Complete game
UCF Baseball makes final coaching hire for 2009 staff — SEE SPORTS, A8

Credit check
How to score the right credit card and avoid debt — SEE NEWS, A2

Grand theft auto up again on campus
Acura Integra most stolen vehicle this month

Rebuilding hope in Parramore

AUTO THEFT PREVENTION TIPS
• Never leave your car running
• Never leave keys in the car or garage, hide a spare key outside
• Always roll up your windows and lock the car

Space

Beam Me Up Branson

Around Campus, A2
If you are a freshman, you should know yourself

Local & State, A2
Scrubble Tourney brings in 700 players for $25,000 prize

Grad programs to be revamped
Financial support, quality to improve

UF grad creates a scholarship series

DIESEL ENGINES TO RUN ON VEGGIE OIL

MELISSA CHARDOURIE

A student-made senior project will soon cut costs for UCF's diesel running trucks and lawn equipment.

 index

Regional Campuses 3
Weather 3
Dining 5
UCF 5
Business 7
Sports 9
Events 10
Classifieds 11
Opinions 10
Viewer 10
Science

LIFE FINDS A WAY

Some are of starfish. Some have found the mechanism of a small, yellow object. It's 110 million years old. And the starfish is now designed the UCF Science of a new species. The group is going to say this may be the oldest starfish species ever described. For an article on this story, look for Monday's article in Science.

Science

TODAY'S WEATHER

Please put money in the UCF newspaper's vending machines Monday, July 28, 2008.

Please see MONEY, A8.
Hey, big spender

How to control your credit before it controls you

SHAWN BIREN

University of Central Florida

Consign your credit

Depending on how well you can control their wallets, students may find credit cards to be either a blessing or a curse.

It is important to know how credit cards work and how they may have the ability to control your life. If you get out of control, although credit cards allow you to borrow money quickly, be sure that every credit card you sign up for is one you can afford to keep.

"One of the first things that students should learn about before getting a credit card is their credit score," Cannon said. "You need to know that taking a credit card is going to start your credit score."

A credit score determines the way financial institutions, auto loan lenders and credit card issuers view your ability to repay them. Employers also use credit reports in hiring or promoting people. Unfortunately for young people, their parents' credit often comes with a free Scoble Sampler and two slices of toast.

Scoble's main reason for this is, "You don't have control over what your parent's credit looks like and you don't want to be "

Players at the championship resort are located on six sites, based on their scores from qualifying tournaments and lowest bunker down for 28 games.

Florida colleges and universities support the 28th Florida Amateur BOCA RATON - Scoring the right score is an important part of being a college student, more Florida than you may realize, to date (Florida Atlantic University Press)."}

By LOCAL Staff

WEATHER

SCATTERED

T-Storms

High: 82°

Low: 75°

TODAY IN DETAIL

At 4 p.m. today: swarm of dark clouds and flash flooding. South wind 10 to 15 mph.

TONIGHT: Skies to be grey. South wind around 7 mph.

TUESDAY

High: 88°

T-Storms

Low: 75°

WEDNESDAY

High: 88°

T-Storms

Low: 75°

LOCAL WEATHER

NOTICE TO READERS

The Florida Student Newspaper welcomes letters to the editor, including those on controversial or sensitive issues. Letters should be no longer than 400 words and may address a single issue or multiple issues. All letters are subject to editing for clarity and run at the discretion of the editorial board. Letters are subject to review for accuracy. The Student reserves the right to edit letters for length and clarity. Single issues are 700 words or less. More than one issue is 300 words or less.

ATH-GRADS

Not Walking At Commencement?

Not walking at commencement is a trend that is gaining popularity around the country. Although many students do not understand the significance of walking, there are various reasons that Cannon recommends.

If students find themselves in a position to not walk, there are several tips that Cannon recommends.

"If students are having trouble sleeping and are having trouble finding a job, or they have a minor physical injury around and really don't want to be at the event for a week and what they spend it on, then sit down and decide what they could do with done without," Cannon said.

"That's the way to figure out what you spend and what you're spending it on and where you can cut the extra money to pay down your debt," Cannon said.

Do not cancel your credit cards because cancellations have a negative impact on your credit score. Instead, cut up the cards and continue to pay off the balance by paying more than the minimum amount, Cannon said.

Major credit card companies, such as Discover, American Express, Visa and MasterCard, often have credit cards that give benefits that will appeal to students.

"The Discover Shadow Cashback Card offers 4 percent annual percentage rate (APR) for six months on any average interest rate of 10 percent, 4 percent however, there is a significant risk that this average accounts of the "— they are in a low and no higher than 1%," Laura Gorges, Discover's senior public relations manager, said in an e-mail interview.

"This enables students to build a reputation and provide them with needed credit while limiting potential debt," Gorges said. Thus, students can earn up to 5 percent Cashback on all purchases and 2 percent on purchases made at an online shopping portal, ShopDiscover.com.

According to their Web sites, Web sites, Visa, American Express, Discover and MasterCard all have similar student credit cards. According to their Web sites, all have similar student credit cards.

"Credit cards are essentially loans from credit card companies," Cannon said. "So the biggest thing that students should know is that they probably have student loans and to figure out how much you owe and then pay the loans back.

"Keeping a low credit score is a good way to manage credit cards, because you can control them and in turn manage to pay the balance down," Cannon said. "It's just because a credit card companies will give you a credit card and a low interest rate, they may have the ability to pay off the debt at a lower interest rate, said Cannon.

"I see that because a credit card companies will give you a 2 percent APR for six months and 5 percent thereafter. The credit balance for the Discover card is significant, according to the average accounts of the 5 percent but no higher than 1%," Laura Gorges, Discover's senior public relations manager, said in an e-mail interview. "This enables students to build a reputation and provide them with needed credit while limiting potential debt," Gorges said. Thus, students can earn up to 5 percent Cashback on all purchases and 2 percent on purchases made at an online shopping portal, ShopDiscover.com.

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WASHINGTON — Congress approved mortgage relief for 400,000 struggling homeowners Saturday as part of an emergency housing plan that also calls to cut lentary financial assistance in a flagging economy. President Barack Obama had withdrawn the measure promptly, despite reservations.

The measure, regarded as one of the most significant housing legislation in decades, lets homeowners who cannot afford their payments refinance into more affordable government-backed loans rather than losing their homes. It offers a temporary financial lifeline to troubled mortgage companies Fannie Mae and Freddie Mac and tightens controls over the two government-sponsored businesses.

What began as a showdown between the White House and the Democratic-led Congress over how far the government should go in rescuing homeowners evolved into a bipartisan effort that could be the last such compromise before Bush leaves office in January.

In a rare Saturday session, the Senate voted 72-13 to send the bill to the president, the House passed it Wednesday. Bush had withdrawn his veto threat earlier in the week, over $55 billion in neighborhood grants. He contended the money would benefit lenders who helped cause the mortgage meltdown, encouraging them to foreclose rather than work with borrowers.

Treasury Secretary Henry M. Paulson's request for the emergency power to rescue Fannie Mae and Freddie Mac helped push through the measure.

Democrats won cherished provisions in the bill to help homeowners, a permanent affordable housing fund financed by Fannie Mae and Freddie Mac, and the neighborhood grants.

The legislation takes several approaches to curing the ailing housing market.

It aims to spur an estimated $600 billion debt-strapped homeowners, many of whom owe more on their houses than is worth from foreclosures by allowing them to get more affordable mortgages backed by the Federal Housing Administration.

The FHA could insure $300 billion in such mortgages, which would be available to homeowners who showed they could afford a new loan.

Banks would first have to agree to take a large loss on the exist­ing loan in exchange for avoiding an often-costly fore­closure. The plan also is designed to relieve a broader credit crunch.

Many of the owners have lost their jobs and have been unable to refinance their mortgages.

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has seen a 20-percent increase in enrollment by web-based courses over the past year. The number of web-based classes at the university in 2005 may even reach 1,000, a statistic that is being reported in the state through the state commission. Officials say the consortium is certainly growing, but the numbers are another big draw.

Police officer in Tampa stabbed in head while arresting suspect

TAMPA — A Tampa police officer is recovering after a suspect came from behind and stabbed him in the head as he was arresting another suspect.

The police department statement says Ryan Callebar was responding to a disturbance late Tuesday when he encountered a group of men. As he walked off, a man ran from behind and stabbed him in the head.

The department says Callebar is currently being treated by emergency personnel. No further details were given.

Inmate convicted of helping kill prison guard dies in prison

PHOENIX — An inmate convicted of helping kill a state prison guard during an escape attempt has died in a prison in Arizona.

The Arizona Department of Corrections said Sunday Thomas J. Keny, a 54-year-old inmate at the Florenceaz.
Graduate school hopes to prevail during cuts

Graduate school hopes to prevail during cuts

Increase access to the graduate programs, encourage recruitment and retention of students, focus on the quality of the current programs and provide better financial support packages for current and new graduate students. During 2008-09, UCF employed more than 1,000 graduate assistants through teaching or conducting research. These support programs are critical to maintaining the quality of the teachers and graduate students to assist in the university's success.

An additional benefit of the change is the intended focus on the surrounding research and to better understand.

As a graduate college, we are part of all of the disciplines of the university," Bishop said. "Therefore, I expect from our students that from all the different places. It really gives us an opportunity to emphasize interdisciplinary research and assistance.

But with the transformation of the graduate college underway during the university's budget crunch, problems for the students and graduate students occasionally arise.

However, the college's facilities were free to the students and so on."

"We had a campaign to help other ASHRAE members to invest in our industry," Alphonso said. "That amount was supported $50,000, with more private donors. Any donation matched it with 50000, bringing the net investment to $50,000,000.

"We gave it to Bob Holmes at the UCF College of Engineering, it was very appreciative, and that has grown to a little over a quarter million dollars," Alphonso said.

The money has been used to sponsor engineering competitions, like the regional and national competitions, and make them better competitors when the time comes for them to begin their careers, Alphonso said.

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WHAT ARE BIOFUELS?

Biofuels are energy produced from biomass derived from living or dead organic matter. Biofuels can be made from plants, algae, or even一定 from crops. Biofuels are used as a renewable alternative to petroleum-based fuels. Biofuels are used in many different ways, including

- Biodiesel
- Bioethanol
- Biomethane

WHERE ARE BIOFUELS MADE?

Biodiesel is made primarily in the United States, where approximately 10 million gallons of biodiesel are produced annually. This is enough to fuel about one-tenth of the nation's diesel engines each year. In addition, biodiesel is also produced in Europe, Canada, Australia, and some Asian countries.

Bioethanol is made primarily in the United States as well, with approximately 8 billion gallons of bioethanol produced annually. This is enough to fuel about one-fifth of the nation's gasoline engines each year. In addition, bioethanol is also produced in Brazil, the United Kingdom, and some Asian countries.

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Money to prepare students

"The interest generates scholarships, this year we have about $12,000 to give out to deserving students."

- JOHN ALPHONSO, ASHRAE ENGINEER

Graduate school hopes to prevail during cuts
UCF STUDENTS TAKE FLIGHT

In Tampa, Red Bull Flugtag gave student engineers their wings — July 19, 2008

The Wrong Brothers consisted of aerospace and mechanical engineering graduate students 23-year-old Jason Dunn, 23-year-old An Le, 22-year-old Jan Marsh and 24-year-old Mark Riddick, plus 23-year-old Kennedy Space Center Systems Engineer Keegan Ford.

For their project, the men chose an underwater theme and modeled their raft after a flying fish. On the day of the event, The Wrong Brothers dressed as abalone, starfish and sharks. Their design, however, plummeted like a stone from the 30-foot ramp and ashed in front of an estimated crowd of 100,000.

The audience determined the winner of the People's Choice Award by sending text messages on site. The Tampa Bay Derby Darlins, who staged a pillow fight for their craft and created a giant roller skate on their raft, received over 10,000 votes.

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Team Party Fowl was composed of four UCF civil engineering students who together created the flying reproduction of the classic party foul. Following their design plans, the team created a massive keg that held their pilot, 22-year-old Whitney D'Annunzio. The craft itself was made with wooden 2x4s for the core, and the wings were constructed of styrofoam, and the bird's head was made of paper maché and chicken wire. The other three team members, Jamison Edwards, 22-year-old Alex Hinkle, and 21-year-old Tanya Williams, created their costumes of red cups to participate in the pre-flight skit. When it came time for Party Fowl to take to the air, the team made its way through the ramp to the runway, suited up in the helmets and flotation jackets, and prepared to fly. But first they performed their skit, while Edwards and Hinkle flew high above the crowd, holding up the keg. D'Annunzio then performed an extraordinary ball commitment, committing the party foul by knocking over one of the red cups, providing the human power to force the craft down the runway and off the 30-foot drop. They failed to fly very far, and performed a spectacular dive straight into the water.

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The 2008-09 UCF Women’s Golf schedule was released Wednesday, and head coach Emilee Klein said the Knights will certainly see no decrease in the level of competition this season.

UCF will compete in four events hosted by teams that were ranked in the top 25 last year, including squads from the Pac-10, ACC, Big East and the SEC, which has seven teams ranked in the top 25, according to NCAA.com.

"There is no tougher schedule we have had during my time here at UCF," head coach Emilee Klein said in a press release. "We are planning on being the best teams in the country week-in and week-out, and our home event will feature an even stronger field than last year as well."

The program has come a long way in just a short time under Klein’s watch, who is entering her fourth year as the Knights’ coach. She took over a program that was ranked 114th in the country, and last season, the Knights made their first NCAA Regional appearance, going along with a huge rise in ranking points, finishing 79th in the final rankings.

"I’m not expecting them to step it up until we get the program back where it used to be," Klein said. "But I do expect them to step it up and continue to work hard and get better every week and gain experience and learn how to put it all together."

"I do expect them to step it up and continue to work hard and get better every week and gain experience and learn how to put it all together."

The 2008-09 schedule is as follows:

- Sept. 26-28: The UCF Challenge All day
- Oct. 3-5: Auburn Derby All day
- Oct. 10-12: Lady Tar Heel Invite All day
- Oct. 24-26: Mason Rudolph Champ All day
- Feb. 8-10: Lady Puerto Rico Classic All day
- March 10-12: The UCF Challenge All day
- March 20-22: Betsy Rawls Invite All day
- April 3-5: Ping ASU Invite All day
- April 12-14: C-USA Championship All day
- May 7-9: To be determined NCAA Regions All day
- May 19-22: NCAA Championship All day

"I do expect them to step it up and continue to work hard and gain experience and learn how to put it all together."

The UCF Women’s Golf team will be playing the best teams in the country, and Klein said the Knights will continue to work hard and gain experience and learn how to put it all together.

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- May 19-22: NCAA Championship All day

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The UCF Women’s Golf team will be playing the best teams in the country, and Klein said the Knights will continue to work hard and gain experience and learn how to put it all together.
Smith familiar with coach

101. Before coaching there, he played shortstop for the Phillies from 2005-06 and helped guide the team to the playoffs and its 1st conference title. As a senior, Smith batted .329 with 10 home runs and 50 RBIs, earning him a spot on the All-Star Game Tour.

Boone said that he was excited to have fashioned the coaching staff that is going forward to working with the Knights. "I believe we have been an exciting time in the progression of the UCF Baseball program," Boone said in a press release. "We now have the entire coaching and support staff in place to begin the process of making the UCF Baseball program one of the best in the nation. Volunteer assistant Smith will be working with another UCF him, assistant coach and recruiting coordinator Elif Goden, but working together will be nothing new for the duo. Smith played under Goden, during his senior year at UNC Wilmington while Goden served as the head hawks’ volunteer assistant coach.

Since the official announcement of Boone’s hiring June 12, he has hired Smith, Goden, assistant coach Jeff Palmombo and director of baseball operations Kyle Dawes.

Kleinsaid.

Knights to play in new events

161. While it’s the third year in a row the team will have begun the spring with this tournament, the Knights hope that they will play in February.

They will have a month of work before hosting the third annual Charlotte Knights Invitational on March 2-3 at BB&T Golf Club of South Carolina. The 2007-08 season begins. The season begins with two more events to begin the process of making the UCF Baseball program one of the best in the nation. Volunteer assistant Smith will be working with another UCF him, assistant coach and recruiting coordinator Elif Goden, but working together will be nothing new for the duo. Smith played under Goden, during his senior year at UNC Wilmington while Goden served as the head hawks’ volunteer assistant coach.

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New bars may curb drunken driving

When you think of a college town, the "night on the town" comes to mind. Last month, for example, Austin again was ranked as the number one college town in the nation by Southern Methodist University. However, this recent ranking was not the result of a popularity contest but because the university has proposed building a on-campus bar. The university has been accused of not only overpriced educational materials but also the overpriced educational and living environment for students. This is just another example of what's known as the "changes." Perhaps one of the most risky moves for students is not to purchase textbooks for courses. Some students have even taken to creating their own textbooks. This is a common practice among students who feel that the cost of textbooks is too high. Some students have even started their own publishing companies to print textbooks. The university has responded by proposing a bill to the Higher Education Finance Committee, has been approved, and was signed by Houston, vice chair of the Education Finance Committee. The bill would allow the university to build an on-campus bar. The bill was proposed on behalf of the publisher less of textbooks for courses.

An on-campus bar could provide a convenient place to spend a night out. Many students are in close proximity to bars, but they may feel uncomfortable or unsafe walking alone. An on-campus bar would provide a safe and responsible environment for students to engage in alcohol consumption. An on-campus bar would also be more accessible to students who live either on campus or in areas where the speed limit is low.

The university also plans to extend the beginning of each semester to the first of August. This would provide an outlet for students to reduce the pressure of the fast-paced summer schedule. It would also allow students to have more availability on campus to engage in alcohol consumption. An on-campus bar could also provide a safe and responsible environment for students to engage in alcohol consumption.

Although inconvenient, the distance from the bars that are in close proximity to the university is unknown. It's no secret that Orlando isn't a walkable city. There are many places to spend a night out. But if you don't go downtown, it can be risky to get back home from the bars that are in close proximity to the university. It's difficult to get a taxi or a ride home.

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