"Books, courses, and places to go would point working-class students to a higher level of consciousness. This is key to balancing self help with building self determination and empowerment."
- Skidmore Student

- “Limbo: Blue Collar Roots, White-Collar Dreams” by Alfred Lubrano
- “Creating a Class: College Admissions and the Education of Elites” by Mitchell L. Stevens
- “How Class Works: Power and Social Movement” by Stanley Aronowitz
- “Class Matters” by Bill Keller

Check out resources that teach about the debt crisis. Think about how debt is inherently tied to the higher education system.

Check out resources that teach about our history. Why are there no labor history courses? Is this something we should fight for?
Advice from Professors

Below are direct quotes from Skidmore Professors

- Office hours are really open for access. Faculty are actually sitting around waiting for students like you to drop in!
- Faculty generally think that students who visit to talk about the subject and ask questions are smart, motivated, and hardworking, not remedial.
- Be brave if faculty seem scary at first. If you avoid faculty, you’re missing out on one of the greatest resources you can gain in College. If you're really petrified, bring a friend or two.
- Faculty can help you find opportunities and get jobs, but only if you allow them to get to know you.
- You will eventually need faculty to write you great recommendation letters, and they do that best if they get to know you, and you impress them over time. Start early - get to know faculty every semester. Keep in touch with profs you got along with, even if you’re not in the major.
- Allowing faculty to get to know you is important to developing relationships; that’s one of the things that Skidmore’s small liberal arts college atmosphere facilitates. Showing an interest in the faculty member’s subject and scholarship/art/profession is a good way to open the door to conversations.
- Here are some good ice breaker questions to ask faculty:
  - What did you study in college?
  - How did you get interested in this to begin with?
  - What kinds of jobs do students from your major tend to get after they graduate?“
  - I see from your website that you like to (hike, flyfish, play banjo, volunteer at a soup kitchen...). Any recommendations for getting involved near Saratoga?

Showing initiative, drive, persistence, and hard work are great keys to success because practice is more important than innate talent and ability.

Table of Contents

Introduction 4
Academic Advice 6
On-campus Resources 9
Careers and Internships 10
Transportation 13
Technology 14
Food 15
Fun Without the Fortune 15
Housing 16
On-Campus Employment 17
Financial Aid 18
Loans 22
Saving Money in Town 24
  Food
  Entertainment
  Coupons
  Finances
Support—Who Has Your Back 28
Professor Advice 30
Extra Reading 31
Is it a crime to be poor?

I constantly feel stressed and disadvantaged by my class. I'm definitely privileged but at the same time not.

I think about money every second of every day. I can't imagine not having to worry about paying tuition, groceries, loans, etc...

Class... it sucks

I am a lower class student and I feel ashamed when I can't do things others can.

I am working-class and this campus subsumes not only what I have experienced but also how I see the world.

Counseling Center

Services:

- 8 free individual counseling sessions per year
- Group counseling
- After-hour emergencies - counselors available outside regular office hours
- Consultations - free counseling sessions to discuss interventions for the emotional well-being of others
- Education and Training
- Referrals

Contact the Counseling Center if you have any questions: [counseling/index.cfm](https://counseling/index.cfm)

Phone: 518-580-5555
Office Hours:
Monday through Friday 9:00 AM - 12:00 PM, 1:00 PM - 5:00 PM
Who Has Your Back

"In terms of self-help, I think working-class students would benefit from 'people power.'" - Skidmore Student

**United Minds**
Contact: dpforte@skidmore.edu

This organization seeks to raise awareness amongst people interested and/or involved in social justice work. We want to create community and take action around issues of oppression and work toward finding ways to empower all. We will critically explore race, class, gender, sexuality, and other social, political, and economic issues in hopes of building the very community we would like to see.

**Mariel Martin**
Director of Student Diversity Programs
Mariel’s is an amazing resource and extremely easy to talk to. If you feel lost, she is most qualified to point you in the right direction. Stop by Case Center 224 or email her at mariel@skidmore.edu.

**Professor Deborah Warnock**
If you’re looking for an adult that completely relates to the working-class experience, go to Professor Warnock! She is located in Tisch 327 or you can email her at dwarnock@skidmore.edu

**Class Action for Skidmore Students (CLASS)**
Contact: amolenda@skidmore.edu

CLASS seeks to create a safe space for working-class, low-income, and first-generation students on campus to come together and openly talk about our experiences. By creating a support network of students and faculty, we aim not only to provide emotional support, but also to effect change through advocacy, awareness, and understanding throughout the rest of the student body. We are the group that created this manual for you.

---

Introduction

*Class Action for Skidmore Students* is a group on campus advocating for first-generation, working-class, and low-income students. We are here to support students who may have difficulty with the culture shock that Skidmore’s environment induces based on different social class backgrounds and upbringings.

By creating a safe space for us to come together and share our experiences, we create a community among the student body. Further, we are constantly raising awareness, speaking up, making allies, and fighting for social change.

This resource guide is meant to provide you with knowledge of all the supports and resources at Skidmore and in the wider community. We hope you find it useful.

Remember, you are not alone. Seek us out!

We meet every

**Monday at 8PM in the Intercultural Center (ICC).**


**Academic Advice**

**Textbooks**
Renting or buying your books online can be cheaper:

- BookRenter.com
- Chegg.com
- Textbooks.com
- ECampus.com
- CampusBook.com
- BookByte.com
- BigWords.com
- DirectTextbook.com
- StudentBookTrades.com
- TextbookRecycling.com

- Skidmore textbook shop website compares their textbook prices with online top selling competitors, such as Amazon and Barnes and Nobles. But it is to your benefit to check online for textbook prices as well.

Talk to your Professors:
- As soon as you get your schedule, email the teachers about the degree of the textbook's requirement. Ask if they wouldn't mind putting a copy on reserve.
- Ask professors to send out the text book information for classes before the start of the semester so that you can look for a less expensive copy on line.

Check out if Scribner has it:
- A lot of textbooks required for classes are available in the library in older editions, and you can renew them as many times as you want. Older editions are slightly less updated and are usually minimally different.
- And if you can't find your book, article, etc, use the InterLibrary Loan System! The ILL borrows books from other colleges. It is located in room 211 of Skidmore Library.

**Coupons**
Sign up for [coupon sites](#) that have great daily deals:

- [www.groupon.com](http://www.groupon.com)
- [www.livingsocial.com](http://www.livingsocial.com)
- [www.tippr.com](http://www.tippr.com)
- [www.thrillist.com](http://www.thrillist.com)

**Spa City Packs**

This pack of coupons has cards that give you a savings of either $5 or $8 off your purchase.

No blackout dates, no exclusions and the Packs are sold for $15 each or $25 for both. You can purchase the:

- Food Pack and / or Merchandise & Services Pack.

Spa City Packs partners with the "Be The Carrot" program. Many businesses have committed revenue to local non-profits and are changing their purchasing decisions based on the local response.

**Finances**

**HR Block**
[www.hrblock.com](http://www.hrblock.com)

Files 1040 EZ tax returns for **free** (usually the end of February).
Entertainment
AT&T and Verizon
AT&T and Verizon give students discounts on monthly phone bills with proof of student ID card. AT&T is 20% and Verizon is around 15% to 18%.

Saratoga Springs Film Forum
www.saratogafilmforum.org or 518-584-FILM
Screens films Thursday and Friday at 7:30pm and Sunday at 3pm. Student admission is $5 with student ID card. A preview of the film shown each week is printed in the SARATOGIAN and on the website.

Saratoga Visitor Center
www.saratogaspringsvisitorcenter.com or 518-587-3241
Come here for information on great activities and places to visit.

Saratoga Public Library
www.sspl.org or 518-584-7860
Check out the many benefits at the public library:
- Get a free Saratoga Library Card. Must show Skidmore ID card.
- It’s a great place to study when Scribner Library is crowded.
- There are tons of movies, books, magazines, etc.
- You can buy discounted books inside.
- The Saratoga History Room is a great place to visit.

Night Owl?
When the library closes, you can do homework downstairs in Case—it’s open 24/7! If you need somewhere quiet, you can do homework in classrooms at night, especially during finals week.

Printers
- Library (first and fourth floors)
- 2nd floor of Case Center (next to SGA booth)
- 3rd floor of Case (Honors Forum and Gov Dept. Lounges)
- printer in Student Academic Services

School Supplies
When you pack up all your stuff at the end of the year, try to save notebooks, folders, pens and supplies. You really don’t need to buy entirely new sets of things at the beginning of every year—excess space in notebooks and binders can be reused. Art supplies can be found much cheaper downtown (try Soave Faire on Broadway).

Scribner Library
In addition to all of the resources available at the library (books, DVDs, CDs, magazines, newspapers) you can also check out:
- Highlighters
- Laptops (3 hour rentals)
- Headphones
- TI-30XIIS calculators
- TI-89 Graphing calculators

- The databases, which provide access to tens of thousands of magazines, newspapers and journals from around the world, can be accessed from off-campus, during the summer and during breaks, when students are at home.
Student Academic Services

Located on the first floor of Starbuck Center

- 518-580-8150
- Office Hours are Monday through Friday 8:30AM - 5PM
- Evening Hours are Monday through Thursday 5PM - 12AM, Sunday 12PM - 12AM

- Student Academic Services provides free planners every year. It’s also a great place to study because they have free printing, food, snacks, tea, etc.

- Free tutoring
  - Peer tutors are available for course work in all disciplines. Students request a tutor in the SAS office
  - Study Groups also available for a variety of subjects

- Staff includes a Coordinator for Students with Disabilities who arranges for academic accommodations and assists students with other disability-related issues.

- The office works on a variety of issues with international students, including helping them understand legal matters relating to study in the United States. The office also provides English as a Second Language (ESL) support.

Read more at [http://cms.skidmore.edu/academic_services/](http://cms.skidmore.edu/academic_services/)

---

- **Legends Café**
  - www.legendscafesaratoga.com
  - 518-583-3411
  - Everyday: Foot long sandwich for $5.49

- **Farmer’s Market (Saratoga Springs)**
  - www.saratogafarmersmarket.org
  - Buy inexpensive, local produce and goods at an easy walking distance from campus

  Winter Location: Division Street School
  Summer Location: High Rock Park

---

There are over 30 Off-Campus Merchants that accept the SkidCard: 

| Amore Italy | Giavano's Pizzeria |
| AppleBee's | The Ice House |
| Brindisi's | Jacob & Anthony's |
| Brooklyn Attitude Salon | Johnny's Gourmet Italian Ices |
| China Wok | The Kettle Restaurant |
| The Comedy Works | Legends Café |
| Circus Café | Little India |
| The Cupcake Lab | Longfellows |
| CVS | Mango 29 Deli |
| D'Andrea's Pizzeria | Max London's |
| Domino's Pizza | Mrs. London's |
| Esperanto | Miss Scarlett's Boutique |
| Fifty South | The Olde Bryan Inn |
| Five Guys Burgers | Peking Chinese Restaurant |
| Forno Bistro | |
| Giacone's Pizza | |

- Pacific Grill
- Pizza 7
- Pizza Works
- Plum Dandy
- Roma Foods Import Company
- The Ripe Tomato
- Russell's Deli
- Saratoga Coffee Traders
- Spring Street Deli & Pizzeria
- Triangle Diner
- The Turf Club
- UNO - Pizzeria
- West Avenue Pizza
- Wings Over Saratoga
Saving Money in Town

- **Amore Authentic Italy Pizzeria**
  www.amoreitalypizza.com
  518-584-3840

  *Mondays: All you can eat Pizza slice*
  *Tuesdays: $5 pizzas*

- **Dandrea's Pizza**
  www.dandreaspizza.com
  518-584-3632

  *Tuesdays: Half Price on Large Cheese Pizzas! $5.87 includes tax*
  *Everyday: Buy a Large 1 Topping Pizza plus a Dozen Wings and include a 2 liter soda. $18.99 plus tax*
  *Everyday Lunch Special: 2 Slices of Pizza and a Drink! The special runs from 10am until 6pm. $3.97 plus tax*

- **Uncommon Grounds**
  www.uncommongrounds.com
  518-581-0656

  *Everyday: Free bagels around 45 minutes before they close!*
  *They’re two days old, but they toast up*

- **Tin & Lint Bar**
  *Thursdays: $1 drafts*

- **El Mexicano**
  www.elmexicanorestaurant.com
  518-226-0105

  *Gives a free mini cheese quesadilla as an appetizer, a free banana crepe for dessert, and a free tequila shot (if you are over 21) with every entree purchase*

On-Campus Resources

- Don’t hesitate to have the Financial Aid office, Bursar, Registrar, or other offices explain forms that they send you.
- The SGA Office located in Case Center sometimes gives out free Skidmore stuff. Items include: pens, water bottles, mugs, clocks, and more.
- Join clubs, sports, on-campus jobs, etc! You’ll be glad you did once you start working on your resume and have to share work/leadership experience you have gained.
- Talk to professors and staff during office hours. Many of them have been at Skidmore for years and know of more resources than students. Take advantage!


**Careers & Internships**

**Career Development Center**
- Be in touch with the Career Development Center sooner rather than later as that’s something that students don’t always remember to take advantage of until late in their college careers. They are located on the second floor of Starbuck Center.
  - cms.skidmore.edu/career
  - 518-580-5790
  - carserv@skidmore.edu
  - Open Monday-Friday 8:30 AM - 12 PM, 1 PM - 4:30 PM
  - Drop-In Hours are every day from 2PM - 4PM

- The office is still available for use after graduation, so keep in contact with them.

- The Susan Hirsch Schwartz ’68 Career Assistance Fund provides high financial need students with up to $100 for career related expenses. This may include clothing, transportation, graduate school exams, etc. Stop by the Career Development Center for more information.

**Networking**
- There are career networking events that take place in NYC and Boston for alumni, which is extremely helpful for jobs after graduation.
- The Real World dinner, which takes place in February each year, is about etiquette for dining, etc. and is an opportunity to mix and mingle with the Skidmore Alumni Board.

It is better to borrow from unsubsidized loans rather than using a credit card to pay for college expenses. Credit cards do not have a fixed interest rate. Some credit card companies can charge you an interest rate of up to 23% a year.

The maximum Federal Direct Student loan eligibility for every year is determined by your official class year.

<table>
<thead>
<tr>
<th>Loan Amounts For the 2011—2012 Academic Year</th>
<th>Maximum Subsidized Amount</th>
<th>Unsubsidized Amount</th>
<th>Maximum Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Year</td>
<td>$3,500</td>
<td>$2,000</td>
<td>$5,500</td>
</tr>
<tr>
<td>Sophomore Year</td>
<td>$4,500</td>
<td>$2,000</td>
<td>$6,500</td>
</tr>
<tr>
<td>Junior / Senior Year</td>
<td>$5,500</td>
<td>$2,000</td>
<td>$7,500</td>
</tr>
</tbody>
</table>

You can access your Federal loan debt with your Federal PIN at www.nslds.ed.gov or contact your loan provider.

Loan payment information can be calculated at www.finaid.org/calculators/loanpayments.html

**Contact the Financial Aid if you have any questions:**

Phone 518-580-5750  
Fax 518-580-5752  
Email: finaid@skidmore.edu

Office Hours:  
Monday-Friday 8:30AM- 12:00PM, 1:00PM- 4:30PM
Loans

5. Federal Direct Student Loans

Loans help students pay for their educational expenses, but students are required to repay the government back for all the accrued loans.

Once you accept Federal Loans, the Government requires you to complete Entrance and Exit counseling.

Entrance counseling is completed prior to obtaining a Federal Direct Loan. You must have your Federal FAFSA PIN to complete the entrance counseling session.

Exit counseling typically occurs as you approach your graduation date so that you are prepared to take the necessary steps to repay your loans. Financial aid will email you during the spring semester of your senior year with the link for exit counseling. Please talk with financial aid if you have any questions about your loans.

There are several different loans offered:

1. **Subsidized loans** are loans offered to students who demonstrate financial need. The Government pays the loans’ interest while the student is enrolled at least half-time in higher education and for six months after you graduate.

2. **Unsubsidized loans** are granted to students regardless of demonstrated financial need. The interest adds up until the students begins repayment.

3. **Perkins Loans** are also available. These funds are limited and available only to students who demonstrate the highest financial need at Skidmore College. Please ask the Office of Financial Aid for more information about Perkins Loans.

The interest rates for loans can change every year.

<table>
<thead>
<tr>
<th>For the 2012-2013 Academic Year:</th>
<th>Subsidized Loans (these are better)</th>
<th>3.4 %</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Unsubsidized Loans</td>
<td>6.8 %</td>
</tr>
<tr>
<td></td>
<td>Perkins Loans</td>
<td>5.0 %</td>
</tr>
</tbody>
</table>

---

Internship Funding Provided by Skidmore

- **The New World Foundation Internship Awards Program**
  - Established through the generosity of the New World Foundation, provides 15 high need students with $3,000 each.

- **Megan McAdams ’08 International Community Service Summer Internship Program**
  - Awards are $5,000 with a requirement of completing 250 hours of community service over the course of the summer.

- **Elizabeth Marie Glotzbach Memorial Film-Industry Internship Fund**
  - $2,500 award for students pursuing careers in the film industry.

- **Skidmore Summer Internship Awards Program**
  - Provides awards of $2,500 for students to complete unpaid internship or volunteer experiences.

- **Skidmore Parents Council Summer Internship Award Program**
  - The Parent's Council provides awards of $2,500 to students to complete unpaid internship or volunteer experiences.

- **SGA's Responsible Citizenship Internship Award**
  - 30 awards of $2,500 each provided by the Student Government Association.

- **Levine Internship Awards**
  - Awards to undertake government internships in fields related to the practice of American government, politics, and/or law regardless of major.

Read more at [http://cms.skidmore.edu/career/interncentral/](http://cms.skidmore.edu/career/interncentral/)
Finding Internships

- **Skidmore CareerLink** - Skidmore internship and summer job listings. Sign up for an account ASAP!
- **Skidmore Summer Faculty / Student Research Program** - Gives students a singular opportunity to work one-on-one with a faculty member. Ask your professors!
- **Career and Internship Connections CIC** - Open forums in Boston, New York City, LA and Washington, DC for career networking plus prescreened interviews.
- **Internships.com** - Database of national internship listings.
- **The Internship Series on Line** - National internship listings.
- **Career Network** - Networking is a great way to uncover internship opportunities. Tap the power of our Career Advisors.
- **Skidmore Connections** - Connect with Skidmore alumni on LinkedIn, Facebook, Twitter and other social media sites. Learn how to use social media for research and effective internship searches.
- **Career Search** - Identify organizations by industry and location. Check their websites for internship listings, or call to ask if they anticipate needs for college interns.

Outside resources that can help you fund your education:

- college.gov
- fastweb.com
- bigfuture.collegeboard.org/scholarship-search
- collegenet.com/mach25/app
- scholarships.com
- unionplus.org

How Financial Aid and Your Bill Work

Financial aid is based on estimated costs of attendance, including incident costs that do no appear on the college’s bill, such as books and supplies and rent and food (if you are living off campus).

Your bill will include only direct charges, such as tuition and fees, and if you are living on campus, room and board.

What you pay will be the difference between your direct charges and your financial aid credits. Sometimes – when a student has a significant amount of financial aid and lives off campus, for example – a student’s financial aid is greater than his/her direct charges. In those cases, the student is refunded the amount of financial aid that exceeds his/her bill so that she/he can use those funds to help with rent and food expenses.

This is an example Financial Aid Award Package for a First-year student.

<table>
<thead>
<tr>
<th>Financial Aid Package:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost Of Attendance</td>
</tr>
<tr>
<td>Expected Family Contribution</td>
</tr>
<tr>
<td>Financial Need</td>
</tr>
<tr>
<td>Work Study</td>
</tr>
<tr>
<td>Subsidized Loans</td>
</tr>
<tr>
<td>Grants</td>
</tr>
<tr>
<td>Unsubsidized Loans</td>
</tr>
<tr>
<td>Total Financial Aid</td>
</tr>
</tbody>
</table>

$ |

<table>
<thead>
<tr>
<th>To sum up</th>
</tr>
</thead>
<tbody>
<tr>
<td>COA</td>
</tr>
<tr>
<td>Total Financial Aid</td>
</tr>
<tr>
<td>Student Pays</td>
</tr>
<tr>
<td>Work-Study that can go towards expenses</td>
</tr>
</tbody>
</table>
3. Financial Grants

Skidmore Grants do not need to be paid back to Skidmore.

Federal Pell Grants are awarded to students who have the lowest calculated EFC’s based on FAFSA data. Federal Pell Grants do not need to be repaid.

4. Skidmore Work-Study

Skidmore gives students the opportunity to work on and/or off campus. Work-Study is available to aided and non-aided students. Work-Study is optional. The money earned can be used to assist with direct and or indirect costs, such as personal expenses or the tuition bill.

Generally, Work-Study limits are based on a student’s class year.

<table>
<thead>
<tr>
<th>Class</th>
<th>Maximum Earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Years</td>
<td>$2000</td>
</tr>
<tr>
<td>Sophomores</td>
<td>$2200</td>
</tr>
<tr>
<td>Juniors</td>
<td>$2300</td>
</tr>
<tr>
<td>Seniors</td>
<td>$2400</td>
</tr>
</tbody>
</table>

For more information about Skidmore Work-Study, please visit: [skidmore.studentemployment.ngwebsolutions.com](skidmore.studentemployment.ngwebsolutions.com)

**Special Note:** Work-Study funds are generally not credited automatically to the student’s Tuition bill. The funds are received by the student as payment for the hours worked. Students can receive the paycheck via:

- Direct Deposit to their bank
- In check form to their Skidmore mailbox

---

**Transportation**

Skidmore carpooling--giving or receiving, for anywhere and at any time!

- New York state carpooling [cms.skidmore.edu/cec/carpooling.cfm](cms.skidmore.edu/cec/carpooling.cfm)


Check out the Student Ride Share Board diagonally across from the SGA Desk in Case Center.

- If you have to get a cab to the airport, try Saratoga Hybrid Cab--they have a $40 flat rate that’s less expensive than any other cab company in town. Their number is 518-698-4122.

- Saratoga Taxi gives free rides back to Skidmore when the bus is not running. This is Thursday through Saturday from 4:30AM to 6:30AM. Skidmore ID must be presented to taxi-driver.

- Saratoga Taxi gives free rides back to Skidmore from Wilton Mall after the last bus.

- Free taxi to and from Skidmore’s Boathouse and Stables. Just announce your destination to the taxi driver and present your ID.

- [Megabus](https://megabus.com) is now located in front of the Racino. Take advantage of this! Tickets can be as cheap as $1.

- The Amtrak Student Advantage Card may be a good investment. Receive 15% off tickets.
Technology

Media Services
- Audio and video equipment available to all students located in the basement of the library.

Software
- Students may order Microsoft Office (for Mac and PC) and Windows operating systems online from e-academy for little to no cost. www2.skidmore.edu/mca/mcaLogin2.cfm

Information Technology
- Technology Training Workshops. View semester workshop schedules here: www.cms.skidmore.edu/it/acadtech/training.cfm
- Lynda.com has free tutorials for common computer programs. To request an account, email kdempsey@skidmore.edu.

Amazon Prime
- College students can get free Amazon Prime accounts (free two-day shipping) when they sign up with their school email addresses.

Your Skidmore Financial Aid Breakdown

Here are the primary components of the Financial Aid Process:

1. Cost of Attendance
2. Expected Family Contribution
3. Financial Grants
4. Skidmore Work-Study
5. Federal Direct Student Loans

1. Cost Of Attendance (COA)
The Cost of Attendance varies every year. For the 2012-2013 Academic school year, the estimated COA was roughly $60,124.

<table>
<thead>
<tr>
<th>Cost Of Attendance 2011—2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and fees</td>
</tr>
<tr>
<td>Room and board (double room and meal plan)</td>
</tr>
<tr>
<td>Books</td>
</tr>
<tr>
<td>Personal and Miscellaneous</td>
</tr>
</tbody>
</table>

2. Expected Family Contribution (EFC)
This is the calculated amount that you and your family are expected to contribute to the student’s academic expenses. The number is based on your Financial Aid Forms (FAFSA and CSS Profile).

FAFSA (Free Application for Federal Student Aid) is required for all students who wish to apply for federal financial aid.

CSS PROFILE is an application used to help the Office of Financial Aid determine Skidmore College’s need-based aid for students. Completing the PROFILE may result in a lower EFC because the formula has diverged from the Federal formula, over time, and has been re-developed to more accurately reflect families’ ability to contribute. The data you provide on this form is more detailed than what is requested on the FAFSA.
Financial Aid

Financial Aid is confusing and a pain to fill out, but it is worth it. Before we get started, Skidmore's Financial Aid website has a section dedicated solely to Financial Aid Terminology. Check it out at: [cms.skidmore.edu/financialaid/terms.cfm](http://cms.skidmore.edu/financialaid/terms.cfm)

For all returning students: Turn in your Financial Aid information on time! The deadline is usually the first week of May.

### Financial Aid Checklist (For Returning Students):

- CSS Financial Aid PROFILE (access via www.collegeboard.org)
- FAFSA (access via www.fafsa.ed.gov)
- Verification Worksheet for Dependent students (access via Skidmore’s Website)
- Copy of Parents’ signed, Federal Income Tax Return and W2’s
- Copy of Students’ signed, Federal Income Tax Return & W2’s
- Non-Custodial Parent, signed, Federal Income Taxes and W2’s (if applicable)

For HEOP / AOP students, you need to turn in the following applicable forms.

- FAFSA/Renewal FAFSA
- Verification Worksheet for Dependent Students
- Parents’ signed, Federal Income Tax Return and W2’s
- Students’ signed, Federal Income Tax Return and W2’s

Food

- Farmer’s Market every Friday afternoon on the first floor of Case Center in front of the Skidmore Shop. Purchase fresh vegetables, fruits, and sweets with cash or Skidmore ID.
- Punch cards at Spa and Burgess (buy 9 get one free). This applies to: coffee, soup, specialty salads, and specialty sandwiches.

Fun without the Fortune

- Skidmore Shop sells Regal Theater Movie Ticket Vouchers.
- Discounted or free fitness classes at sports center. Classes include: Zumba, Cardio Core, Kickboxing, Pilates and more! Check at the front desk of the Sports Center for more information.
- The Tang Museum offers free art exhibitions, year-round.
  - tang.skidmore.edu
  - 518-580-8080
  - Museum Hours are Tuesday through Sunday 12-5PM and Thursday 12-9PM
- Watch out for free or inexpensive trips to cities on the East Coast—SGA sponsors Skidmore Urban Experience trips to cities like New York and Boston twice a semester.
- Zankel always has free or discounted shows.
  - cms.skidmore.edu/zankel
  - 518-580-5321
  - Box Office Hours are Tues, Thurs, and Fri 1-5PM
Housing

On-Campus Housing Options for 2012—2013

- Traditional Residence Hall $6,944 / yr
- Residence Hall Single Occupancy $7,544 / yr
- Board (Unlimited Meal Plan) $4,800 / yr
- Scribner Village Apartment $8,488 / yr
- Northwoods/SlopeSide Apt. $8,942 / yr

Res Life will give you back $1,000, if you live in a triple for a year.
Living in the apartments tends to be cheaper than living in the
dorms because of the high price of the required full meal plan.

Off-Campus Housing Options

Try living off campus. It can be cheaper than living on campus. Also
talk to your housemates about sharing food or alternating cooking.

More information on housing costs:
ms.skidmore.edu/bursar/cost.cfm

On-Campus Employment

Work Study

- Student Employment positions for the following semester are
typically posted online during finals week. Apply quickly to get
the jobs you want!
- You can have your work study payroll put on your Skidcard.
This allows you to take payroll money out of your Skidmore
card at the Skidshop.
- Try Catering if you want to
make extra money in a less
regimented way than
working in Dhall or in town!
You can really set your
schedule and determine
how many hours (events) a
week you want to take.
Catering students have an hourly wage of $8.50/hr. Please visit
the Dining Services Office in the Murray-Aikins Dining Hall for
more information.
- Talk to your professors about research opportunities or being a
student assistant in the departmental offices.

Other Ways to Get Money

- Business competitions can win students money:
  ms.skidmore.edu/management_business/competition/
- Kenneth A. Freirich Business Plan Competition will award
  prizes valued at more than $25,000 to the Skidmore students
  (or teams of students) who write the best business plans. The
  prizes are intended to act as a catalyst to help students start a
  new business or to assist the development of their existing
  business.
**Housing**

**On-Campus Housing Options for 2012—2013**

- Traditional Residence Hall $6,944 / yr
- Residence Hall Single Occupancy $7,544 / yr
- Board (Unlimited Meal Plan) $4,800 / yr
- Scribner Village Apartment $8,488 / yr
- Northwoods/SlopeSide Apt. $8,942 / yr

Res Life will give you back $1,000, if you live in a triple for a year.

Living in the apartments tends to be cheaper than living in the dorms because of the high price of the required full meal plan.

**Off-Campus Housing Options**

Try living off campus. It can be cheaper than living on campus. Also talk to your housemates about sharing food or alternating cooking.

More information on housing costs:
[ms.skidmore.edu/bursar/cost.cfm](ms.skidmore.edu/bursar/cost.cfm)

---

**On-Campus Employment**

**Work Study**

- Student Employment positions for the following semester are typically posted online during finals week. Apply quickly to get the jobs you want!
- You can have your work study payroll put on your Skidcard. This allows you to take payroll money out of your Skidmore card at the Skidshop.
- Try Catering if you want to make extra money in a less regimented way than working in Dhall or in town! You can really set your schedule and determine how many hours (events) a week you want to take. Catering students have an hourly wage of $8.50/hr. Please visit the Dining Services Office in the Murray-Aikins Dining Hall for more information.
- Talk to your professors about research opportunities or being a student assistant in the departmental offices.

**Other Ways to Get Money**

- Business competitions can win students money:
  [ms.skidmore.edu/management_business/competition/](ms.skidmore.edu/management_business/competition/)
- Kenneth A. Freirich Business Plan Competition will award prizes valued at more than $25,000 to the Skidmore students (or teams of students) who write the best business plans. The prizes are intended to act as a catalyst to help students start a new business or to assist the development of their existing business.
Financial Aid

Financial Aid is confusing and a pain to fill out, but it is worth it. Before we get started, Skidmore's Financial Aid website has a section dedicated solely to Financial Aid Terminology. Check it out at: [cms.skidmore.edu/financialaid/terms.cfm](http://cms.skidmore.edu/financialaid/terms.cfm)

For all returning students: Turn in your Financial Aid information on time! The deadline is usually the first week of May.

**Financial Aid Checklist (For Returning Students):**

- CSS Financial Aid PROFILE (access via www.collegeboard.org)
- FAFSA (access via www.fafsa.ed.gov)
- Verification Worksheet for Dependent students (access via Skidmore’s Website)
- Copy of Parents' signed, Federal Income Tax Return and W2's
- Copy of Students’ signed, Federal Income Tax Return & W2’s
- Non-Custodial Parent, signed, Federal Income Taxes and W2’s (if applicable)

For HEOP / AOP students, you need to turn in the following applicable forms.

- FAFSA/Renewal FAFSA
- Verification Worksheet for Dependent Students
- Parents’ signed, Federal Income Tax Return and W2’s
- Students’ signed, Federal Income Tax Return and W2’s

Food

- Farmer’s Market every Friday afternoon on the first floor of Case Center in front of the Skidmore Shop. Purchase fresh vegetables, fruits, and sweets with cash or Skidmore ID.
- Punch cards at Spa and Burgess (buy 9 get one free). This applies to: coffee, soup, specialty salads, and specialty sandwiches.

Fun without the Fortune

- Skidmore Shop sells Regal Theater Movie Ticket Vouchers.
- Discounted or free fitness classes at sports center. Classes include: Zumba, Cardio Core, Kickboxing, Pilates and more! Check at the front desk of the Sports Center for more information.
- The Tang Museum offers free art exhibitions, year-round.
  - tang.skidmore.edu
  - 518-580-8080
  - Museum Hours are Tuesday through Sunday 12-5PM and Thursday 12-9PM
- Watch out for free or inexpensive trips to cities on the East Coast—SGA sponsors Skidmore Urban Experience trips to cities like New York and Boston twice a semester.
- Zankel always has free or discounted shows.
  - cms.skidmore.edu/zankel
  - 518-580-5321
  - Box Office Hours are Tues, Thurs, and Fri 1-5PM
Technology

Media Services
♦ Audio and video equipment available to all students located in the basement of the library.

Software
♦ Students may order Microsoft Office (for Mac and PC) and Windows operating systems online from e-academy for little to no cost. [link]

Information Technology
♦ Technology Training Workshops. View semester workshop schedules here: [link]
♦ Lynda.com has free tutorials for common computer programs. To request an account, email kdempsey@skidmore.edu.

Amazon Prime
♦ College students can get free Amazon Prime accounts (free two-day shipping) when they sign up with their school email addresses.

Your Skidmore Financial Aid Breakdown

Here are the primary components of the Financial Aid Process:
1. Cost of Attendance
2. Expected Family Contribution
3. Financial Grants
4. Skidmore Work-Study
5. Federal Direct Student Loans

1. Cost Of Attendance (COA)
The Cost of Attendance varies every year. For the 2012-2013 Academic school year, the estimated COA was roughly $60,124.

<table>
<thead>
<tr>
<th></th>
<th>Cost Of Attendance 2011—2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and fees</td>
<td>$44,020</td>
</tr>
<tr>
<td>Room and board (double room and meal plan)</td>
<td>$13,288</td>
</tr>
<tr>
<td>Books</td>
<td>$1,300</td>
</tr>
<tr>
<td>Personal and Miscellaneous</td>
<td>$1,516</td>
</tr>
</tbody>
</table>

2. Expected Family Contribution (EFC)
This is the calculated amount that you and your family are expected to contribute to the student’s academic expenses. The number is based on your Financial Aid Forms (FAFSA and CSS Profile).

FAFSA (Free Application for Federal Student Aid) is required for all students who wish to apply for federal financial aid.

CSS PROFILE is an application used to help the Office of Financial Aid determine Skidmore College’s need-based aid for students. Completing the PROFILE may result in a lower EFC because the formula has diverged from the Federal formula, over time, and has been re-developed to more accurately reflect families’ ability to contribute. The data you provide on this form is more detailed than what is requested on the FAFSA.
3. Financial Grants

Skidmore Grants do not need to be paid back to Skidmore. Federal Pell Grants are awarded to students who have the lowest calculated EFC's based on FAFSA data. Federal Pell Grants do not need to be repaid.

4. Skidmore Work-Study

Skidmore gives students the opportunity to work on and/or off campus. Work-Study is available to aided and non-aided students. Work-Study is optional. The money earned can be used to assist with direct and or indirect costs, such as personal expenses or the tuition bill. Generally, Work-Study limits are based on a student's class year.

<table>
<thead>
<tr>
<th>Class</th>
<th>Weekly Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Years</td>
<td>$2000</td>
</tr>
<tr>
<td>Sophomores</td>
<td>$2200</td>
</tr>
<tr>
<td>Juniors</td>
<td>$2300</td>
</tr>
<tr>
<td>Seniors</td>
<td>$2400</td>
</tr>
</tbody>
</table>

For more information about Skidmore Work-Study, please visit: [skidmore.studentemployment.ngwebsolutions.com](skidmore.studentemployment.ngwebsolutions.com)

Special Note: Work-Study funds are generally not credited automatically to the student’s Tuition bill. The funds are received by the student as payment for the hours worked. Students can receive the paycheck via:

- Direct Deposit to their bank
- In check form to their Skidmore mailbox

---

Transportation

Skidmore carpools--giving or receiving, for anywhere and at any time!

- New York state carpooling [cms.skidmore.edu/cec/carpooling.cfm](cms.skidmore.edu/cec/carpooling.cfm)

Check out the Student Ride Share Board diagonally across from the SGA Desk in Case Center.

- If you have to get a cab to the airport, try Saratoga Hybrid Cab--they have a $40 flat rate that’s less expensive than any other cab company in town. Their number is 518-698-4122.
- Saratoga Taxi gives free rides back to Skidmore when the bus is not running. This is Thursday through Saturday from 4:30AM to 6:30AM. Skidmore ID must be presented to taxi-driver.
- Saratoga Taxi gives free rides back to Skidmore from Wilton Mall after the last bus.
- Free taxi to and from Skidmore’s Boathouse and Stables. Just announce your destination to the taxi driver and present your ID.
- Megabus is now located in front of the Racino. Take advantage of this! Tickets can be as cheap as $1.
- The Amtrak Student Advantage Card may be a good investment. Receive 15% off tickets.
Finding Internships

- **Skidmore CareerLink** - Skidmore internship and summer job listings. Sign up for an account ASAP!
- **Skidmore Summer Faculty / Student Research Program** - Gives students a singular opportunity to work one-on-one with a faculty member. Ask your professors!
- **Career and Internship Connections CIC** - Open forums in Boston, New York City, LA and Washington, DC for career networking plus prescreened interviews.
- **Internships.com** - Database of national internship listings.
- **The Internship Series on Line** - National internship listings.
- **Career Network** - Networking is a great way to uncover internship opportunities. Tap the power of our Career Advisors.
- **Skidmore Connections** - Connect with Skidmore alumni on LinkedIn, Facebook, Twitter and other social media sites. Learn how to use social media for research and effective internship searches.
- **Career Search** - Identify organizations by industry and location. Check their websites for internship listings, or call to ask if they anticipate needs for college interns.

Outside resources that can help you fund your education:

- college.gov
- fastweb.com
- bigfuture.collegeboard.org/scholarship-search
- collegenet.com/mach25/app
- scholarships.com
- unionplus.org

How Financial Aid and Your Bill Work

Financial aid is based on estimated costs of attendance, including incident costs that do not appear on the college’s bill, such as books and supplies and rent and food (if you are living off campus).

Your bill will include only direct charges, such as tuition and fees, and if you are living on campus, room and board.

What you pay will be the difference between your direct charges and your financial aid credits. Sometimes – when a student has a significant amount of financial aid and lives off campus, for example – a student’s financial aid is greater than his/her direct charges. In those cases, the student is refunded the amount of financial aid that exceeds his/her bill so that she/he can use those funds to help with rent and food expenses.

This is an example Financial Aid Award Package for a First-year student.

<table>
<thead>
<tr>
<th>Cost Of Attendance</th>
<th>$56,500</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expected Family Contribution</td>
<td>$6,000</td>
</tr>
<tr>
<td>Financial Need</td>
<td>$50,500</td>
</tr>
</tbody>
</table>

| Work Study | $2,000 |
| Subsidized Loans | $3,500 |
| Grants | $45,000 |
| Unsubsidized Loans | $2,000 |
| Total Financial Aid | $50,500+ ( $2,000 Work-Study ) |

To sum up

| COA | $56,500 |
| Total Financial Aid | $50,500 |
| Student Pays | $6,000 |
| Work-Study that can go towards expenses | $2,000 |
# Loans

5. Federal Direct Student Loans

Loans help students pay for their educational expenses, but students are required to repay the government back for all the accrued loans.

Once you accept Federal Loans, the Government requires you to complete Entrance and Exit counseling.

Entrance counseling is completed prior to obtaining a Federal Direct Loan. You must have your Federal FAFSA PIN to complete the entrance counseling session.

Exit counseling typically occurs as you approach your graduation date so that you are prepared to take the necessary steps to repay your loans. Financial aid will email you during the spring semester of your senior year with the link for exit counseling. Please talk with financial aid if you have any questions about your loans.

There are several different loans offered:

1. **Subsidized loans** are loans offered to students who demonstrate financial need. The Government pays the loans' interest while the student is enrolled at least half-time in higher education and for six months after you graduate.

2. **Unsubsidized loans** are granted to students regardless of demonstrated financial need. The interest adds up until the students begins repayment.

3. **Perkins Loans** are also available. These funds are limited and available only to students who demonstrate the highest financial need at Skidmore College. Please ask the Office of Financial Aid for more information about Perkins Loans.

The interest rates for loans can change every year.

<table>
<thead>
<tr>
<th>For the 2012-2013 Academic Year:</th>
<th>Subsidized Loans (these are better)</th>
<th>3.4 %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unsubsidized Loans</td>
<td>6.8 %</td>
<td></td>
</tr>
<tr>
<td>Perkins Loans</td>
<td>5.0 %</td>
<td></td>
</tr>
</tbody>
</table>

---

## Internship Funding Provided by Skidmore

**The New World Foundation Internship Awards Program**
- Established through the generosity of the New World Foundation, provides 15 high need students with $3,000 each.

**Megan McAdams '08 International Community Service Summer Internship Program**
- Awards are $5,000 with a requirement of completing 250 hours of community service over the course of the summer.

**Elizabeth Marie Glotzbach Memorial Film-Industry Internship Fund**
- $2,500 award for students pursuing careers in the film industry.

**Skidmore Summer Internship Awards Program**
- Provides awards of $2,500 for students to complete unpaid internship or volunteer experiences.

**Skidmore Parents Council Summer Internship Award Program**
- The Parent's Council provides awards of $2,500 to students to complete unpaid internship or volunteer experiences.

**SGA's Responsible Citizenship Internship Award**
- 30 awards of $2,500 each provided by the Student Government Association.

**Levine Internship Awards**
- Awards to undertake government internships in fields related to the practice of American government, politics, and/or law regardless of major.

Read more at [http://cms.skidmore.edu/career/interncentral/](http://cms.skidmore.edu/career/interncentral/)
Careers & Internships

Career Development Center

- Be in touch with the Career Development Center sooner rather than later as that’s something that students don’t always remember to take advantage of until late in their college careers. They are located on the second floor of Starbuck Center.
  - cms.skidmore.edu/career
  - 518-580-5790
  - carserv@skidmore.edu
  - Open Monday-Friday 8:30 AM - 12 PM, 1 PM - 4:30 PM
  - Drop-In Hours are every day from 2PM - 4PM

- The office is still available for use after graduation, so keep in contact with them.

- The Susan Hirsch Schwartz ’68 Career Assistance Fund provides high financial need students with up to $100 for career related expenses. This may include clothing, transportation, graduate school exams, etc. Stop by the Career Development Center for more information.

Networking

- There are career networking events that take place in NYC and Boston for alumni, which is extremely helpful for jobs after graduation.

- The Real World dinner, which takes place in February each year, is about etiquette for dining, etc. and is an opportunity to mix and mingle with the Skidmore Alumni Board.

It is better to borrow from unsubsidized loans rather than using a credit card to pay for college expenses. Credit cards do not have a fixed interest rate. Some credit card companies can charge you an interest rate of up to 23% a year.

The maximum Federal Direct Student loan eligibility for every year is determined by your official class year.

<table>
<thead>
<tr>
<th>Loan Amounts For the 2011—2012 Academic Year</th>
<th>Maximum Subsidized Amount</th>
<th>Unsubsidized Amount</th>
<th>Maximum Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Year</td>
<td>$3,500</td>
<td>$2,000</td>
<td>$5,500</td>
</tr>
<tr>
<td>Sophomore Year</td>
<td>$4,500</td>
<td>$2,000</td>
<td>$6,500</td>
</tr>
<tr>
<td>Junior / Senior Year</td>
<td>$5,500</td>
<td>$2,000</td>
<td>$7,500</td>
</tr>
</tbody>
</table>

You can access your Federal loan debt with your Federal PIN at www.nslds.ed.gov or contact your loan provider.

Loan payment information can be calculated at www.finaid.org/calculators/loancalculator.html

Contact the Financial Aid if you have any questions:

Phone 518-580-5750
Fax 518-580-5752
Email: finaid@skidmore.edu

Office Hours:
Monday-Friday 8:30AM- 12:00PM, 1:00PM- 4:30PM
Saving Money in Town

- **Amore Authentic Italy Pizzeria**
  www.amoreitalypizza.com
  518-584-3840
  
  Mondays: All you can eat Pizza slice
  Tuesdays: $5 pizzas

- **Dandrea’s Pizza**
  www.dandreaspizza.com
  518-584-3632
  
  Tuesdays: Half Price on Large Cheese Pizzas! $5.87 includes tax
  Everyday: Buy a Large 1 Topping Pizza plus a Dozen Wings and include a 2 liter soda. $18.99 plus tax
  Everyday Lunch Special: 2 Slices of Pizza and a Drink! The special runs from 10am until 6pm. $3.97 plus tax

- **Uncommon Grounds**
  www.uncommongrounds.com
  518-581-0656
  
  Everyday: **Free** bagels around 45 minutes before they close!
  They’re two days old, but they toast up

- **Tin & Lint Bar**
  
  Thursdays: $1 drafts

- **El Mexicano**
  www.elmexicanorestaurant.com
  518-226-0105
  
  Gives a **free** mini cheese quesadilla as an appetizer, a **free** banana crepe for dessert, and a **free** tequila shot (if you are over 21) with every entree purchase

---

On-Campus Resources

- Don’t hesitate to have the Financial Aid office, Bursar, Registrar, or other offices explain forms that they send you.

- The SGA Office located in Case Center sometimes gives out free Skidmore stuff. Items include: pens, water bottles, mugs, clocks, and more.

- Join clubs, sports, on-campus jobs, etc! You’ll be glad you did once you start working on your resume and have to share work/leadership experience you have gained.

- Talk to professors and staff during office hours. Many of them have been at Skidmore for years and know of more resources than students. Take advantage!
Student Academic Services

Located on the first floor of Starbuck Center

- 518-580-8150
- Office Hours are Monday through Friday 8:30AM - 5PM
- Evening Hours are Monday through Thursday 5PM - 12AM, Sunday 12PM - 12AM

- Student Academic Services provides free planners every year. It's also a great place to study because they have free printing, food, snacks, tea, etc.

- Free tutoring
  - Peer tutors are available for course work in all disciplines. Students request a tutor in the SAS office
  - Study Groups also available for a variety of subjects

- Staff includes a Coordinator for Students with Disabilities who arranges for academic accommodations and assists students with other disability-related issues.

- The office works on a variety of issues with international students, including helping them understand legal matters relating to study in the United States. The office also provides English as a Second Language (ESL) support.

Read more at [http://cms.skidmore.edu/academic_services/](http://cms.skidmore.edu/academic_services/)

---

- **Legends Café**
  - www.legendscafesaratoga.com
  - 518-583-3411
  - *Everyday: Foot long sandwich for $5.49*

- **Farmer's Market (Saratoga Springs)**
  - www.saratogafarmersmarket.org
  - Buy inexpensive, local produce and goods at an easy walking distance from campus

  Winter Location: Division Street School
  Summer Location: High Rock Park

There are over 30 Off-Campus Merchants that accept the SkidCard:

| Amore Italy | Giavano’s Pizzeria | Pacific Grill |
| AppleBee’s | The Ice House | Pizza 7 |
| Brindisi’s | Jacob & Anthony’s | Pizza Works |
| Brooklyn Attitude Salon | Johnny’s Gourmet Italian Ices | Plum Dandy |
| China Wok | The Kettle Restaurant | Roma Foods Import Company |
| The Comedy Works | Legends Café | The Ripe Tomato |
| Circus Cafe | Little India | Russell’s Deli |
| The Cupcake Lab | Longfellows | Saratoga Coffee Traders |
| CVS | Mango 29 Deli | Spring Street Deli & Pizzeria |
| D’Andrea’s Pizzeria | Max London’s | Triangle Diner |
| Domino’s Pizza | Mrs. London’s | The Turf Club |
| Esperanto | Miss Scarlett’s Boutique | UNO - Pizzeria |
| Fifty South | The Olde Bryan Inn | West Avenue Pizza |
| Five Guys Burgers | Peking Chinese Restaurant | Wings Over Saratoga |
| Forno Bistro | | |
Entertainment

AT&T and Verizon
AT&T and Verizon give students discounts on monthly phone bills with proof of student ID card. AT&T is 20% and Verizon is around 15% to 18%.

Saratoga Springs Film Forum
www.saratogafilmforum.org or 518-584-FILM
Screens films Thursday and Friday at 7:30pm and Sunday at 3pm. Student admission is $5 with student ID card. A preview of the film shown each week is printed in the SARATOGIAN and on the website.

Night Owl?
When the library closes, you can do homework downstairs in Case—it’s open 24/7! If you need somewhere quiet, you can do homework in classrooms at night, especially during finals week.

Printers
♦ Library (first and fourth floors)
♦ 2nd floor of Case Center (next to SGA booth)
♦ 3rd floor of Case (Honors Forum and Gov Dept. Lounges)
♦ printer in Student Academic Services

School Supplies
When you pack up all your stuff at the end of the year, try to save notebooks, folders, pens and supplies. You really don’t need to buy entirely new sets of things at the beginning of every year—excess space in notebooks and binders can be reused. Art supplies can be found much cheaper downtown (try Soave Faire on Broadway).

Scribner Library
In addition to all of the resources available at the library (books, DVDs, CDs, magazines, newspapers) you can also check out:

♦ Highlighters
♦ Laptops (3 hour rentals)
♦ Headphones
♦ TI-30XIIS calculators
♦ TI-89 Graphing calculators

♦ The databases, which provide access to tens of thousands of magazines, newspapers and journals from around the world, can be accessed from off-campus, during the summer and during breaks, when students are at home.

Saratoga Visitor Center
www.saratogaspringsvisitorcenter.com or 518-587-3241
Come here for information on great activities and places to visit.

Saratoga Public Library
www.sspl.org or 518-584-7860
Check out the many benefits at the public library:
- Get a free Saratoga Library Card. Must show Skidmore ID card.
- It’s a great place to study when Scribner Library is crowded.
- There are tons of movies, books, magazines, etc.
- You can buy discounted books inside.
- The Saratoga History Room is a great place to visit.
Academic Advice

Textbooks
Renting or buying your books online can be cheaper:

- BookRenter.com
- Chegg.com
- Textbooks.com
- ECampus.com
- CampusBook.com
- BookByte.com
- BigWords.com
- DirectTextbook.com
- StudentBookTrades.com
- TextbookRecycling.com

- Skidmore textbook shop website compares their textbook prices with online top selling competitors, such as Amazon and Barnes and Nobles. But it is to your benefit to check online for textbook prices as well.

Talk to your Professors:

- As soon as you get your schedule, email the teachers about the degree of the textbook's requirement. Ask if they wouldn't mind putting a copy on reserve.
- Ask professors to send out the text book information for classes before the start of the semester so that you can look for a less expensive copy online.

Check out if Scribner has it:

- A lot of textbooks required for classes are available in the library in older editions, and you can renew them as many times as you want. Older editions are slightly less updated and are usually minimally different.
- And if you can't find your book, article, etc, use the InterLibrary Loan System! The ILL borrows books from other colleges. It is located in room 211 of Skidmore Library.

Coupons
Sign up for coupon sites that have great daily deals:

- www.groupon.com
- www.livingsocial.com
- www.tippr.com
- www.thrillist.com

Spa City Packs
http://spacitypacks.com/
This pack of coupons has cards that give you a savings of either $5 or $8 off your purchase.
No blackout dates, no exclusions and the Packs are sold for $15 each or $25 for both. You can purchase the:

Food Pack and / or Merchandise & Services Pack.
Spa City Packs partners with the "Be The Carrot" program. Many businesses have committed revenue to local non-profits and are changing their purchasing decisions based on the local response.

Finances
HR Block
www.hrblock.com
Files 1040 EZ tax returns for free (usually the end of February).
Who Has Your Back

"In terms of self-help, I think working-class students would benefit from 'people power.'" - Skidmore Student

**United Minds**
Contact: dpforte@skidmore.edu
This organization seeks to raise awareness amongst people interested and/or involved in social justice work. We want to create community and take action around issues of oppression and work toward finding ways to empower all. We will critically explore race, class, gender, sexuality, and other social, political, and economic issues in hopes of building the very community we would like to see.

**Mariel Martin**
Director of Student Diversity Programs
Mariel's is an amazing resource and extremely easy to talk to. If you feel lost, she is most qualified to point you in the right direction. Stop by Case Center 224 or email her at mariel@skidmore.edu.

**Professor Deborah Warnock**
If you're looking for an adult that completely relates to the working-class experience, go to Professor Warnock! She is located in Tisch 327 or you can email her at dwarnock@skidmore.edu

**Class Action for Skidmore Students (CLASS)**
Contact: amolenda@skidmore.edu
CLASS seeks to create a safe space for working-class, low-income, and first-generation students on campus to come together and openly talk about our experiences. By creating a support network of students and faculty, we aim not only to provide emotional support, but also to effect change through advocacy, awareness, and understanding throughout the rest of the student body. We are the group that created this manual for you!

---

**Introduction**

*Class Action for Skidmore Students* is a group on campus advocating for first-generation, working-class, and low-income students. We are here to support students who may have difficulty with the culture shock that Skidmore's environment induces based on different social class backgrounds and upbringings.

By creating a safe space for us to come together and share our experiences, we create a community among the student body. Further, we are constantly raising awareness, speaking up, making allies, and fighting for social change.

This resource guide is meant to provide you with knowledge of all the supports and resources at Skidmore and in the wider community. We hope you find it useful.

Remember, you are not alone. Seek us out!

We meet every **Monday at 8PM in the Intercultural Center (ICC).**
Is it a crime to be poor?

I constantly feel blessed and disadvantaged by my class. I'm definitely privileged but at the same time not.

I think about money every second of every day. I can't imagine not having to worry about paying tuition, groceries, loans, etc...

Class... it sucks.

I am a lower class student and I feel ashamed when I can't do things others can.

I am working-class and this campus subsumes not only what I have experienced but also how I see the world.

Counseling Center
Services:
- 8 free individual counseling sessions per year
- Group counseling
- After-hour emergencies – counselors available outside regular office hours
- Consultations – free counseling sessions to discuss interventions for the emotional well-being of others
- Education and Training
- Referrals

Contact the Counseling Center if you have any questions: skidmore.edu/counseling/index.cfm
Phone: 518-580-5555
Office Hours:
Monday through Friday 9:00 AM - 12:00 PM, 1:00 PM - 5:00 PM
Advice from Professors

Below are direct quotes from Skidmore Professors

- Office hours are really open for access. Faculty are actually sitting around waiting for students like you to drop in!
- Faculty generally think that students who visit to talk about the subject and ask questions are smart, motivated, and hardworking, not remedial.
- Be brave if faculty seem scary at first. If you avoid faculty, you’re missing out on one of the greatest resources you can gain in College. If you’re really petrified, bring a friend or two.
- Faculty can help you find opportunities and get jobs, but only if you allow them to get to know you.
- You will eventually need faculty to write you great recommendation letters, and they do that best if they get to know you, and you impress them over time. Start early - get to know faculty every semester. Keep in touch with profs you got along with, even if you're not in the major.
- Allowing faculty to get to know you is important to developing relationships; that’s one of the things that Skidmore’s small liberal arts college atmosphere facilitates. Showing an interest in the faculty member’s subject and scholarship/art/profession is a good way to open the door to conversations.
- Here are some good ice breaker questions to ask faculty:
  - What did you study in college?
  - How did you get interested in this to begin with?
  - What kinds of jobs do students from your major tend to get after they graduate?"
  - I see from your website that you like to (hike, flyfish, play banjo, volunteer at a soup kitchen...). Any recommendations for getting involved near Saratoga?

Showing initiative, drive, persistence, and hard work are great keys to success because practice is more important than innate talent and ability.

Table of Contents

Introduction 4
Academic Advice 6
On-campus Resources 9
Careers and Internships 10
Transportation 13
Technology 14
Food 15
Fun Without the Fortune 15
Housing 16
On-Campus Employment 17
Financial Aid 18
Loans 22
Saving Money in Town 24
  Food
  Entertainment
  Coupons
  Finances
Support—Who Has Your Back 28
Professor Advice 30
Extra Reading 31
"Books, courses, and places to go would point working-class students to a higher level of consciousness. This is key to balancing self help with building self determination and empowerment."
- Skidmore Student

- "Limbo: Blue Collar Roots, White-Collar Dreams" by Alfred Lubrano
- "Creating a Class: College Admissions and the Education of Elites" by Mitchell L. Stevens
- "How Class Works: Power and Social Movement" by Stanley Aronowitz
- "Class Matters" by Bill Keller

Check out resources that teach about the debt crisis. Think about how debt is inherently tied to the higher education system.

Check out resources that teach about our history. Why are there no labor history courses? Is this something we should fight for?