

# ADULTING GUIDEBOOK

SPRING 2020



Sponsored by: Center for Career & Professional Development, Center for Community Engagement, Student Financial Services, & Wellness

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## Center for Career & Professional Development

### *Mission:*

The Center for Career & Professional Development (CCPD) at Otterbein University empowers students to navigate the self-discovery process and integrate their curricular and co-curricular experiences by providing comprehensive resources and professional development opportunities that promote career development as a lifelong process.

### *Contact:*

[www.otterbein.edu/career](http://www.otterbein.edu/career) | [career@otterbein.edu](mailto:career@otterbein.edu)

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## Center for Community Engagement

### *Mission:*

The CCE builds community partnerships and enhances our historical relationships with neighboring communities. We bring together campus volunteerism, service-learning, and community-based action research. Students, faculty, and staff currently support community engagement in five key areas: Civic Responsibility, Environmental Awareness, Health, Poverty, Hunger, & Homelessness, and Youth Literacy, Education, & Development.

### *Contact:*

[www.otterbein.edu/cce](http://www.otterbein.edu/cce)

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## City of Westerville Code Enforcement Division

### *Mission:*

To provide students with helpful rental information such as sample leases, rent escrow information, a sample apartment checklist, landlord tenant law, etc... and to highlight the importance of safe rental housing, who to contact when there is a code violation, and to let students know what the property owner is responsible for vs. what the tenant is responsible for.

### *Contact:*

Bryan Wagner | [bryan.wagner@westerville.org](mailto:bryan.wagner@westerville.org) | [www.westerville.org](http://www.westerville.org)

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## KEMBA Financial Credit Union

### *Mission:*

We exist to enrich the financial lives of our members and associates and will do so with passion, empathy and integrity.

### *Contact:*

James McDougal | [jmcdougal@kemba.org](mailto:jmcdougal@kemba.org) | [www.kemba.org](http://www.kemba.org)

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## Office of Alumni Relations

### *Mission:*

Lasting relationships are the heart of the Otterbein experience. Connections with fellow Cardinals start in a quiet peaceful village and often last a lifetime.

### *Contact:*

[www.otterbein.edu/alumni](http://www.otterbein.edu/alumni) | [alumniinfo@otterbein.edu](mailto:alumniinfo@otterbein.edu)

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## Otterbein Counseling Center

### *Mission:*

Our Counseling Center will provide a supportive, therapeutic relationship and safe space for students to address and work through challenging situation, grown in their relationships, and realize their potential as active members of their communities. The Counseling Center will positively affect not only the health of individual students, but also the culture of campus wellness through outreach, advocacy, and healthy relationships with the Otterbein community.

### *Contact:*

[www.otterbein.edu/counseling](http://www.otterbein.edu/counseling) | [counseling@otterbein.edu](mailto:counseling@otterbein.edu)

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## Otterbein Wellness

*Mission:*

Wellness is an active process of developing healthy habits to increase physical, mental and social well-being, reduce stress and create balance to a more fulfilling life. Sometimes demands, such as personal expectations, social pressure, adjusting to college, adulthood, and/or identity formation, can make it difficult to cope. Maintaining wellness can help prevent distress from those demands and other stressors.

*Contact:*

[www.otterbein.edu/wellness](http://www.otterbein.edu/wellness) | [wellness@otterbein.edu](mailto:wellness@otterbein.edu)

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## Parkhurst Dining

*Mission:*

Providing nourishment and nutrition for Otterbein students.

*Contact:*

Jimmy Oldham | [joldham@parkhurstdining.com](mailto:joldham@parkhurstdining.com) | [www.otterbein.dining.catertrax.com](http://www.otterbein.dining.catertrax.com)

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## Skylight Financial Group

*Mission:*

Educate individuals and families on how to make smart financial decisions and set them up for long-term success.

*Contact:*

Sara Canterbury | [scanterbury@financialguide.com](mailto:scanterbury@financialguide.com) | [www.skylightfinancialguide.com](http://www.skylightfinancialguide.com)

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## Student Financial Services

### *Mission:*

Our commitment is to keep excellence and opportunity affordable for all students who stand to benefit from Otterbein's transformational education.

### *Contact:*

Aissata Berry | [financialaid@otterbein.edu](mailto:financialaid@otterbein.edu) | [www.otterbein.edu/financial-aid](http://www.otterbein.edu/financial-aid)

## HELPFUL HINTS FROM OUR PARTNERS

### **Financial Literacy Facts for a Stable Future**

Otterbein students who follow a few simple guidelines and develop good habits now are more likely to enjoy a financially sound future.

- For now, your primary focus should be making decisions that will enable you to graduate and start your career with as little debt as possible.
- Full-time, permanent income is something that normally comes after college, but somehow you will find a way to pay for the things you need now. The trick here is to go into as little debt as possible. Before taking out a loan or putting your next purchase on a credit card, ask yourself what you are getting vs. what you are giving up financially.

See additional literacy facts and ways to reduce your expenses at [www.otterbein.edu/wellness](http://www.otterbein.edu/wellness).

**-OTTERBEIN WELLNESS**

Before signing a lease agreement, it's important to understand property owner responsibilities vs. tenant responsibilities. A property owner is responsible for providing a safe and sanitary rental unit that complies with all local and state requirements (fire, electric, building, plumbing, HVAC, zoning, etc.). Once the lease is signed, the tenant is responsible for trash, parking, overcrowding, noise, animal, and similar issues. Use a rental inspection checklist (the City of Westerville is happy to provide a sample checklist) and always inspect the rental unit before signing a lease agreement. If there are any maintenance issues during your lease that the property owner refuses to correct, please call your local building or code enforcement department for assistance. In Ohio, Revised Code 5321.02 protects tenants from retaliatory action by a property owner. Tenants are also able to place their rent into "escrow" for any unresolved maintenance problems. Please contact your local municipal court for additional information about rent escrow. Any questions or concerns about Otterbein University off campus rental property can be directed to the City of Westerville Division of Code Enforcement at 614-901-6816 or [CodeEnforcement@westerville.org](mailto:CodeEnforcement@westerville.org).

**-CITY OF WESTERVILLE DIVISION OF CODE ENFORCEMENT**

## 5 Things to Know Before You Leave School

1. Know who your loan servicer is: Log into StudentAid.gov for federal loans. Review your credit report at AnnualCreditReport.com for private loans.
2. Know your total loan balance: Federal student loan balance can be found at StudentAid.gov and AnnualCreditReport.com for private.
3. Know your federal repayment options. Contact your loan servicer if standard repayment does not work for you.
4. Know your first loan payment due date: you can find your payment due date on your servicer's website or by calling. Consider setting up automatic payments to get a discount on your interest rate.
5. Know that you can always contact the Office of Student Financial Services to ask questions about your student loans. We are here to help and will point you to the appropriate resources.

## 5 Things to Do Before You Leave School

1. Pay down interest before it capitalizes; Interest could be accruing daily on your student loans. It is always smart to pay down accrued interest before it gets added to your principal loan balance.
2. Keep all your contact information updated; Visit your loan servicer's website or call to update your contact information.
3. Review loan forgiveness; Options include forgiveness for teachers, nurses, and public service employees. Contact your loan servicer if you think you may qualify.
4. Build your credit score; Check your credit score on [www.annualcreditreport.com](http://www.annualcreditreport.com) or through free online sites like CreditKarma. Pick the right credit cards, make timely payments, set up automatic payments if possible, limit your credit card usage, and learn to say "no thanks" to credit offers if you are not in need of it.
5. Budget your money; Identify your income source (job, allowances, financial help from family, student loans, etc.) and set up a spending plan with both "fixed" and "variable" expenses. You can use free online apps to track your spending and stick to your budget.

## Resources

Learn about financing plans to help you get through school, build a credit score, budgeting, student loan repayment and more on [www.otterbein.gradready.com](http://www.otterbein.gradready.com).

Find information about your student loans including your loan servicer, total loan amount, and repayment options on the Federal Student Aid page at [www.studentaid.gov](http://www.studentaid.gov).

Check your credit score and/or private student loan balance on the Annual Credit Report at [www.annualcreditreport.com](http://www.annualcreditreport.com). You can check your credit score using free online tools like Credit Karma.

**-STUDENT FINANCIAL SERVICES**

1. The CCPD is here for you in the summer and after graduation. Email [career@otterbein.edu](mailto:career@otterbein.edu) to schedule an appointment.
2. Check out the [Otterbein Career Channel](#) on YouTube for short videos covering a variety of career-related topics such as Internship & Job Search Strategies, Video Interviewing, Resumes, Navigating LinkedIn and more!
3. Follow the CCPD on social media for videos, tips, job and internship opportunities, resources and more!

YouTube: Otterbein Career

Twitter: otterbeincareer

Facebook: otterbeincareer

Instagram: otterbeincareer

**-CENTER FOR CAREER & PROFESSIONAL DEVELOPMENT**

1. Keep your contact information up-to-date by visiting [otterbein.edu/alumni](http://otterbein.edu/alumni). The team in Alumni Relations hosts events throughout the country, and we can't invite you if we don't know where you are.
2. Don't wait until graduation! Get to know the team now. Visit us in Howard House; meet the Student Alumni Board; talk with alumni volunteers. We are here to make your experiences as alumni both positive and rewarding.
3. Stay connected to Otterbein. Your relationship lasts a lifetime, and here are a few ways to stay current:

Facebook: <http://www.facebook.com/OtterbeinUniversityAlumni/>

Twitter: <https://twitter.com/OtterbeinAlumni>

Instagram: <https://www.instagram.com/otterbeinalumni>

LinkedIn: <https://www.linkedin.com/groups/53301/>

**-OFFICE OF ALUMNI RELATIONS**

