



Advice For Incoming First-Years Fall 2021



Welcome

Hello new and old FGLI friends!

I would like to welcome you on behalf of the Community Initiative, a Yale College administrative effort that aims to empower and support first-generation and/or low-income (FGLI) students financially, academically, and socially. Please discover more about us and the resources available to you by exploring our website, fgli.yalecollege.yale.edu. As a former FGLI student, I feel honored to help lead the work of supporting fellow FGLI students create a home within Yale where they can thrive professionally and interpersonally,

Amid a global health pandemic, it is very difficult to celebrate the victories and accomplishments at a microlevel. I am fully aware of the sense of confusion and anxiety you might feel as we enter yet another academic school year with Covid-19, and its variants, in the midst. This is not how I expected to welcome a new class full of such diverse, intelligent, and capable Yale students. Regardless of the circumstances, I am extremely excited to have each one of you start your Yale careers and confident in our ability to navigate this school year together. The various hardships and injustices of this year have illuminated the importance of community and support, something that I know you will find throughout various realms of Yale and in The Community Initiative.

As the 2021-2022 academic year comes to a start, I want to share some brief advice on how to prepare for the transition into Yale that might be relevant to incoming <u>first-generation and/or lowincome students</u>. This document, **Advice for Incoming First-Years**, was created jointly by our administrative team and FGLI students. Following is a brief list of quick actions you can take before coming to campus. Advice is separated into the three ways the Community Initiative supports FGLI students during the academic year: financially, academically, and socially.

If you have any further questions, feel free to shoot me a message at <u>jorge.anaya@yale.edu</u>. Please remember that you are loved and belong at Yale.

Warmest wishes,

Jorge Anaya (He/Him/His)
Assistant Director, Yale College Dean's Office
Coordinator, The Community Initiative





Preparing Financially for Yale

Budgeting

"I have money to manage?" For some of you that might have received allowances or worked during your time as a high school student, managing money for your or your family's expenses might not be a foreign process. Regardless of your past experience, managing your money at Yale requires a different way of working with money, rooted in Financial Aid's philosophy of your college education being an investment for which three parties - Yale, your parents and yourself - are responsible to pay.

Yale's increased financial aid support over the past decade has given rise to a significant expansion in the number of FGLI students on, resulting in the largest number of students with a \$0 Effective Family Contribution (EFC) in Yale's history. However, there are still expenses that you as a student will be responsible for, such as transportation to and from school, wardrobe needs, school supplies, and social outings with friends. (For more information, see Financial Aid page). Familiarizing yourself with common college student expenses, including when they come up during the year, is important in maintaining your financial and personal well-being during your time at Yale.

Making your money last for the whole year

Students on financial aid are expected to arrive on campus with some savings that they have access to (from personal savings and/or outside scholarships). Some students will also receive a **Start Up Grant** (amount determined by the Yale Financial Aid Office), for college related expenses. Start Up

Grants are divided in two; each half will be made available to you at the beginning of each semester.

Many students find on-campus jobs, but it's important to know that the hiring process means that it is common for students not to receive their first paycheck from their on-campus job until October.

Subsequently, due to Covid-19 restrictions, it may be more difficult to secure an on-campus job at the start of the academic school year. Therefore, it's especially important to budget carefully for the first six to eight weeks of the semester.

Your Start Up Grant is intended for you to pay the daily living expenses every college student is responsible for (see a sample description of expenses below). It is important to note that the Start Up Grant is **not** intended to cover major expenses such as transportation home or technology such as a new laptop. It also should not be used as emergency funds for your family back home. If you or your family has a financial emergency while you are at Yale, please consult with your residential college dean, your financial aid counselor, and/or the Yale College Dean's Office's Safety Net program.

This is where budgeting becomes part of your transition to Yale. Budgeting is defined as an estimate of income and expenditure for a set period of time. Based on this definition chances are if you have had money to manage, you've budgeted before! The difference at Yale, of course, is the new expenses that come as a result of attending college. To this end, we offer these brief tips on how to start:

The Community Initiative

- Develop a thorough plan for your large expenses each semester. This should occur ideally before the semester starts and revised during the first couple of weeks as you learn more about the expenses for that particular semester. If this is your first semester at college, it may be helpful to look at this chart of estimated college costs offered by the College Board to give you a general guideline before you arrive. Below is specific advice for budgeting for some of the biggest expenses that can occur in the first few weeks of class:
 - Transportation: Transportation costs, which might be significant if you're traveling a long distance, can have a large impact on your yearly budgeting plan. Book flights and other forms of travel as early as possible in order to get the least expensive prices. Also, while Hartford's Bradley Airport is the closest major airport to Yale, students can often find substantially cheaper flights to New York or Newark. It is possible to take public transportation (bus/subway/commuter train) to New Haven from LaGuardia, JFK and Newark.
 - Books and Supplies: Some courses will expect you to purchase books, course packets, and lab supplies within the first few weeks of the semester. As soon as you decide to take a course, look at your syllabi and make a list of what materials you need by what date, and prioritize obtaining materials that you need right away. If you have limited funds at the beginning of the semester, you may need to wait to buy some materials until after you start collecting paychecks from student jobs. If you receive university financial aid, an amount averaging about \$500 per semester has already been factored into your aid package. You should be looking to use those funds to help cover a portion of your textbook expenses each semester.
 - Personal Expenses: Try to limit everyday purchases as much as possible until you get a
 better sense of your actual budget and expenses. Don't go overboard in shopping for your
 room or incidental expenses like coffee and food outside of our meal plan.
- An important part of budgeting is **staying updated and consistently looking at how much money you have,** which can be difficult to remember to do during busy periods of the semester. We recommend you schedule bi-weekly financial check-ins with yourself so you don't find yourself with an empty wallet in the later part of the semester when things can get crazy.

If you are coming from a warm climate and have to update your wardrobe for the winters, bookmark our Winter Clothing Grant page from our website to learn more about a \$250 grant for winter clothes! The Yale College Dean's Office (YCDO) has allotted certain funds to help lower-income students get started with the purchasing of winter gear they may need during their time at Yale. These grants may be in addition to funds you receive from outside scholarships, earnings, or a Yale Start Up Grant

Financial Literacy – Managing Your Money at Yale

Understanding what to do with your money should not be a complicated or confusing experience. To equip students with a proper foundation on money managing, Yale has re-launched their own <u>financial literacy website</u>. Information on various topics, including budgeting, credit cards, taxes, and loans, is available on the easy to navigate website. The interactive site hopes to demystify the world of money managing while teaching students how to take ownership of their own financial life.

Yale's Financial Literacy website is also home to <u>LIT</u>, a financial education program that teaches students how to manage their money while in school. LIT was created by Tara Falcone, a FGLI alumna from the

class of 2011. As a previous first generation, low-income student, Tara personally understood how difficult it was to navigate financial challenges while at Yale. For this reason, she created LIT to help empower current students in their financial journeys. LIT consists of over 80 videos, with each module focusing on a different aspect of financial life including: on-campus resources, investing, and healthy money mindsets. This financial education program is free and open to all Yale students and affiliates!

Lastly, Yale's Financial Literacy website is also home to <u>Safety Net</u>, a system designed for currently enrolled students who experience emergency and unexpected financial hardships during their time at Yale. Safety Net is not meant for things you can plan, such as a flight for Winter Break or summer storage, but rather for unexpected expenses related to your education at Yale. Around 65% of requests are responded to in five business days or fewer, some require more time as multiple administrators deliberate on the outcome. All funding requests require a student to submit an online application, each request is evaluated on a case-by-case basis. Below is a list of funding request categories:

• Winter clothing - preferential consideration for:

- o Requests considered: October 1-February 15 at 4pm
- o High-need students unfamiliar with winter weather
- First and Second year students
- O Students who were ineligible to receive a start-up grant

• Job/National fellowship interviews

o For high-need students only

Medical expenses

- Beyond insurance coverage
- o For high-need students only

Requests for support during breaks

 Top-ups to the International Study Award (ISA) or the Summer Experience Award (SEA) cannot be considered

Technology

- o Requests for the purchase of new technology will be denied
- o Most requests are met with loaner equipment or assistance with repair
- Upgrades to cell phones or replacement laptops are unlikely to be considered
- o The maximum loan length for equipment is a full academic year

Emergency travel, pre-arrival/departure expenses

- o OPT (Optional Practical Training) costs are ineligible
- o Requests to bring family for graduation cannot be considered

Books and academic supplies

o For high-need students only

• Yale College Ensembles: Glee Club, Symphony Orchestra, Yale Bands

- Costs associated with activities and/or travel that constitute "full participation" in ensembles
- Costs associated with instruments and equipment that allow for full participation in ensembles
- Costs associated with fee-for-service lessons and materials

Other

o Non-essential, non-emergency items cannot be considered

Student Employment

For many, acquiring an on-campus job is at the top of their priority list. However, navigating a balanced academic, social, and financial life on campus can be difficult. Here are a few tips intended to aid you on your job search and balanced student life:

- FGLI students seeking employment opportunities are encouraged to join the Facebook group to stay updated with announcements from peers.
- Search for various student employment opportunities through the Yale Student Jobs website, and apply to a wide range of jobs you are interested in.
- Do not become discouraged if you do not hear back from employers right away, as various students are applying at the same time. If this persists, email the employer directly showing your interest in the job.
- Many jobs will require you to submit a resume alongside the standard questionnaire, if you need help with your resume, check out the Office of Career and Strategies' advice for resume building.
- Academic work should always be your top priority while at Yale, for this reason working up to 10 hours per week seems to offer the best balance for most students.
- Attend the Academic Strategies workshop on Time Management in order to learn more tips about planning both your academic and paid work ahead of time.
- For more tips, see the YCC's <u>Student Jobs Handbook</u>.

Further resources:

More specific financial advice in <u>The Money Manual</u> on our website <u>Managing Your Finances at Yale</u> (Powerpoint Presentation)

National Public Radio Story: <u>Students Provide Guides for Paying For College</u>

Preparing Academically for Yale

For all first-year students, adjusting to Yale's academic and professional cultures is challenging. As a centuries-old institution, there are many unwritten expectations and ways of doing things that many professors, advisors, and administrators take for granted. This is known across higher education as the "hidden curriculum."

The <u>Academic Strategies Program</u>, in partnership with the Community Initiative, works to make this hidden curriculum visible to all students at the university. The program is led by junior and senior peers—the majority of whom who identify as first-generation and/or low-income—who have themselves experienced navigating Yale and are eager to share what they have learned. They also share evidence-based mindsets and approaches that can help your academic transition to college level work.

As you will hear often from your first-year counselors, residential college deans, and other peers and advisors: **no matter how successful you were in high school, doing well at Yale requires adjusting how you approach your academic work.** The Academic Strategies Program helps you recognize when to make changes and offers practical strategies for working more effectively.

The program offers workshops and 1-1 mentoring sessions on topics like managing your time, cultivating faculty mentors, developing new ways of studying for exams, and more. For more details about our academic year programming, please visit the <u>Academic Strategies website</u>.

Academic Strategies Programs for First-Years:

- **Academic Fair:** Learn about our programs and ask questions about academics at Yale. Drop in on Tuesday, Aug. 31, 2-:30 pm: https://yale.zoom.us/j/94503855351.
- Essentials for First-Years Workshop Series: Learn about key college-level practices for time management, notetaking & participation, efficient reading and planning out your first year at Yale. Workshops held online at 7 pm, Tuesdays & Thursdays during the first two weeks of class. To sign up, fill out this Google Form: Essentials for First-Years Workshop Series.
- Transitioning Back to In-Person Learning for First-Years. After more than a year on online learning, this workshop introduces strategies for building strong skills for in-person learning and navigating the new expectations and challenges of your Yale courses.

Thursday, Sept. 9, 4-5 pm ET OR Wednesday, September 15, 7-8 pm, ET

Sign up for our newsletter and browse our workshops offerings at https://yaleconnect.yale.edu/PoorvuAcademicStrategies/club_signup

ASP workshops start Sunday, August 29th and the 1-1 Peer Mentoring schedule goes live on Monday, September 13th. If you'd like to meet individualy with a mentor before September 13th, please contact us at academicstrategies@yale.edu.

And check out our Academic Strategies web guides for more information and advice on how to get a strong start at Yale:

Surviving Shopping Period

Starting Smart: How to focus your academic efforts from your very first class Academic Resources

Peer Mentorship Program

Sign up for FGLI First-Year Peer Mentorship Groups

https://forms.gle/NFEKUNsiev6aBHSh7

A partnership between the FGLI Community Initiative and the Academic Strategies Program, this program places first-year students in small peer groups led by an FGLI-identifying junior or senior peer mentor. Students will be able to talk through their experiences navigating Yale, and they will receive in-depth information and support about important Yale resources and opportunities. Students who successfully complete the program will receive a \$200 stipend in January 2022; however, spaces are limited to 125 participants and are awarded by lottery.

Preparing Socially for Yale

Yalies often cite the people as the reason they choose Yale, noting that just as much learning, if not more, happens *outside* the classroom as does in it. At the heart of our strategy to support FGLI students is our commitment to ensure you can imagine yourself as part of a larger community, rooting for you through the challenges you'll face and celebrating you through your accomplishments. Here are a few reminders as you begin your social experience on campus, where we hope you will make a home and create fond memories with your own community that you will take with you past your four years:

- You aren't alone. Even the most independent people need a solid social support system, and the FGLI experience can easily give the misperception that there are few on campus that can relate to your experience coming to Yale as a first year. 18% of Yale's Class of 2025 are Pell-Grant eligible and 19% will be the first to graduate from a four- year college, so chances are if you are finding the elite culture a little jarring, there is a strong chance you are not alone.
 - Check out our <u>Facebook Page</u> and our <u>FGLI Alumni</u> to connect with current students and alum near you before the fall!
 - o It doesn't hurt to say it again: our Community Initiative team is more than happy to listen to any related feelings you might be having.
- Be prepared to be a bit uncomfortable but remember that this isn't always a bad thing! Much of the discomfort can come from the fact that you're meeting people from (literally) across the globe, all who are on this new journey with you. Part of the beauty of this experience is allowing yourself to meet people from different backgrounds & cultures, and social tendencies are part of this diversity. Take this as a learning opportunity, remembering that you are teaching others just as much as others are teaching you.
- Wade in, don't jump in. Part of what makes Yale so amazing is the extremely wide range of things to do outside of academics but remember you only have so much free time! Without limiting your ability to explore new interests, we recommend identifying two extracurricular activities during your first term: one for yourself that continues on an existing interest or activity, and another to expand your horizons and exposes you to new experiences and communities.
 - Check out some of the existing <u>student organizations</u> for FGLI students!
- Updating family & friends. Communication with friends & family back home can be crucial during your transition into Yale. Starting the first week, the school year can become extremely busy. Make sure to schedule time to update your family and friends in advance, as this can quickly become something that falls aside among other priorities like classes and deadlines. (They'll appreciate it too!)
- **Reach out to our Ambassadors!** Our team of Ambassadors, student employees helping run programming and projects under the YCDO, are FGLI student themselves who are more than eager to be friend other FGLI peers. Learn more about them on our website.