**Student Government Association Minutes**

December 09, 2014

1. ROLL CALL: Scott Seskevich, Andrew Carr, Connor Swan, Alex Doming, Albert Fava, Molly Romano, Danielle Coveno, Christopher Charest, Tyrel Saltmarsh and Bailey Tolliday were absent. Kylie Nelson and Justin Connolly were excused. Dana Kilby sent an alternate.
2. APPROVAL OF MINUTES FROM December 02, 2014: Minutes were approved.
3. PRESIDENT’S REPORT: *Rebecca DiVico*
4. Tonight our speaker is Simone Backstedt form the office of Financial Aid.
5. Simone Backstedt: Thank you for having me. I met with the Executive Board a few weeks ago and I really appreciate being here. Working with students is the #1 thing I love about Westfield State University.
6. My name is Simone Backstedt. I work in the Financial Aid Office, which is on the first floor of Horace Mann. We have an open door policy so if you do have questions about financial aid, you can stop by any time during our office hours and someone will be able to sit down with you.
7. I got to Westfield State University about four years ago. I started working in admissions and financial aid office at the front desk and I actually fell in love with financial aid. So, last summer when there was a full time position available, I jumped right on it and was fortunate enough to have been hired.
8. So, why am I here tonight? I'm on a mission. I want every student that graduates from this university to firstly, have some financial literacy knowledge and understand their finances and secondly, to really understand their financial aid packages and specifically their student loans. The average student loan deficit for a Westfield State graduate is about $26,000. The majority of our students rely on these loans to be here. Therefore, understanding student loans is something that the student body should be aware of. These debts are growing.
9. What are we doing right now, to reach out to students, to see what students need? This past fall we hired two work study students, in our office, and they are currently serving as financial literacy peer leaders. These students are upperclassmen, one being a junior and one being a senior. Their job is to find out what students want, what they know, and what we can do to get them information. There was a survey passed out that 270 students answered. What we learned is that about half of students already know their student loan debt and where they stand. The other half did not. We want to get that number a lot higher. The things that students were most interested in learning about were student loans, credit scores, and financing graduate school. No one seemed to have any interest in identity theft. That was very low in the rankings.
10. These students also went from website to website to see what was available for college-age students in terms of online financial literacy programs. What can you do while sitting in your residence hall room on the computer to learn things, on your own? They compared a bunch of different sites and came up with one in particular that they were very happy with called CashCourse. They haven't started quite promoting it but we have 14 users so far. One of the things you will see over the next few weeks and next semester is promotion of CashCourse. It's a great site. They have little courses, activities, quizzes and information about what our students were interested in and more. So, if you have interests, check that out. In the past, we used SALT. It is very similar. To be honest, SALT became very prohibitive but CashCourse is free and more helpful than SALT on the whole. These two peer leaders will be holding a Financial Literacy Frendzie Week in the spring. For that week, they will be doing events every single day that are related to financial literacy. The FAFSA is due again March 1st and then all FAFSA's in after that is late. We will be making sure that students are aware of that deadline. We will also be promoting CashCourse. In addition, those who are graduating will have the opportunity to come and sit down with someone in Financial Aid and talk about where to go from here. It can be kind of abstract to figure out what to do after you graduate and need to pay off the student loans so I encourage you all to take advantage of that 1:1 time.
11. That is kind of a snapshot of what we have and what we’re doing. What is a dream or two of yours in the next ten years? How many of you would dream about having your student loans paid off? Obviously you are going to have a lot of dreams leaving Westfield State University. You will have career aspirations, you may want your own family, a new apartment, a new home, new vehicles; there are material things and non-material things that you are going to want to bring into your life. Our students are graduating with roughly $26,000 - $27,000 in debt are paying about $300 per month for about ten years. That is just something to think about and keep in mind while you are making plans for after Westfield. That’s where that 1:1 counseling may come in help. Some of you may have no debt right now but maybe you want to go on and get your masters. Some of you may be $40,000 in debt and want to do the same thing. So, it’s just something to keep in mind. This student loan debt isn’t important for this very moment, but it’ll be important in the long run. Most students are put on a standard repayment, which is a ten-year repayment. So, as you are building your dreams and planning your lives, that $300 may be there every single month.
12. I’ve been told that students lead busy lives and like things very quick. What I really wanted to tell you was everything on the back of the sheet in front of you. I’m not going to do that. Instead, I am going to give you a quick snapshot of some student loan information. At your leisure, you can look at further information, come to our office, use CashCourse, and more.
13. So, here are the fast facts.
14. There are different types of student loans.
15. There are the federal direct loans, which you get from the FAFSA. Those come right out of the FAFASA; there is no credit check, and we usually add them to student packages.
16. There are private loans. These are loans that you would have had to go out of your way to apply for.
17. If want to know where you stand right now with your student loans, go to NSLDS, which is the National Student Loan Data System. You sign on there with your FAFSA pin, your social security number, your date of birth and your last name. This will list every loan that you have taken, including loans from other institutions, if you have ever transferred.
18. If you remember nothing else, remember this. When you get out of school, you will be assigned a loan servicer. You may have already heard from your loan servicer. These loan servicers are the organization that will collect your payments and work with you after college. When you leave here, feel free to call the Financial Aid office and we will help you as best we can, but it really is your loan servicer that you’re going to work with to make your payments. Along with that, you should know that your student loans all have a six-month grace period. When you leave school, and not necessarily graduate, when you go below six credits, you have six months to start paying back your student loans. Remember that you have options. What I mean by that is if you have a care and take out a loan to finance it, let’s just say that payment is $300.00 per month. so, if you pick up the phone and ask the people who financed that car loan to give you a break because you are trying to go to graduate school, the chances of them saying yeas is slim to none. However, if you call your student loan servicer, and say the same thing, they will let you defer those loans. There are a lot of flexibilities with student loans, one of them being deferral while in graduate school. Another flexibility is if you leave school and have that standard repayment of about $300.00 per month and you land your dream job that you are so passionate about but the salary cannot support that $300.00 per month, you can call your loan servicer and tell them that it is not working for you but that you want to make good on your student loans. There are repayment options where they can tie your income and your repayment plan together. They can make your monthly payments based on your salary. So, there are many benefits to student loans. First, you are getting an education so; we hope that it is truly an investment in yourself. Secondly, there is more flexibility than standard loans.
19. So, those are my quick snap shots. There is more information on the back of those sheets. The biggest things to know are that there are loan servicers, there is flexibility with these loans, and that you can do this. It is very manageable.
20. We have a very low default rate of Westfield State students. This means that our students are successfully paying back their loans. They are getting the jobs or support that they need to pay back these loans. That is always good news.
21. **Katherine Robinson**: When would you advise that graduating seniors come to set up that 1 on 1 counseling time?
22. **Simone Backstedt**: I would say anytime between now and May. If you wait until after February 15, 2015, your spring loans will also be on there. That will be a more accurate picture. So, I would say anytime between mid-February and May.
23. **Joshua Frank**: Did the six-month grace period used to be a nine-month grace period?
24. **Simone Backstedt**: Most federal loans have a six-month grace period. However, federal Perkins loans, which are normally for out-of-state students, that one loan in particular, have a nine-month grace period. We have very few students with that loan but if you are our-of-state, you may have a nine-month grace period. However, most of them are six months.
25. **Richard Darrach**: A while ago, President Obama talked about an income-based repayment and how he wanted repayments to be no more that 10% of the taxpayer’s income. Did anything ever come of that?
26. **Simone Backstedt**: Yes. That was called the “pay as you earn” plan or PAYE. It’s supposed to be tied to your income, so that no more than 10% of your discretionary income would be put to your student loans debt. After your ten years of payments, some of the loan debt could be forgiven. And I do believe that is an option right now, but that would be something to work out with your loan servicer. For all of these flexible repayment options, there are rules. If you only borrowed $2,000.00, you will probably have fewer options only because your standard repayment would be so low. But, if you have higher debt, there will be more options including extended repayment and such. The only danger with that is sometimes you may end up paying more interest.
27. **Joshua Clark**: In terms of paying back your debts, will you have different loan servicers for federal loans and private loans? Or can you somehow get it all on one bill?
28. **Simone Backstedt**: Great question. For federal loans, you can always approach a private lender and apply for a private consolidation loan, where you take all of your federal loans and all of your private loans and consolidate them into one loan. However, you can never contact your federal loan servicer and ask them to do the same kind of thing. In addition, with the federal loans, be cautious about consolidating. With loan servicers, they may have you still doing one payment. But, with some of the loan forgiveness programs, especially if you are going into teaching or public services, sometimes consolidating makes your ineligible for some of the loan forgiveness. Another thing about consolidating is that they may weight your interest, which never gives you a chance to attack some of the higher interest loans. But, consolidating is a perfect and great option for some people. You can sometimes get a great low monthly payment.
29. Thank you Simone.
30. This past weekend the Executive board went to Walmart and bought about $270 worth of toys and toiletries for Stuff A Cruiser event that Public Safety holds each year.
31. I forgot to mention, last week, but I did put it on Facebook. On January 21, 2015 at 10:00 pm there will be Pancakes with the President in the Dinning Commons. There will be pancakes, bacon and fakin’ bacon for the vegetarians out there.
32. I’d like to recognize Shannon Cullinane and Nikki Primeau as it is their last SGA meeting of the year because they will be studying abroad in Florence, Italy next semester. Let’s give them a round of applause.
33. I just want to tell you all that I’ve had a wonderful semester with all of you. You are such a wonderful group and I know that I never have to be nervous when speakers come down because you always have questions to ask. Thank you so much and I look forward to a productive spring semester with you all.
34. After the meeting there will be hot chocolate and cookies to celebrate our last meeting of the semester. The Executive Board has made SGA ornaments, so please be sure to take one. I also want to take a big group photo so no one leave until we do that.
35. Items not listed on the agenda.
36. Advisory committee on Sustainability: Ariana Roche
37. Today was the second meeting of the Advisory Committee on Sustainability. During the first meeting a few weeks ago we talked about which areas we should focus on within the committee. Topics such as food waste, electricity/energy consumption, recycling and paper waste were all brought up including various other concerns.
38. Today, we received some date from Andrew Delasandro regarding the amount of paper used in the numerous labs on campus. This includes the library as well. In case anyone was wondering, from September 1 – November 24 we have used 523,000 sheets of paper. We talked about how we can promote awareness to limit paper use and will hopefully be finding a way to get people to not use so much paper. As this week goes on try to remember to print double sided and if you’re printing slides put more than one on a page.
39. We discussed how some members of the committee sat down with the Kendall foundation, a group that supports the use of locally, and sustainably grown foods. This organization gives grants to organizations that want to work with them on sustainability and the use of locally grown foods. An idea was brought up about using the fresh food and how it is not actually as expensive as some think it is. We also talked a little bit about the possibility of having an electric car on campus in replacement of one of the cars the school already has. There are funds available from the state for electric car chargers so they are looking into that. I will probably have more on that next semester.
40. We looked at the WSU Sustainability in Higher Education report from 2008. A lot of work was done to create awareness about sustainability issues at that time, and we are hoping to rejuvenate and continue that work this year. With that being said, I am the only committee would love more student involvement.
41. **Joshua Frank**: The Board of Trustees has recently approved a project for DCAM to reduce the electricity and overall energy usage on campus. Was that brought up at all, at your meeting?
42. **Ariana Roche**: No.
43. **Joshua Frank**: Readdress. Would you like a copy of it?
44. **Ariana Roche**: Yes.
45. Our next meeting is sometime next semester, so I will be sure to keep everyone updated.

1. BOARD OF TRUSTEES’ REPORT**:** *Joshua Frank*
2. All University Committee**: No Report**
3. Neighborhood Advisory Board**: No Report**
4. VICE PRESIDENT’S REPORT-STUDENT LIFE**:** *Joshua Clark*
5. Hello, I hope you’re not too stressed with finals coming up. I have a quick report for you today.
6. Jon Conlogue and I met last week and discussed the following items.
7. New Hall will be getting all new furniture starting in January of 2015. I understand that there will be new patterns and all of that so that is exciting.
8. The tree graphics in the suites in University Hall will be replaced over the break. As some of you might have noticed, the tree graphics that are currently up now are bubbling up and they just look bad.
9. There is currently a process in the works to find a permanent Residence Director for Lansdowne Place. As you may know, our friend Steve Mailloux has been kink enough to sit in as the Residence Manager over there so, it looks like they are finally ready to get the search on the road for that.
10. Thank you to all of you that filled out the Housing Survey. The results will help Res Life when it comes time for the sign-up process and decision-making surrounding those Living and Learning Communities.
11. Don’t forget that residence halls will be closing on Thursday, December 18 at 5:00 pm and will not reopen until Sunday, January 18 at noon. Please be sure to take everything that you think you might need over the break with you, as you will not be able to re-enter your room once you leave. If you have any questions about this process, please see me after the meeting.
12. I’m still trying to see if students are interested in attending Governor Baker elect’s inauguration on January 8, in Boston. If you are interested, please see me after the meeting.
13. I sent a Doodle poll to the members of the Student Affairs Committee. If you would like to join the committee in the spring, please let me know so that I can send you the link. The times on the poll are Monday, Thursday or Friday at 2:00 pm or 3:00 pm. The committee meets once monthly in the SGA Club Room.
14. Aaron Sylvia: Regarding the trip on January 8th, how are we getting there?
15. Joshua Clark: Those particular logistics are being worked on due to the timing of the event. I am trying to get a van together. It is a great opportunity there might be a program with Senator Humason with some refreshments in his office. There space is kind of tight so, it might be situation where we all watch the inauguration form his office as well.
16. I hope you all have a Merry Christmas and a Happy New Year. I look forward to seeing you all in January.
17. Student Affairs Committee**: No Report**
18. Multicultural Committee**: No Report**
19. Food Services Committee**: Megan Doerle**
20. The holiday buffet is the Thursday, December 11. Cram Jam is this Sunday featuring Bindo from 7:00 pm until 9:00 pm and a late night snack bar with a peanut butter and jelly bar and a cereal bar at 9:30 pm. Also, the Greek yogurt and smoothie bar is Monday, December 15 during lunch.
21. Sodexo wants everyone to knw that we don’t like to waste. After each semester, Sodexo donates any food that won’t make it during the break to the Salvation Army.
22. Our next scheduled meeting is January 27 at 4:00 pm in the Tekoa Room.
23. Health Committee: **No Report**
24. Parking Control Board: **No Report**
25. Student Athletic Advisory Board: **No Report**
26. Substance Advisory Committee: **No Report**
27. Community Relations/Fundraising Report**: No Report**
28. VICE PRESIDENT’S REPORT-ACADEMIC LIFE: *Olivia Dumas*
29. Just a reminder that the library is open 24 hours until Friday, December 12, so take advantage of that. Also, if anyone is confused on the finals schedule, you can double check the times by going to the Westfield website, clicking Academic Calendar and then day division final exam schedule is right on the page.
30. Take my survey. Just under 300 people have taken it and I’d really like more.
31. **Matthew Carlin**: I just wanted to congratulate Olivia Dumas on a great AcaOwlettes concert last weekend.
32. **Olivia Dumas**: Thank you Matt.
33. I hope everyone has a great vacation.
34. Academic Policies Committee: **No Report**
35. Curriculum Committee: **No Report**
36. Enrollment Management Committee: **No Report**
37. Campus Technology Committee**: No Report**
38. International Programs Committee: **No Report**
39. Library Advisory Committee**: No Report**
40. Writing Liaison**: No Report**
41. VICE PRESIDENT’S REPORT-PROGRAMMING: *Shannon Cullinane*
42. Programming update**: Shannon Cullinane**
43. Hey you guys. This weekend was really successful for CAB. We had our annual New York City bus trip and it went great. We also had our Holyoke Mall trip which consisted of 30 students with gift wrapping afterwards.
44. This Wednesday, December 10, CAB is hosting its annual Gingerbread contest. It will be held in the Owl’s Nest from 7:00 pm until 9:00 pm. There will also be a s’mores bar there. So, if you haven’t started decorating your gingerbread houses you have to get a move on. The winners of the categories, most childish, most holiday spirit and most creative will win Owl bucks.
45. I just want to wish Danny Chamberlain good luck for next semester. I know he will do great and thanks to everyone on senate. I will miss you guys a bunch.
46. **Danny Chamberlain**: I just wanted to thank Shannon Cullinane for putting in a lot of hard work this semester and we will all miss you.
47. **Shannon Cullinane**: Thank you.
48. Our next scheduled meeting is December 10 at 5:00 pm in the Owls nest.
49. VICE PRESIDENT’S REPORT-FINANCE: *Matthew Carlin*
50. Finance Report: **No Report**
51. Foundation Report: **No Report**
52. SERETARY’S REPORT: *Andrew Morin/Evelyn Dina*
53. Executive Secretary Report: **Andrew Morin**
54. Hello everyone. I don’t have too much tonight.
55. The Cotillion committee will be meeting Wednesday, December 10 at 3:00 pm in the SGA conference room. We are picking a theme and compiling a playlist for the DJ to work off of, so if you have any specific ideas, please share these with someone on the committee.
56. Other than that, I just wanted to wish everyone a safe and happy holiday break. It’s been a great semester working with you all.
57. Legislative Secretary Report: **Evelyn Dina**
58. If you have not sent me two units for December, please send them to me before next Friday, December 19. I will pick two unit lotto winners when we come back for the last few weeks of January.
59. As well as units, I will need committee attendance for any meetings that were held this month.
60. I’m sending around the committee sheet again, so if you have not listed the two committees you sit on, please do.
61. **Matthew Carlin**: Request for Information: If you need a committee for next semester, please join Finance Committee.

1. PARLIAMENTARIAN REPORT: *Sara Palis*

Rules and Regulations Committee:

1. COMMUTER COUNCIL, CLASS AND HALL REPORTS:
2. Commuter Council: **Tyler Hastings**
3. Senior Class: **Richard Darrach**
4. Mr. Westfield contestants have been revealed. Keep an eye out for them online and throughout the spring semester.
5. I’m happy to announce Senior Fest 2015 will be on sale in the beginning of January. Programs are going to include a Boston Harbor Boat Cruise. Brownstone Park, the Huki Lau and best of all a final Salute to Westfield Day.
6. Senior Sweatshirts are coming along, so keep an eye out for information in the next week.
7. Thank you all for a successful semester and seniors, I’ll see you all next semester or Friday, February 6 from 5:00 pm until 7:00 pm for a nice 100 days until commencement toast.
8. Our next scheduled meeting is December 12 at 2:00pm in the SGA conference room E020.
9. Junior Class: **No Report**
10. Sophomore Class**: No Report**
11. First Year Class: **No Report**
12. Apartment Complex: **No Report**
13. Courtney Hall: **No Report**
14. Davis Hall: **No Report**
15. Dickinson Hall**: No Report**
16. Lammers Hall: **No Report**
17. Lansdowne Hall: **No Report**
18. New Hall**: Cleston Flemming**
19. Today is my last meeting. It’s been fun sitting at these small tables, but my knees can’t take it anymore, this group of people were great to meet, but last years people were off the hook.
20. Scanlon Hall: **No Report**
21. University Hall**: No Report**
22. UNFIISHED BUSINESS**:**

1. NEW BUSINESS:
2. Alex King moved to open new business. Motion carries.
3. Substance Advisory Committee: **Alex King**
4. We have been discussing ways to enforce the “only smoke tobacco in the gazebos” and the “only smoke in the gazebo rules”. We are trying to find an effective point system, and are open to suggestions.
5. We are looking to bring Narcan to our campus with the Heroin epidemic on the rise. We are looking to give the Narcan to the EMS club, Public Safety, Counseling Center, Health Services and the Resident Directors.
6. **Courtney Keddy**: Has the campus identified a large population of heroin users on campus, to the point where we need this?
7. **Alex King**: The head of the counseling center is not at-large to discuss numbers or specific people who have disclosed that information. However, he has pushed us towards getting Narcan on campus. For those of you who don’t know, in March of 2014 Governor Patrick declared the State of Massachusetts in a state of epidemic in terms of heroin. In Holyoke, the price of Holyoke went down from $5.00 per bag to $3.00 per bag.
8. **Aaron Sylvia**: Generally, the amount of the culprits smoking outside of the gazebos is Sodexo workers. Is there any plan in place to stop them from smoking outside of the gazebos?
9. **Alex King**: From our understanding, the reason that Sodexo employees smoke away from the gazebos is due to a fear that students are using other illegal substances in the gazebos and that odor is being left on their clothing and then their bosses become suspicious. When we talked about the point system, we heavily discussed how we would implement that system within Sodexo workers.
10. **Joshua Clark**: Request for Information. In Western Mass, heroin is a huge issue. It may not be a huge problem here on campus but it is an epidemic in the area. This is something that a lot of Public Safety and Police departments carry just in case. It is more precautionary than anything else.

Joshua Clark moved to close New Business. Motion carries.

1. ANNOUNCEMENTS:
2. **Sara Palis**: Rules and Regs is meeting after this.
3. **Matthew Carlin**: I just want to thank Cleston Flemming for a great job with Finance. He is graduating so he won’t be here next semester.
4. **Olivia Dumas**: If anyone remembers the little boy Colin who we made cards for last year, this year a little girl, who is six, has a terminal illness and is looking for Christmas cards so please make one after the meeting if you have time.
5. **Joshua Clark**: Congratulations to the Student Theatre Association on their production of Freakshow.
6. **Maddie Creamer**: The Class of 2018 is having our first event, Cards for a Cause in the Club room after this meeting at 7:00 pm.
7. **Olivia Dumas**: the Night Owls are performing at 7:00 pm on Friday, December 12.
8. **Aaron Syliva**: There is free hot chocolate in Dickinson.
9. **Evelyn Dina**: Can I please see Jacob Lauter and Raymond Konde after the meeting?
10. Andrew Morin: Cotillion meeting is tomorrow December 10 at 3:00 pm in the SGA conference room.
11. **Courtney Keddy:** 157 days until commencement.
12. ROLL CALL: Scott Seskevich, Jon Cubetus, Andrew Carr, Connor Swan, Alex Doming, Marlon Bryan, Molly Romano, Danielle Coveno, Christopher Charest, Tyrel Wood, and Bailey Tolliday were absent. Kylie Nelson and Justin Connolly were excused and Dana Kilby sent an alternate
13. ADJOURNMENT: Meeting adjourned at 6:20 pm.