Lyrics about Money

“I know I can (I know I can)
Be what I wanna be (be what I wanna be)
If I work hard at it (If I work hard at it)
I’ll be where I wanna be (I’ll be where I wanna be)
Be, B-Boys and girls, listen up
You can be anything in the world, in God we trust
An architect, doctor, maybe an actress
But nothing comes easy it takes much practice” -from “I Can” by Nas

“You can’t always get what you want
But if you try sometimes well you just might find
You get what you need” -from “You Can’t Always Get What You Want” by The Rolling Stones

“I’ve had enough of scheming
and messing around with jerks
My car is parked outside
I’m afraid it doesn’t work
I’m looking for a partner, someone who gets things fixed
Ask yourself this question: Do you want to be rich?
I’ve got the brains, you’ve got the looks
Let’s make lots of money
You’ve got the brains, I’ve got the looks
Let’s make lots of money” -from “Opportunities” by Pet Shop Boys

“Bien pagada Si tu eres la bien pagada
Porque tus besos compré
Y a mi te supiste dar
Por un puñal de parné
Bien paga, bien paga
Bien paga, mujer” -from “Bien Paga” by Bebo & Cigala

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The pie chart presenting the age distribution statistics of the complainant also offers an informative perspective. There isn’t a huge difference in vulnerability to fraud after the age of 20. It seems that as people grow older, their chances of encountering frauds increase slightly. The data also reflects that in the two age groups, “Over 60” and “Under 20,” the percentage of complaints are significantly lower in comparison to other age groups. Rather than indicating that these age groups are less at risk, such differences could indicate their lack of ability or willingness to report a fraud when victimized. In fact, many incident reports written on blogs or websites made specifically for those who have been scammed, are about the elders who have been scammed and didn’t know what to do (if they even found out that it was a fraud). More importantly, these reports are written not by the elders themselves but by others (e.g. family members, close acquaintances). It is everyone’s responsibility to help one another from becoming victims and reporting the fraud incidents. We can see that all age groups are at risk and the best precaution one can take is to stay aware of the many scams out there. The issue specifically concerns us, college students, as we apply for financial aid. Some students who did not go to FAFSA.GOV but instead were directed to a fraudulent site ended up making a payment. If the students were informed that the first letter F of FAFSA stands for FREE, would they have made the same mistake? Probably not. In many instances, if the victim had stayed aware of the scams circulating at the time, he would have saved himself from being drawn into the whirlpool of fraud. The losses reported range from minimal dollar amounts of money to hundreds of millions of dollars. In a blink of an eye, your money can become a mere statistic.

Always remember: When it sounds too good to be true, then it probably is. Never exclude yourself from the chance of being scammed. You can never be too careful, even on “secured websites.” Read the websites reporting new scams occasionally and stay informed. As it is the case with most crime preventions, fraud prevention begins with self-awareness and responsibility.

USEFUL WEBSITES:
- http://www.fbi.gov/scams-safety/e-scams
- http://www.finaid.org/scholarships/scams.shtml
Internships

Over the summer break, many students gained either an internship or other work position experience. Those who have actively sought out an internship should know how important it is to get started on the internship applications early in order to increase the chance of being accepted. Most of the time, applications are reviewed on a first-come-first-served basis. While this does not mean that the chance of acceptance decreases if you apply a week before the deadline, it is still better to apply as soon as possible. When you wait until the last minute, it shows the recipient that you have not prioritized the application process. There is also a strong chance that some of the seats have already been filled. (Think of the financial aid applications for college: The earlier you apply the better!)

Applying for an internship or other student employment is much like applying for college and student financial aid. You need to do your research before narrowing down your options to a manageable number. Start your resume process as early as possible, and polish up your interview skills. You will need an updated resume, recommendation letter, statement of purpose, cover letter and any other documentation required by the position you are applying for. The Career Center hosts excellent information sessions on Internships throughout the semester. The Career Center is located on the second floor of the Boisfeuillet Jones center (aka B-Jones). The advisors are divided according to majors (you should be getting emails from your advisor regarding career center activities if you have declared your major). Set up an appointment with your advisor to discuss any concerns or questions you may have while seeking employment opportunities. They are available to review your resume and to conduct a mock interview. The Emory Career Center is waiting with open arms for eager students seeking opportunities—you just have to ask!

The Career Center website http://www.career.emory.edu/) allows you to view the upcoming events and programs. You can also find more detailed information about the events by clicking on the link. The right side of the page also lists electronic resources such as Eagle Ops (Emory’s job search site for internships, full time, part-time, and work study positions) and document critique services.

In the meantime, Don Cornwell, Associate Director of the Emory Career Center, has provided basic tips and answered common questions asked by students to help you succeed this year! There are many resources available at the Emory Career Center: the Internship information sessions are held a couple of times per semester; one-on-one appointments with your Career Center advisor; and panel discussions that allow students to interact with peers who have had previous experiences in internship positions.

A common mistake students frequently make in searching for an internship is not starting early. According to Mr. Cornwell, you need time to research your available options, to get critiques on your resume, to have several mock interviews, and to attend to whatever else the position you are interested in may require. To get all the necessary steps done properly and on time WHILE juggling academic work means that the best time to begin looking for summer internships would be during winter break. This is usually the time when you don’t have much on your plate. So why not take advantage of the time, which you probably won’t have as soon as the new semester begins?

You must have your resume critiqued. The service is provided to you at no cost at the Emory Career Center. Make the effort to submit the

Scam Alert

We are all familiar with the basic economic notion that if something sounds too good to be true, then it probably is. Perhaps overuse of this statement has rendered it meaningless, as it seems that more and more people are taking the advice lightly. If it is often the case that people are too occupied with their lives to pay much attention to the scams around. However, nothing seems to discourage scammers from experimenting and coming up with more tricks. The dangers of scams loom in our society as part of the criminal scene. Especially with the advancement in technology and worldwide use of the Internet, people are more vulnerable and the scammers more cunning.

According to the 2010 Internet Crime Report, the Internet Crime Complaint Center (IC3) received the second-highest number of complaints since its inception in 2000 (Figure 3). IC3 also reached a major milestone this year when it received its two-millionth complaint. On average, IC3 receives and processes 25,000 complaints per month.

Here is a percentage division on Internet Frauds in 2010:

1. Non-delivery Payment/ Merchandise 14.4%
2. FBI-Related Scams 13.2%
3. Identity Theft 9.8%
4. Computer Crimes 9.1%
5. Miscellaneous Fraud 8.6%
6. Advance Fee Fraud 7.6%
7. Spam 6.9%
8. Auction Fraud 5.9%
9. Credit Card Fraud 5.3%
10. Overpayment Fraud 5.3%

Caveat Emptor—let the purchaser examine the article he is buying before the bargain is completed, so that in case of disappointment after purchase he may not blame the seller. (OED)
Internships

and Pandora. It also means that a user with a premium membership can listen to Spotify offline. Spotify allows users to create playlists, not just from their online catalogue, but also from their own music. The service has no time restrictions. Spotify is also adding a radio option, but playlists and favorites are still easily accessed.

One of the service’s main selling points is that any playlist that’s made on Spotify can be transferred to any music listening device. And the user can listen to tracks without having to buy a track or album. There are some tracks that aren’t on Spotify, and some artists, such as the Red Hot Chili Peppers, only have a select number of tracks available for streaming. Not every service has every song. The difference is that Spotify makes it obvious which ones they don’t have by listing the tracks off the albums.

<table>
<thead>
<tr>
<th>Service</th>
<th>Number of Tracks (approx)</th>
<th>Users (approx)</th>
<th>Available in</th>
<th>Free streaming?</th>
<th>Subscription costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rhapsody.com</td>
<td>9 Million</td>
<td>800 Thousand</td>
<td>USA</td>
<td>No</td>
<td>Premier: 9.99$/mo.</td>
</tr>
<tr>
<td>Pandora.com</td>
<td>700 Thousand</td>
<td>100 Million</td>
<td>USA</td>
<td>Yes</td>
<td>36$/yr. (About 3$/mo.)</td>
</tr>
<tr>
<td>Grooveshark.com</td>
<td>22 Million</td>
<td>35 Million</td>
<td>Everywhere but Germany</td>
<td>Yes</td>
<td>Premium: 6$/mo. or 60$/yr.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Anywhere: 9$/mo. or 90$/yr.</td>
</tr>
<tr>
<td>Spotify.com</td>
<td>15 Million</td>
<td>13 Million</td>
<td>Austria, Belgium, Denmark, Finland, France, the Netherlands, Norway, Spain, Sweden, Switzerland, United Kingdom, USA</td>
<td>Yes</td>
<td>Unlimited: 4.99$/mo.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Premium: 9.99$/mo.</td>
</tr>
</tbody>
</table>

Legal Music Downloading Services

(Continued from page 19)

(Continued from page 4)
Internships

One way to establish a network is to have conversations with people. For instance, talk to the faculty members in your major department or your advisers. Inform them that you are trying to earn a research opportunity this summer and ask if they have any contacts.

Take your chances. You'll be surprised to find the quantity of resources available through your network. As previously mentioned, LinkedIn is a good way to start searching for internships as your professional presence on the Internet is also important. As social networking becomes more and more prevalent, you may find it useful to establish your network.

The Test For Unpaid Interns (The 6 Criteria)

There are some circumstances under which individuals who participate in “for-profit” private sector internships or training programs may do so without compensation. The Supreme Court has held that the term “suffer or permit to work” cannot be interpreted so as to make a person whose work serves only his or her own interest an employee of another who provides aid or instruction. This may apply to interns who receive training for their own educational benefit if the training meets certain criteria. The determination of whether an internship or training program meets this exclusion depends upon all of the facts and circumstances of each such program.

The following six criteria must be applied when making this determination:

1. The internship, even though it includes actual operation of the facilities of the employer, is similar to training which would be given in an educational environment;
2. The internship experience is for the benefit of the intern;
3. The intern does not displace regular employees, but works under close supervision of existing staff;
4. The employer that provides the training derives no immediate advantage from the activities of the intern; and on occasion its operations may actually be impeded;
5. The intern is not necessarily entitled to a job at the conclusion of the internship; and
6. The employer and the intern understand that the intern is not entitled to wages for the time spent in the internship.

If all of the factors listed above are met, an employment relationship does not exist under the FLSA, and the Act’s minimum wage and overtime provisions do not apply to the intern. This exclusion from the definition of employment is necessarily quite narrow because the FLSA’s definition of “employ” is very broad.

Courtesy of U.S. Department of Labor Wage and Hour Division

Legal Music Downloading Services

Pandora (Pandora.com) is a free service. It was really well and allows users to listen to their favorite music. New songs and old songs are played in a rotation that won’t let the user get tired of hearing a song like a normal playlist would. The service itself allows for free music streaming, though there is a premium option for $36 a year. The premium option removes ads, has higher quality audio, and allows for longer streaming without having to actually interact with the website.

Grooveshark (Grooveshark.com) Grooveshark is a free service. It was very popular at Oxford College a few years ago, and the reason was that it allowed for more control than Pandora. Grooveshark allows the user to create a playlist, arrange songs, and favorite songs, it also has a fairly wide selection. If the user likes a song and wants to purchase it, there are very simple links to iTunes or Amazon. It also has a radio function, making suggestions based on what was already in the playlist. In some ways this gives more control to the user. On the other hand, Grooveshark gives recommendations based on all songs in the user’s playlist, even if the song is not like the others. For instance, if your playlist is almost entirely Rock music, but you have one Beyoncé song that you really enjoy, you will get recommendations based on that song as well as all the others in the playlist.

Another problem is that the service can slow down the user’s computer, especially if the user has an older system. The slowness will increase by the length of the playlist. Grooveshark also has problems with errors. Still, the service does allow for a lot more control than Pandora, and is good for making playlists or listening to a song you specifically want to hear. Grooveshark has more tracks available for streaming than any other service on this list. It does have a premium option, like all other services on this list, but the links to the premium services are oddly hard to find. The least expensive option (Grooveshark Plus, $6 a month), removes ads, has a desktop application, and gives users unlimited space in their Grooveshark library. The more expensive option (Grooveshark Anywhere, $9 a month) gives users all the features of Grooveshark Plus, while also allowing users to stream from their mobile devices.

Spotify (Spotify.com) Spotify is a relatively new service, at least in the United States. The service only became available to the US last summer, but since then it has become quite popular. For one thing, Spotify has a partnership with Facebook. New users have to sign up for Spotify with their Facebook account, though old users have the option not to connect through Facebook. Because of this partnership, Spotify users are able to post playlists on Facebook and share tracks with their friends very easily. Spotify, unlike Pandora or Grooveshark, is downloaded to the computer, an option only available for premium members in other services. This means that Spotify does not slow down Internet usage like Grooveshark.
Obtaining music illegally has been a big deal since way before Napster. For instance, in the USSR it was illegal to listen to American rock music. It was amazing the lengths that people would go to in order to get a record album of American music. Now, because of the Internet, it’s just become much easier to access music illegally. In fact, it’s a fairly good bet that many students with a computer or an mp3 player have at least one illegally downloaded piece of music on their devices. Since it’s physically easier to hit the download button rather than plug in your credit card numbers, or go out and buy a CD, it comes as no surprise that so much music is pirated.

And yet it doesn’t have to be this way. There are numerous websites where people can listen to music for free or very little. In fact, there’s actually a list of both online radios and of online streaming services on Wikipedia, both of which are very long and very easy to find. This article reviews a few of these services that are known to work, are easy to use, and have a good music selection.

Rhapsody (Rhapsody.com)
Rhapsody is a music service which allows the user to download an unlimited number of songs for $10 a month from Rhapsody’s library of over 9 million tracks. The tracks are downloaded directly to the user’s computer, which can then be transferred to an mp3 player. For $15 a month users can have direct access to their Rhapsody account on three mobile devices instead of just one. Rhapsody also happens to have many more tracks than most popular services on this list. Rhapsody is best for a family computer, allowing everyone in the family to download as much music as they want, without the price being too harsh on a family budget.

The selection is also diverse and eclectic, featuring a range of music from Classic Rock, to Pop, to Norwegian Black Metal. Besides that, Rhapsody features a radio-streaming option, similar to services like Pandora, except that since you’re already paying for it there aren’t any ads.

Pandora (Pandora.com)
Pandora may be the most popular way to listen to music online. Most students have either heard of it or used it. Pandora creates a ‘station’ based on a type of music, an artist, or even a specific song. Songs for the radio are chosen by something called the music genome project. Music is randomly selected based on how similar it is to the station. For example, a station created on the basis of “Harry Potter Movie Scores” will also play movie scores from Inception or Tim Burton’s Alice in Wonderland. The song selection is also modified through ‘thumbs up/thumbs down’ controls that allow the user to remove a song or encourage other similar songs to be played. Users can also skip some songs, but if they have different stations, sometimes it’s just as easy to try and wait out a song while listening to another channel.

Pandora used to have a 40-hour limit on listening per month, though this limit has since been removed. Pandora’s major limitation comes from the fact that it does not work outside of the United States, even if the user registered the account in the United States. This is a problem for any students studying abroad or working for a company with international offices.

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E-Reader vs. Books

Emily A. Thomas

Most articles comparing eReaders to books come down on one side or the other—either you should only read books or just get a Kindle. It is completely possible to have it both ways. This article focuses on reasons to use an eReader vs a Book while in college. Having a Kindle or a Nook for pleasure reading makes sense. However, if you’re thinking about one for school, you may want to consider the pros and cons first.

eReaders are great for a number of reasons: lower book prices, less space, less weight. For anyone who has to lug all their books around campus, an eReader can very well be a godsend. Let us talk cost for a moment. For example, Jackie C., a sophomore in college, spent about $32 for textbooks this past semester. She needed eleven books for an English class. She already owned two of the books and had to physically buy one book (which cost her $22). She bought the other nine books on her Kindle and paid only about $10. Because of the Kindle she now has the complete works of Shakespeare (which she will probably need in the future). To compare, mostly, the price is less per book, and that does add up over time. Another factor when buying an eReader is convenience. While this won’t really apply to anyone who buys a Kindle now, there are Kindles that will not work with Emory’s wireless network. The reason is that Emory dropped the B band of wireless. Some older devices, like Kindles purchased before December, only work on the B band. This means that anytime a student with an older Kindle wants to buy a new book, he would have to find a store that offers free Wi-Fi (like Panera or Starbucks) in order to get his book.

Any Kindle bought after this past December won’t have this problem. However, it’s a problem for older devices. Even if you have to walk to Panera, there is a convenience to an eReader that books don’t have. Jackie stated that she bought a new book recently ($17 hardcover plus shipping, or $12 for the Kindle off Amazon, $27 in store from Barnes & Noble). She knew that she wouldn’t find it in the campus bookstore, and that ordering it would take a few days. She wanted to read it right away, so she bought it on her Kindle. She got the book that afternoon when it could have taken as much as a week to get it otherwise—and it cost her less.

An eReader is very portable, and fits easily in almost any purse or book bag. Most of them have fairly long battery lives (a month or more) and can possibly be more “green” than a regular book. That being said, there are potential problems. eReaders are only really more environmentally friendly if you read several dozens of books per year. Otherwise they aren’t as eco-friendly as a good old paperback, simply because the materials that make up an eReader (which needs to be replaced every couple of years because of wear to the device and updated technology) are often more harmful to the environment than a paperback.

Second, eReaders are a lot harder to make notes in. They also can be problematic to cite, especially for a class that isn’t using classics. In a class that uses fantasy novels, or children’s books, or essentially any books that are normally for pleasure reading, the Kindle is probably not going to be conducive to citations. In fact, it may or may not have page numbers. For a class on British fantasy, any student who decides to write a paper referencing the work of Tolkien, or from where you received it, there will be varying rules regarding when you will begin

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With commencement day in full view, many students are finding themselves at the crossroads of their future—continuing their education or entering the workforce. There are many decisions and plans to be made. For many students, repaying student loans is on the top of their shortlist of things to begin planning for.

In many cases, obtaining a college degree would have been virtually impossible if it were not for the assistance of student loans. However, the mere thought of repaying student loans can be as confusing as it is frightening. Student loan repayment can take a hefty toll on one’s salary, even for those who have been in the workforce for several years. Since student loan debt cannot be written off, careful planning and strategizing is essential in making the student loan payment process a lot easier to handle.

Depending on the type of student loan you have and from where you received it, there will be varying rules regarding when you will begin repayment, how much you are required to pay monthly, and the length of time you have to repay the loan. Most student loans become payable when a student graduates or falls below half-time. Federal student loans (except for the Perkins Loan, which offers a 9-month grace period) and many private student loans allow a six-month grace period before actual repayment begins.

Deciding what student loan repayment plan is best for your individual situation will take some time to review. There are many repayment plans available. The Obama administration recently improved the student-loan repayment plan known as Income-Based Repayment (IBR). Under the IBR plan, a person’s monthly payments are capped at an affordable level relative to his or her adjusted gross income, family size, and state of residence. This plan is especially attractive to those who are low-income, unemployed, or work for public service, education, government, or nonprofit organizations. If IBR does not satisfy your individual financial situation, there are other repayment options available such as Standard, Extended, Graduated, Income Contingent, and Consolidation. These repayment alternatives should be explored in order to make the repayment more feasible. If you have difficulty making payments on your loans and need to postpone your repayment, the lender can assist you with an economic hardship deferment or forbearance, which will allow you to suspend or reduce your payments on a temporary basis.

The Project on Student Debt (www.projectstudentdebt.org) provides valuable tips for recent graduates on repaying student loans. Some are: Know Your Grace Period, Stay in Touch with Your Lender, Choose the Right Repayment Option, Don’t Panic (know your options), Pay off the Most Expensive Loans First, and Stay Out of Trouble! (do not ignore your loans).

Your decision to attend college on the promise of meeting new and interesting people, gaining a valuable education and, most importantly, having endless career possibilities as a result of a great education has all been realized. With good planning and research, you will be able to repay the student loans that made it all possible.

For further details on student loan repayment or postponement, visit the Federal Student Aid site, www.studentaid.ed.gov or www.fafaid.org. It’s always a good idea to consult a tax or financial advisor for specific information on how certain laws apply to your individual financial situation.

Student Loans...Decision Time!

Maria Carthon

Photo by: Jiye Lee (12C)

Photo by: Aleea Watts (13C)

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Humanities & Arts Professions

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ue, such as a specific skill set, but not every degree offers the same skill set. Each professor interviewed for this article highlighted different skills that his or her department is geared towards. Professor Dorothy Fletcher (theatre department), Professor Lynna Williams (creative writing department), Professor James Morey (English department), Professor Michael Sullivan (philosophy department), and Leslie Taylor and Robert Schultz (theatre department) weighed in on this subject.

For a theatre degree, possible professions range from those that directly relate to the degree (acting, directing, set design) to those that are more abstract in their relationship. Students who work with set design can usually acquire a position in interior design, landscaping, or architecture. Many times students involved with theatre will have dealt with advertising or the box office, so students with a theatre degree can go into museum administration.

Other degrees promote essential sets of skills more so than those for a specific profession. Philosophy and English degrees are both excellent critical thinking classes. A student who studies English may be particularly good at communicating effectively and analyzing texts. A philosophy student will also utilize analytical skills to contemplate upon various philosophical works. The importance of a philosophy degree is that it teaches students how to think, whether it be concrete logical or abstract thoughts. Both English and philosophy degrees allow room for a range of professions. Dr. Michael Sullivan pointed out that while other degrees may teach for a higher paying entry level job, a philosophy degree gives students skills which allow them to rise to higher paying professions over time.

Humanities and arts degrees can directly apply to specific professions. At the same time, the point of such degrees is to teach students skills that can be applied to different professions. In a job market where many people change jobs several times throughout their lifetime, such skills may be just as important as learning to be an effective scientist or a businessperson.

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E-Reader vs. Books

on The Golden Compass, for instance, is given the choice of citing using "locations," and there were 5369 of them in the Kindle edition. Hopefully the professor won’t mind. There’s a much bigger problem when it comes to texts with line numbers. If you don’t get the correct version of a Shakespeare play, then there might not be notations for Act/Scene/Line. Trying to use a Shakespeare text with no line numbers for a class is as close as it gets to being unprepared while still bringing the actual text.

An eReader is great for any class that isn’t using a large textbook. This means that an eReader, even if it sells textbooks, isn’t really ideal for math books, science books, or foreign language books; essentially any text that it would be great to be able to write in the margin of. If you need to take notes on a book while using an eReader, then you would probably need to write them on a separate sheet of paper. While most eReaders probably have ways to highlight, or bookmark pages for easy searching, it can still be more time-consuming than just dog-ear a page. One good feature of eReaders is that you can search the book, which is great if you know an exact phrase, or are searching for a minor character. On the other hand, if you’re looking for a major character, this option can easily be more time consuming than flipping through a paper and ink book.

eReaders are more convenient and cost less over all. Yet they are not really ideal for a classroom. What you get in exchange for price and convenience is texts that are harder to cite, and may even be harder to read. The cheaper the translation, the worse it’s probably going to be, and this includes Shakespeare texts. Even modern and new books may have scene jumps that seem awkward because page dividers are missing. If you are willing to accept the trade, an eReader can be very good. It will save a lot overall in cost, in

bookshelf space, and in carrying weight. Also, remember that just because you have an eReader does not mean you have to read all of your books on it. As though the rating on the Kindle may not have been as favorable, many people still love it. At the same time, nothing replaces the feel of a real book.
For many years, the study of humanities has been a mainstay of higher education. Recently, however, degrees in the humanities have come under attack as being less useful within today’s job market than degrees in the science, business, or technology. Each field of study all serve important roles as each are specialized to adhere to certain needs within our society. As a matter of fact, the division of roles occurs naturally as not every person is suited to every degree or profession: some science majors just cannot wrap their minds around an English class, as some English majors cannot wrap their minds around a science class. So what professions are better suited for a holder of an arts or humanities degree?

Humanities and arts degrees generally are not career specific. Though they generally have a chosen concentration within the department, they are also exposed to acquire various writing styles, discussions and thinking skills. According to an article in the Wall Street Journal; “The biggest complaint [about business degrees is that] the undergraduate degrees focus too much on the nuts and bolts of finance and accounting and don’t develop enough critical thinking and problem-solving skills through long essays, in-class debates and other hallmarks of liberal-arts courses. Companies say they need flexible thinkers with innovative ideas and a broad knowledge base derived from exposure to multiple disciplines.”

What an arts or humanities degree essentially does is allow more flexibility in choosing a path after college. Every degree offers something of val-
**Lyrics about Money**

(Continued from page 10)

- **“I don’t have digital I don’t have diddly squat It’s not having what you want It’s wanting what you’ve got” - from “Soak Up The Sun” by Sheryl Crow**

- **“These bill collectors, they ring my phone They bother me when I’m not at home Ain’t got no time to be fooling round...I want money, lots and lots of money...I wanna be rich for a little love, peace and happiness” - from “I Wanna be Rich” by Calloway**

- **“First story about the many problems caused by credit cards Park Sat Gat’s short story Students without an income swiping away their credit cards Overdue payments on top of more overdue payments Cosmetics clothes shoes extravagant spending she is now heading to a bar before her credit card payments are due. Drinking and with a bad credit he’s getting himself into robbery and murder crimes what madness in this world A single plastic card and money everyone goes crazy. Easy to spend think it’s easy to earn?” - from “Now” by Park, Sat Gat**

- **“I’d rather be rich, it sounds a little funny if diggin’ a ditch would earn me lots of money, I’d dig like a fool in the land of milk and honey Where everything’s cool Provided you have money” - from “I’d Rather Be Rich” by Chicago**

**Your Vote Matters**

_Emanuel Henighan_

November 6, 2012 is the United States quadrennial presidential election. Registered voters will be selecting the nation’s next president and Congressional representatives. College students are a vital bloc within this group of electorates: all political parties acknowledge their importance and aggressively seek their votes. Due to their temporary residential status and political familiarity, most students vote absentee within their home state. Voting registration deadlines may vary from state-to-state. Find out more information on absentee voting and deadlines (state of Georgia), log onto http://www.sos.ga.gov/voter/ or your home state’s Secretary of State webpage. Regardless of your political affiliation, it is very important to register and vote.

Although not a constitutional responsibility, the Congress controls the nation’s “money purse” and determines the amount of funding the Department of Education receives. This funding includes the financial assistance for college and graduate students (Pell Grant, Federal Supplemental Educational Opportunity Grants, Federal Work-Study Program and Stafford Loans and Federal PLUS Loan). The funding assists students in paying for college and postgraduate school; including tuition and fees, room and board, books and supplies. Title IV of the Higher Education Act of 1965 is the federal law that regulates the administration of these financial aid programs and must be re-approved or reauthorized by Congress every five years.

With the yearly costs of attendance continuing to increase, more students are seeking federal aid assistance to pay for their educational endeavor. For example, the 2012-13 cost of attendance for Emory College is $58,180, Business School $48,092 and the Candler School of Theology (graduate) $43,009. According to Emory University’s Admissions webpage, sixty-eight percent of its undergraduates receive financial aid. The aid received may be need (income) and merit (scholarship) based.

The graph below illustrates the amount of financial assistance (need-based or scholarship) granted to Emory and Oxford undergraduate students by average family income. As the average U.S. family income continues to shrink, the amount of funds families can contribute towards their student educational expense also shrinks.

*Average Grant Aid by Family Income*

(http://www.emory.edu/home/admission/financial-aid/index.html)

According to the Federal Student Aid (an office of the United States Department of Education) 2011 Annual Report, there was 15% increase from the previous year’s (2010) in aid disbursement within its Loan Programs – William D. Ford Direct Loan, Perkins Loan, 24% increase within its Grants Programs - Pell, Federal Supplemental Educational Opportunity Grants, Teacher Education Assistance for College and Higher Education Grants, and 17% increase in its Work Study Program (http://www2.ed.gov/about/reports/annual/2011resort/fsa-report.pdf).

On December 23, 2011, changes were made to the federal student aid programs. Some of these changes include: 1) Pell grant eligibility reduction of income level for student (dependent and independent) to be automatically eligible from $30,000 to $23,000. 2) Maximum Pell grant award increased to $5,500 for 2012-2013. 3) Temporary elimination of interest subsidy – eliminates (temporarily) the grace period interest subsidy for Direct Subsidized Loans.

As mentioned, regardless of the political affiliation, students should take a closer view of the importance of voting. The representatives within our Federal levels of government have the influence and power to determine the amount of financial assistance students may receive to attend college/university. Each year as the cost to attend college continues to increase, so will the number of students applying and receiving federal student aid. Do not forget to vote, it matters!
The 1996 Centennial Olympic Games in Atlanta can be easily compared to the more recent occurrences in Brazil. As Atlanta prepared to host the Games, many public housing residents were relocated, which led to frustration among low-income neighborhoods. It has been theorized that if increased business activity and an enhanced image are the goals of the host city, then low-income areas near venue sites are likely to suffer (Logan and Molotch 1987, 17-20).

The Atlanta Committee for the Olympic Games (ACOG) was criticized for leaving out the low-income citizens from fully engaging in planning decisions for their own community. As Charles Rutheiser, author of "How Atlanta lost the Olympics" (1986), observed, Atlanta ‘lost the Olympics’ by failing to use the games to regenerate its poverty-stricken heart.

Therefore, it could be argued that Brazil should, rather than being stubborn and forcing its way through constructions, allow the low-income residents to engage in the planning and enforce laws to make the relocation process smoother so that it doesn’t have a negative impact in their daily lives. Then, as Inalva Mendes Brito, a schoolteacher in Vila Autódromo said, "...the Olympics will be something to celebrate in the end."

In Decatur, GA, we can see urban development in a more applicable sense, more focused on everyday needs rather than a huge world event. Decatur added 8% more housing, a lower amount of housing by units and percentage than surrounding communities, during 1980-2000. There was also an increase in single family units and a decrease in multifamily housing units. However, since 2000, due to the City’s development and land-use policies for downtown development, the development of townhouse and multifamily dwelling units increased.

Decatur is not a new community, but a well-established one, dating years back. Hence, it has a large number of older dwelling units: nearly 1/3 of the housing stock was constructed in 1939 or earlier. Despite the age of housing in Decatur, more than 99% of all housing units in Decatur had complete plumbing and kitchen facilities in 2000. Decatur has also had its moments of sudden dramatic increase in cost of housing. It has had to address this critical issue as residents have expressed a desire for increasing diversity and affordability for all income levels.

The City came up with a limited program of housing assistance, where the Decatur Housing Authority provided housing in Decatur, more than 99% of all housing units in Decatur had complete plumbing and kitchen facilities in 2000. Decatur utilized a development incentive for affordable housing. The City of Decatur Commission approved a life cycle ordinance which enables the City to negotiate with developers in order to deliver guaranteed affordable units in exchange for density bonuses. Therefore, when a higher density building does not mean a bigger building and a smaller building does not translate into lower density. Density is determined by the size of the project area and the number of units planned within the structure. Some of the notable cases are the development of the Talley Street Lofts and 201 West Ponce De Leon. The developers of these structures both received a 20% density bonus, with the buildings containing 75 to 90 dwellings and 135 to 162 dwellings respectively.

As of 2005, The Housing Community Vision of Decatur reflects three main areas of concern: affordability; maintenance and renovation of single family housing; and additional well-planned multifamily and townhouse development in an active downtown.

In both examples of development, Brazil being at a greater scale and Decatur at a greater length of time, the lack of accommodation for low-income residents is prevalent. Though the issue is addressed better in a local continuous development, the issue still continues to exist. The problems the two development plans deal with are rather different and the two essentially have a different goal in mind. However, in the end, it all comes down to making a better community. Therefore, when a development plan is set in motion, the developers should cater to its population as a whole when making decisions. Persuasion is the key strategy, not aggression.