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## making the most of college life

# Giving New Year's Resolutions the ole college try

To increase your odds of making your New Year's resolutions stick, pick ones that are realistic, attainable and important – for *you*. If you're a college student, experts suggest that you improve your life and the lives of those around you by including some of the resolutions below.



### For freshman (in particular):

- Add more study time. Set a number of additional study hours a week you think you can handle – and keep at it.
- On the other hand, if you stay cooped up in your room too much, go out and get a “college” life.
- Visit each of your professors at least once a semester during his or her office hours (and whenever it would be helpful to you).
- Expand your horizons by joining a new club or trying a new activity. Make some new friends.
- Avoid the dreaded, fabled freshman 15 by exercising and eating right. The average freshman does gain about a half a pound a week – more than 11 times the average weight gain among 18-year-olds, according to a recent study by Cornell University. Aim for putting on the freshman zero.

### For all college students:

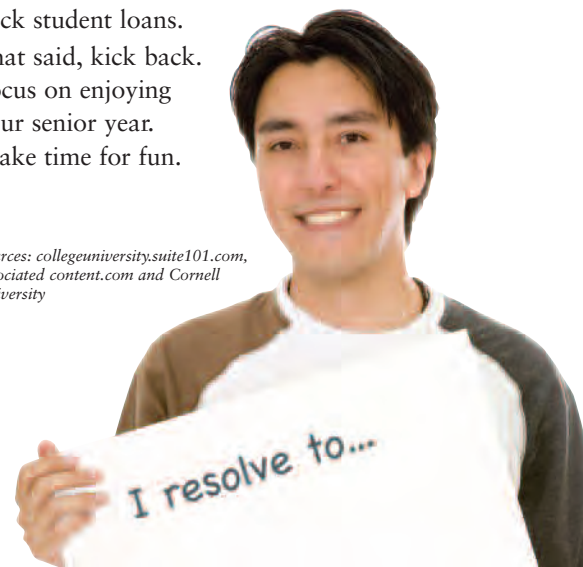
- Attend class more often – and pay more attention in class. College tuition typically costs thousands of dollars. (If your tuition is \$7,000 per year and you're taking five classes, then you're paying \$31 for each class period.) Don't waste that money.
- Spend less time watching TV and on MySpace or Facebook.

- If you drink, establish a reasonable limit for yourself.
- Spend 10 minutes each day tidying up your room. Don't let your laundry pile up into a mountain before washing it.
- Stay current with the news.
- Each semester, read an extra book just for pleasure.
- Be a good friend to your friends (help a friend with homework if needed).
- Sleep an extra hour each night (whenever you can).
- Call mom more often.

### For seniors (in particular):

- Take one of the fun, interesting classes you've always wanted to take.
- Start paving the way for life after college. Check out the career center, take vocational aptitude tests, buy a good suit and go on interviews. Also, make an appointment with the financial aid officer to get clear on what's expected of you and to develop a plan to pay back student loans.
- That said, kick back. Focus on enjoying your senior year. Make time for fun.

Sources: collegeuniversity.suite101.com, associated content.com and Cornell University



## DIVIDEND

### January dividend DECLARED DECEMBER 6, 2007

The January 2008 Savings and IRA dividend, declared 12/6/2007, provides a Compounded Annual Percentage Yield of 4.85% APY. Dividends are paid on the last day of the month to accountholders who have maintained an average daily balance of \$100 or more. Savings dividend is subject to change monthly.

The January 2008 Checking dividend, declared 12/6/2007, provides a Compounded Annual Percentage Yield of .25% APY. Checking dividends are paid on the last day of the month to accountholders who have maintained an average daily balance of \$1,000 or more. Checking dividend is subject to change monthly.

### certificate dividend

In January, Alliant will introduce our new Certificates which feature flexible terms from 12 to 24 months and include jumbo rates. Watch for details on our web site.

# Furnishing your first apartment, sweet apartment

Four bare walls. An empty floor. Your first apartment! Finally, a place to call your own. A space to furnish as you see fit.

Whether you're leaving a dorm room, a group house or your parent's place, moving into your first apartment is a significant financial rite of passage. Here are tips to make your furnishings functional, comfortable and economical.

Experts suggest that you consider buying these five essential items before you move in (but after measuring your space to ensure they'll fit in):

1. **A comfy bed and mattress.** People, on average, spend a third of their lives in bed, so ensure yours is perfect for you
2. **A shower curtain and rings.** Lots of apartments don't come with shower curtain rings. Plus, a cool shower curtain can add pizzazz to your bathroom

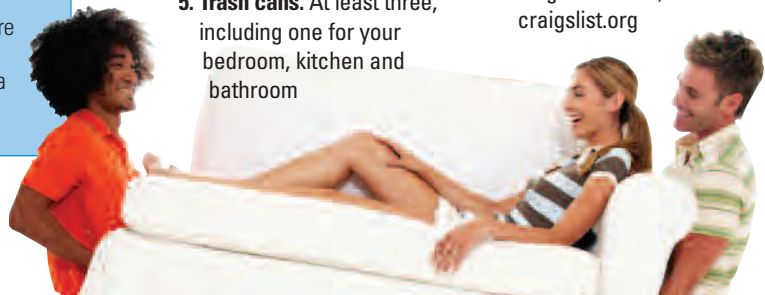
**Other top picks for furnishing your first apartment:**

- a sofa or futon
- an armoire
- a fan (to cool and circulate the air)
- a chair
- a table or desk
- a lamp
- a bookshelf
- cups, dishware and utensils (don't forget a can opener)

3. **Blinds or curtains.** Bare windows afford no privacy. Blinds do. And curtains can add a pleasing fabric, plus a barrier against outside cold and noise
4. **A chest of drawers.** Get one to store your clothes. Or, in the meantime, get stackable plastic drawers or shelves with hooks to hang in your closet
5. **Trash cans.** At least three, including one for your bedroom, kitchen and bathroom

**Getting furniture at a great price.** To save big money on your first round of furniture, consider:

- asking for hand me downs from your parents or friends
- placing a note on the notice board of your building, asking for cheap or free furniture
- checking out garage sales (especially in up-scale neighborhoods) and ads on craigslist.org



Sources: about.com, associatedcontent.com and Kiplinger.com

# Furnishing your cubicle, sweet cubicle



As you begin your career, you'll encounter job responsibilities, a paycheck and often – a cubicle. If you're new to the cubicle work world, here are a few pointers on how to decorate – and not decorate – that nondescript space the company allows you to make your own.

First off, remember that you're at work, not at home or in a dorm. And how you decorate your cube sends messages to others about who you are, your work habits and what you think is important. Indeed, to help get ahead in your company, experts recommend that you decorate your cube in a way that achieves a balance among professionalism, conformity and personal expression.

On the one hand, it's crucial to fit in. So, take your cue from how your supervisor decorates his or her office. On the other hand, to make the hours you spend at work pleasant, give your space your personal touch.

**DO'S:**

- Well-framed photographs of your family and friends. Also, inspirational scenes or sayings
- A special coffee mug or paper weight

- Little flourishes, such as desk accessories all in the same style
- A fun conversation piece to encourage people to stop a while so you can get to know them (such as a fish in a small fish bowl or a fortune-telling eight-ball)
- A plant (if your coworkers are not allergic to it), especially a low-maintenance variety, such as a small ivy or bamboo

**DON'TS:**

- Clutter. Don't go overboard on the knick-knacks. Plus, piles of papers and folders that look haphazard make you look disorganized
- No religious or political items
- No inappropriate screensavers, wallpapers or calendars
- No abundance of cutesy images (otherwise others might not take you seriously)

Sources: Forbes, Jobweb.com, CareerBuilder.com and homegarden.expertvillage.com

**office closings**

Alliant will be closed in observance of the following holidays:

**Martin Luther King Jr. Day**  
– Monday, January 21

**President's Day**  
– Monday, February 18

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