

## FYI

### International Day: Introduces Students, Vistors To Multiethnicity

BY PRESLYN YOUNG  
Staff Writer

WSSU's International Programs Committee sponsored its seventh International Day activity last month. It was a day of events and activities on campus to sensitize the students and the public to the nature of multiethnicity.

Sixty WSSU students and 47 members of WSSU's faculty and staff represent 42 countries including the United States.

For the last three years, Dr. Olasope Oyelaran, coordinator of International Programs Committee and his committee have planned this annual event.

Dr. Oyelaran says International Day is "designed to provide opportunities for the faculty, staff, and students through collective observance of ethnical perspectives. International Day 1996 provided several opportunities for these observances.

The keynote speaker was Dr. Asa G. Hilliard III, Fuller E. Callaway Professor

of Urban Education, Georgia State university, Atlanta, GA. Other speakers were Dr. Subash Shah, chairperson, WSSU Department of Social Sciences; Bonga Vesi, chief examinations officer at the University of Zululand, South Africa; Mceba Tyamsasha, chief librarian at the University of Transkei, South Africa; and Ann Dunbar, professor of African Studies at UNC - Chapel Hill.

The speeches weren't the only events during International day. Outside there were pottery demonstrations, sidewalk chalk drawings, air demonstrations, and several book stands. There were also specialties for children like face painting, children's games, story-telling, and a visit from the "Purple Dinosaur."

Several WSSU student organizations displayed their talents during the day. An art student displayed a variety of his own drawings and paintings. He also sold air-brushed tee shirts.

Other participants were the Martin Luther King, Jr. Recreation Center step



The annual library book sale (file photo)

team; a Latino band, Groupos Mana; the Hayti Heritage Center Steel Drum Band; the WSSU Jazz Band; Winston-Salem Praise Gospel Choir;

"International Day is not only an

annual event, but it opens the door for more educational opportunities for the students who may want to participate in Abroad Study Programs," said Oyelaran.

### Establishing Good Credit Is A Must For Students

BY DOUGLAS B. CLARK  
Staff Writer

"Before leaving college, establishing a good credit history is very important," said Phronice Johnson, director of Collective Coordination for Perkins Loans from the Billing/Collection Office at Eller Hall.

College students realize how easy it is to get credit cards. Representatives from banks and other credit card company come to college campuses across the nation every school year offering cards. Just because a bank, gas company or retail store gives a student a credit card, doesn't mean the student should go overboard using it.

The first problem that Mrs. Johnson has noticed is that they do not realize it is a big responsibility to manage their personal finances. Before many students realize it, they are in serious debt to their creditors. Likewise, students who find themselves owing a considerable amount of money for student loans can help themselves by consolidating their loans through a Student Loan Consolidation Program.

"Students with at least \$7,500 worth of loans can save up to 60 percent in this program," said Mrs. Johnson.

Once students have enrolled in their repayment plans they must notify their financial agency of any changes in their present situation such as a change of address, change of job or loss of job. The students can also check with the Winston-Salem Credit Bureau if for any reason they have been denied credit. They will provide you with a free report of your current credit history.

According to Johnson, another problem college students face is the repayment of government loans. By federal law a state cannot hire anyone for a federal position unless they have paid off their Student Loans owed to the government.

"You have from 90 days to 240 days to start paying your loans after graduation," she said. "It is your responsibility to avoid or improve problems with your credit history." Having good credit and getting good credit references are two things that all consumers need;

especially students.

"College students should try to obtain smaller amounts for a line of credit and have a co-signer(s) to start with," said John P. McGrail, vice president /City Employees, Winston-Salem Credit Union.

"The students can make arrangements to make a reasonable amount of payment with the credit establishment. Once they have started their financial planning; they must make sure that they pay in a timely manner and stick to their individual personal budgets," he said.

McGrail also mentioned that it is very important to pay your high interest rate loans, first. The most common mistake that all students make is: trying to avoid their financial responsibilities-by not taking care of their bad credit history.

"If you do not take the opportunity to correct the error(s) that you have created in uncontrollable spending, it will have a negative effect in your credit history. Especially in the future when you try to buy a car or a house," he said.

**Good Luck Class of 1996!!!**