

October, 2010

EVENTS

Free Walk-in HIV Testing

Thursday, October 7
3 - 7pm
B130 RPAC

Offered in conjunction with the USG Healthy Nut Health Fair. No needles, no blood, just results.

Wellness Workshop: Ask a Question, Save a Life

Monday, October 11
7:30 - 8:18pm

Barbie Tootle Room, Ohio Union
Learn to recognize when someone may be at risk for suicide and what you can do to help.

Wellness Workshop: Let's Talk About Sex

Monday, October 18
7:30 - 8:18pm

Barbie Tootle Room, Ohio Union
An interactive discussion based on your questions around sexual wellness, relationships, contraceptives, STIs and more!

Wellness Workshop: The Right Bite on Campus

Monday, October 25
7:30 - 8:18pm

Barbie Tootle Room, Ohio Union
Discover your individual nutrition needs, serving sizes, how to create well-balanced meals, and dining out the healthy way.

For more information, visit:

www.swc.osu.edu/events/

New credit card laws:

What do they mean for you?

In May 2009, President Obama signed the **Credit CARD Act of 2009**, calling for reform to protect consumers. The changes were phased in over 15 months, and the last were made Aug 22, 2010. All the details can be found at www.federalreserve.gov/consumerinfo/. We'll focus on the highlights that are likely to affect you as a college student today.

The law has several effects, but here are some of the major changes:

- **Limits credit card access for young adults** under 21 without a cosigner or proof of income.
- **Limits interest rate hikes** and requires that you're given advance notice of rate increases.
- Allows you the right to "**opt out**" of some changes in terms.
- Gives you **more time to pay** monthly bills & requires that due dates are clear.
- Ensures that higher interest balances will be paid off first, resulting in **fairer payment allocation**.
- **Bans double-cycle billing** (which bases charges on both the current and previous month's balance), so new interest can only be charged on the current month's debt.

Scarlet & Gray Financial Counseling

For more on personal finance, set up a **FREE** appointment with a peer financial counselor at the **Student Wellness Center**, RPAC B130
www.swc.osu.edu
614-292-4527

Summing it Up

Overall, the new laws mean more transparency & simplified terms for consumers, providing you with the knowledge and adequate time to make informed decisions before getting a card or deciding to switch companies.

How does this law affect students?

The law restricts issuance to students under 21 if they can't prove independent means of income or don't have a co-signer over 21 (usually a parent or guardian). The restriction is meant to protect young adults who might not realize or understand the risks involved and may end up swimming in debt they can't handle.

Companies are no longer allowed to offer freebies on or near campus, and colleges must publicize partnerships with credit card companies. Also, this encourages students to **talk to their parents or guardians** before getting a credit card – and hopefully to talk about how to use the card responsibly! Be sure to read your mail from credit card companies thoroughly and to ask questions when you don't understand before signing up.

Get tested this autumn

With school starting up again and seeing friends after a long summer it can be easy to get caught up in the excitement and forget simple things like keeping yourself safe while engaging in sexual activity.

There is no such thing as safe sex, but there are a number of things you can do to reduce your risk of infection or pregnancy:

- Use a condom/barrier every time
- Understand that you can acquire an STI from all types of sex including oral, vaginal, and anal sex.
- Limit your number of sexual partners
- Talk to your partner about being safer together
- Get tested!

Ready To Get Tested?

Call (614) 292-4527 or stop by the Student Wellness Center in RPAC to schedule a testing appointment and find out more about services we offer!

For more information on how and where to get tested on campus or in the Columbus area go to swc.osu.edu and click on "Healthy Relationships and Sexual Wellness."

Add the SWC and Condom Club on [Facebook](#).

Eat The Right Bite!

Nutrition counseling is FREE to all currently enrolled OSU students. Receive individual counseling or work in groups. Discuss popular topics, such as:

- Weight management
- Meal planning
- Recipes
- Grocery shopping
- Physical fitness
- Body image
- Eating disorders
- Personal goals

For more information, call 292-4527 or go to swc.osu.edu.

Sleeping it off, not a good idea

Do you know about the dangers of alcohol poisoning? Common myths about sobering up include drinking black coffee, taking a cold bath or shower, sleeping it off, or walking it off. These are just myths, and they don't work. There is a difference between drinking and drinking way too much. Alcohol poisoning occurs when someone puts a large amount of alcohol into their system. It is an overdose of alcohol and is deadly.

If you see someone and think they might be suffering from alcohol poisoning:

Try to wake the person. Call their name, slap their face, pinch their skin. And remember, just because they wake up doesn't mean they are fine.

Check breathing. Listen for less than 8 breaths per minute or more than 10 seconds between each breath.

Feel their skin. A person with alcohol poisoning may have bluish or clammy skin.

Turn them on their side. If they are not conscious or barely awake, turning them on their side can help prevent them from choking on their own vomit.

Do not leave them alone. It is very important to stay with someone who is extremely drunk or barely conscious. Alcohol takes time to work its way out of the bloodstream. Just because someone seems fine at 1:00am, it doesn't mean they will still be conscious at 2:00am.

CALL 911! Don't be afraid to call for help. Alcohol poisoning is a medical emergency. You are always doing the right thing by getting help.

Join the Condom Club

Becoming a member is **FREE** and all you need is your Buck ID and 15 minutes.

Members can purchase up to 50 condoms for \$5!

For more information, go to:

www.swc.osu.edu