

NEWS

Nov. 2nd - Nov. 8th

WHAT'S UP?

2nd

Thursday

- Wesley House's meal beginning at 11:30 a.m. to 1 p.m.
- Thank-A-Thon event at 2 p.m. in the Ranger Room
- Chemistry Club game night at 5:30 p.m. in the Science Amphitheatre
- Ranger Volleyball at 6 p.m. in Percefull Fieldhouse
- Bible Chair round-up at 7 p.m. at the Bible Chair

3rd

Friday

- Roman Empire presentation day at 3 p.m. in Jesse Dunn, Study Room
- First Friday art walk at Graceful Arts Center

4th

Saturday

- Heartland's best robotics game day at 8 a.m. in Percefull Fieldhouse
- Ranger Football at 2 p.m. at the Ranger Field.

6th

Monday

- Education Career Fair at 1 p.m. in the Ballroom
- Woman's Bible study at 8 p.m. at the Wesley House
- BCM Fresh Monday at 8 p.m.

7th

Tuesday

- Bible Chair Free Lunch at 11:30 a.m. until 1 p.m. at the Bible Chair
- Writers' Roundtable at 5 p.m.
- Wesley House Bible Study at 7 p.m.

8th

Wednesday

- BCM's noonday at 11:30 a.m.
- Bible Chair Bible Study at 7 p.m. at the Bible Chair
- First Christian Church serving free food at 5 p.m. at 821 College Street
- First Baptist Church is serving free food at 5 p.m.

Students Participating in Grocery Bingo

SGA hosted their annual Grocery Bingo on Monday where students played Bingo and could win several grocery items ranging from one to five points. Students also wore costumes to celebrate Halloween.



Students playing Bingo at SGA's Grocery Bingo Monday night. Photo by Alli Schieber



Left: Aaron Mason SGA treasurer dressed as a blind referee and right SGA president, Austin Rankin, dressed as a park ranger calling Bingo numbers on Monday. Photo by University Relations

HOLDER DRUG

513 Barnes Alva, Ok 73717

580.327.3332 1.800.458.5349 Fax: 327.1848

Christmas open house on November 11!

A photograph of several jars of Stonewall Kitchen jam. The jars are labeled 'Wild Maine Blueberry Jam', 'Black Raspberry Jam', and 'Strawberry Jam'. They are arranged on a surface, with some in a wooden crate.

Come enjoy a holiday tasting of Stonewall Kitchen

Part 1 of 4

For college students, adulting often brings harsh financial realities

Managing money can be challenge

By REBECCA WAGNER
Senior Reporter

\$800 billion.

That is how much credit card debt Americans owed in 2022, according to Annuity.org.

The financial realities of credit cards are just one of the obstacles that recently graduated college students must go through.

Young adults not only have to face credit card debt but also a lack of savings, student loans, saving for a housing deposit, mortgages and having children.

Annamaria Lusardi, senior fellow at the Stanford Institute for Economic Policy Research and the director of the Financial Freedom Initiative, wrote a research paper called “Financial literacy and the need for financial education: evidence and implication.” Within her paper she mentioned that people now have more financial responsibility than they did in the past. Along with a rapidly changing financial market people need to have a form of financial literacy.

Financial literacy is the ability to understand and use various financial skills effectively.

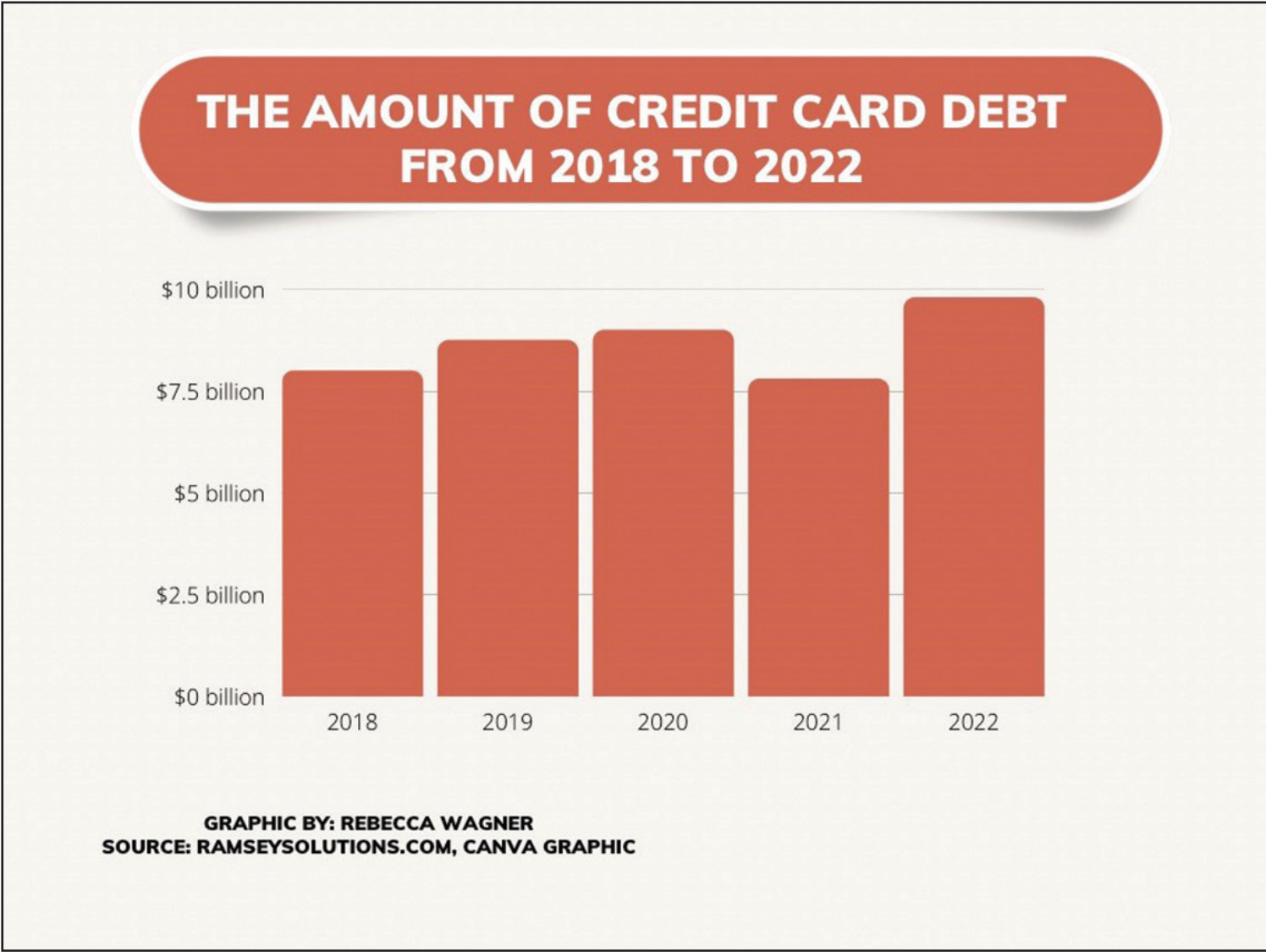
“Findings around the world are sobering,” Lusardi wrote. “Financial literacy is low even in advance economies with well-developed financial markets.”

Northwestern Oklahoma State University tries to provide its students with the knowledge they need for their future financial struggles they will face. By requiring students to take a personal finance course before they graduate, NWOSU enables students with beginner knowledge of personal finance..

Paige Fischer, who works in the bursar office at NWOSU said she does believe that college is stepping stone for young adults and their finances when they get out of college, one because of the required personal finance course, which teaches students the key fundamentals about how to handle finances and two by also helping prepare them for their careers.

“College finances are kind of the first step for a lot of students to get use to that paying bills and living in the real world,” said Tara Hannaford, director of financial aid at NWO-SU.

In the research paper: “Financial literacy and the need for financial education: evidence and implication” Lusardi mentions a past publication she did with Olivia Mitchell, professor of insurance and business at the University of Pennsylvania, that shows low financial literacy on average is worsened by patterns of vulnera-



bility among specific population groups. Even though educational achievement is positively correlated with financial literacy it is not sufficient.

Even though a person is well educated that does not mean they are particularly good with money.

In 2018, only 24% of young adults were financially independent according to cnbc.com, who investigated a new analysis by Pew Research Center. The center found that most Americans believe young adults should be financially independent by the age of 22, but only 24% are, which is a decrease compared to 32% in 1980.

Michelle Willson, recruitment secretary at Northwestern Oklahoma State University, graduated from college in May of 2023. Willson did her four years of college classes but needed an internship to graduate. She would have had to do it during covid, but she took a two-year break instead.

When Willson left college in 2021, she moved into an apartment with her partner in Gene, Kansas. At first things were going well because they both had jobs at Walmart.

On Nov 7, 2021, things changed.

Willsons’ partner got into a car wreck, which left Willson to try to pay the bills by herself.

“I couldn’t keep up the apartment rental myself, so we ended up moving in with my mom while Carson recovered from her injuries and that took almost a year,” Willson said. “Without my family’s support, I don’t know what I would have ended up doing.”

Another struggle that Willson had to face was when she had to go through an unpaid internship to finish her degree. She had to deal with car troubles along with trying to pay one off. Even through all that, Willson had one piece of advice: find enjoyment in anything; you do not have to have money to have a good time.

Chester Sheltie, general manager at Moore’s Venture Foods of Alva, graduated college in 2004. Sheltie went to college at an older age and obtained a degree in finances and business administration.

Sheltie decided when he graduated to not pursue a job within his degree because he had already been working in the management field. If he left his managing job, he would have to take a \$20,000 pay cut. He may have later been able to make more money from the job

he would have taken after graduation, he said, but at the time, it was better to just stay where he was.

“Start saving [money] while you’re in college,” Sheltie said. “Even before, if you can. If you have a job, you can start saving because in the long run you’ll be much more at peace, and you’ll have more freedom in your life.”

Starting to save money when you are younger is a good decision, but not always an easy one.

According to an article by Sandra Miller from education.bankertrust.com, one of the reasons people get into trouble with their finances is because of the excessive and uncontrolled spending habits. Anything a person could desire is available at the click of a button, and spending money is easy.

5 WAYS TO BECOME FINANCIALLY SUCCESSFUL

- 01 Always prepare a financial budget.
- 02 Set financial goals.
- 03 Build an emergency fund.
- 04 Stay educated on personal finances.
- 05 Pay your bills on time.


Sources: 121FCU.org, Canva Graphic



Graphic by: Rebecca Wagner

“It’s important not to buy a lifestyle as soon as your get a paycheck,” said Cale Leeper, financial adviser.

it could grow into a meaningful sum later at a small cost for a long-term goal. Keller said that it is easy to fixate on the here and now, living paycheck to pay-




“START SAVING [MONEY] WHILE YOU’RE IN COLLEGE, EVEN BEFORE, IF YOU CAN. IF YOU HAVE A JOB, YOU CAN START SAVING BECAUSE IN THE LONG RUN YOU’LL BE MUCH MORE AT PEACE, AND YOU’LL HAVE MORE FREEDOM IN YOUR LIFE.”

—CHET SHELTYE, MOORE’S VENTURE FOODS GENERAL MANAGER

“COLLEGE FINANCES ARE KIND OF THE FIRST STEP FOR A LOT OF STUDENTS TO GET USED TO THAT PAYING BILLS AND LIVING IN THE REAL WORLD.”

— TARA HANNAFORD, NWOSU FINANCIAL AID DIRECTOR



Miller pointed out that social media also has an impact on people’s spending habits, often influencing them to buy things they do not need. A way to help with the overspending that Miller points out is to create a budget and stick to it. Budgets allow people keep track of the amount of money they have and where they are spending it. It also allows people to make sure they have enough money to cover any necessities before they make unnecessary purchases.

When Leeper first started working, this was a realization he had to make himself because of how small his paycheck was at the time.


“I think the most important thing a person can do is get a cushion, a safety net,” Leeper said. “I don’t think that’s any different if you’re 20 or if you’re 80.”

An article written by Svenja Keller from good-with-money.com said it’s important to start saving early. Even if it’s a small amount,

check. That causes people to not put enough focus on the future because they have all the time in the world.

In the book “The Psychology of Money: Timeless Lessons on Wealth, Greed, and Happiness,” the author Morgan Housel points out in chapter 11 that people need to be more reasonable with their money.

“IT’S IMPORTANT NOT TO BUY A LIFESTYLE AS SOON AS YOUR GET A PAYCHECK. . . I THINK THE MOST IMPORTANT THING A PERSON CAN DO IS GET A CUSHION, A SAFETY NET. I DON’T THINK THAT’S ANY DIFFERENT IF YOU’RE 20 OR IF YOU’RE 80.”



—CALE LEEPER, FINANCIAL ADVISER.

FEATURE

Spreading kindness around campus

Macy Shreffler
Student Reporter

World Kindness Day will be celebrated on Monday, November 10th, and to commemorate the occasion, what better way than to recognize the kind things people do for others.

This is the third year that NWOSU will be celebrating Kindness Day with United Way of Northwest Oklahoma.

Kindness is a simple act that may go unnoticed. However when it is noticed it powers people to succeed and feel joy. World Kindness Day is a day to recognize all of the kind things others do for us, and what we can do for others as well. Even the smallest acts of kindness have a huge impact and can even encourage others to reciprocate that kindness.

Sophomore biology major from Ringwood, Hadley Bohlen said that something kind someone did for her recently was last Wednesday when some friends invited her to eat at their house and cook dinner with them.

Abby Davis is a senior psychology major from Ponca City. She plays volleyball for the school and works part-time at the gym on campus. She explained that in an early shift she decided to bring her coworkers coffee after a nice woman in a coffee house drive-through anonymously paid for her order.

“It was so kind of her to do this especially because I was on my way to an early shift for work, it made my whole day,” Davis said.

Davis said it felt good to do something nice for her coworkers knowing someone would do the same for her.

Avery Grieve, sophomore, biology major from Sharon, Kansas said she helped an older lady at Walmart carry in her groceries earlier this week.

On Nov. 10 Northwest Oklahoma will celebrate World Kindness Day, and this day should not go unnoticed, in fact it should be recognized for the importance of random acts of kindness.

Kindness is something that can easily be forgotten, but on this day it is an opportunity to be kind, and remember the times kindness has touched us, and encourage a year of being kind and being thankful for the small moments that



Photo by University Relations

Students in the PLC class paint the McKeever school building as early Kindness Day project.

give us a smile to wear throughout stressful times.

Maegan Holson is a junior psychology major from Wagonoka said one kind thing she does is watches her friend’s baby while she is in class.

Around 30 clubs, organizations and individuals at NWOSU have signed up to do a project this year.

Some groups have already done early projects for Kindness Day.

One of those groups was the President Leadership Class. The class painted the McKeever school building on campus. PLC also plans to help the Lutheran Church prepare for their annual annual fundraiser dinner in early Nov.

Some NWOSU clubs are also participating Delta Zeta will be painting and hiding rocks with encouraging notes on them around campus. Other clubs are doing food drives for the campus cabinet, coat drives for Salvation Army and Enid’s Street Outreach Service.

Groups participating in Kindness Day or people who receive a random act of kindness that day are encouraged to post pictures and videos on Facebook with the hashtag #BeKindNWOK.

Taking photos from the creating of the project to the delivery is also encouraged.

Random acts of kindness can really make someone’s day and everyone is welcome to participate that day.

People not registered to do an event for Kindness Day are still encouraged to do something nice for someone that day.

Some things people who are not signed up but would like to participate can do are say something nice to someone you see on your way to class, pay for the meal behind you at McDonalds or put post it notes around campus saying nice and encouraging quotes.

If you are interested in being part of this day, there are posters scattered around campus with opportunities for spreading kindness on this day or you can contact vcase@nwosu.edu for more information.

Anyone who would like to be a monetary sponsor of the overall Kindness Day in Northwest Oklahoma event should contact Dan Schiedel, CEO and executive director of United Way of Northwest Oklahoma in Enid, at (580) 237-0821 or dan@unitedwayenid.org.



NWOSU choir performs fall concert



Photo By Kaylene Armstrong

Members of the community as well as students and others from campus listen Tuesday night to the NWOSU Singers and Chorale join with the Concert Choir for three River Songs written by Gwyneth Walker. The songs are titled “Deep River,” “A Mule Named Sal” and “The Water is Wide.” The three choirs performed a total of 15 songs as part of their fall concert at the Baptist Church. Students Emily Smith and Sam Grinder, two music education majors in the conducting class, each conducted one of the pieces.

Top five movies this week

1. Five Nights at Freddy’s
2. Taylor Swift The Era’s Tour
3. Killers of the Flower Moon
4. After Death
5. The Exorcist: Believer

Top five songs this week

1. Cruel Summer by Taylor Swift
2. Paint the Town Red by Doja Cat
3. Snooze by SZA
4. I Remember Everything by Zach Bryan featuring Kacey Musgraves
5. Fast Car By Luke Combs

Thinking of moving?

Think Hi-Lo Apartments, LLC
636 Linden St.

- 1- and 2-bedroom apartments available
- Within walking distance of campus
- School semester leases
- Laundromat on site
- No smoking and no pets allowed

Call 580-748-0157

SPORTS

Rangers' key is defensive play

In a season filled with nail-biting matches and impeccable defensive play, the Lady Rangers soccer team has interesting statistic with eight consecutive ties on the season. With a stat line like this, you can only imagine the type of players who are out there competing at a high level and the crucial role played by their defense.

THE
TURBO
RANGER



JOSHUA
CHRISTOPHER

Some games resulting in 0-0 or 2-2, nevertheless in this challenging stretch, the Lady Rangers have demonstrated an uncanny ability to hold their ground against some of the toughest opponents in the league such as Southeast-

ern Oklahoma and Harding. We all want to win, and I'm sure everyone hates losing but when you're in a sport like soccer, teams are bound to tie, which says a lot for both teams come game day. Senior goalkeeper Maggie Koster who plays a pivotal role in their defense continues to display her skills and athleticism with numerous amount of saves and 2x Goal Keeper of the Week this season. (quote) The Lady Rangers ability to maintain composure under pressure does not go unnoticed by their fans. The team's tenacity and determination is a reflection of the standard their coaches hold them to. Despite the series of draws, they are not content with merely earning a point or two in each match. They remain determined to convert their defensive skillset

into victories, while continuing to build on their record and stack wins. With only two games left in 2023 season, the team was keying in on Southern Nazarene Wednesday night at home (after the newspaper has gone to the press), followed by Oklahoma Baptist next week on Nov. 4 in Shawnee, at 3 p.m.

	ECU	NWO
Goals	1	1
Shots	13	13
Shots on Goal	7	8
Saves	6	6
Corners	4	2
Offsides	1	1
Fouls	9	8

Goal: Victoria Ruvalcaba in the second half, assisted by Katy Jo Werner.



Photo by J.D. Eddy
Senior Callie Haneborg prepares to take a shot Oct. 25 against East Central. The game ended in a 1-1 tie, the eighth tie this season.

V-ball loses in 5-set game at home

Oct. 26
NWOSU 1
Oklahoma Baptist 3

	NW	OkB
Kills	50	54
Aces	0	9
Blocks	9	12
Assist	46	51
Digs	79	83

Playmakers:

- Erika Asencio Soriano: 20 kills
- Mariela Jimenez: 12 kills, 2 blocks

Oct. 31
NWOSU 2
Southern Nazarene 3

	NW	SNU
Kills	55	60
Aces	8	9
Blocks	7	15
Assist	53	52
Digs	60	78

Playmakers:

- Erika Asencio Soriano: 14 kills, 1 block
- Macy Schreffler: 12 kills, 3 aces
- Ivanny Blackwood: 12 kills, 4 blocks
- Mariela Jimenez: 10 kills, 3 aces, 2 blocks



Photo by J.D. Eddy
Abby Davis, a graduate student from Norman, goes up for the block in the match with Southern Nazarene on Tuesday in Perceful Fieldhouse. The Rangers lost 3-2.

Tulsa Cup ends season

Men's Golf Results
6th overall, tied with Minnesota State Mankato

- Top 3**
- Max Courange** tied 9th overall, total of (70-72-74), 37 pars and 9 birdies.
 - Matti Zerwin** was 2nd overall with a final of (73-75-72), 2nd on the Rangers overall, tied for 21st, 31 pars and 10 birdies.
 - Caden Holmes** placed 2nd for the Ranges, tied 21st with Zerwin (220), 74-77-69 overall, 31 pars and 11 birdies.

Women's Golf Results
10th overall

- Top 3**
- Tess Linden** was 2nd in team, tied for 29th with a total (78-78-79), 30 pars and five birdies,
 - Romane Lacoste** tied for 36th with a total of (81-78-78), 33 pars, 3 birdies.
 - Addison Furtick** was 3rd in team, 48th with a total of (85-76-78), tied a team high of five birdies and 25 pars.

Football

Oct. 28

NWOSU 0
Henderson State 51

Next up:
NWOSU vs. S. Arkansas
Saturday, 2 p.m.
Ranger Field

Alva State Bank & Trust Company

Older than Oklahoma

Alva Main Office

518 College Ave.
Alva, Ok 73717
580-327-3300

Burlington Branch

PO Box 80
Burlington, Ok 73722
580-431-3300

Enid-Chisholm Branch

801 W. Broadway
Enid, Ok 73701
580-234-4201

Bank of Freedom Branch

1085 Main St.
Freedom, Ok 73842
580-621-3276

First State Bank of Kiowa Branch

546 Main St.
Kiowa, Ks 67070
620-825-4147

ASB


IN ALVA SINCE 1901

MEMBER FDIC

Member Federal Deposit Insurance Corporation 1-800-259-2582

ALVA VISION CLINIC

Large selection of polarized sunglasses, daily / monthly contacts with multifocal and astigmatism.



Pre- and post-op cataract and lasik surgery.

Monday, 8:00 am - 5:30 pm
Tuesday, 7:30 am - 5:30 pm
Wednesday, 7:30 am - 5:30 pm
Thursday, 8:00 am - 5:30 pm
Closed from 12:00pm - 1:00pm
CLOSED FRIDAYS
FOR AN APPOINTMENT CALL
(580)-327-2393
AFTER HOURS CALL
(580)-829-2026
504 College Ave.

ACCEPTED INSURANCE:
VSP, PVCS, Medicare, Vision Care Direct, SoonerCare, BCBS, Eyemed, and HEALTHCHOICE

Mastercard, Visa, Discover, American Express, and Care Credit Accepted.

Rangers take 2nd in home rodeo

NWOSU took second place in the team standings at the NWOSU rodeo last weekend.

The annual event brought more than 700 college rodeo participants from all over the region to Alva.

Jacob Haren, NWOSU senior from Callaway, Nebraska, won the tie-down roping championship at the NWOSU rodeo to lead the Rangers. In earlier rodeos this semester, he earned an all-around title in Colby, Kansas, and won the steer wrestling award in Stillwater, Oklahoma.

Kerry Duval, junior from Oakdale, California, finished the tie-down in a three-way tie for sixth place in the opening round.

Trisyn Kalawaia, senior from Waiakea, Hawaii, won the bulldogging title with a 3.2-second opening run and a 4.9-second run in the championship round.

Jayden Jensen, senior from Fallon, Nevada, took third overall in breakaway roping with 2.7 seconds on both her runs.

Rangers return to rodeo action Feb. 15-17 in Manhattan, Kansas.



Jacob Haren



Tanner Meier, a junior from Garden City, Kansas, competes in the opening night of the NWOSU rodeo on Thursday.

Photo by Ausin Judkins



Savannah Greenfield, a prenursing major from Lakeview, Oregon, works to quickly finish tying her goat during the NWOSU rodeo Thursday night.

Photo by Ausin Judkins



The rodeo clown does his job to distract the bull from going after the rider he just bucked off during the first night of the NWOSU rodeo on Thursday.

University Relations Photo

War of the Worlds: The Panic Broadcast



Jameson Hale, right, counts down for Alan Garcia, left, who played the part of Mercury Theatre of the Air host Orson Welles in the NWOSU production of "War of the Worlds: The



Panic Broadcast" last week. The play recreated the original CBS Radio broadcast from 1938, followed by explaining the aftermath when some listeners thought the U.S. really had

been invaded. Cast members played multiple roles throughout the 90-minute performance and provided the same sound effects the original radio audience heard.

Photos by Ausin Judkins