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erhaps you're a high-school senior who has finally settled on a college. Your tuition, room and board have been sent in. Now you can sit back and not wor-

Real life

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Story by

Mike Latona

Photographs by

Greg Francis

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n't grow on trees to purchase them.

Joan Anderson, director of residential life at Nazareth College, added that freshmen don't always see their spending limit approaching. So she suggested that students practice budgeting — by listing the incidentals they'll need to purchase and by getting used to managing their own checking accounts and charge cards — before they reach college. "Start as early as possible," Anderson said.

ry about campus life until late August.

After all, somebody will intervene if you have an argument with your roommate. And see to it that you balance your checking account properly. And not exceed your creditcard limit. And wash and fold your laundry properly. Right?

Frank Cafarella learned quite differently when he arrived on campus at SUNY College at Geneseo last fall. He quickly realized that he could no longer lean on family members, or longtime friends, when such challenges popped up.

"If you don't do it yourself, it's not going to get done," observed Frank, 18, a native of Niagara Falls, N.Y. He is a member of the Geneseo campus Newman Community. Students who had real-life experience with such situations will tell you it helps to deal with "Life 101" before college. They said they got caught by surprise, for instance, that such items as shampoo, school supplies and late-night munchies don't appear like magic. And that money doesAlong with some of these practical adjustments, Charles Cottone observed that many students are also unprepared emotionally for being on their own.

"A lot of people find themselves calling home all the time. They feel like they want to leave and go home, and not come back. I felt that way a couple of times," said Charles, 18. The Bayshore, Long Island, native belongs to the University of Rochester's Newman Community.

Anderson said that Nazareth offers programs during orientation, and through resident assistants (RAs), on how to deal with loneliness, roommates and even how to do laundry. Roommate difficulties are perhaps the toughest adjustments that freshmen face, Anderson noted.

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