Dear Student,

Back in March 2014, Jay Express won the NEFE Championship and was featured on their website. Beginning October, Jay Express will again offer a 10 week workshop series on financial fitness. You will learn about debt management, how credit/debit card works, how to prevent identity theft, and much more. INVEST 30 minutes a week into your future with us!

As you are taking your fall classes and interacting with your professors and other students, you may begin to develop an interest in another field of study. In “Your Major and You”, we will list some of the things you should consider before changing your major, alternatives to changing your major, and also the steps you need to take to change your major.

Be sure to also check the October calendar for important dates coming up and be prepared for them!

We have also included a crossword puzzle dedicated to celebrating John Jay College’s 50th anniversary. How well do you know about JJC? Take the challenge and find the answers on page 3 of this newsletter!

Jay Express and Enrollment Management (EM) Call Center

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Event Highlight

Financial Fitness 101

Have you wondered what makes up your credit score? Do you know that your financial well-being can affect your employment? Do you want to learn how to manage your debt?

Join us every week for a 30 minute financial fitness talk during community hour. This is open to the public!

**Date:** Oct. 1 – Dec. 11, 2014, every Wednesday and Thursday (New topic every week!)

**Location:** Room 1.119, New Building

**Time:** 1:45PM-2:15PM

The More You Know featuring:

Financial Aid Disbursement Methods

- Direct Deposit (form on the Jay Stop website)
- CUNY Scholars Card ([www.cuny.edu](http://www.cuny.edu))
- Check in the Mail (default)

Students are encouraged to sign up for direct deposit or CUNY Scholars Card.
Your Major and You

You may have been curious about another major or minor that is offered at the College. After researching about the new major, you are excited about the new academic career and ready to make that change, but you also wonder if the change will affect your graduation or financial aid status. If you are thinking about changing your major, here are some additional things you should consider before you make your decision.

How much longer do I need to complete the new major?

The “What If” feature will reassign the courses you have completed and show you how it falls into the new major. Remember, you have to complete the classes based on the current version of the major. You cannot follow any older version of the major. Are most of your completed courses now considered elective credits? Will you have more earned elective credits than what is needed for your degree?

How will my financial aid be affected?

Financial aid funds are not unlimited; therefore, you may not have enough financial aid to cover the extended time needed to complete the requirements for your new major. If you cannot complete your degree by the time your financial aid runs out, you will need to pay out of pocket to complete your degree or consider taking out a federal student loan should you still be eligible. Come to Jay Express Services to check your eligibility.

Can I take a minor?

If you still want to pursue your existing major, why not take your new interest as a minor? Minors require 18 credits and only 6 credits can be shared between the major/general education requirements and minor. Make sure you also have enough room for elective credits for financial aid purposes. A minor is not a degree requirement, but will diversify your educational experience. Once you have decided, declare your intention to complete the minor at Jay Express Services in-person.

What about double major?

If you are equally passionate about two majors offered at John Jay College, you can also consider double major. Only 6 credits can be shared between two majors and this is not available to Forensic Science and Computer Information Systems majors. To declare double major, you need to be in good academic standing and have earned 12 John Jay College credits. You will need to complete degree requirements for both majors in order to graduate. Make sure you have enough financial aid left to pursue double majors.

3 Steps to Change your Major

1. Talk to the department and major coordinator about the major. Does it fit your academic strengths? Are you prepared for the academic rigor of the program?
2. Review “What if” and make an appointment to speak with an academic advisor. Make sure that the classes you are/will register for apply to the new major.
3. When you are certain, come to Jay Express Services with a completed Change of Major form. You can only change your major once per semester. Be absolutely sure!
Jay Express Services Wins National Endowment for Financial Education Championship

Garnered the most sign-ups on the CashCourse website, Jay Express’ Financial Literacy program beat out 391 schools – including Manhattan College, Florida State University, and University of Wisconsin – Stout – to win the $1,000 first prize from the National Endowment for Financial Education (NEFE) to further fund the workshop series. Though seemingly a modest prize, the funding comes at an opportune time to grow the program.

Why Does Financial Literacy Matter?

Many of our students at John Jay College are currently in or aspire to join public service; therefore, being financially savvy and managing their finances now are paramount to attaining their employment goals. Raising students’ financial awareness will help them land that dream job in the FBI, CIA, or Police Department.

Financial well-being affects more than just employment. A credit score, determined by how well a person manages debt and credit, affects car insurance rates which may come as a surprise to some students. When most of our students hope to rent their own apartment, lease their first car, or eventually own their first property, diligently saving and wisely monitoring their credit will help them reach those personal goals.

So please join us for our financial literacy workshop and brush up on your money management skills!

Check out www.cashcourse.org for articles on how to be savvy with your money!

Be Financially Fit with Us!

Join Jay Express Services every Wednesdays and Thursdays from 1:45PM-2:15PM in Room 1.119NB to learn how to manage your way to a better financial future! Participants who attend 7 or more different workshops will also receive a certificate!

Oct. 1 & 2 – Intro to Financial Fitness
Oct. 8 & 9 – Setting Goals
Oct. 15 & 16 – Debt Management
Oct. 22 & 23 – Budgeting
Oct. 29 & 30 – Monitor Spending
Nov. 5 & 6 – Managing Credit
Nov. 12 & 13 – All about Loans
Nov. 19 & 20 – Understanding Debit and Credit Cards
Dec. 3 & 4 – Preventing Identity Theft
Dec. 10 & 11 – Financial Literacy Review

Page 4 Crossword Puzzle Answers:


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**October 2014**

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*See the Academic Calendar on the John Jay College website for more important dates. These dates are accurate at the time of press. Please refer to the Academic Calendar for any other dates.*

**Crossword Puzzle: All about John Jay College (50th Anniversary Edition)**

**Across**

3. The current John Jay College President
7. First Chief Justice of the Supreme Court
8. Professors Michael Wallace & John Matteson won this
9. This building was a shoe factory before becoming part of the College
10. John Jay College mascot

**Down**

1. A time in the middle of the day where no classes are scheduled and students can attend activities, meet with faculty members, and work on group projects
2. Name of the outdoor space in the New Building
4. Official name for T-Building
5. 2014 Convocation Speaker
6. John Jay College currently has 27 of these

**Answers are at the bottom of page 3 in this newsletter!**