



Volume 4, Issue 10/March 16, 2007

ACADEMIC UPDATES

Important Dates

March 23rd - Spring Break begins (after your last class of the day - Be safe and have fun!)
April 2nd - Summer Registration begins
April 9th - Last Day to change registration/withdraw from a course without academic penalty
April 28th - AG DAY 2007!
April 30th - Fall Registration begins

Study Abroad – Barbados!

Spend Winter Session 08 on the charming Caribbean island of Barbados studying the impact of environmental issues as the country tries to achieve sustainable development. Enjoy the rich culture and many planned excursions...search for Barbados on the Center for International Studies website or contact Dr. Schreuder at ydas@udel.edu!

Visit (www.udel.edu/studyabroad), for information about all of UD's study programs.

AG DAY 2007

Rooted in the Past, Branching into the Future

Ag Day registration materials are available in 104 Townsend Hall. The deadline is technically today, March 16th, but we are willing to extend the deadline for any College of Agriculture and Natural Resources faculty, staff, or students. Please be sure to get all registration materials in as soon as possible to guarantee a spot at this year's Ag Day!

STUDENT CLUB INFORMATION

All clubs are invited to submit meeting times and locations, membership info, and brief descriptions of their clubs to *Talk of Townsend*. See end of newsletter for details.

UD Equestrian Team

UDET meets every Thursday in the Perkins Ewing Room at 5:45pm. For more information, including a show/event list, please contact Stephanie Moran smmoran@udel.edu.

CAREER INFORMATION

Scholarship, internship and job postings will only be listed by company, job title, application deadline, and website link, if applicable. Please be sure to visit our Career Shelf in 104 Townsend Hall to view the full details of each posting.

Scholarships

Trevoze Horticultural Society Deadline: March 30, 2007

NPFDA (National Poultry & Food Distributors Association) Scholarship Deadline: May 31, 2007

Delmarva Flock Supervisors' Association Scholarship Deadline: June 30, 2007

Internships

Delaware Water Resources Center Deadline: March 23, 2007 <http://ag.udel.edu/dwrc/>

Winterthur Museum and Country Estate Horticulture & Arboriculture Internship Program
Deadline: March 31, 2007 www.winterthur.org or email jobs@winterthur.org.

University of Delaware Cooperative Extension - *Extension Scholars; Student Intern Program*
Deadline: April 4, 2007

Delaware Department of Agriculture's Marketing Section Deadline: April 20, 2007

Opportunities for Summer Student Internships with USDA-Natural Resource Conservation Service of Maine Deadline: April 30, 2007

Employment

Green Point Farms

AET Consulting, Inc.

Position: Assistant Agronomist - Delmarva Peninsula

Fraunhofer USA Center for Molecular Biotechnology (CMB)

Position: Biological Process Engineer

<http://www.fraunhofer-cmb.org/>

Syngenta

Position: Extern Sales Rep

Bank of America Career Services Center

For resume reviews, excellent career resources, guides to getting into graduate school, networking tips, interview techniques, and so much more, visit the BoA Career Services Center on Academy Street. To start your internship/job searches, be sure to register for eRecruiting! <http://bluehens.erecruiting.com/er/security/login.jsp>

For more information, visit the BoA Career Services website at www.udel.edu/CSC. A representative will be in the Townsend Commons on April 19th from 12-1 for your convenience!

Pat's Rich Advice for the Financially Challenged!

In each issue of Talk of Townsend, Dr. Pat Barber, faculty in FREC and genuine financial wiz, will be providing valuable financial tips. Students, faculty, and staff can all learn from Pat's Rich Advice!
pbarber@udel.edu

How to Improve your FICO (credit) Score

The best way to improve your credit score is to pay your bills on time and manage your credit wisely. Make sure you pay all your credit obligations on time every month. Installment loans, where you borrow a set amount to buy new furniture or appliances, for example, are given more weight than credit cards. But, credit cards count, too.

Now, what does "pay on time" mean? It means that your payment must reach the office on or before the *due date*. The "due date" is not the date you mail the payment; it is the date that the payment must be in the creditor's office. If it is not, you are late. When you are late, it is recorded on your credit file that you do not pay your account as agreed. Once information is in your file, the information remains in it for seven years unless you declare bankruptcy and then it remains for ten years which is worse. Paying your bills late is a great way to lower your credit score, and it will.

Keep your borrowing well below your credit limits, because your FICO score will be lower if you are maxed out on your credit cards. Do not have more than two or three credit cards because a large number of credit cards also lower your FICO score. Do not apply for several credit cards at one time; it makes lenders nervous and will lower your FICO score. Creditors get nervous because it gives the impression that you are about to be deeply in debt. Other factors also affect your score, such as home ownership, which raises it, and moving frequently, which lowers it.

The other thing that many people do not know is that your credit report is on a national data base and is accessible to a company or organization that belongs to one or all of the three credit bureaus. The information is shared among these credit bureaus. You cannot escape a bad credit report. In today's environment, almost all business and organizations pull your credit file before they loan you money, open a credit account, sell you insurance, rent you anything, etc. Try very hard to keep your credit score high. It is truly the most valuable financial tool you have.

Newsletter Submission Guidelines:

Talk of Townsend is produced **every other** Friday during the
Fall, Winter and Spring terms,
*with occasional exceptions due to
certain deadlines.*

(The next issue will be out March 30, 2007)

Submissions of timely and general interest are welcome. Please submit your copy in a *brief* statement, including dates, times, locations and contact information, via Email to kvanb@udel.edu by **5:00 p.m. on the Tuesday before publication.**

Do not format your email with bullets and fonts; they will be removed.

Information received after that time will be posted in the NEXT newsletter.

The Office of Academic Programs reserves the right to refuse or edit announcements.

Talk of Townsend is archived on the Web at:<http://ag.udel.edu/resources/talkoftownsend.htm>.