First of all, congratulations to the Class of 2018! Graduation is just around the corner. With the end of your school career comes the beginning of many freedoms and responsibilities. With new expenses and new investments to think about, this whole adulting thing can get a little intimidating. So, here are some free and helpful tools to help you get on top of your finances and set yourself up for success!

**Tip Yourself**
Tip Yourself is an app that helps you budget and save money. To begin, you set up a savings budget, or a Tip Jar. Your savings budget can help you save money for an upcoming necessary expense, such as buying a new business outfit for your new job, or a graduation present to yourself like a weekend road trip. Next, the app motivates you to put money into the Tip Jar as a congratulations for reaching certain goals. Possible goals range from avoiding an impulse purchase to making it to the gym. Overall, the app focuses on positivity and makes saving for a stressful purchase fun!

**Pennies**
To use Pennies, you must first provide certain financial information, such as how much your monthly rent costs and how much you make each pay period. You then create several budgets for things such as “having fun” and “groceries.” Pennies will then show you how much cash you can afford to spend daily. Once your next check comes in, the budgets will automatically reset! Viola, effortless budgeting for the recent graduate.

**Mint by Intuit**
Mint is personally my favorite money managing app. Mint connects to your bank accounts, credit cards, bills, and even your student loans. It organizes all of your incomes and expenses into one easy-to-use place. Mint also keeps track of your expenses, allowing you to create budgets in a way similar to Pennies. While for some this app may have almost too much functionality to keep track of, others who are invested in making the time to take a serious approach to their finances will love it!

**Need some loan advice?** Attend the Financial Aid 104: LOAN REPAYMENT AND POST-GRAD GOALS on Wednesday, June 6th at HUB 268 from 10:30 am to 11:30 am! This workshop will focus on teaching students about the federal student loan repayment process and will discuss the different repayment plans, consolidation and loan forgiveness programs provided by the federal government. In addition, the workshop will discuss post-graduation life events including entering the workforce with a salary/benefits discussion, buying a car and the costs of graduate school.
WE ARE THE CARIBBEAN:

Our beautiful territory has over 7,000 individual islands.

Our people are primarily the descendants of enslaved west Africans from Nigeria, Ghana, Angola, Senegal, Guinea, Togo, Benin, Sierra Leone, the Congo, Mali, Gabon, and Cameroon.

Our roots are also Indigenous Taino and Arawak, Chinese, east Indian, Syrian, and western European.

We speak French, English, Danish, Spanish, Dutch, Patois, Ibo, Yoruba, and many languages in between.

We produce some of the greatest music in the world, from Reggae, Reggaeton, Soca, Calypso, Dancehall, Bachata, and Salsa.

In the United States, our people are heavily populated in New York City, New York, Washington D.C., and Miami, Florida.

Within New York City, our American-born community played a key role in the 1920s Harlem Renaissance, the birth of hip-hop culture in the 1980s, and the 1990s "salsa craze."

We were hit by vicious hurricanes in 2017, but our souls are not broken and we will come together to rebuild.

We are known as the “West Indies,” incorrectly titled by Columbus when he landed in 1492.

On the island of St. Croix (United States Virgin Islands), founding father Alexander Hamilton established the first United States Coast Guard.

We are a mix of curry, ginger spice, and everything nice.

We are, the Caribbean.
Our mission as the Campus Apartment Resident Association (CARA) is to support and progress the interests of the campus apartment residents. During our meetings, we plan programs and discuss facility proposals as we aim to enhance the living experience of a community of well-rounded and enthusiastic residents.

**CARA RECAP:**

To sum up this year, the first two words which come to mind are fun and memorable. We were able to meet and interact with residents through various small and large-scale programs. In Fall, we collaborated with many organizations to host Trunk or Treat. Every year, we look forward to this event as it brings us joy to see the smiles on the children’s face when they are dressed-up in their costumes to go trick or treating. During Winter, we fundraised and sold Valentine’s Day themed cards (also known as CARAgrams). All our proceeds were donated to R’Pantry, a program dedicated to helping students who are experiencing food insecurities. This quarter, we hosted CARA Carnival to welcome the arrival of spring. In addition, the Community Presidents have diligently worked on facility proposals based on residents’ feedbacks and concerns. We also prepared light refreshments for the facility staffs as a gesture of appreciation.

As we bid farewell to the Executive Board of 2017-2018, we would like to welcome the Executive Board of 2018-2019! We have no doubts that they will continue to carry on our mission and serve the interests of our residents.

Please look forward to their goals and plans in the upcoming year, and thank you for your continuous support!

Warmest Regards,

The Campus Apartment Resident Association
CALENDAR OF EVENTS

Please note that times and locations are subject to change.

Peanut Butter and Study Jam
Getting Ready for Finals? We got you covered
Jun 01, 2018 06:00 pm
Stonehaven Lobby

Feel Good Be Healthy
Take a moment to relax, get a massage, and meditate.
Jun 04, 2018 05:00 pm
Stonehaven Lobby

Sea you at Glen Mor!
Come enjoy touching sea wildlife at the Glen Mor FIG!
Jun 5th, 2018 @ 6:00 pm
Glen Court