING.

Plan on going over budget for gas. Gas prices fluctuate in every state and, especially now, the prices are always going up. But you don't want to be covering someone's butt on the way back because they already spent all their money.

We decided before leaving that everyone would put cash into a gas jar. This was smart. I filled up the tank, \$32. We were on our way.

TIP #3: DON'T SPEED.

Tickets are expensive and driving faster uses more gas; therefore, more money. You'll save only a couple of hours speeding anyway. Plus, it's unsafe!

I was cruise controlling it at 90 mph figuring a cop wouldn't be out at this time.

You should be prepared for a least a little something to go wrong.



We were an hour into the trip when I got stopped by police. Thankfully, I talked myself out of a ticket, but my friends weren't happy. I thought it was funny. They yelled and kicked me out of the driver's seat.

TIP #4: LOOK AT THE WEATHER PRIOR TO A BIG ROAD TRIP. If weather is bad, turn on the radio, pull over or call someone that can turn on the TV to the weather report.

So my friend took over driving, planning to drive five hours, then switch—a good plan. However, minutes after she started driving, it started to rain. First, just a little, then it poured. She didn't want to drive anymore, so I got back behind the wheel.

TIP #5: IN FOG, PULL OFF THE ROAD, NOT ONTO THE SHOULDER, TAKE AN EXIT AND WAIT. Fog is very dangerous weather to drive in. So don't rush it.

It poured off and on for a good three hours. Then when the sun started to rise, it was about 6.30-ish, the rain stopped but the fog set in. I didn't want to continue driving because the visibility was horrible and fog is really dangerous. So I pulled off on the next exit. No one thought that was a good idea telling me, "Meghan, come on, we still have 22 hours to go. Why are we pulling off?!" I didn't care. I was not going to drive, neither was anyone else.

TIP #6: NO MATTER WHAT ONE OF YOUR FRIENDS SAYS, DON'T PUSH YOURSELF TO DRIVE HOURS AND HOURS.

It's unsafe and stupid. Plus, you should share the wealth. Driving is fun!

As I slowly drove onto the ramp, I saw a dim light in front of me. I slowed down even more, but as soon as I put on my breaks; there was a car right in front of me. I swerved into the shoulder, but I hit him—gently might I add. Now my friends were really mad, especially the one who's car it was. Thankfully, there was no real damage to either car. Ours had a bit of black paint and a sexy little bump, but besides that, it was fine. My friends again, kicked me out of the driver's seat. I was just trying to save lives, sorry.

The rest of the trip was more or less fine. I did get stopped again after we'd driven about 16 hours though. Again, no ticket. But I think I've learned that I have a heavy foot.

We finally arrived after about 26 hours of driving. The beginning was hell, but now, it makes for a really good story. Actually, I thought it was funny the whole time, no one else did, but I have a weird sense of humor. In conclusion, enjoy the road, plan well, be safe and don't forget your friends. **YM**

Meghan Hoover is the publisher of Authentic Travel, a student travel magazine. To learn more, visit at-mag.com.

CAR PREP CHECKLIST

Have the serpentine belt checked for wear and replace it, if needed. This belt drives everything from the alternator to the water pump and power steering. If it breaks, you're stuck.

Have your mechanic check the wear on your tires. Worn tires are dangerous and reduce gas mileage. If they're in good shape, having them rotated can extend their life. Tip: Need new tires? Skip the retreads and go for mid-priced, name brands.

Check the owner's manual or the driver's side door frame to find out how much air your tires need. Properly inflated tires improve gas mileage.

Make sure the tires are aligned to prevent drag on gas mileage and excess wear.

Fill fluids and top them off. Check these every 1,000 miles or so: engine oil, windshield cleaner, and brake and transmission fluids. Check the water level in your radiator but only when the engine is cold. Headed for a cold zone? Have your mechanic check the antifreeze, too.

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wheels



2007 NISSAN VERSA

HOT NEW CARS ON CAMPUS

Car makers are targeting young adults with new vehicles that deliver more features for less money.

By Christina Uss

Car manufacturers are broadcasting one message loud and clear with their newest compact vehicles: good things can come in small packages. Very, very good things. The 2007 Honda Fit, Toyota Yaris, and Nissan Versa all offer remarkably roomy interiors, responsive handling, efficient gas mileage, and desirable features like MP3 playback capability. With price tags starting under \$14,000, all three subcompacts clearly have cost-conscious young buyers in mind.

DON'T CALL THEM COMPACT

Since their introduction in the 1970s, compact and subcompact cars have earned an unpleasant reputation for being style-free econoboxes with cramped interiors: basic transportation, nothing more. Not so for these new automobiles, where creative thinking and efficient design have provided for surprising amounts of leg room and cargo space.

Darryll Harrison Jr., Manager of Product Public Relations at Nissan, says, "One of the key selling points for Versa is the interior room and space. Versa has the largest interior cabin volume in its class so people of all sizes can sit and be comfortable." Its name was chosen to reflect "versatile space" of its interior, with a length from front to back over 6 feet long, equal to or larger than some full-size luxury sedans.

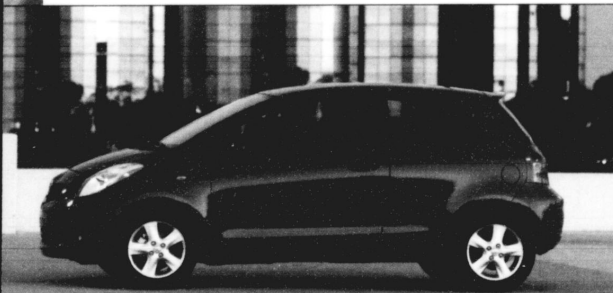
The Honda Fit's Magic Seat® flips and folds to allow for four distinct interior configurations. In the "Tall Mode," drivers get over four feet of space from floor to ceiling, while in "Long Mode," surfboards over seven feet long can be slid inside, and in the "Refresh Mode," the front seatback reclines flat for a comfortable lounging space.

Honda spokesman Chris Martin thinks the Fit's ease of use is exceptional, noting, "The seats fold completely flat all the way to the hatchback pretty much one-handed without removing the headrest. I've done it with a bag of groceries in one hand. No one else has that."

FUN FEATURES

The low price tag on these cars will probably be the first thing to get the attention of young buyers. But they haven't skimped on equipping them with long lists of fun and useful features, from advanced sound systems to standard air bags. With all of these options, every buyer can customize his ride to suit his personality.

For those of us who can't live without a constant soundtrack, the audio capabilities of the Versa are tempting. Its optional technology is usually found in much more expensive vehicles, such as pre-wired XMI or SIRIUS satellite radio, a Rockford Fosgate-powered



2007 TOYOTA YARIS



2007 HONDA FIT

subwoofer, a 6-CD changer that plays MP3 CD-Roms, and an input jack for an iPod. It even comes with a Bluetooth hands-free phone system. The Yaris S Sedan model is outfitted with standard MP3/Windows Media Audio playback capability and buyers can also choose steering-wheel audio controls. The Honda Fit has its unique Music Link for iPod, which connects the iPod directly to the vehicle's audio system for the best sound quality and easiest location of individual songs.

Drivers will need some rocking tunes to cruise by. Belying their subcompact pricing, these cars boast sports-car-like attitude. While all three have 4-cylinder engines, they range in horsepower from 106 for the Yaris to 122 hp for the Versa. The Yaris also offers accessories like race-inspired, direct-fit aluminum sports pedals and an optional rear spoiler.

A recent Edmunds.com review complimented the Fit's nimble, responsive handling. The automatic transmission sport model is the only one in its class with steering-wheel mounted paddle shifters like those found on Formula One race cars. Martin points out, "You don't even have to take your hands off the wheel. It's like a video game." To keep the driver's hands safely on that wheel, the Fit also has antilock brakes standard, and all three of these new subcompacts come equipped with front and side airbags.

LOW PRICE, HIGH VALUE

A cool audio system and sport shifters shouldn't be the only reason you choose your next car. If you're not concerned about getting good gas mileage in any new car you purchase, then you haven't been paying attention. Luckily, the cost-cutting appeal of the Fit, Yaris, and Versa doesn't end at their low purchase prices. All three cars average over 30 miles per gallon, with the manual transmission Yaris getting an estimated 40 mpg on the highway. Their high fuel efficiency will keep saving drivers money every time they stop at the pump.

The Yaris, Fit, and Versa all prove that compact cars can be customizable, comfortable, well-equipped and reasonably priced. Finally, building small also means thinking big. **YM**



Every buyer can customize his ride to suit his personality.

TOP TEN

MODELS BASED ON
PERCENT OF CUSTOMERS
AGE 18 - 25

VEHICLES	TOTAL 25 & YOUNGER
1. Scion tC	37.5 %
2. Mazda 3	24.2 %
3. Acura RSX	24.1 %
4. Hyundai Tiburon	23.6 %
5. Subaru Impreza	23.0 %
6. Volkswagen GTI	22.4 %
7. Mitsubishi Lancer	22.1 %
8. Mazda 6	20.9 %
9. Toyota Yaris	20.8 %
10. Chevrolet Cobalt	20.2 %

Source: Power Information Network, January 1 - June 18, 2006



Toyota Yaris Liftback, Sedan, and S Sedan

MSRP: starting at \$10,950
MPG: 34 city/ 40 highway for the manual transmission Liftback
Engine: 4 cylinder 1.5-liter, 106 hp
Transmission: Manual or Auto



Honda Fit and Fit Sport

MSRP: starting at \$13,850
MPG: 33 city/ 38 highway for manual transmission Fit
Engine: 4-cylinder 1.5-liter, 109 hp
Transmission: Manual or Auto



Nissan Versa Hatchback

MSRP: starting around \$12,000
MPG: 30 city/ 34 highway for manual transmission
Engine: 4-cylinder 1.8 liter, 122 hp,
Transmission: Manual, Automatic, and Continuously Variable Transmission

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What people are saying:

"I was just wanting to write the managing editor to tell you great interview with Nick Cannon (May/June 2006 issue). Actually, good call on interviewing him... It is nice to hear someone else preach what I have been preaching for a little while now and that is to just go for it... And get it done..."

Antonio Escobar, Jr.



Top 10 "in" things on campus

- 1) iPods
- 2) Beer
- 3) Facebook
- 4) Other alcohol
- 5) Text messaging
- 6) Downloading music
- 7) Going to clubs
- 8) Instant messaging
- 9) Working out
- 10) Coffee

Source: Student Monitor



In the news

In the early 1980s, there were just 270 entrepreneurship courses offered at colleges and universities across the nation. Today, roughly 5,000. Some 200,000 students are now enrolled in some type of entrepreneurship class.

Source: Inc. magazine July 2006

QUICKPOLLS

Other than salary, what is the most important factor you consider when looking for a job?

64%	Flexible work schedule
12%	Opportunity to help others
10%	Having idealistic and committed co-workers
8%	Having a lot of responsibility
5%	Diverse workforce

314 Total Votes

What is the biggest problem facing college students?

57%	rising tuition and other costs
21%	insufficient financial aid
15%	alcohol abuse
4%	quality of faculty/academic programs
3%	problem gambling

330 Total Votes

How much money do you gamble on average (lottery, sports, gaming, etc.) per month?

48%	\$0
34%	\$1 to \$50
12%	more than \$100
6%	\$51 to \$100

656 Total Votes

WEST VIRGINIA SCHOOL OF OSTEOPATHIC MEDICINE

THE TRADITION CONTINUES



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give rural practice a try.”



Dino Beckett, DO
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How to Buy Stocks

By Dan Lampard
ShareBuilder

There are many different approaches to choosing stocks. Each comes with advantages and disadvantages, so you should try to find the approach best suited to your own financial situation and goals.

»» Technical analysis

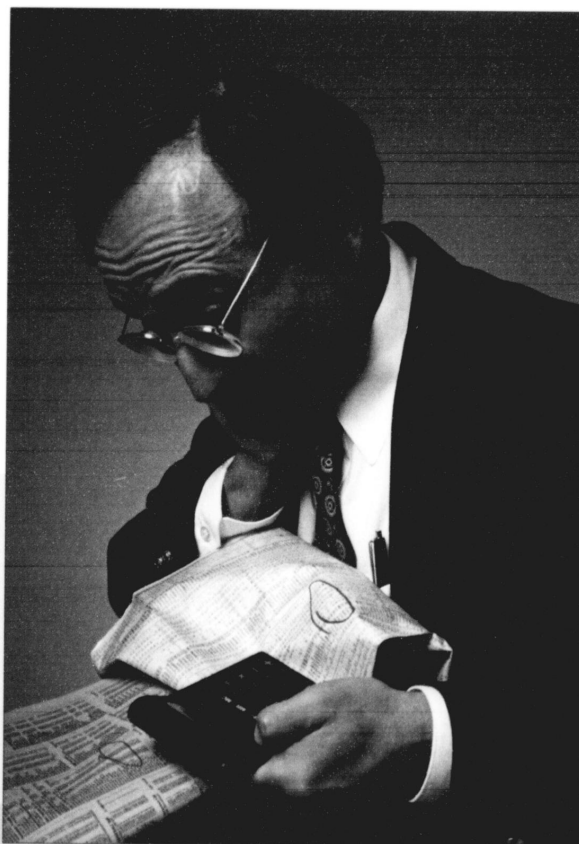
This is an attempt to use price charts and other mathematical indicators to predict future price movements of a stock. Technical analysts don't look at any outside factors, such as the company's financial statements or the overall economic outlook. It's strictly by the charts. Market technicians believe that the market price of a security reflects all known information about that security. If you're not totally into charts and number crunching, technical analysis is not for you. This method of buying stocks is also largely based on short-term strategy, which means frequent trades, commissions and short-term capital gains taxes—assuming you make a profit.

»» Fundamental analysis

Factors such as a company's growth rate, balance sheet and quality of management are used to determine the true value of a security. Fundamental analysis can be described as the study and purchase of companies rather than stocks. Fundamental investors aren't concerned with price patterns on a chart, but with indicators of a company's underlying financial strength.

»» Value and growth investing

Value investors fit within the wide spectrum of fundamental analysis. They look at how much a company is worth based on its assets, and how well the company uses its assets to grow its business. If the company's stock price does not reflect the full value of its assets, the stock is considered undervalued and perhaps a good buying opportunity. Warren Buffet is a well-known value investor.



Growth investors look at how quickly companies have been able to grow their sales and earnings in the past, and how that growth is likely to continue in the future. When buying companies that are growing faster than other similar companies, growth investors hope to see their investment grow over the years.

»» Long-term investing

Many long-term investors combine aspects of growth and value investing in their personal strategy, looking to identify undervalued stocks that have the potential to grow in the years ahead. By employing fundamental analysis, you can build a portfolio of stocks to hold for the long term, allowing the stocks to grow over the years.

»» Find the right approach for you

Many investors find that a growth and value strategy works well for them. By using dollar-based investing (allowing you to buy fractional parts of shares with your predetermined investment amount) to purchase and hold stocks for the long term, you can build your portfolio through the years. Over time, you'll develop your own set of criteria to pick stocks. Stick with the investing style that works best for you. Mixing up approaches may dilute the effectiveness of your chosen strategy. **YM**

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STOCK SPOTLIGHT:

TOYS AND GAMES



Editor's note: YOUNG MONEY does not endorse any of the stocks listed below. For investment decisions, always consult a professional investment advisor.

By Michael R. Abramowitz

He who dies with the most toy stocks wins, right? Well, maybe. The toy industry is approximately a \$7.5 billion business, and that, folks, is a heckuva lot of Legos. So, whether you're a Barbie girl in a Barbie world or a G.I. Joe with a kung fu grip, let's take a look and see if toy stocks are the perfect gift or if too much assembly is required to invest.

>> Hasbro Inc. (HAS)

Snapshot: Hasbro provides children's and family leisure-time entertainment products and services. Hasbro also designs, manufactures and markets games and toys under the Playskool, Tonka, Super Soaker, Milton Bradley, Parker Brothers, Tiger and Wizards of the Coast brands.

PRICE: \$18.61

Pros:

• Second quarter revenues exceeded analysts' expectations by a Tonka Truck-paved \$11 million mile. Shares shot up 9 percent on the news. Sounds great except for the fact that revenues dropped \$45 million from the same quarter last year. The positive spin is if they pump up the stock nearly 10 percent on this so-so news; imagine what will happen when the news is actually good.

• When you consider its \$3.3 billion a year in revenues, profits of more than \$210 million and a price-to-earnings ratio of 17, Hasbro's numbers are not exactly Play Doh.

• Hasbro is partnering with video game maker Navarre's Encore Software Division to produce computerized versions of Monopoly, Yahtzee, Clue and Scrabble. Computer games are certainly a growth area, but a risky one at that.

Cons:

• Help me Obi Wan, you're my only hope! Last year, Hasbro made a nifty \$147 million in Star Wars revenues. But how do you replace that cash now that the prequels are complete and any chances of a new movie are as remote as a galaxy far, far away?

• Share prices have plummeted 10 percent year-over-year, despite a 9 percent one-day gain in July. In other words, the stock has been bleeding slowly over the past year and has just now begun to show something that resembles a heartbeat.

• Full-year earnings are projected to fall 6 percent for 2006. This can be traced to Star Wars revenues being slashed with a light saber, thanks to a decreased interest in the products.

>> LeapFrog Enterprises Inc. (LF)

Snapshot: LeapFrog Enterprises designs, develops and markets technology-based educational products and related content. LeapFrog's products enable everyone from infant to high school learn age- and skill-appropriate subject matter, including phonics, reading, writing, math, spelling, science, geography, history and music.

PRICE: \$9.55

Pros:

• LeapFrog just made a bold leap in hiring former Orbitz and Swiss Air leader Jeffrey Katz as its new CEO. Investors are hoping that Katz can make LeapFrog jump out of the bog.

• If you're brave enough to take a chance on this stock, you will be buying at an 80 percent discount off the all-time high,

with the looks of technical support at around \$10 a share.

• Analysts are expecting a 48 percent growth in profits for the next fiscal year, after a relatively flat year in 2006. If you can trust what they say, the prospects are looking as bright as a frog with a fly within tongue's reach.

Cons:

• "Leap's Big Day" was when the stock traded near \$50 a share. The problem is that was in 2003, and the shares are now 80 percent lower—hovering around \$10 a share.

• Despite the fact that share prices have sunk like a bad lily pad, LeapFrog Enterprises is still selling for 42 times earnings. So, any bad news could be still punished heavily by investors.

• The Katz hiring is certainly a gamble that he can hop on over from the airline industry and turnaround a toy and game maker. Some experts believe he will need a parachute to prevent the company from getting further bogged down. After all, it isn't easy making green.

>> Jakks Pacific Inc. (JAKK)

Snapshot: Jakks Pacific designs and markets a broad range of toys, writing instruments and other consumer products, with licenses to distribute Pokemon, Barney, World Wrestling Entertainment (WWE), Dora the Explorer, Blue's Clues, Hello Kitty and SpongeBob SquarePants products.

PRICE: \$16.66

Pros:

• Perhaps you do know Jakks and its license to make toys based on

Pokemon, Barney, the WWE and soon Rocky, to name a few. If Sylvester Stallone can make Rocky 6000, or whatever number it is, there could be a nice blockbuster toy market story here.

• Hey Blue, a clue! A clue!

Company shares are trading at a mere 10 times earnings — which are a nifty \$1.65 a share. Looking at projected earnings for next year, shares trade at a mere 7 times profit expectations. That's a recipe for share-price growth for value investors.

• Thanks to sales of newly licensed Barney products, earnings are expected to rise by 7 percent or 16 cents a share next year. All together now, "I love you Jakks, you love me...we're a happy toy company."

Cons:

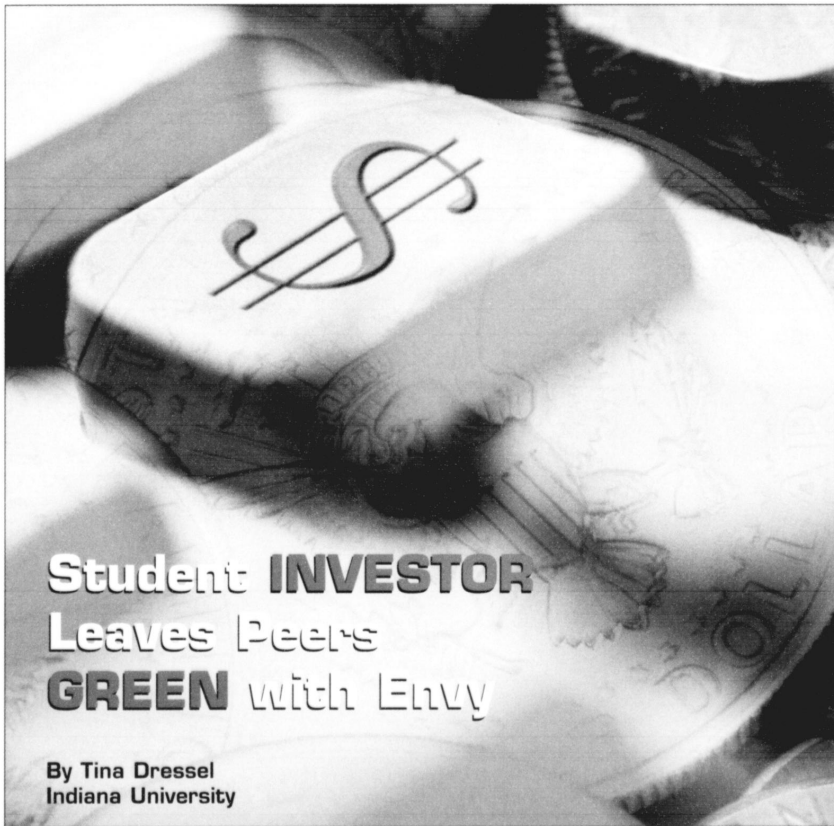
• Jakk's earnings are expected to fall by approximately 4.5 percent this year. Not even Barney can spin his magic spell on those numbers.

• The stock has a history of wild swings in price — almost like an out-of-the-blue left hook from Rocky Balboa.

• Company has a recent history of disappointing Wall Street to the tune of coming in as much as 40 percent below the last two quarter's earnings expectations. This kind of wishful thinking is not the way to endear yourself to investors. In other words, hype is good for the WWE, but not exactly good for earnings expectations.

Michael Abramowitz is a freelance writer based in Florida. To avoid a conflict of interest, he does not currently own any of the stocks mentioned above. However, he does own shares in toy company competitor Mattel.

* Price quotes are from August 2, 2006.



Student **INVESTOR** Leaves Peers **GREEN** with Envy

By Tina Dressel
Indiana University

Being involved in an investment club does not mean you have to be an expert in money management or major in finance.

Carrie Porter is a prime example of how a journalism major at Northwestern University's Medill School can take advantage of having a financial background. As a founder of the Green Envy Investment Club in 2002, Carrie has been active in the organization since her sophomore year in high school and has benefited from her interactions with the club's academic advisor, Roger Stafford. He believes that, even if Carrie never goes into corporate management, she will benefit from her early exposure to business fundamentals.

The club, which is open to all students in the Mariemont school district, has been a great way for Carrie and her peers to learn more about investing, from being able to visit companies that are prospective investments to being able to combine financial resources to manage a much larger portfolio. With a focus on finding growth companies with businesses that are understandable to teens, Green Envy tries to locate local companies with executives willing

to visit the club. Members then like to pick the brains of these business leaders about their products and services as well as their financial performance and outlook.

Being part of an investment club has allowed members to do things they would not have normally been able to do. The club has taken trips to Chicago to visit the Chicago Board of Trade and the Mercantile Exchange, visited with executives from Proctor & Gamble, Meridian Diagnostics, and a local Coca-Cola bottler, attended an annual meeting of Proctor

The club scours magazines and brainstorms about current trends to come up with companies it wants to research as potential stock investments.

& Gamble, and even been featured on the local radio show "On the Money."

All participants in the club are also members of BetterInvesting (formerly known as NAIC), a non-profit organization that promotes long-term investing. The club references BetterInvesting magazine as well as Value Line reports in finding and analyzing prospective investments. The two websites of choice of the members are Yahoo! Finance and Reuters for finding valuable financial data. Between these periodicals, websites, and meetings with those in the know, Green Envy is provided with a lot of insight as to which companies would make good investments.

The club scours magazines and brainstorms about current trends to come up with companies it wants to research as potential stock investments. One of the stocks Carrie points out as an investment of the club is Duke Energy (DUK), a natural gas and electric company. Her personal favorite stock is Deere & Co. (DE).

The stock club advisors helped teach Carrie that the best way to invest is based on current events and current consumer needs. In this way, Carrie could capitalize on growing, stable companies that provided a good or service that filled some basic purpose in the overall market. Since only two of the members on record had ever invested before joining the club, starting off with companies that everyone knew of and could understand helped them learn that starting investing was not all that complicated or intimidating.

Carrie suggests investing early, claiming you won't necessarily be the next Wall Street guru right away, but you will learn valuable skills that you will continue to learn from and can use when you begin a career and have more money to invest. And when you do make a mistake, don't be indecisive or greedy! She says that the investment club might have sold a good stock too quickly or held a loser too long by waiting to see if the stock might go higher or rebound. Despite this, the investment club maintains the philosophy of buying for the long-term, and only selling when a stock becomes "problematic" or members see a better opportunity for growth.

Looking to her role model, Charles Osgood, a popular CBS news journalist, Carrie's lifetime goals include graduating and working in journalism, and then living on a farm in Virginia later on in life. Utilizing her personal finance skills will undoubtedly help Carrie achieve her goals. *YM*

Cut Corners on **COLLEGE COSTS**

By Kay Peterson, Ph.D., FastWeb.com

College costs are going through the roof. The average debt of a student finishing college is almost \$20,000. Follow these strategies to reduce the sticker cost of your education.

>>ASK ABOUT APPLICATION FEE WAIVERS

The cost of applying to college, taking standardized tests and having those scores sent to schools can add up. If you're strapped for cash, consider asking about application fee waivers. But keep in mind: Availability is limited, and you must meet some pretty stringent standards to qualify.

>>APPLY FOR FINANCIAL AID

Even if you think you're not eligible, be sure to apply for financial aid by filling out the FAFSA (Free Application for Federal Student Aid). This form is the first step for applying for all kinds of aid, from federal aid (grants, loans and work-study), to state-based funding (grants and other programs), to college-based aid (special awards, grants and work-study programs).

>>SEARCH FOR FREE MONEY

And since every little bit counts, you should also apply for scholarships. Use FastWeb's scholarship search to help you find awards and then apply! And to learn more about all your funding options, visit www.finaid.org.

>>COMPLETE SOME OF YOUR CREDITS AT A LOWER-COST SCHOOL

You can save a lot by completing your general education requirements at a community college or less expensive school and then transferring to complete the degree. Talk to an admissions counselor to be sure your credits will transfer, and learn as much as you can about the financial aid policy. Some schools restrict financial aid for transfer students.

>>GET TO KNOW THE FINANCIAL AID OFFICER AT YOUR COLLEGE.

While specific rules apply for financial aid calculations, financial aid officers still have a certain amount of leeway in determining how aid is allotted. It's important to let your financial aid officer know about any special



circumstances that affect your ability to pay for college.

>>LOOK FOR WAYS TO PAY IN-STATE TUITION.

Most public colleges and universities charge considerably less tuition to in-state students in comparison to students from out of state. Pick a college in your state to keep costs down. Or if your heart is set on going out of

state, consider moving a year before starting college. After you've established residency (usually one year), you should be eligible for in-state tuition. Policies vary from school to school, so be sure to check with your school of choice.

>>ACCUMULATE CREDITS BEFORE COLLEGE.

You'll save a lot in tuition by earning college credits while you're still in high school. Take Advanced Placement courses or think about taking courses at a local community college to get a head start on your college career.


>>COMBINE DEGREES TO SAVE TIME AND MONEY.

If you're planning to earn multiple degrees, you can save a year's tuition by enrolling in a combined degree program. Some schools will allow you to combine a bachelor's degree with a master's degree or a master's degree with a doctoral degree.

>>LIVE AT HOME DURING COLLEGE

You can save a lot if you live in your parents' home when you go to college. You might miss out on the dorm experience, but your food and housing bills will be a lot lower. If you really want the residential college experience, compromise by spending some years at home and some years living on campus.

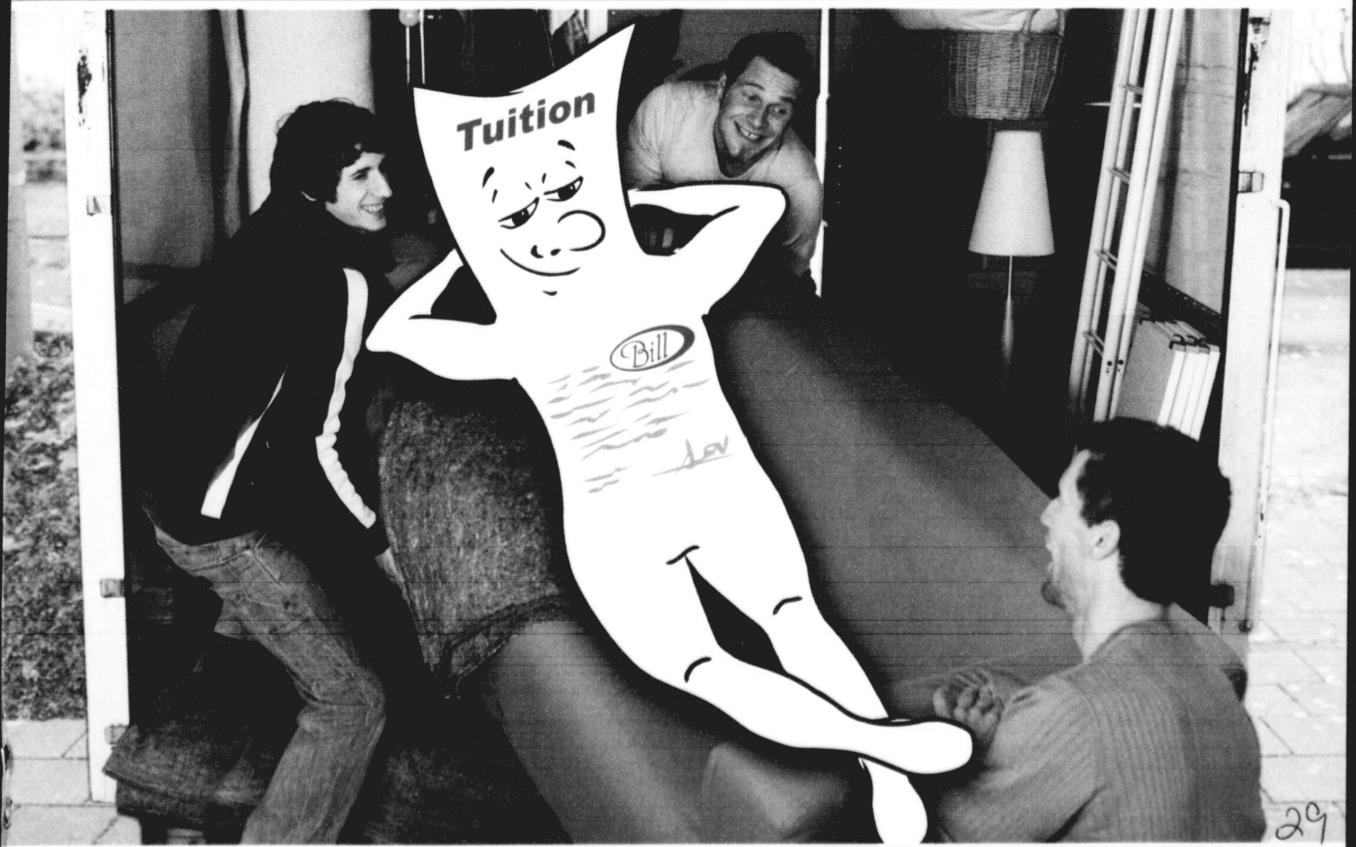
Apply for "life experience" credit.

If you're entering school from the work force, you may be able to earn college credit for your employment and life experience. Some schools administer their own tests and standards while others allow you to take CLEP® (College-Level Examination Program) tests for college credit. By keeping costs down and maximizing financial aid, you can graduate without accumulating a mountain of debt. 

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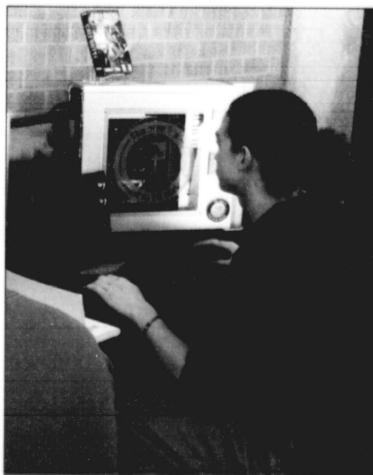
24 Hours a Day, 7 Days a Week

College Tour Shows Off NEW TECH GADGETS



By Dave Mathews,
YOUNG MONEY
Technology Editor

Would you believe me if I told you that this fall you will be able to interact with the latest and greatest music, computer and gaming technology without ever leaving your college campus?



A student plays "Call of Duty 2" during a TechKnowOverload Tour stop at the University of North Texas.

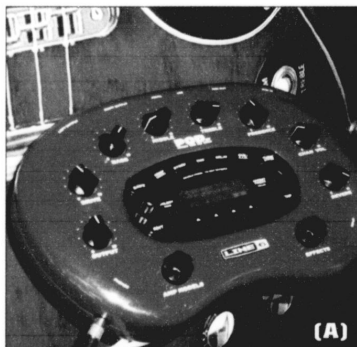
You will even have an opportunity to win a \$10,000 "ultimate dorm room" which includes an Xbox 360 and Sirius portable satellite radio. All of this excitement comes from the Consumer Electronics Association and their TechKnowOverload, otherwise known as the TKO Tour.

I caught up with the spring tour at the University of North Texas in Denton and saw some technologies that were just announced at the biggest industry trade gathering, the Consumer Electronics Show, just weeks before. This tour is definitely the place to catch up on your latest "wants" for the holiday season and gives you the ability to touch and interact with the gear demonstrated. These gadgets aren't under wraps or glass, it's a hands-on experience!

At the tour, under dozens of tents set up in a commons area on campus, I caught up with Amanda Younger, a tour "Guru." Amanda showed me the new Pulsar 590A high fidelity



cards with SLI technology. This innovation allows multiple video cards to dynamically share the graphics processing load during intense game play for some unbelievable frame rates. Another benefit is that you can connect up to four Digital Visual Interface



capable monitors, the latest digital standard, to this pair of video cards for an experience of virtual immersion. This setup will nearly put you inside of the game and let you keep your email open while you write a paper or do research on the Web; all in separate displays.

Musicians in the mix could play Gibson SG guitars **(A)** outfitted with the Line 6 processing technology to give those new guitars that old character and sound of the 60's. Their "Pod xt" was able to bring the "inner Hendrix" out of students not yet born before his passing. Those listening could tune into 67 channels of commercial-free Sirius satellite radio **(C)** featuring not one, but two channels for the popular shock jock Howard Stern.

My favorite receiver was the S50, about the size of a couple iPod Nanos, but with the ability to store 50 hours of satellite radio or a gigabyte of your own MP3s. Instead of downloading music, a "My Sirius" channel can automatically receive and record your own play lists when it learns your listening patterns. Now that is high-tech working the way it should!

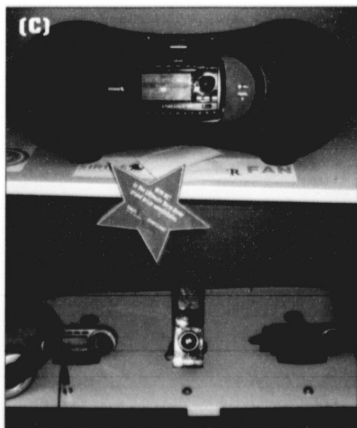
Speaking of iPods, XtremeMac had some killer accessories for yours including "blinged out" sparkling covers that harness your "inner design" as well as NBA and MLB licensed cases to show your team spirit. Car adapters and speaker docks make sure that your music is loud and clear whether you are on the go, or in your home.

THE HIGHLIGHT OF THE TOUR IS AN ULTIMATE DORM ROOM DRAWING THAT STUDENTS CAN ENTER TO WIN

headset with microphone from Plantronics. This Bluetooth wireless device operates for up to 12 hours and sounds just as good playing back your collection of MP3s as it does making calls on Skype (www.skype.com) or talking trash to your friends while playing "Call of Duty 2."

Speaking of Skype, a PC was setup to let you chat or call your friends around the world using the popular Voice over IP or VoIP service. If you are calling another continent, just remember which time zone your friends are in if you want them to remain friends with you!

Laptops from Asus **(B)** and over-clockable PCs were on hand with a handful set up for video game play through NVidia graphics



The highlight of the tour is an ultimate dorm room drawing that students can enter to win – which would guarantee to drop your GPA for at least one semester. Packed inside is all of the latest gear including a huge 62-inch Mitsubishi High Definition Television (HDTV) and matching modern speakers from Klipsch. The current ultimate gaming system and living-room digital media convergence device, the Xbox 360 rounded out the big ticket items under the exhibit. But this story only gives you a sample of the gear shown, just to wet your whistle. So check out www.tkotour.com and find out when the tour is coming to or near your school. If you are gadget crazy, this is a lineup of products that you will not want to miss! **VM**

Gadget Guy Dave Mathews still feels like a student when he learns about the latest technologies coming down the product pipeline. More stories and video clips can be found on his website at www.davematthews.com.



Debt Free in 60 Seconds

A former debt-strapped college student shares some simple tips for reducing debt quickly.

Imagine it, you being debt-free.

No more annoying calls from the credit card companies, "reminding" you that your bill is past due (as if you'd forgotten) and no more giving your entire paycheck over to debt that you accumulated last semester.

Does it seem like a dream? It doesn't have to be. You can make it your reality! Here's how to do it – in just about a minute.

:60

IT'S SIMPLE—SPEND LESS THAN YOU MAKE

OK, I know it's simple, even if it's not always so easy to do. But following this rule could have a serious impact on your financial health and peace of mind. The truth is if you can't pay for it today then you probably won't be able to afford it tomorrow either. So don't put any unnecessary pressure on yourself to come up with money in the future that you can't guarantee you'll have today.

:50

BAD DEBT VS. "GOOD" DEBT—KNOW THE DIFFERENCE

Good debt generally has an interest rate of 10% or less and will appreciate in value. Home

mortgages and student loans are examples of money borrowed that will be well worth the investment in the future. Car loans are somewhat on the fence, true, they meet the low-rate rule, but cars almost never go up in value. Bad Debt (also known as consumer debt) is everything else – yup, that even includes your platinum-all-star-VIP-rewards card that you're paying 29% interest on.

:40

PICK A CARD & STICK WITH IT

I know that "settling" down is probably far from your mind with all the dating choices that you have, but when it comes to credit you're better off going "steady" with just one major credit card. Choose one with the lowest annual interest rate possible (check out your options at choosecreditwisely.com). Cancel and cut up any other cards, including all department store cards – you can even use the little pieces of plastic to make some cool wall art. Now that you're exclusive to just one card, treat it with respect and you'll have a great and long-term relationship.

:30

IT'S TIME TO FACE THE MUSIC

This won't be fun at first, but it's necessary to get you closer to not being afraid that "someone is after you" every time the phone rings. You've gotta pay to play, so pull out all of your credit card bills and line 'em up on the floor. Find the minimum monthly payment for each one and then total them all up to get an overall monthly minimum payment amount. Make a commitment to pay the total minimum due PLUS \$100

By Sanyika Calloway Boyce
YOUNG MONEY Columnist

more to the highest outstanding balance every month (or at least enough to make a dent in it) If you can't pull this off right away, then come up with a plan that will make it possible within the next three months. It might not be fun, but it'll be worth it.

:20

READY. SET. ATTACK.

Get angry, I mean fighting mad. Your future is on the line and it'll be a bright one as long as you're not strapped with debt. So the next step is to identify which of your credit cards has the highest annual interest rate and apply the \$100 more (above the minimum amount due) to the highest interest rate account(s) first. Repeat this process monthly until the last Bad Debt account is paid in full.

:10

PRETTY PLEEZE?!

Grab a bill from any creditor that's charging you more than 15% interest. Call them up and with all the Academy Award winning acting skills you can muster ask that your rate be lowered to 11%. Tell them that you'd really like to keep your account open with them, but that you've gotten "offers" for much-much-lower-rate cards (at this point let your voice trail off for dramatic effect). They're gonna try to break you, but don't let 'em see you sweat, because to them, you're not just a customer you're a cash register (they hear cha-ching every time you charge something and don't pay your balance in full). What do you have to lose? Just try it. It'll be fun and you stand to save a bunch of money.

:01

GO AHEAD... GET YOUR DANCE ON

When the Bad Debt is 100% exorcised go ahead celebrate – heck, when you're halfway there start doing the "happy dance" – life is meant to be enjoyed and you'll feel more carefree today when you've paid off your bar tab from spring break two years ago. Now that's something to cheer about! *YM*

Sanyika Calloway Boyce is the author of four books. She travels nationwide to educate, empower, entertain and enlighten students about money, credit and debt. This former debt-strapped college student shares real and relevant money messages that young adults can relate to and understand. Visit her online today at www.financialfitnesscoach.com.

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First Morning In Dorm Room @7am



First Call To Mom

@7:15 am

We Know. *College Happens.*

The stylish new Yaris is affordable, fuel-efficient and spacious, which will come in handy when you take your laundry home to mom. And with special finance and lease programs available through Toyota Financial Services, it's easier than ever to get into one.

College Graduate Program^{1,2}

- \$400 rebate on a new Toyota
- No down payment or waived security deposit
- No payments for 90 days (when financing)
- Complimentary Roadside Assistance for one year

Co-Buyer Option²

No credit history? Apply with a co-buyer and your rate will be based in part on the credit score of the more established applicant.

Which program is right for you? Visit toyotafinancial.com or contact your Toyota dealer for more information.



¹ Rebate offered by Toyota Motor Sales, U.S.A., Inc. Rebate will be applied on lease contracts, first toward the amounts due at lease signing or delivery, with any remainder to the capitalized cost reduction, or toward the down payment on finance contracts. One rebate per finance or lease transaction. Finance or lease contract must be dated between August 1, 2006 and March 31, 2007. Only available on new untitled Toyota models. College Graduate Rebate Program is subject to change or termination at any time. Some restrictions apply. Program may not be available in all states. On finance contracts, first payment may be deferred for ninety-days; finance charges accrue from contract date. Deferred payment not available in PA or in connection with the preferred option finance plan.

² On approved credit through your participating Toyota dealer and Toyota Financial Services. Not all applicants will qualify.
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