

Da Kalo

VOLUME 1 EDITION 2

MARCH 2010

EVENTS OF INTEREST:

- **8th Annual Jewish Film Festival:** Honolulu Academy of Arts 3/6-3/18
- **43rd Annual St. Patrick's Day Parade:** Kalakaua Ave. 3/17
- **Honolulu Family Festival:** Ala Moana Beach Park Magic Island 3/25-3/28
- **Relay for Life:** University of Hawaii TC Ching Athletic Field 4/10 6PM-6AM (Sign up with us online today).

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Student Trapped In Student Loans

By: Janel Foster, Leasing Assistant.

With some colleges and universities costing \$30,000 or more per year, students across America are borrowing money more than ever before, a trend that will likely affect an entire generation in the long-term.

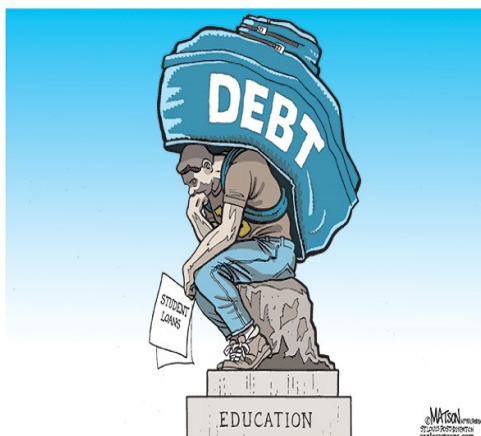
The types of loans taken out by college students are either federal direct loans or private loans. Federal direct loans are those provided by the Department of Education. Acting as a lender, the federal government provides

funds for college education. On tuition statements, you may have seen references to Stafford and PLUS loans; these are provided by the federal

government. Private loans that are provided by lenders such as Sallie Mae and My Rich Uncle, are loans that can be used not only to pay tuition but also living expenses. These loans usually come with higher interest fees,

and since the financial crisis, they are generally less available.

The total amount borrowed by students and families in the 2008-2009 reached \$75.1 billion, ac-



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A Message from your Housing Director

As we begin the month of March and for some students graduation looks too close to believe, I would like to convey some reminders and tidbits of wisdom. I, along with the rest of the staff here at HSS would like to ask all residents to please aid in the security of our buildings by further supporting our community watch programs; this can be done by all residents continuing to report suspicious activity to staff. In comparison to competitors and neighboring apartment buildings we are noticeably more secure because of our tight knit community and concern for your fellow residents. I would also like to remind residents that all buildings are alcohol and drug free. This policy allows staff to aid you in fully utilizing the college experience to have fun, learn, and above all, remain safe. Please help us serve you by appreciating that we are here to make your college experience one of the memorable and best times in your life.

Mahalo nui loa,

Justin Stern, Housing Director



*We were born to
unite with our
fellow men, and to
join in community
with the human
race.*

~Cicero

Community Development

Program of the Month: Diamond Head Trek

This last program of the month winner was Resident Advisor DJ Blum of Beach Walk with his Diamond Head Trek. DJ is an outdoor enthusiast and loves to share this passion and the island with any and all willing to join.



climb the once active volcano, an incomparable 360 degree view of our beautiful island. Please make sure to attend our next program and let your RA know what kind of program YOU want to see.

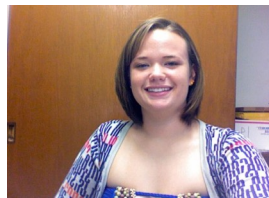


His latest venture took him to the Diamond Head State Monument February 13th. DJ took 12 residents from all over Hawaii Student Suites on this breathtaking hike that allows those eager enough to



New Staff...

Barbara Lewitzke (to the left) I was



born and raised in Missouri. I'm 18 years old. I moved to Hawaii in August to go to UH to study language and medicine.

My majors are: Spanish, German, and French. My two favorite things to do are travel and spend time with my nephews.

Resident Photo of the Month



Resident Kendall Perich captures a stunning view.

Want your photo in the newsletter?

Please submit all photos to Justins@hihltd.com.

“Two-thirds (65.6%) of 4-year undergraduate students graduated with a Bachelor’s degree and some debt in 2007-08, and the average student loan debt among graduating seniors was \$23,186 (excluding PLUS Loans but including Stafford, Perkins, state, college and private loans).” Courtesy of Finaid.org



Scholarship Resources:

- Fastweb.com
- StudentScholarship-Search.com
- Scholarships.com
- UHF.Hawaii.edu
- HawaiiCommunity-Foundation.org

Continued from Front Page...

According to the U.S. Department of Education, up more than 25 percent from the year before. Though a greater one-year increase than expected, student debt has been growing for more than a decade, a trend that indicates how common it has become for students to rely on loans to help pay for education. Two-thirds of col-

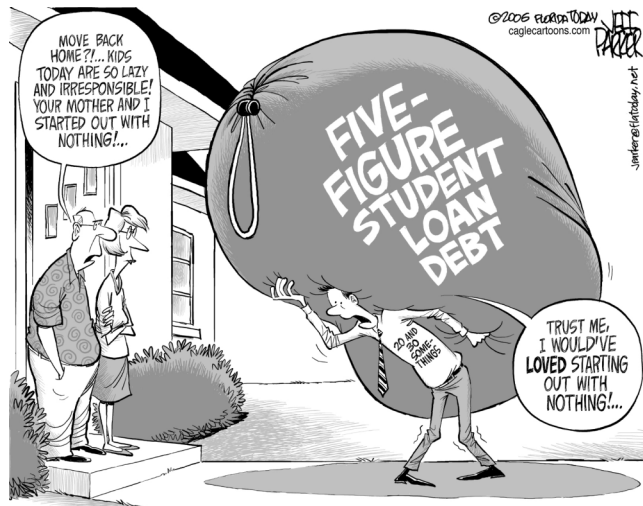
lege students borrow to pay for college, and the average individual loan debt is about \$23,186 by the time the student graduates, according to the Department of Education. Students have to pay this off in five years, beginning their second year after graduation. Clearly students need to be smart about their debt, starting with encumbering themselves

with as little of it as possible. Fortunately help is available, from financial aid counselors on campus to Web sites such as Collegetips.com, which

provides advice on ways to overcome paying outrageous amounts during college. For example, the Web site advises students to attend low-tuition community colleges for the first two years. It also tells students to: “hold a job while you go to school to pay for your living expenses, [and] share a room while you go to school to cut down

those expenses.” Living in a depressed economy, many students are unsure how they will pay for college or how they will pay for loans after college. To help students avoid risky high-interest private loans, President Obama’s Administration has raised the Stafford loans limit to \$31,000, \$8,000 more than last

year. It’s hard enough to find a job in this economy, let alone a job that will pay for the rent, food, and student loans plus interest. Go over your options with a financial aid counselor who can clear up confusion about student loans. Ask them about loan options that won’t take an arm and a leg after you graduate.



Follow us on online! Keep up to date with what is going on in the buildings, program, and free giveaways!

www.studentrentalshawaii.com


Facebook: *Hawaii Student Suites*

Twitter: <http://twitter.com/HawaiiSuites>

Myspace: <http://www.myspace.com/hawaiistudentsuites>

Schedule of Events

- ◆ 3/01 RA Movie Night: Waikiki West. Please Contact RA Jeremy Hicks for further details.
- ◆ 3/05 RA Movie Night: University of Hawaii at Manoa Campus Center 7PM. Please contact RA Zairon Frazier for further details.
- ◆ 3/13 Sky Diving: Sky Dive Hawaii 1PM. Please Contact RA Nohea Taufassau for further details.
- ◆ 3/24 Kalo tending to Kalo: University of Hawaii Ka Papa Lo'i o Kānewai. Please Contact RA Zairon Frazier for further details.
- ◆ 4//10 Relay for Life: University of Hawaii at Manoa T.C Ching Athletic Field 6PM-6AM. Please contact any building staff for further details.

March 2010						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 RA Movie Night 	2	3	4	5 RA Movie Night 	6
7	8	9	10	11	12	13 Sky Diving 
14	15	16	17 St. Patrick's day 	18	19	20
21	22	23	24 Kalo tending to Kalo 	25	26	27
28	29	30	31			

Leasing Office

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Residential Life Office

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Please direct all business related inquires i.e. leases to the Leasing Office. Please direct all resident related inquiries i.e. parental questions, complaints, and all other resident issues to the Residential Life Office. Don't forget we are here to help YOU so please let us know what we can do for you today.

Published by:

