

KEISER UNIVERSITY

Kendall Campus
NEWSLETTER
from Student Services Office
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Reminder: Fall Classes Start 8/31/09

August 2009

Summer/Fall 2009

10 Easy Ways for Students to Raise Their FICO Score

Having a good FICO score is very important if you want to get approved for fair interest rates on loans, credit cards, and other sources of credit. If your FICO score isn't quite as high as you'd like it to be or if you have no credit at all, here are 10 easy ways that you can raise your FICO score

Establish New Accounts

If you want to establish credit or raise your FICO score, you should get a credit card in your name and use it responsibly. This means charging regularly and paying the balances off regularly as well. If possible, get a card with a high limit and always keep the card balance below 25 percent.

Piggyback on Another Account

If a parent or some other responsible individual is willing to add your name to their credit card account, it will help your credit and boost your FICO score. Every time this person charges and makes payments on the account it will look good for you.

***Get Secured Debt ***

If you are having difficulty getting approved for a regular credit card, try getting a secured credit card. These cards are perfect for those who have poor credit because they allow you to make charges that can be covered by money you have already applied to an account. There is no way for you to overcharge or miss payments. Eventually, use of the card will increase your FICO score.

***Don't Apply for Too Much Credit ***

If you have a flurry of credit inquiries on your credit history because you applied for 10 different credit cards and 5 different loans in a three-month period, it can lower your FICO score. If you can, try to limit yourself to two inquiries each year.

***Increase Your Current Card Limits ***

The lower your balances are on your credit cards in comparison to the limit of your credit cards, the better your credit report will look and the higher your FICO score will be. If getting the balances paid down is proving to be a problem, or even if it's not, contact your creditors and ask for a higher limit.

***Pay Off Old Accounts ***

If you have old, unpaid debts on your credit report, it can really drag your FICO score down. One of the best ways to undo the damage that has been done is to pay off old accounts and make arrangements with the creditors to have the judgments removed.

***Don't Close Old Accounts ***

Even if they are unused, old accounts attribute to your length of credit history and affect your score. The longer you have an account, the better it looks. Closing old accounts can lower your FICO score even further.

***Always Pay Bills On Time ***

Not paying your bills on time is a sure-fire way to lower your FICO score. Each late payment can lower your score by as much as 20 points. In contrast, paying your bills on time consistently can raise your FICO score.

***Lower Your Debt ***

Having a significant amount of outstanding debt, such as student loans, cars loans, and other types of installment loans can lower your debt-to-income ratio and in turn, your FICO score. If you can lower your debt; your FICO score will begin to rise at a fast pace.

***Get Help ***

If you are having a hard time managing your credit and raising your FICO score to an acceptable level, consider getting professional help through a low cost or no cost credit counseling service.

Submitted by Maria V. Vivier
Director of Student Financial Services
Default Prevention Manager
Keiser University Office of the Chancellor



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FALL TERM BEGINS 8/31

Make sure you to complete your
preregistration
paperwork by 8/21/09
See financial aid for more details

STUDENT APPRECIATION ACTIVITIES

August 20th & 21st
September 9th & 10th
October 28th & 30th

KEISER UNIVERSITY

Have you registered on
College Central Network?

Post your resume, search for jobs
while employers seek you out..

It's a free resource, go to
www.collegecentral.com/keiser
Got Questions??
See Student Services

Academic Awards for Summer Term

Honor Roll (3.50-3.74 GPA)

Samantha Artiles	Leonor Bas	Raul Boniche
Erik Bonilla	Shanovia Brown	Alexandra Cavallo
Jonathan Corea	Ramon Cruz	Fatima Cuadra
Pedro Delgado	Jescenia Espin	Nilsa Fernandez
Nisermey Ferro	Michel Gomez	Kenneth Gould
Natalie Guzman	John Gow	Kimberly Jaglal
Ana Lacayo	Michael Mallo	Stephanie Manjarres
Christine Martinez	Felix Martinez	Patricia Mesa
Gerardo Molina	Lance Moyse	Violeta Nunez
Fabrice Paillant	Karla Pena	Deliana Rojas
Emily Rivero	Elvira Saletovic	William Tejada
Rafaela Viard		

Dean's List (3.75-4.0 GPA)

Manuela Acosta	Idalmis Abadin	Milena Aleman
Alfredo Barquin	Jalima Belkhodja	Stephanie Berdugo
Eric Bray	Katia Cepena	Stephanie Cuellar
Adele Dakdouk	Yuneymis Diaz Gomez	Laudet De la Torre
Daniel Donajkowski	Nathaly Fortich	Francis Garcia
Amy Garciga	Lashon Gavins	Lynette Gonzalez
Mercedes Gonzalez	Freya Guerrero	Kiran Hashmi
Frank Hernandez	Elizabeth Herrera	Oonna Hueck
Joaquin Jimenez	Guensly Joseph	Rotha Mam
Michael Recio	Harrison Rojo	Pedro Rodriguez
Damaris Rodriguez	Francisco Rosado	Andres Salazar
Paola Santana	Kendaling Saume	Christopher Whalen
Rocio Valdivieso	Miguel Valle	Luigi Vergani

Congratulations to all on such a great achievement!

Undergraduate Academic Calendar

08/31/09-09/25/09	Term A Classes Begin
09/07/09	Labor Day
09/08/09 R	Return
09/28/09-10/23/09	Term B Classes Begin
10/26/09-11/20/09	Term C Classes Begin
11/23/09-12/18/09	Term D Classes Begin
11/26/09-11/27/09	Thanksgiving Break
11/30/09	Return
12/19/09-01/03/10	Holiday Break

Resume Writing / Interviewing Skills

Workshops

Attend the monthly workshops for resume writing assistance or Tips on Interviewing Skills.

Please RSVP for the workshops at the
Student Services Office

Upcoming Workshops will be held on:

August 6	1:15 & 5:30pm in room 107
September 10	1:15 & 5:30pm in room 107
October 8	1:15 & 5:30pm in room 107



ACCREDITATION:

Keiser University is accredited by the Commission on Colleges of the Southern Association of Colleges and Schools, 1866 Southern Lane, Decatur, GA 30033-4097, (404) 679-4500, to award doctoral, master, bachelor and associate degrees.