



2002

class of

Johnson & Wales University



The Campus Herald

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Paying Back Your Loans

by Jill Cutlin

Congratulations to the graduating class of 2002. You are now leaving the world of academia to start a new phase in your lives. It will consist of many new and wonderful possibilities; however, it also holds a new realm of responsibility. Student Financial Services has one last piece of advise to help you manage your student loan debt; this will help you buy the house that dreams are made of, or confine you to that apartment you can "live with."

The first thing you want to do is create a budget; this is the best way to help you track (and control) your spending habits. If, according to your budget, you should have money left over at the end of the month, but you do not, then you know you are spending beyond your means. Creating a budget is easy, simply calculate your monthly income and expenses then determine what is left over. A carefully worked budget will help you manage your Student Loan Debt by making sure you have enough money every month to make your loan payment(s).

Again, planning ahead for loan repayment and budgeting wisely are very important ways of managing your loan debt. At some point you must begin repaying your loan(s). After graduation there will be a grace period before you begin repayment (six months for your Stafford Loan(s) and nine months for your Perkins and Achievement Loan(s)). The first actual payment for the Stafford, Perkins, and Achievement Loan programs is due approximately 30 days after the grace period ends. The exact repayment schedule will be sent to you from your Lender(s)/Servicer(s). It is during this time that you may request a Deferment, Forbearance, or Consolidation.

The Stafford Loan program offers you four repayment options. If you do not select a plan, your loans will automatically be placed in the Standard Repayment Plan. On this plan you pay a fixed amount each month until your loan(s) are paid in full, and you may have up to ten years to repay the loans. The Extended Plan is where you will make minimum monthly payments that may take you anywhere from ten to thirty years to repay, depending on the amount you owe. The Graduated Plan is where the monthly payments start out low, generally increasing every two years; the length of repayment may be anywhere from ten to thirty years, depending on the amount you owe. The final option is the Income Contingent Plan (ICP). This plan allows you to make monthly payments based on your annual income each year. Your monthly payments will be calculated on the basis of your annual income, the total of your Federal Student Loans, and other outside factors; you may take up to twenty-five years to repay this loan.

If you find you are experiencing financial difficulties, make sure you contact your Lender(s) /Servicer(s) for the Stafford Loan program, and the Loan Billing Department, at Johnson & Wales, for the Perkins and Achievement Loan programs. They will work with you to help avoid the serious consequences of default. Do not allow your loan(s) to get into this situation. If you fail to make loan payments on time (delinquency) or if you default on your loans, the consequences are serious! You could ruin your credit at a time when you have the opportunity to build it.

Again, if you have difficulty repaying your Student Loan obligations, do not just ignore them in hopes they will be forgotten. Exercise responsible debt management, and contact your Lender (s) /Servicer(s). Only you can make that dream home happen by seizing this opportunity to build a good (and responsible) credit history. Please contact Student Financial Services if you have any questions regarding loan repayment at 598-1468. To the Graduating Class of 2002, Good Luck from Student Financial Services.

Johnson & Wales University Announces Honorary Doctorates Five campuses will hold commencement exercises

Culinary stars, business leaders, and hospitality experts - present and future - will grace the five national campuses of Johnson & Wales University during graduation ceremonies. The University will present a combined total of 17 honorary doctorate degrees, along with 6,787 undergraduate degrees, and 453 graduate degrees.

Johnson & Wales is based in Providence, R.I., and maintains campuses in Charleston, S.C., Norfolk, Va., North Miami, Fla., Denver, Colo., and Gothenburg, Sweden. Each campus holds its own graduation. Johnson & Wales in Providence will award 453 degrees at its graduate school graduation on Thursday, May 16, and 4,869 degrees at its undergraduate graduation on Saturday, May 18. Also on May 18, 238 degrees will be awarded at its campus in Norfolk, Va., 659 at its campus in Charleston, S.C., 220 at its campus in Denver, Colo., and 801 degrees at its North Miami campus.

This year's honorary degree recipients are listed below:

PROVIDENCE CAMPUS

THE ALAN SHAWN FEINSTEIN GRADUATE SCHOOL AT JOHNSON & WALES THURSDAY, MAY 16

Commencement Speaker

Doctor of Business Administration in Hospitality Management

~ Wing T. Chao, Executive Vice President, Master Planning, Architecture and Design, Walt Disney Imagineering, and Vice Chairman, Asia Pacific, Walt Disney Parks and Resorts, Glendale, Calif.

Doctor of Business Administration

~ Charles K. Gifford, President & Chief Executive Officer, FleetBoston Financial Corporation, Boston, Mass.

Doctor of Laws

~ Scott K. Keefer, Senior Partner, Macktaz, Keefer and Kirby, Attorneys at Law, Woonsocket, R.I.

COLLEGE OF BUSINESS, THE HOSPITALITY COLLEGE AND SCHOOL OF TECHNOLOGY CEREMONY SATURDAY, MAY 18

Commencement Speaker

Doctor of Humane Letters

~ The Honorable Frank J. Williams, Chief Justice, Supreme Court of Rhode Island, Providence, R.I.

Doctor of Business Administration in Hospitality Management

~ Paul M. McManus, President and Chief Executive Officer, Leading Hotels of the World, Ltd., New York, N.Y.

COLLEGE OF CULINARY ARTS CEREMONY SATURDAY, MAY 18

Commencement Speaker

Doctor of Culinary Arts

~ Michel A. Roux, Chef Patron, The Waterside Inn, and First Vice President, Relais & Chateaux, Berkshire, England

Doctor of Business Administration in Food Service Management

~ Wilhelm Leuze, General Manager, Friedr. Dick Corp., Germany

SPEAKERS

Commencement

2002

Commonly Asked Questions In Career/Employment Search Services

Courtesy of Celeste Brantolino, Career Resource Guide

How do I handle negatives in my background? (i.e., low GPA, no experience, etc.)

In an interview, always keep in mind that you wouldn't be sitting in the interview chair if you didn't have the minimum qualifications required by the employer. So whatever negatives you may have, they weren't enough for the employer to deny you an interview opportunity. In short, what you think is a negative may not be as bad as you think. If asked about how low a GPA, lack of experience, or whatever, acknowledge the fact, but then point out the positives or balance the negative image. For example, if your grades are low, maybe you worked many hours during each academic year or you had other family responsibilities. Bring this up and discuss the positives of your work ethic, etc. Always accentuate the positive, never the negative.

Do I need to meet all of the employer's qualifications specified in an ad before applying? What about all the qualifications specified for a campus interview?

When responding to an ad in the newspaper you will have a much greater chance of getting an interview if you closely match the qualifications that are outlined. You don't have to have all that the ad suggests to apply, because the ad may be describing the ideal candidate who may not even exist. When placing an ad, the employer still has the option of making decisions about whom they bring in for interviews. However, if you hope to be efficient in getting interviews, you should be selective about the ads to which you are responding.

On the other hand, you want to have the stated qualifications specified by the employer for campus interviews. In some cases, interest in the company of job is the relevant criteria.

To the Class of 2002

It is with a great deal of pride that I salute you and congratulate you on your graduation. It has been years of challenges and overcoming obstacles. It has also been years filled with fun, adventures and friendships, friendships that will last a lifetime.

The essence of your times here at Johnson & Wales has been the lessons learned, the knowledge you've gained. The culmination of those lessons and knowledge gained is the degree(s) you've earned. Graduation is a most wonderful day! It is a day shared with family and friends, full love, memories and joy.

May all your days to come feel just as good, and make you just as proud.

You are the best of the Best, go forth, live long and prosper!

Congratulations and Best Wishes,

Terry H. Addison, Dean of Students

Congratulations Class of 2002!

It is with great pride that I congratulate each of you - the members of the Johnson & Wales University Class of 2002! After years for diligent work and countless sacrifices, you have earned your degree and the distinct honor to sit here today at commencement.

You have a great deal to be proud of - your accomplishment is one that does not come easily or effortlessly. As a Johnson & Wales graduate myself, I know the extraordinary value of the people here at the University, and also to the prestige of a Johnson & Wales diploma. I have no doubt that you will be served well as you head out into the world with the Johnson & Wales name on your resume. No matter where you go, or what you do, please keep in mind that you have been, and will continue to be, an important part of the Johnson & Wales success story. For that, we thank you.

Commencement marks a beginning, not an end. Therefore, on behalf of Johnson & Wales University and the Board of Trustees, I wish you much success as you embark on this next chapter of your lives. It is sure to be filled with many new and exciting challenges, and personal and professional accomplishments.

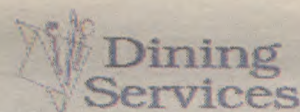
Congratulations and Best Wishes!

John J. Bowen '77
President - Providence Campus

Congratulations to the Student Activities Graduates of 2002 !!

Congratulations Class of 2002!

From Practicum Properties



270 Weybosset Street
Providence, RI 02903
(401) 598-1433



213 Taunton Avenue
Seekonk, MA 02771
(508) 336-8700
www.jwinn.com



2081 Post Road
Warwick, RI 02886
(401) 739-3000
www.radisson.com/warwick/ri

The Faculty & Administration of the Hospitality College

Good

Luck!!



CONGRATULATE The Class of 2002!



JOHNSON & WALES
UNIVERSITY

Morris J.W. Gaebe
Chancellor
Chairman of the Board

*A Message from your Chancellor
to the
Class of 2002*

*I extend to you my special
Congratulations and Best Wishes*

*I am sure you will carry on the great traditions of our
University*

*A University is a reflection of its Alumni...
God Bless You*

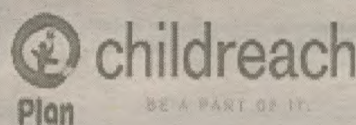
Morris J. Gaebe
Morris J.W. Gaebe, Ed.D.
Chancellor
Chairman of the Board



Multicultural Center and The Office of Campus Diversity



Congratulations to the class of 2002!!!
As you leave the university we wish you luck
in all your endeavors. If you need anything
after graduation please get in contact with
us. 401-598-4776 or e-mail mcc@jwu.edu



Johnson & Wales University
Forms Partnership With
Childreach/Plan

In February of 2000, Johnson & Wales University announced their partnership with Childreach/Plan to help needy children overseas. Rick Tarantino, Executive Director of Advancement & Annual Giving, felt that Childreach/Plan, being an international organization, was a perfect fit for the culturally diverse student body at Johnson & Wales. Today, Johnson & Wales sponsors 20 children throughout Africa, Asia, Central & South America and the Caribbean.

Childreach/Plan is an international, child-focused development organization linking caring people and institutions in the U.S. with poor children overseas. They are a non-profit organization without political or religious affiliations. Their programs are designed to help communities develop long-term solutions to problems effecting health, education, habitat and livelihood to enable them to break out of the cycle of poverty.

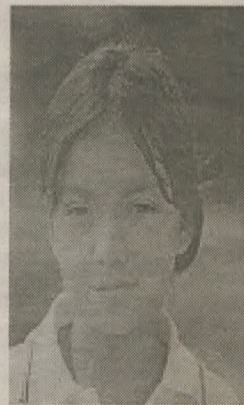
Following is a profile of one of the children sponsored by the university. For just \$22 each month, you can sponsor a girl or boy from a country in Africa, Asia or Latin America.

Meet Leydi Viviana Piyimue

Leydi is a ten-year old girl from Cali, Columbia, born on October 31, 1991. She attends primary school and enjoys being with her friends. This year she is in the third grade. Over the last year, her performance at school has been excellent. Her favorite subject is natural science.

Leydi loves playing with her dolls and getting together with her friends to play football. She says she would like to become a nurse when she grows up. At home she helps with the household chores.

Leydi lives with her grandparents. Her grandfather, Gabriel works as an animal farmer. Her grandmother, Aurora is a housewife. The family lives in a house that is their own which is built on their own land. Although, neither the house nor the land is legally documented as theirs. The house has four rooms. The roof is made of ceramic roof tiles. The walls are made of a variety of non-durable materials. Leydi is able to write to her please contact Aimee Fontaine at 598-1312.



Leydi Viviana Piyimue

Maybe your group/club, class, family or friend would like to sponsor a child. They can do so by simply filling out this form and mailing it to Childreach, Attn: Paula Dias, 155 Plan Way, Warwick, RI 02886.

Enclosed is my first check, made payable to Childreach. (other payment options are available) I prefer to pay: Annually \$264 Semi-Annually \$132 Quarterly \$66 Monthly \$22

I would like to sponsor a: girl boy either Age: 0-5 6-10 11-14 any age

I would like the child to be from: Asia Africa South America Center America/the Caribbean

Name: _____
Address: _____
City, State & Zip: _____
Phone #: _____

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Career Development and
Alumni Relations Office

Congratulations Class of 2002!

As a graduate of Johnson & Wales University, you will now be referred to as one or more of the following:

Alumna — a woman who is a former student of a school, college or university. Plural: **Alumnae**

Alumnus — a man who is a former student of a school, college or university. Plural: **Alumni**

Alumni — the collective group of former students of a school, college or university.



America's Career University™

For a complete list of Alumni Benefits and Career Services, please contact us at:

The Office of Alumni Relations
8 Abbott Park Place
Providence, RI 02903

800-JWU-ALUM
www.jwu.edu/alum.htm