

# THE WELLNESS CONNECTION

ROGER WILLIAMS UNIVERSITY SCHOOL OF LAW ACADEMIC EXCELLENCE

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# Saving on Loans



## Heard of the Save Plan?

1. Your payments on SAVE are based on your discretionary income, which is the money you have left after essential expenses like taxes and housing.
2. Currently, your payments can't exceed 10% of your discretionary income. This means if you make \$32,800 a year or less (or \$67,500 or less for a family of four), your monthly payment will be \$0 because it's capped at a percentage of your income.
3. Starting June 2024, the maximum payment will be reduced to 5% of your discretionary income. So, if you qualify for \$0 payments now, this will continue, but if you do have to make payments, they'll be lower.

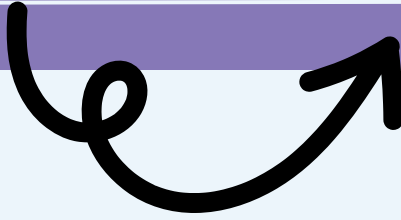
<https://www.whitehouse.gov/briefing-room/statements-releases/2023/08/22/fact-sheet-the-biden-harris-administration-launches-the-save-plan-the-most-affordable-student-loan-repayment-plan-ever-to-lower-monthly-payments-for-millions-of-borrowers/>

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# Distancing Distractions

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## **How to distance yourself and become the BEST you:**

- Avoid things that do not benefit you.
- Meditate (alone time and self-reflection may help you become centered).
- Utilize school resources: the Counseling Center offers therapy sessions, and the recreational and fitness center promotes better health and offers stress relief through exercising and yoga.
- Take some time to yourself - do an activity that you will enjoy.
- Focus on your academics!



# Stressors before Graduation



## **THE ANTICIPATION OF IT ALL:**

### **GRADES**

**Remember, you cannot change yesterday, but you can work hard to shape your future into what you desire. We are in our last semester, work hard, meet with professors, and give it your best!**

### **INTERNSHIPS/JOB**

- 1. Prepare for interviews by meeting with the Office of Career Development.**
- 2. Sign up for resume review sessions and a mock interview.**
- 3. Apply for opportunities on Symplicity and elsewhere.**

### **PREPARATION FOR THE BAR**

- 1. Meet with post-law students.**
- 2. Take ALR seriously and learn techniques that will support you while studying for the bar.**
- 3. Sign up for a bar-tested course.**
- 4. Look up the state in which you want to take the bar to ensure you meet deadlines (accommodation, applications, letters of recommendation, character and fitness, and other requirements and fees).**
- 5. Get your finances in order! Meet with Student Finance & Records, family, and other resources to ensure you have enough money, and reassess your current loans and interest.**

# Let It Sink In ✨



## Resources

### Wellness Fellows

Jakia Warren

Anna Arakelian

<https://rwu.mywconline.com/schedule2.php?>

[scheduleid=sc64d4ef833eb25](https://rwu.mywconline.com/schedule2.php?scheduleid=sc64d4ef833eb25)

[wellnessconnection@g.rwu.edu](mailto:wellnessconnection@g.rwu.edu)

### Counseling Center: (401) 254-3124

<https://www.rwu.edu/undergraduate/student-life/health-and-counseling/counseling-center>

### The Dean of Student Life:

Dean Lalli – [llalli@rwu.edu](mailto:llalli@rwu.edu)

### Academic Excellence:

Prof. Thompson – [kthompson@rwu.edu](mailto:kthompson@rwu.edu)

### Assistant Director, Student Life

Jill Dallaire – [jrdallaire@rwu.edu](mailto:jrdallaire@rwu.edu)

### Recreation & Fitness Center

<https://www.rwu.edu/life-at-rwu/recreation-fitness>

## Tip of the Month:

It's important to find moments of calm and reflection.

Carve out time for yourself

## A Word From:

### Doctor Safie

Believe in yourselves, regardless of the challenges you may be facing. Avoid the trap of comparing your journey to that of others, as it only undermines your own progress. During moments of doubt or when questioning your decision to pursue a legal education, reflect on the initial motivation that led you to make that choice. Let that reason serve as a driving force to overcome any obstacles you encounter.

Resist the urge to measure your success against others, as every individual has a distinct story.

Instead, concentrate on your strengths and view challenges as opportunities for personal growth.

Remind yourself that your journey is uniquely yours, and there's no need for comparisons.

Recognize that you're not alone in this journey —RWU Law offers a variety of resources to

support you throughout your academic endeavors. Embrace these tools without

hesitation; seeking assistance is a sign of resourcefulness, not weakness.