

Money stretched
thin?

The Finance Edition

September 10, 2015

10 tips to help college students manage their finances

Go on a cash diet.

Overspending is just like overeating. How this budget diet works: Take out an allotted amount of money for the week or month and only spend what's been taken out. For example if the "entertainment" budget is \$100 per month, then pull out \$100 at the beginning of the month. Spend the cash wisely over the course of the month and once it's spent, you are done. If you blow it all in one day, you can't go back to the ATM to get more cash. The cash diet keeps you honest with your spending.

Try the 52-week money challenge.

How it works: There are 52 weeks per year. Start off week one by saving \$1; then week two you save \$2; week three you save \$3, etc. When reaching the last week of the year, week 52, you'd deposit \$52. Your savings would add up to \$1,378.

Pay interest off, while in college.

Start paying off interest on student loans, while in college. Even as little as one dollar per paycheck will lower interest payments in the long run.

Be a social deal seeker.

One of the best things about being in college is that most of your friends are likely in the same financial boat, cash-strapped. Keep your activities fun, but your pockets in

check by planning fun, low-cost activities such as picnics, pickup games and free outdoor festivals

Inspire, advise and reap the rewards.

If you're looking for a way to cut college costs and hone in on your leadership skills becoming a Resident Advisor could be a great option. Many RA's receive free room and board as part of their compensation, saving thousands in housing costs.

Take workouts outdoors.

A gym membership can cost anywhere from \$10-\$100 dollars per month. Rather than spending money for a gym membership, work out outdoors. Bike riding to class, jogging in the evening at a park or taking a brisk walk around campus can help burn off late night meals without breaking the bank.

Stream it online.

Rather than shelling out upwards of \$80 a month for cable, opt for an online video streaming service giving you access to T.V. shows, movies, documentaries and exclusive programming for about \$10 a month. If you're looking to save even more, take advantage of college amenities, borrowing movies and T.V. shows from the library. A library card is free and so is renting movies. Another alternative is Redbox, you can rent a movie for 24-hours for only \$1.29!

Rent that book!

If your book is not available at the library, then you have the option of renting one. Based on your class needs you can rent a book for an entire semester or just for the two weeks of finals. Renting a textbook ranges from \$200 cutting book costs in half, and saving hundreds of dollars.

Getting a caffeine buzz without sticker shock.

Spurge on a good coffee maker. Getting your daily caffeine fix with designer coffee can be detrimental to your pockets. Brewing coffee at home before class saves you time not waiting in line at the campus coffee shop and about \$800 a year. If grabbing a latte is a must, opt for a smaller size and go for the house regular and enjoy the refills. If tea is your drink of choice, BYOB - hot water is always free.

Cook with Friends.

If you live off campus or in a dorm with a kitchen, partner with your friends to make dinner. Adding them to each night makes dinner fun and exciting. From Tuesdays to Wok Pot Wednesdays at least two to three nights a week dinner isn't coming completely out of your pocket. If there are leftovers, enjoy them for lunch.

Courtesy of taxelayer.com

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Saturday	Scattered Thunderstorms 81 H 66 L	Sunday	Mostly Sunny 85 H 65 L

Source: weather.com

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LET'S GO BLAZERS!

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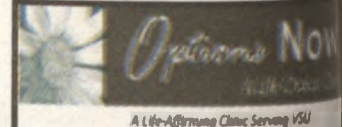
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OPINIONS

Our point of view...

Professors at heart of college education

We here at the Spectator are many things: journalists, photographers, graphic designers, and editors. But above all else, we are students. As students of this university we want the highest quality of education that our steadily

“...the quality of a student can only go as high as the quality of the professor administering the material.”

quality of a student can only go as high as the quality of the professor administering the material. In short, your college degree is only as good as the professors who prepare you for it.

Unless you have been under a rock for the past few months, you should be aware of the financial struggles that led to 31 faculty and staff layoffs. As students who want the best education possible, this should outrage every one of us. The university is essentially cheapening our degrees when they decide to cut professors as opposed to million dollar aesthetic renovations.

VSU has a beautiful campus. We get it. However, future employers don't care about how great the bathrooms look, or how well maintained the front lawn is. Future employers want competent graduates molded by capable educators. Your competency as a graduate is largely dependent upon how well your professors prepared you for the job market.

So with that being said, students need to realize just how integral professors are to their individual learning experience. We are a product of their collective work, and it is up to us to decide the quality of that product.

Increasing tuition can buy. With this in mind, what parameters determine the quality of a college degree? Is it the sports team or the amount of alumni donating to the university? The answer is neither. The Spectator staff would like to assert the idea that students are the yardstick with which the quality of higher education is measured. If this is the case, then the

This editorial was written by a member of the editorial staff and expresses the general opinion of The Spectator.

More money v. better benefits

Austin Wells

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Although it would seem that it would be more suitable for a college student to work on campus, there are more benefits to working off campus.

One of the benefits is working more hours. If you're working somewhere on campus, especially here at VSU, most places will close pretty early compared to places off campus. You would also probably receive a restriction on the amount of hours you could work if you were to have an on-campus job.

I understand that this is done to help the student. After all, they are dealing with college classes as well as working a job. However,

students should be able to choose the amount of hours that they are able to work. While they may not be able to do this with a campus job, students will have much more freedom to choose the amount of hours that they work if they work off campus. And, if you can work more hours that means that you can make more money.

A majority of students end up living off campus after their freshman year, and in some cases, would probably live closer to job opportunities than they do to campus. Even if they don't, there's a very good chance that they have a mode of transportation to get them to the places that they need to be.

Many students that live on campus tend to have cars or some

other form of transportation as well. If they use these to find jobs off campus, then they'll realize that there are many more jobs available.

This could be the biggest problem with working a campus job—there are more job options and places to work in just one part of Valdosta than there are on the entire campus. You're more likely to find a job that you enjoy and are more suited for, than if you tried to find a job on campus.

Although you could find a good campus job, it'd be much easier for most students to find the job that they want off campus. With the ability to work more hours, make more money and have more options, it's pretty easy to see why.

Tresia Bowles

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Every college student could use extra money, and many of us don't own cars. So what's the alternative?

If you live on campus there's not a dependable bus to take you anywhere in the city of Valdosta, and if you don't want to pay gas money to a friend or call an Uber, working on campus may be your best option.

You can always apply for a job near where you live. For example, if you live in Hopper Hall you could apply to work in Hopper Dining Hall, the mail room, or the housing office. If you live in Centennial, there's the campus rec center, CORE Outdoors, and parking and transportation.

Working on campus is awe-

some, because there is an entire office dedicated to helping you get a job on campus—the Student Employment Office located at the bottom of Langdale Hall. There's a convenient tab on the VSU website that is specifically for the Student Employment Office where all of the campus jobs are posted.

There are many benefits that come with on campus jobs. If you become a residents' assistant, you can get free room and board. If you work at CORE Outdoors, you get to rent outdoor gear and go on the trips you lead for free. If you work at the rec center, you can get free swimming lessons. Even if you live off campus, you can set up your job schedule so that you stay on campus until you complete your job and then go home rather than commuting from the

campus to the job. Since you're already here, it's convenient for you to stay and work. That way you only have to travel to two places—home and VSU—instead of three—home, VSU, and work.

“Typically, on campus jobs tend to be more understanding of your class schedule,” said LeMorris Brown, a RA in Centennial Hall.

You can leave your job and go straight to class without worrying about being late, or worse, missing class.

Your coworkers will be people you have class with, people your age, and people that you can relate to. So there's a greater chance of making friends that last. So before you go apply to some fast food restaurant 15 minutes away, consider the benefits of working right here at VSU.

One issue, two views

Woman needed on the \$20, but should it be Tubman?

Tyra Mills

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There are a few reasons why I think that Harriet Tubman would not want to be on the \$20 bill. Let's take a moment to think about why Harriet Tubman was important to history. Harriet Tubman was born into slavery around 1820 in Maryland, according to the website Mathbuff-

falo. In 1849, she left her free husband and escaped to Philadelphia to be free. With the help of the Underground Railroad, she successfully made it there. She began rescuing others soon after.

She became known by the plantation owners for her efforts, and a bounty of \$40,000 was posted. The state of Maryland posted a \$12,000 reward for her capture.

Money was the demise of Harriet's happiness. She was born into slavery; she was not given the chance to be free and experience life the way that whites did. As a slave, she was hit once with an iron weight that nearly crushed her skull and caused her to have seizures and dizzy spells the rest of her life.

I think people seem to forget how gruesome and terrible it was to be a slave.

To be captured from your native home and brought to a new land to work the rest of your life; to be beaten, whipped, and killed if you disobeyed and sometimes, for no reason; to not be educated, treated like property and looked down upon as having no real worth. The life of a slave was no life at all. Slavery is something that we have grown almost desensitized to, because we only hear

about it in February or maybe one day in our history classes. It seems like it happened such a long time ago. The truth of the matter is that it didn't happen that long ago, and black Americans are still dealing with the aftermath of that era today.

Money is the reason she was enslaved. Money is the reason that she spent a vast amount of her life as a slave. The state of Mary-

land posted a monetary reward for her capture. Harriet Tubman doesn't need to be the face of money; she deserves more of an honor than that.

If the U.S. wants to really recognize Harriet Tubman, maybe they should implement more black history into the public school history curriculums, instead of just one chapter in a textbook.

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Out of 15 other candidates, Harriet Tubman won a poll that listed her as the most inspiring American woman in American history. This inspired a petition to get her face on the \$20 bill.

While naysayers feel like this was completely insane, they should consider some reasons behind the

campaign. The Women on 20's movement had two reasons that they chose the \$20 bill versus other forms of money.

First, Andrew Jackson helped pass the Indian Removal Act, which forcibly moved Native Americans from their land; also known as the Trail of Tears.

Secondly, Jackson opposed the central banking system in the United

“She is a woman who was just as powerful and brave as the men on paper money today.”

States.

They hope to celebrate the 100th anniversary of the 19th amendment that gave women voting rights, while removing someone who didn't bring any positive changes to America.

“She would be a great person to add diversity to our form of currency; it would represent how diverse America is now,” said senior Terrance Johnson.

“Harriet Tubman was a very influential person who deserves the upmost respect. I see nothing wrong with the change,” said D'Yasmine Richards, senior communications major.

Harriet Tubman helped her family and hundreds of other slaves escape to freedom. She is a woman who was just as powerful and brave as the men on paper money today. Women

should be given the same acknowledgements that men in history receive. Her lasting legacy promotes life and liberty.

If the public votes and supports this decision, then why not accept the change? The act alone would represent efforts towards equality for all genders and races.

For more information on the campaign, visit womennon20s.org

OPINIONS

Candidates differ on student debt

Left Wing

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The student debt crisis is a growing problem in America. According to the Federal Reserve, the current student debt amount is growing at a rate of about \$3,055.19 per second; so it is easy to see why students should be concerned about what the 2016 presidential candidates plan to do about this issue.

Hillary Clinton's plan, which has been called the "New College Compact," will allow students to go to college without having to take out loans. This plan would also make in-state tuition cheaper, applying for aid and repaying loans (for current borrowers) simpler and easier. While Clinton would not make college completely free, Democratic senator Bernie Sanders has proposed a \$70 billion-a-year plan that would allow students to attend college for virtually nothing.

Republican senator

Marco Rubio has a plan that may not be as innovative and "revolutionary" as he would like for people to believe. The bulk of his proposal—to allow private investors to pay for a student's tuition and gain a percentage of the student's earnings after college—has already been suggested by another Republican presidential hopeful, Governor Chris Christie.

The problem with Rubio's borrowed plan is that private investors may not pay for students in certain career fields like teaching, nursing, social work, etc. These are jobs that are extremely important to our society, but they would generate little profit for private investors. Some investors in support of the plan have even suggested taking up to 25 percent of students' earnings for years after they've entered the workforce, according to an article from Think Progress.

Paying off these private investors could pose more of a problem than



Right Wing

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Student debt in the United States is \$1.2 trillion, with numbers like this, it is easy for us to call for radical action such as spending another \$350 billion to try and alleviate student debt from the top down with the public's money. This is what, former Secretary of State Hillary Clinton proposes. Some politicians have even proposed radical solutions such as making all public universities free for all students who qualify, as Senator Bernie Sanders has proposed.

These proposals may look appealing, but when these plans are examined, it is plain to see that they cannot work. A key factor in the increase in the costs of college is the mass influx of government subsidized loans. In fact, for every dollar of increase in government loans, there has been a 65 cent increase in the costs of college. A mass increase in funds will only increase the costs of col-

lege, as universities will be free to charge more. This model of funding may alleviate student debt, but will increase the burden on all American taxpayers while government debt is already \$18 trillion.

Instead of throwing more money at the problem as some would do, one must instead look at ways to alleviate the burden of student

"...for every dollar of increase in government loans, there has been a 65 cent increase in the costs of college"

debt through the use of smart policy. Both Senator Rand Paul and Senator Marco Rubio are proposing policy that would help take the stress off students and reduce the specter of financial ruin caused by student

loans.

Rubio is currently cosponsoring a Senate bill that focuses on a retooling of the current government loan system that would simplify the process for students and make it easier to repay their student loans and avoid financial hardship. In addition to this bill, Rubio has proposed a system of private investment for students in which investors could sponsor a student's education in exchange for a portion of the student's income upon graduation. Paul's comments on student debt have been about easier repayment through tax write-offs on student debt payments, something that would eliminate much of the financial burden for many graduates.

In conjunction with reduced government spending overall, these plans would make college affordable for more Americans, and will do so without adding another untold billions of dollars to the national debt.

John P. Editor-in-Chief
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The forecast for the year ahead is cloudy at best, and figures released by officials. Faculty are understandably numbers and what their future with the Low enrollment is being blamed by a for the recent downturn and staff. The many faculty members considering their the university. Faculty are unsure about the future and questioning ahead and questioning their job security.

Loans to know different

It's that time of year that has students measuring and the office very busy. They are being processed to all students with their balance. checks are not all the same thing.

Sandra Griffin, director/loan director/financial aid officer, says students should only use necessary amount to pay for school. If a student's refund check is full of loan money, students should only use a certain amount for the things that they need, because loans will accumulate and add interest.

Some loans will not accumulate the student has been for a grace period those loans are kept dized loans. They accumulate while at college, because university will take interest amount attends school. They are only available pursuing an undergraduate with a financial subsidized loans, unless are available for and graduate student requirement of financial. The downside is interest accumulate even while a student. Both of these loans are determined by Each school

The Student Debt Crisis

VS

Students need a candidate with a plan to resolve the student debt crisis.

SENATOR Rand Paul

SENATOR Bernie Sanders

SENATOR Marco Rubio

Former SECRETARY of State Hillary Clinton

▶▶ Debt increases at \$3,055.19 per second

Student debt nationally is 1.2 trillion ◀◀

Kayla Stroud/THE SPECTATOR

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VSU Blazer Football Schedule

1. Saturday, Sept 26: vs Cumberland @ 4pm
2. Saturday, Oct 3: vs North Alabama @ 2pm
3. Saturday, Oct 17 vs Mississippi @ 2pm
4. Saturday, Oct 31: vs West Alabama @ 2pm
5. Saturday, Nov 14th vs Florida Tech (HOMECOMING!) @ 3pm

Cloudy forecast ahead: VSU faculty still uncertain about future with university

John Preer
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The forecast for VSU's future is cloudy at best, according to figures released by university officials. Faculty senate members are understandably worried by the numbers and what they mean for their future with the university. Low enrollment and retention are being blamed by administration for the recent downsizing of faculty and staff. These cuts caught many faculty members off guard considering their standing with the university. Faculty members are unsure about their future going ahead and question just how secure their job security is.

"The general feelings expressed to me by faculty and faculty senators, privately and in meetings with regard to the non-renewals, were ones of sadness, frustration, and uncertainty," said Faculty Senate President, Dr. Peggy Moch.

Some faculty members want to help in any way that they can and have expressed interest in doing so. However, getting their suggestions heard hasn't been particularly successful.

According to Dr. Moch, the faculty senate is concerned with the end game for students and how the positions can be compensated for.

"During various meetings, the Executive Committee expressed concerns about junior faculty

and asked about the intention to increase class sizes, research time compression, or to reduce programs. We were told there were no global intentions to increase class sizes or hours taught per semester, to reduce faculty time available for research, or to reduce or eliminate programs at this time," said Dr. Moch.

"There has been a general outpouring of concern for those who received letters and a desire to assist them in any way possible as well as a general concern for the impact these reductions will have on credit hour production for some departments for next year," said Dr. Moch.

Faculty are concerned that if the university responds to low enrollment with professor layoffs,

their employment could lie at the mercy of future retention and enrollment rates. The university wants to assure people that the students will not feel any adverse effects as a result of the cuts, however; some students fail to understand how that is possible when their greatest asset is being diminished by the dozens.

"I personally believe that the aspect of laying off professors is absurd, considering that it's the entire reason we are here as college students; to obtain an education," said junior, Natalie Starling.

The students here at VSU seem to share a common sentiment with the faculty and are reluctant to see the professors leave. Many students believe that there are other areas that could receive cuts

in place of professor positions. "I come here to learn, and laying off the teachers is counterproductive to that learning process ... I feel like they could have made cuts to Parking and Transportation or the new health sciences building," said Senior Kaleigh Humphreys.

"We [need] to stop and think about trying to be proactive, thinking about what we can do to prevent the need for future reductions, and maybe figure out a way to rescind some of the letters. ... It has always been my firm belief that a dynamic group of thoughtful individuals can and do accomplish amazing things," said Dr. Moch.

Loans loans loans: What to know about all the different loans available

Aldean Starr
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It's that time of the semester that has students excited beyond measure and the financial aid office very busy. Refund checks are being processed and released to all students with extra money on their balance. But, huge refund checks are not always a good thing.

Sandra Griffin, the assistant director/ loan director of the VSU financial aid office, said that students should only take out the necessary amount of loans needed to pay for school.

If a student's refund check is full of loan money, students should only use a certain amount for the things that they need, because loans will accumulate and add interest.

Some loans will not accumulate interest until the student has been out of school for a grace period of six months; those loans are known as subsidized loans. The interest does not accumulate while a student is in college, because the college or university will take care of the interest amount while the student attends school. Subsidized loans are only available to students pursuing an undergraduate degree with a financial need. Unlike subsidized loans, unsubsidized loans are available for undergraduate and graduate students with no requirement of financial need. The downside is that unsubsidized interest accumulates in all periods, even while a student is in college. Both of these loan amounts may be determined by the school.

Each school determines the loan

amounts by the Federal Direct Loan Program, but schools are not a student's only source when it comes to receiving loans. Students also have the option to pursue alternative loan programs, also known as private loans. Private loan programs often have their own website, but the financial aid office should be able to direct any student on how to find alternative loan programs.

Examples of alternative loan programs are Sallie Mae and Wells Fargo. But for any loan, the goal is to keep up with the amount and different trends that may be affecting loan amounts.

"If you have the money available, start making payments as soon as possible," said Sandra Griffin, Assistant Director of VSU financial aid office.

Sandra Griffin, assistant director and loan director of the VSU financial aid office.

Griffin also said that paying off loans after graduation is not the only option. Students have the right to start paying off loans while in school. For this alternative, there is no set amount that has to be paid, so a student can just pay what they have. Griffin also said that it is highly suggested that students start with unsubsidized loans, if they choose to pay while in school.

Loans can be helpful, but every student must remember that loans eventually have to be paid off. So if a student must borrow loans, they must look into different programs and see which provides the best assistance to them.

Total enrollment at VSU since FY 12-13

Enrollment	FY 12-13	FY 13-14	FY 14-15
Fall Headcount at VSU	12,515	11,885	11,563

Full time faculty and staff VSU

FT Faculty and Staff	FY 12-13	FY 13-14	FY 14-15
FT Faculty	484	489	537
FT Staff	809	784	751
Total Staff	1,293	1,273	1,288

This graph shows the student enrollment and faculty numbers for the past three fiscal years.

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TWO WAYS TO CATCH UP ON THE LATEST IN THE BLAZER NATION

debt

Wing

loans. Rubio is currently cosponsoring a Senate bill that focuses on a retooling of the current government loan system that would simplify the process for students and make it easier to repay their student loans and avoid financial hardship. In addition to this bill, Rubio has proposed a system of private investment for students in which investors could sponsor a student's education in exchange for a portion of the student's income upon graduation. Paul's comments on student debt have been about easier repayment through tax write-off on student debt payments something that would eliminate much of the financial burden for many graduates.

In conjunction with reduced government spending overall, these plans make college affordable for more Americans, and will do so without adding another untold billions of dollars to the national debt.

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Where is your money going?

Jamel Shorter

Staff Writer

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When a budget is discussed there is a team of people known as the budget committee. The budget committee is given the task to present an overview of what the majority of the funds for the fiscal year will be al-

located towards. Valdosta State University is financially supported by the state and the tuition from the students. The budget also includes salaries for faculty and staff, development/travel, operating expenses as well as equipment. Other salaries include student assistants, adjunct faculty and temporary employment. Operating expenses include

that of printing, office supplies, consulting services and telephone charges. The equipment portion includes furniture, automobiles, etc. Every category is budgeted under certain departmental codes aligned with the structure of the university. The Education and General Funds (E&G) is the largest source of funding for VSU. The budget request has to be

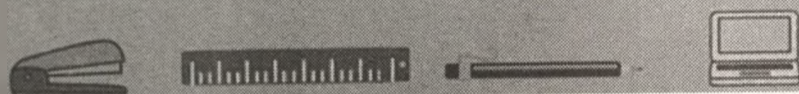
composed by the president of the university and then presented to the Chancellor and the Board of Regents. The Vice President of Finance and Administration assists with the preparation of the budget and is also in control of budget operations.

Creating and developing the budget is an intricate process that takes numerous approv-

als. The budget for the 2016 Fiscal Year will be created and under the presidency of Interim President Dr. Cecil Staton and will take place starting September 11, 2015. For a full schedule of dates and information regarding budgeting, visit valdosta.edu. All meetings are open to students, faculty and staff. All meetings start at 9:00 AM.

The breakdown for the 2015 Fiscal Year budget is as follows:

- State Appropriations: \$49 Million
- Tuition: \$53 Million
- Other General Funds: \$11 Million
- SUBTOTAL for (E&G) Funds: \$113 Million
- Auxiliary and Athletics: \$42 Million
- Carryover Funds and Student Act: \$9 Million
- Sponsored Funds: \$26 Million
- TOTAL FUNDS: \$190 Million



Broken into categories as aligned with the university:

- Personal Services: \$107 Million
- Travel: \$2 Million
- Operating: \$68 Million
- Equipment: \$13 Million



Infographic by Kayla Stroud/THE SPECTATOR

A new Apple fell from the tree; Apple unveils new products at keynote presentation, but are they worth the price?

Mayah Cantave

Staff Writer

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Look in your pocket, on your desk, television or even around campus. Chances are that something that you own, or that you have seen recently has been influenced by Apple and its products.

Apple has become increasingly popular in the past 20 or so years with products such as the iPhone, iPad and MacBook as its breadwinners. On average, an Apple product is about three or four times more expensive.

The question is: Are Apple products worth the extra funds? Millennials seem to think so, but it also depends on the perspective. The worth of Apple products depends on how much a person is willing to spend on a product and whether or not someone believes that it is worth the price.

People tend to lean more towards Apple products because of Apple's stability and synchronization. The ability to start a task on one product and then smoothly transition to the next product

is what makes Apple products favorable.

Besides the high prices, an Apple product like the MacBook does not work or do anything differently from a Microsoft laptop or other PC. Apple products are no less reliable than any other products on the market, and the high prices don't make an Apple product any better.

Apple is always in the news, because they do an excellent job of staying ahead of the curve with constant updates and product upgrades.

Yesterday, Apple held its Keynote Event and unveiled a line of new products. The latest iPhone, the iPhone 6S, received a new upgrade. A new iPad was also at the forefront of the unveiling. The new iPad Pro is a cross between a tablet and a laptop that is meant to rival Microsoft's Surface Pro. Also, a new version of the Apple TV was revealed.

The prices of the new products range from \$649 to over \$1,000.

Beauty is in the eye of the beholder. It is up to the person buying the product to decide whether or not spending the extra money is worth it.

The Weeknd finds the beauty in the madness

Tatyana Phelps

Managing Editor

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It's safe to say that Michael Jackson has been reincarnated.

If you're a Weeknd fan or a Michael Jackson fan, you'll love the Weeknd's new album, "Beauty Behind the Madness," which dropped on Aug. 28. I got chills the first time I listened to the album. The resemblance of the Weeknd's voice to MJ's is almost unbelievable.

In just the two weeks that the album has been out, it has sold 412,000 copies. As of Sept. 8, the Weeknd's new album is number one in the country. The only album to sell more copies this year was Drake's "If You're Reading This It's Too Late." Yes, it's that good.



Photo Courtesy of Republic Records

Of course, radio hits such as "The Hills," "Often," and "Earned It" make the album even more enjoyable. Not to mention feature tracks including Labrinth, Lana Del Ray and Ed Sheeran.

The Weeknd's debut album had a much more sorrowful, almost depressing, tone. His sophomore album, however, is more upbeat. You'll find yourself dancing and singing along to the tunes all day.

Advisory—this album contains

lots of lyrics about drug usage and sex. However, the upbeat tunes will make you forget that the naughty lyrics.

What I like most about the album is the Weeknd's creative metaphors. Although he has a history of making music about drugs, the way he does it on the album is like art. He uses drugs to compare the experiences he has had with women. It's a different approach than the way most artists sing about women and sex.

If you like someone who has a different sound to offer, you'll love this album. Need I say more?

But enough about what I think of the album; take a listen for yourself! If you haven't listened to the album yet, it is available on iTunes, Spotify and of course in stores.

Kindgom Hearts 2.9?

So close, but yet so far to Kindgom Hearts 3

Stella Henderson

Photo Editor

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It's been three years since The Kingdom Hearts franchise has released a new game and eight years for a non-hand held console.

With this year's E3 event, Square Enix showed snippets of what was to come for Kingdom Hearts three and a mobile phone game, Kingdom Hearts:

Unchained. At the Disney D23 expo in August, Square Enix announced that the world of Big Hero 6 will be added to the game.

But with all these announcements and new features that keep being added, when will the actual game be released? On social media outlets, an article was being shared about a new Kingdom Hearts game that would come out before the release of 3. What we know is that it is called Kingdom Hearts 2.9. Last year 2.9

was on the schedule for E3, but it was quickly removed. Square Enix will be holding a secret event at the Tokyo Game Show.

Will they announce this new game? Will they talk about Kingdom Hearts 3? Has 3 become so big that it has to be broken into two separate games? Whatever it is, I need to know and I need it now. Square Enix just take my money and give me a legitimate new Kingdom Hearts game.

WORD GAMES

It's game time! This week, all of the words involved in the word search and word unscramble are finance-related terms. See which ones you can discover!

M R B P Z R J V T N U O C C A
 T A U X E R E T I R E M E N T
 S F F W D S T N E D N E P E D
 W O D N U F E R K M N Y D R N
 L L E C N A L A B I F D E I S
 G G I A E O B P C D H I B Q Z
 W I T H D R A W E P R S T B W
 Q T S D Y R A S R U B B A L F
 G A L O V Y M O I T Z U H U H
 D X N A O L W T D P B S W K F
 G E T S E R E T N I C O P O Z
 Q S E R O C S T I D E R C C G
 T C W J D E X R T N A R G Y G
 F H E I J R R T I G A Y X W B
 D K Z W K S D E P O S I T I I

Can you find the hidden words?

- credit score
- refund
- debt
- taxes
- dependent
- loan
- grant
- retirement
- interest
- subsidy
- account
- balance
- bursary
- withdraw
- deposit

SUDOKU

THE SAMURAI OF PUZZLES By The Mephram Group

The sudoku grid consists of eighty-one squares in a nine by nine grid. To solve the sudoku, each square in the grid must contain a number between one and nine, with the following conditions:

- Each row of nine cells must contain each of the numbers from 1 to 9 once and only once.
- Each column of nine cells must contain each of the numbers from 1 to 9 once and only once.
- Each of the nine 3 by 3 boxes of nine cells must contain each of the numbers from 1 to 9

ANSWER BELOW

3								
1		9			4	5		6
	7					9	3	
			6		2	1		
		2	1		5	3		
		6	8		9			
	8	5					2	
4		3	5			8		7
								3

Answers to Word Unscramble

- budget
- money
- assets
- bank
- credit
- mortgage
- investments
- capital
- insurance
- finance

Unscramble the words to a finance term!

- enfncai _____
- cinasmneu _____
- ciaatlp _____
- sveetsnmitn _____
- mreoagtg _____
- ceirtd _____
- nakb _____
- aestss _____
- ynmeo _____
- dbgetu _____

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Sudoku Answer

3	5	4	9	6	7	2	8	1
1	2	9	3	8	4	5	7	6
6	7	8	2	5	1	9	3	4
8	3	7	6	4	2	1	9	5
9	4	2	1	7	5	3	6	8
5	1	6	8	3	9	7	4	2
7	8	5	4	1	3	6	2	9
4	9	3	5	2	6	8	1	7
2	6	1	7	9	8	4	5	3

COLLEGE LIFE



Illustration by mctcampus

Did You Know: According to Uber Facts, if LOVE were measured in MONEY, it's value would be \$267,000.

Ballin' on a budget; without breaking the bank

Zenobia Harris
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Copy Editor

Many people can attest to the fact that, as a college student, you don't have a whole lot of money to spend on the stuff that you want or the things that you need. Even after refund checks drop, it's hard to keep track of money.

There are a number of ways that you can be thrifty and get the things that you want and need. Here are a few tips and websites that will help you avoid having to break the bank.

When it comes to buying clothes and accessories, there are a lot of amazing online shops. You can find plenty of great deals on items that would be too expensive to even look at in the store.

I love Forever 21 and H&M as much as the next person, but websites like the 10 Dollar Mall has clothing, shoes, and accessories for \$10 or less!

For all of your jewelry and makeup needs, Shop Miss A is another money saving site for col-

lege students. You can find some seemingly high-quality pieces for a dollar or less.

Shop Miss A has everything from diamond-studded ear pieces to collections of lipsticks and nail polishes.

EBay and Amazon are also great places to get things at low prices. Many students go to eBay and Amazon to get books, electronics and other things for school.

While there are a number of websites that cater to money-conscious college students, you don't have to go online to find deals on your favorite items.

Every penny-wise college student should know that you can get the most bang for your buck at the dollar store. Dollar Tree—a store that has saved my life on more than one occasion—is my favorite dollar store, because they have everything from food to school supplies for a dollar each.

Why would I spend \$5 on a bag of pizza bites at Wal-Mart when I can get the same thing at Dollar Tree for just \$1?

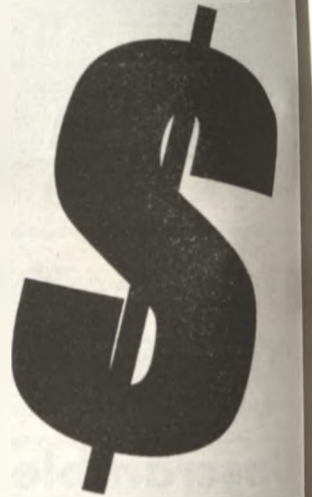
Discounts are another important aspect of balling on a budget

because you can find coupons for both online and in-store shopping.

Many people may take coupons for granted because sometimes it can seem like the store benefits more from the coupon than you do. But, coupons add up in savings and can ultimately save you a lot of money in the end.

Remember the tips and websites mentioned above the next time that you need to go shopping.

If you know how to stretch a dollar, you'll never have to worry about being a penniless, starving college student again.



Whatever method of choice you still have to pay...

Tierra Bell
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Staff Writer

Whether you're an excited freshman coming into college or a senior ready to leave, many students may know the struggle of paying for an education.

According to The College Board, for the 2014-2015 school year, tuition and fees for in-state students at a public four-year college averaged \$9,139.

Out-of-state students paid an average of \$22,958 at a four-year college. Students at a private four-year college paid an estimated \$31,231.

So wherever you go for college, a lengthy bill could be waiting for you.

There are two options that may come to mind when deciding how to pay for school—taking out a loan or paying out of pocket. There are advantages and disadvantages to both.

If you choose to pay out of pocket for college, you might have to give up sleeping for working. Many colleges offer jobs to students to help pay for their education.

Having a job could mean more work and less sleep. Balancing school and work can be a very difficult task, and working could interfere with your grades.

However, paying out of pocket for college means no debt. This means that you will have more money in your pocket to do whatever you want such as purchase books, groceries or go on a shopping spree, without worrying about loans and debt.

However, everyone may not be able to pay for college out of pocket. Another option to explore is applying for student loans or financial aid to see if you qualify for grants.

The downside of taking out a loan is that you could be facing debt. The class of 2015, on average, graduated with \$35,051 in student debt, according to an analysis done by Mark Kantrowitz.

Student debt can include student loans, money due on credit cards and money borrowed from other sources.

Another important factor to consider is how paying out of pocket or receiving student loans affects the graduation rate. Some college students that take out loans may graduate and get a good job. But low graduation rates indicate that others may not.

Payment is an extremely important factor to think about before and throughout college, because your decision can have a long-term effect on your life.

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Julia Rodriguez
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Staff Writer

Sometimes it can feel like, as a college student, you are constantly starving, broke, or both; now there's an app for that.

Even if you aren't always hungry or broke, an app that can help you get free food or manage your finances can be your best friend.

Money seems to leave faster than it comes, even if you don't think that you are spending very much. Having a budget can solve many money issues.

Apps like You Need a Budget, GoodBudget, BillGuard, and Pocket Expense, can give your bank account some relief. With these apps, you can see where your money is going and better your poor spending habits.

Once you have a handle on your spending, you might find that you suddenly have enough for the things that you really need, like food.

If you find that you still don't

have enough to feed yourself, the app University Lunch Box allows you to find free food on or near your campus.

In addition to that, there are apps like The Coupons, Retail Me Not, and Groupon that can get you discounts at restaurants, grocery stores, or really anywhere.

After you've been fed, you may be looking for some entertainment. The previously mentioned apps are good for more than just food. They are also great for getting discounts at a variety of places where you can have fun without breaking the bank.

Groupon, specifically, can get deals on tickets to amusement parks, mini golf and almost anything that you can think of.

Other apps such as Viggle, allow you to get movies, shows and music, simply by watching your favorite movies and shows and listening to music.

Of course, you can't ignore the fact that you might want to go shopping once in a while.

Whether you need clothes, elec-

tronics, or something else, make sure that you are being a smart shopper.

Some of the apps mentioned above can help you find the best deals, as well as apps like Shopular Coupons, Crazy Coupon Lady and ShopSavvy Barcode Scanner.

Being a college student does not mean that you can't have nice things. There are plenty of tools and apps for you to use to get free stuff and deals on your favorite items.

Making a budget and using coupons are just a few things that you can master now and use for the rest of your life.

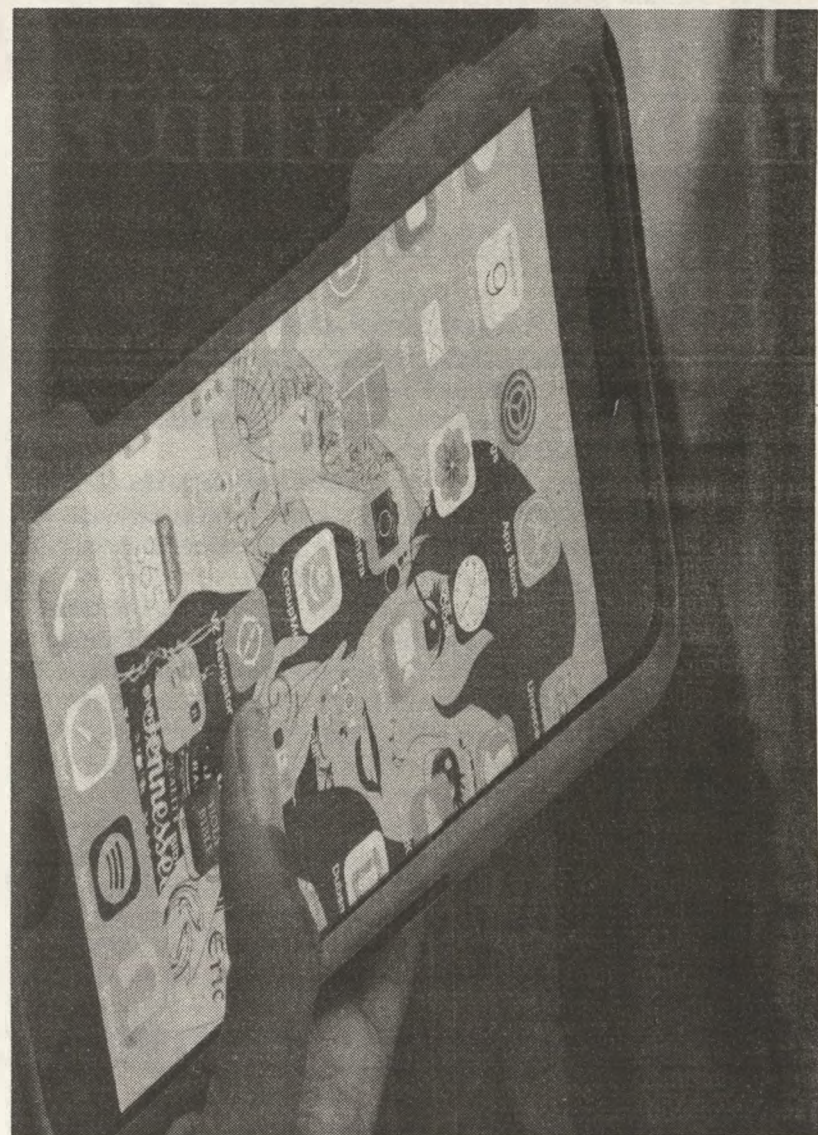


Photo by Stella Henderson

Utilize your college freebies; and save your money for what's really important

Olivia Studdard
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Staff Writer

There's a magnificent song by Sugarland that says, "We come here with nothing, and take it with us the day we leave." Maybe they meant for that to apply to life, but I'd say it applies to college students and the VSU community.

Between the costly textbooks and the preposterous student loans, it is hard to catch a break.

Fear not fellow college students; help is on the way. Businesses, companies, and restaurants have begun to step up to help us out.

Amazon has a Prime membership offered exclusively for college students that slices the cost of regular membership in half. This means that the annual price of membership is \$49 instead of \$99. With your membership,

you receive free two-day shipping, emails about discounted textbooks, access to free music, among other benefits that Amazon offers. All you have to do is enter your college email address when registering, and after verification, you're Prime.

Enjoy music on the go? Spotify offers half off of their premium membership, making the cost just \$4.99 per month to students. Similar to Amazon, all that is required to register is your school email address.

Perks include being able to download music on your phone or device, playing music without a data connection, and being able to play songs in whatever order you like, as many times as you would like.

They didn't just invent

the chicken sandwich; they might have invented the quickest way for college students to save a buck and get two meals at once.

Chick-fil-As in Valdosta offer BOGO, Buy -One-Get-One-Free Day, on Mondays with a valid college ID. For the price of one meal, you can either buy a meal for you and a friend, or you can buy yourself a meal for now and another meal for later.

There are also many Redbox codes floating around online that would come in handy if you were ever planning a date night for you and a special someone.

So grab your extra Chick-fil-a combo meal, a free Redbox movie, and settle in for the night. Use your half-price Spotify membership to look up the Sugarland song mentioned above. Don't give those student loans another thought. At least not until tomorrow...



Illustration by mctcampus

History of Blaze



Tiarra Bell
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To paint a picture of Valdosta State's old mascot, the "Rebels", there was an animated Confederate general plowing through the "V" of the campus logo flashing the school's colors of red and white.

As you can probably imagine, it brought great controversy to the Valdosta community. Many people loved the new mascot as much as many people hated it.

Deborah Davis, who attended Valdosta State College in the 1980s and is also the director of VSU Archives and Special Collections, said in "A Blazin' History" article that the mascot change from the "Rebels" to the "Blazers" "was a move to adopt a more socially acceptable image."

In the mid 1950s, the population of men was larger than the population of women. Fraternities were created, and eventually athletics became a big part of campus life. That is when the all-male

basketball team claimed the name, "Valdosta State Rebels".

"In hindsight, it seems fairly clear that it was a move away from images that had once evoked 'southern history', and after the civil rights movement, may have evoked something more disquieting," Davis said.

Before the Blazers came to the scene, "Blaze the Dragon" took the hearts of many students and staff parading the fields.

However, being in South Georgia with the intolerable heat, you can only imagine what the student on the inside of the heavy costume went through while trying to interact with fans.

Just like the previous "Rebel" mascot, "Blaze the Dragon" was met with some opposition from students and faculty as well.

In "A Blazin' History" article, Woody Hearn, who graduated in 1998 talks about the time when he realized a new mascot was needed.

"Escorted by two VSU cheerleaders, this large mass of dull green fabric, topped with a Puff the Magic Dragon-esque head, ambled in slowly from somewhere in the back of the arena, waved and then returned from where it came," said Hearn.

Hearn felt that the dragon failed to "whip the fans into a frenzy." The VSU community agreed with Hearn; a new mascot was needed that would be more appealing to the fans.

Blaze, a flaming matchstick man, was then created to fulfill the spirits of Valdosta's community. Blaze can be seen at a wide range of events around campus such as athletic events or community service.

Many of the students, faculty, and staff love the new mascot, as he has been apart of the VSU family for over ten years. He has kindled many memories along the way and looks to keep the flame going for years to come.



Courageous conversations about race @ VSU



Dr. Aiello was the guest speaker for the "Black lives have always mattered" seminar, held in Whitehead Auditorium Wednesday night.



Junior Speech communications Major Mia Rowls listens intently as Dr. Aiello gives his presentation on Wednesday night.



Dr. Thomas Aiello is an assistant professor of history and has given lectures on the topic of race in recent years at VSU.



Photo Credit: Stella Henderson/ THE SPECTATOR

"This presentation was well researched, eloquent and tactful. What I took from this presentation is an understanding that there are people [who are not black] who understand the true harsh history of black people in this country. Often times there is a misconception that "nobody understands us" but Dr. Aiello eloquently explains "Black Lives Matter" in a historical context dating back to the 1800s and puts in all in prospective."

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THIS DAY IN HISTORY: 1989 — Two-sport star Deion Sanders of the Atlanta Falcons returned a punt 68 yards for a touchdown in his NFL debut only five days after hitting a home run in a MLB game for the New York Yankees.

To pay or not to pay student athletes

Terrance Johnson
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It is a privilege for student athletes to be able to put on their school colors and represent their university. It is a privilege to have millions cheer for you while others cheer against you. It is a privilege to receive a free education while others have to take out loans. The problem occurs when these student athletes bring their institutions billions of dollars and see none of that money in return.

The latest case involves former UCLA basketball star, Ed O'Bannon. About five years ago, O'Bannon sued the NCAA, Electric Arts, and the Collegiate Licensing Company over the use of his name and image. O'Bannon has reached a settlement of \$40 million with the Electric Arts and Collegiate Licensing Company.

In August, a federal judge ruled that the NCAA violated anti-trust law by prohibiting college athletes from being compensated for use of their names, images and likenesses. The court ordered that schools be allowed to offer athletes full cost-of-attendance scholarships and put up to \$5,000 into a trust per

athlete per year of eligibility.

College athletes are not allowed to do work-study programs, so why not allow them to make money off of the sports that they play? It simply doesn't make sense not to pay the employees that fuel the college sports industry. Steve Wieberg of USA Today said that the rules say that major college football coaches can only demand 20 hours of their players time a week, but players say that those numbers more than double during the season. This virtually makes being a student athlete a full-time job.

"Student athletes should be paid, because on top of all the school work that they have to do, they provide a service to the community, that not only brings excitement to the community, but revenue as well," D'Amonte Ridley, wide receiver of the VSU Blazers said.

The bottom line is that athletes bring in tons of money to their respective schools. They bring in so much that the NCAA can afford to find a solution to pay the players.

PRO

Blazer football faces Winston-Salem next

After first win VSU looks to cut down on penalties against Winston-Salem

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Valdosta State head coach David Dean said his team will lean on their defense and tough run game in the 2015 season. That philosophy held true in the Blazers 21-13 road win over Albany State on Saturday.

The Blazers (1-0) started fast with preseason all-conference running back Cedric O'Neal scoring a rushing touchdown 4:05 into the first quarter. O'Neal finished with 12 carries for 56 yards while moving into third place on the school's all-time rushing yards list. The Blazers did not relinquish their lead after that.

VSU struck again in the second quarter for a 14-0 lead. Quarterback E.J Hilliard, who went 20 of 36 passing for 206 yards on the day, threw his first touchdown pass as a Blazer to Dallas Baldner, who then showed impressive burst and athleticism in running 28 yards to the end zone.

Albany State, who went 7-3 a year ago, struggled to finish drives throughout the contest. The Golden Rams (0-1) finally broke through in the second half, but the Blazers quickly answered with an Austin Scott touchdown run to go up 21-6 with 14:14 left in the game.

Albany State star running back Jarvis Small contained by VSU for much of the day, scored to put the Golden Rams within reach. The Blazers defense held on and the team was able to take a knee to complete the victory.

"I give our kids a tremendous amount of credit," Dean said on

his postgame highlight show. "They played hard. We were put in some adverse situations, (but) we held strong and we made the plays when we had to make them."

The win was an encouraging one for the Blazers. The team outplayed the Golden Rams in almost all facets of the game in the first half. The defense held Albany State to only two red zone possessions total.

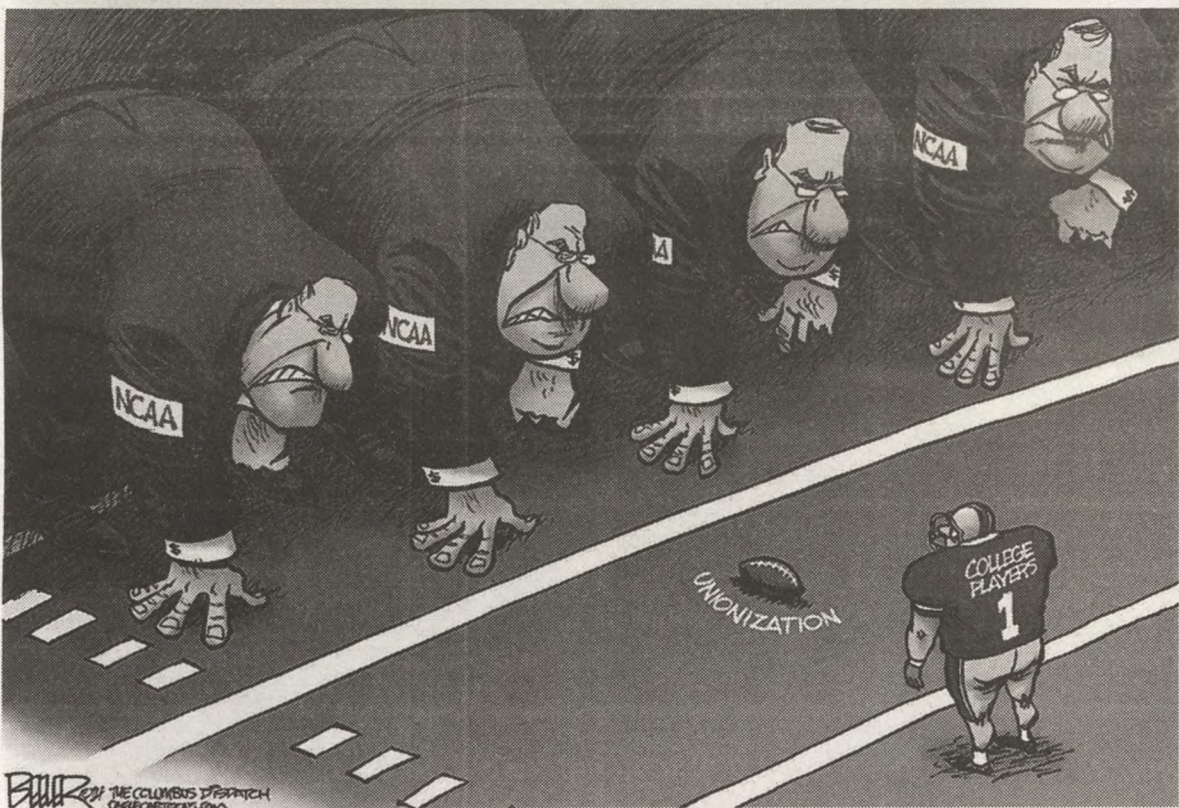
Looking ahead, the Blazers take to the road again for a neutral-site game with Winston-Salem State in Powder Springs, Georgia on Saturday at 6 p.m. The Rams are 0-1 following their 17-7 loss this past week against UNC Pembroke. The Blazers won last year's matchup 22-17.

The Rams are attempting to make the CIAA championship game for the fourth straight season, but have lost 35 players from last year's team. Despite the lost talent, the Rams are still CIAA favorites and a quality opponent for VSU.

Dean emphasized that the team must cut down on penalties after having five in the first half last week. The Rams have an entirely new starting 11 on defense, so getting O'Neal going early will be a huge part of VSU's game plan.

Given Winston-Salem State's youth status, VSU's experience gives them an upper hand. Cutting down on the penalties, getting O'Neal touches and the defense performing as usual should get VSU their second win before their first home game.

Prediction: Valdosta State: 31, Winston-Salem State: 13



Courtesy of MCT Campus

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COLLEGE LIFE EDITOR
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College and universities are meant to help students learn and earn a degree. It isn't a place for students to earn a living and that includes student athletes. They shouldn't be paid to play.

Being a student athlete takes dedication and commitment to themselves, their teammates, coaches, and their school. It involves a level of risk to their physical being and they help generate some of the money (sometimes most of it depending) that comes into the school from the games they play so why aren't they being paid to play?

Many student athletes get financial help to attend college through grants and scholarships from not having to pay for their books to full rides. While this isn't a direct form of compensation it is a benefit and helps them continue their education, the most essential aspect of higher education.

With a college degree, people can get into their selected careers easier than those without and typically earn more money as well. If a student athlete goes

pro, they have made it to their chosen career and will earn money. If they don't or can't go pro it's not the end to having a successful career as they still have their education to help land them a career where they will earn money.

Not all schools are equal when it comes to sports and not all sports are equal within one institution. If student athletes start earning salaries how will this pan out across all college and university institutions? How will lower division schools fair in paying their athletes? Will Division I teams within the same university earn the same pay regardless of the sport's popularity or gender?

The fact that some athletes may lose their ability to play forever due to an injury is a serious issue, but being able to fall back on school is another part of being a student athlete. Athletes deserve to be taken care of in case of any and all injuries, but getting paid for extracurricular activities is not what earning a degree is about.

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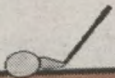


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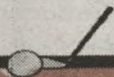


SPORTS

Kayla Stroud/THE SPECTATOR

Total Expenses by Team

 Varsity Teams	 Men's Teams	 Women's Teams	 Total
Basketball	\$472,790	\$420,040	\$892,830
Football	\$1,651,985		\$1,651,985
Total Expenses of all sports, except football and Basketball Combined	\$890,857	\$1,339,468	\$2,230,325
Total Expenses Men's and Women's Teams	\$3,015,632	\$1,759,508	\$4,775,140
Not Allocated by Gender/Sport			\$2,293,183
Grand Total Expenses			\$7,068,323

Total Revenues by Team

 Varsity Teams	 Men's Teams	 Women's Teams	 Total
Basketball	\$353,413	\$287,746	\$641,158
Football	\$1,658,740		\$2,658,740
Total Revenues of all sports, except football and Basketball Combined	\$1,098,863	\$1,527,185	\$2,626,048
Total Revenues Men's and Women's Teams	\$4,111,016	\$1,814,930	\$5,925,946
Not Allocated by Gender/Sport			\$1,149,598
Grand Total for all Teams (includes by team and not allocated by gender/sport)			\$7,075,544

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