



# The Restriction Digest

## GSA Newsletter

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### Rajini Rao - Focused to Succeed

by Veena Pushparaj-Gnanakkan

From playing scientific rock songs to showing cool videos of ATP synthase in motion, it's obvious the GSA teacher of the year Dr. Rajini Rao (RR) is very serious about making teaching interesting and puts a lot of effort into her lectures. She may like to cook, garden and enjoy spending time with her family, but it's clear that RR loves her job and that passion is evident in her teaching.

Put off by the blood and gore of medicine, a very young RR stumbles upon the word "Biochemistry" and decides that it's her science of choice. Ever focused, RR always knew she wanted to be in academics. Even when she came across her aged and yellow statement of purpose from when she applied to grad school, she found that she was doing exactly what she had hoped to years ago. As an undergrad in the cosmopolitan south Indian city of Bangalore, RR would help teach less studious roommates the intricacies of Biochemistry. "I remember a funny story", she says, "When my roommate came to me for help just before an Organic chemistry exam I

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### Cell Phone Discounts!

by Genevieve Weber

Given the current state of the economy, saving money as a student is at the same time more important and more difficult. Johns Hopkins graduate students, however, can receive discounts from phone companies on both plans and accessories:

**AT&T** - ([www.wireless.att.com](http://www.wireless.att.com))  
10% off calling plans  
Contact: Paul Gschwind 443-910-5983 or [paul.gschwind@att.com](mailto:paul.gschwind@att.com),  
Chris Schley 410-926-9754,  
Demetri Poulos 410-858-6793 or [james.poulos@att.com](mailto:james.poulos@att.com)

**Sprint** - ([www.sprint.com](http://www.sprint.com))  
15% off calling plans  
27% off new lines  
10% off accessories  
Contact: 1-866-805-9890

**T-Mobile** - ([www.t-mobile.com](http://www.t-mobile.com))  
10% off calling plans  
15% off accessories  
Contact: 1-866-464-8662

**Verizon Wireless** -  
([www.verizonwireless.com](http://www.verizonwireless.com))  
15% off calling plans  
25% off accessories  
Contact: Theresa Gossman 410-303-7704 or [theresa.gossman@verizonwireless.com](mailto:theresa.gossman@verizonwireless.com) or Kamal Nasif 800-688-9290 Ext. 5671 or [kamal.nasif@verizonwireless.com](mailto:kamal.nasif@verizonwireless.com)

### Taco Fiesta: It's a Party in Your Mouth!

by Gabriela Cantarero

Based on my experiences at Taco Fiesta I would have to say that the restaurant does in fact live up to its slogan: "Fast, Fresh, Fun!" Located in Harbor East (in the same building as Whole Foods), Taco Fiesta offers a casual and affordable Mexican atmosphere that's good enough even for the sophisticated palettes of graduate students like ourselves. Although the menu is comprised of relatively standard Mexican dishes, what really makes the restaurant stand-out is simply the freshness of the ingredients. The restaurant offers a free and unlimited salsa bar to all patrons, with your choice of seven different kinds of salsa. The salsas and pico de gallo are so ridiculously fresh and good that I must confess I needed to have a little alone time with them.

I also had the pleasure of meeting the owner of the restaurant, Jerry Guitierrez, who definitely has an excellent rapport with his customers. Typically he likes to hang around the bar (liquor bar that is) and chat it up with his regulars and newcomers alike, and to his credit I've seen that he is nice enough to always listen to

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was very excited to help with the subject I loved. But when she opened the book and asked me why there were so many hexagons. [I thought] Oh no! How far back do I have to go??"

After her undergrad she applied to grad school in the US, which at the time was unusual to say the least. It was unheard of for a young Indian girl from a good family to live abroad alone. In fact it was her compromise with her parents to be in the same school as her older brother that led her to the University of Rochester. Here she got her PhD studying ion pumps, in particular, ATP synthase. Since then her areas of interest have included membrane proteins, their mechanisms and how ions relate to signaling and disease. After her PhD, she did her post doc at Yale where she moved up the evolutionary ladder, shifting from a bacterial to yeast system. She enjoyed developing the system in yeast where the strain could be engineered to produce vesicles that had packaged transporters, such that when the cell was broken open a lot of the vesicles could be harvested. She worked with a secretory pathway mutant and did a lot of genetic engineering to turn genes on and off, which turned out to be a nice system that people could use for other transporters heterologously expressed in yeast. After doing this for four years she started looking for jobs and got into Hopkins.

When asked what was special that attracted her to Hopkins, RR says that the school was always known to be a good place to do research; there were a lot of people she knew, colleagues that she had met who were very enthusiastic about what they did. According to her, this enthusiasm and collaborative nature is what distinguishes Hopkins until this day, 14 years after she first began working here. RR says, "Over the years my work has changed and gone in directions I would never have predicted. And I can only do that here because you have such a tremendous breadth of expertise. You can go to a specific lab and ask for help and people share their expertise so willingly that you are not at all limited by what you do." True to her word, RR's lab which initially was a yeast lab is now starting its first experiments in mice, all thanks to collaboration with the Breast Cancer Institute.

RR is not only an established researcher, she is an exemplary teacher. She says that she not only enjoys



*Dr. Rajini Rao and her son Arjun.*

teaching students but also her daughter and son who, she jokes, run when she tries. Jest apart, RR must set a very good example because her daughter now wants to pursue a career in science. Talking about being a family woman in science RR says, "The key is to enjoy everything that you do, and don't do anything if you are not 100% committed to it! If you stay true to what you want to do, it's a lot easier to handle multiple things at a time. When I do one thing I tend to be focused and committed to it. My family is used to that. If I have a grant or paper deadline then that's all I do and they [family] have to fix their own dinner. They respect and understand that. And there are other times when I'm completely devoted to them. I think I know how to compartmentalize and work in sections."

Working in science can have its ups and downs. Many times it may even seem like there is a cut-throat pace for getting things done. RR believes that you can make things cut-throat if you want to, but when you have multiple projects on your plate you are less likely to be stressed out. That way, at any given point you can have something that works so you don't dwell on the experiments that don't. Her working mantra is that you build confidence with success and on the contrary with every success you get more confident. So once you have

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conquered a particular challenge, you will have built up confidence to tackle subsequent challenges. She emphasizes that one has to realize that not everything works the first time, some things come easy and some don't. She suggests having back burner projects which you can turn to in case your main project does not seem to be working. She thinks that its ok, to shift your focus for a little while, it will probably help you figure out what was wrong in the first place.

When it comes to picking a lab, RR says there are 2 things to keep in mind, 1. You do need to be excited about the work done in the lab as opposed to it being popular and 2. Make sure it's a lab where students graduate in a timely way. She says barring any major upsets in research where you have to start over, students should aim to finish in 5 years as this is just one chapter of their career after which a post-doc needs to be done. Students should be proactive in getting papers out and talking to their mentors about how their results can be formatted into valid articles. RR says, "It's a thesis, yes, but really it's just a body of work associated with your contribution. But you are going to do a post-doc, which I hate to say, is like doing your thesis all over again. You have that ahead; don't prolong this [PhD]. Try to make short and long term goals in any form you want because time goes by quickly and you have lot more to do."

Advising students on picking between a post-doc or a job, RR says, "It's easiest if you know what you want to do and it helps to have someone lay it out for you. When you are done with your PhD you have a body of work, a few [good] publications, and experience in giving talks at a few meetings you've gone to. As a post-doc, you need to have a few papers in a field that should be open-ended, that is, it can go in multiple directions and should have a lot of potential. It helps to be in a great environment, such as a good school and working for a person who sends post-docs off to positions similar to what you are hoping for (example industry positions). It's good to do homework; it's not bad to ask. You should want to go to meetings, so you can interact with people and they remember you. So when you apply for a job you can remind them that you have spoken to them before. Make an effort at networking and build up on interpersonal skills. It's something that you should start as a grad student. I've

been to lots of the GSA poster sessions and remember most of the names and the research of students I've spoken to. That's one good way to get in touch with faculty. [The poster] doesn't have to be a lot of work; it's whether you can communicate why you were doing your work. It's the effort that you take to be out there. Go to seminars and try to ask questions. That way the speaker remembers you."

Anyone who has attended a lecture by RR will know how engaging she can be. And if you have been in a discussion class with her, you will know how personable she is. But strangely enough RR finds working with people to be both the challenging and rewarding part of her job as the new director of the CMM program. "[As scientists] that's not something we are formally trained to do, we learn science and we've taken courses, looking and analyzing data comes naturally, but interacting with students and faculty, this is, of course, new. I've been the course director for Pathways for a while and did teach before that but with CMM there is the challenge of having 125+ students and faculty. Often it's a question of crisis because at any time something bad is happening to someone. And that's been challenging to be able to put yourself in someone else's shoes. I think it requires a lot of patience and understanding. It's never taught in grad school. Just as lab management is not taught. It's trial and error. We all make terrible mistakes and lot of us faculty have gone through that [experience] where we've done things that we shouldn't have in terms of people. When you start a new lab, you are very cut and dry about how things should be done. Then you realize that it's better to let people develop themselves instead of putting things down their throat—it doesn't work! What is very difficult to figure out is that everybody is different. One person can be left alone and they do a wonderful job, whereas another person may need a lot more interaction. That can be very challenging but it's also rewarding when people remember you or come back and say nice things about you."

When asked about what her worst experience in science was, RR says that it's waking up in the middle of the night wondering if your grant will come through because the rest of your lab is dependent on it. She remembers feeling the worst when the first set of grants she wrote as a new investigator came back with not so pretty scores. "It hurts you the most then, because the

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*Taco Fiesta, continued from page 1*

the customers' stories no matter how horribly they suck. He also has a few good stories of his own, so if you ever meet him, you can ask him about the time he crashed a beer truck. In addition, when he found out my scheme to do a review of his restaurant, he was even gracious enough to offer me an assortment of dishes so that I could get a "flavor" of what the restaurant had to offer. What I was pleasantly surprised to find out was that although Jerry may only be 50% Mexican, his food is 100% delicious. So here were some of the highlights:

The chicken and steak taquitos are thin rolls that can best be described as deep-fried deliciousness. The chicken and steak quesadillas are also quite tasty, although a personal favorite of mine is the steak burrito. The shrimp tacos offer a slightly more unique blend of flavors, with hints of chile and cinnamon spices - surprisingly yummy. Another noteworthy highlight is the homemade guacamole - absolutely brilliant! It's amazing how fresh ingredients can make all the difference! Why would I ever insult my tongue with processed, preservative-tainted guacamole again! Also, we can't forget about the Chongo, a delicious dessert consisting of fried cheesecake made to look like a burrito and lightly coated in sugar, strawberries, and whip cream. Mmm... I love deep-fried foods.

Where, might you ask, did Jerry come up with his tasty recipes? His Tia Licha and Tia Esper ("tia" means aunt in Spanish). Also, in case you're interested in learning more about Taco Fiesta's menu or take-out options, you can visit its website at [www.tacofiesta.com](http://www.tacofiesta.com).

Moving on beyond the dinner fork, another one of Taco Fiesta's big appeals is the affordability of its prices. During this time of economic crisis, everyone is looking to save a little extra money, so it's nice that the most expensive menu item is \$10.99. That's unless you buy the bottle of Patron tequila - did I forgot to mention that

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*Rajini Rao, continued from page 3*

grant is like your baby, you put it together and think it's the best work you've ever done, you send it out and then it's criticized. Luckily it wasn't triaged (they call it un-scored now), that's when they don't even discuss your grant. But what helped was one of the reviewers' encouraging comments to keep at it." So RR made best of the situation and went about Hopkins asking for copies of grants she'd heard had gotten fantastic scores. On analyzing these grants which were on different topics, and written in different styles, she realized that the common theme among all of them was an indefinable readability- their goal and how they would go about achieving it was very explicit and understandable. Another comment she received was that she wrote like a post-doc focusing on the technicalities as opposed to the larger picture. It was important to re-iterate the reason a particular experiment needed to be done, the rationale behind it and what was to be learned from it. She made the necessary changes to her grant and re-submitted it and hasn't looked back since. The learning curve was the hardest for RR but it was quick, now she knows that you win some and you lose some.

Speaking of losing things, what if RR lost her identity as a scientist? What other profession would she chose? She is quick in saying "Many other things!" RR loves to cook and she would probably teach kids to cook because it bothers her when people eat badly. She can also see herself publishing a magazine, writing or even editing. It gives RR confidence to do the work she does right now, knowing that if for whatever reason things don't work out in science she can keep herself busy and hone her other talents.

In her parting words RR says to the GSA, "As a teacher whenever I stand up and teach, I really put everything of myself out there. Keep laughing at my lame jokes. THAT keeps me going. And please don't yawn or fall asleep because I can see all that. If you can give me feedback, that helps, because I really do put a lot of energy into [my lectures]. As a teacher it's rewarding and it really makes my day when students show me that they are making an effort to understand what I say."

Dr. Rao is a remarkable scientist and teacher and although it's important to make time to enrich your talents, we hope that any of those that don't relate directly to science and Hopkins will be kept on the back burner for a long time!

# Career Connections

*A special supplement sponsored by JHMI Professional Development Office*

**Volume I, Issue 3**

## **From the lab to the library: becoming an information specialist in molecular biology**

**by Carrie L. Iwema, PhD, MLS**

This may be a familiar story for a few of you. I started my PhD program in Neuroscience full of hope and excited about where my future would take me. Like many of you, I assumed I would follow the traditional path—grad student → postdoc → tenure track faculty at a research university. Well, I completed my PhD and was in the midst of my postdoc at Yale when I had a realization—after working more than a third of my life in a lab, I no longer wanted to do it. For multiple reasons, I didn't have the desire to be at the bench anymore. How frightening is that? Spending so much time and effort focusing on a particular skill set, only to decide, nope, that's it, I'm done.

What to do now? After considering my options for quite some time (Science policy? Forensics? Consulting? Teaching? Win the lottery? Find a sugar daddy?), I finally recalled something from my childhood. I wanted to be a librarian.

What?!?

When I told my parents, my dad's reaction was "You want to go back to school to learn how to stamp books?" Ummm, no. The librarian of the 21<sup>st</sup> century is not the stereotypical grey-haired bun sporting, sensible shoe and cardigan wearing, meanly shushing spinster of the mythical past. Today's librarian is a curator and facilitator of information on the cutting edge of technology. You know those journal articles you think you download for free from PubMed? Thank a librarian for making that happen. Have you tried to get an animal protocol passed by your Institutional Animal Care and Use Committee (IACUC)? A librarian can help you find the resources to support your protocol. And are you aware that some librarians can even help you not only find but also teach you how to use bioinformatics databases and tools?

I am that latter type of librarian, or "information specialist" as some prefer. I have a multi-faceted job:

- (1) offering workshops on topics such as "DNA Analysis Tools" and "Clinical Genetics"
- (2) providing consultations on anything from identifying biomarkers to exploring SNP genotyping
- (3) managing a website ([www.hsls.pitt.edu/guides/genetics](http://www.hsls.pitt.edu/guides/genetics))
- (4) curating a freely available database of over 2300 bioinformatics databases and software tools ([www.hsls.pitt.edu/guides/genetics/obrc/](http://www.hsls.pitt.edu/guides/genetics/obrc/))
- (5) creating video tutorials to answer basic bioinformatics-related questions
- (6) registering users for library-financed licensed tools like Vector NTI and Ingenuity Pathways Analysis
- (7) writing blog articles ([www.bitesizebio.com](http://www.bitesizebio.com))
- (8) supervising field placement students
- (9) teaching in medical, nursing, and dental school classes
- (10) collaborating with our Clinical and Translational Science Institute
- (11) serving as a member of the faculty assembly as well as the senate budget policies committee
- (12) presenting papers and posters at national meetings (Hawaii in May!)

And this isn't even a complete list. So how did I get this job? I did indeed go back to school to get my Masters in Library Science (MLS). Then I looked at library and university online job sites to look for openings (check out <http://mlanet.org/jobs/>). I also talked to a lot of people—don't underestimate the power of networking. It turns out that I didn't necessarily \*need\* an MLS to get my current job—the most important criterion was that I have a scientific background, PhD preferred. However, the additional degree has certainly been useful in terms of understanding the culture of and fitting into a library. I am also actively involved in a few professional organizations that support individuals with scientific experience that work in the world of libraries and information science.

Overall, one of the best, albeit initially gut-wrenching career decisions I've made was to move on from the lab to the library. Do I miss the bench? Sure, sometimes—I have fond memories of fluorescently-labeled olfactory sensory neurons. But I think I now have more opportunities, varied experiences, and much less stress than when I was sitting in the dark looking through a microscope. So if you're trying to figure out an alternative career in science, I'd recommend looking into becoming an informationist/science librarian/molecular biology information specialist/you make up the name. There might not be a lot of us out there, and there might not be tons of available jobs (thanks, economy!), but it could be the perfect niche for you too.

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Carrie Iwema worked as a science librarian at the JHMI Welch Medical Library from 2006-7. She is currently an Information Specialist in Molecular Biology for the Health Sciences Library System at the University of Pittsburgh. You can contact her at [iwema@pitt.edu](mailto:iwema@pitt.edu).

## Postdoc-ing across the pond:

### Insights from a current Max Plank Institute fellow

Jared Sternecker's graduate work in Cellular and Molecular Medicine, under the direction of John Gearhart, focused on the differentiation of mouse and human embryonic stem cells into motor neurons. After obtaining his Ph.D. in 2006 he eagerly set out to tackle the next phase of his academic research career—obtaining a postdoc. This process of sourcing and soliciting potential mentors can be somewhat daunting for a newly minted Ph.D. For many, the idea of pursuing a postdoc outside the continental United States doesn't even factor into the decision process. However, as Jared attests, it can be a rewarding experience.

#### What lead you to select a postdoc overseas?

I went overseas because it was an opportunity to work with one of the most prominent researchers in my chosen field. Previously, he had a position in Pennsylvania, but he had moved back to his native Germany. A position became available, and I jumped at the chance to work with such a renowned scientist. Also, I thought that it would be fun to take vacations in places like Rome and Paris.

#### To what degree did job and funding opportunities inhibit your interest in doing research abroad?

This is a potentially significant issue. There are people and jobs within the United States that will not look favorably upon moving someone from overseas. It is expensive, and there are many others within the country that are equally qualified. However, I am optimistic that doing quality research with a prominent scientist is a powerful item on a CV/resume, even if it is located abroad. Another important point is that there are jobs and positions available all over the world. Although it may surprise a few people, there really is life outside the United States.

#### Academically speaking, what are the most striking cultural differences you've encountered?

Research is the same across the entire world. Experiments on stem cells or any other thing, are designed, performed, recorded and presented in exactly the same way here as in the US. However, the job benefits are strikingly different. In Europe, people really do take vacations. There is significant maternity leave, health care, and retirement benefits – the whole thing. Even for a post-doctoral fellow. For example, I am entitled to a paid leave up to two months per year. Good luck getting that from any employer within the United States! Also, I never have to argue with my insurance company over medical benefits. However, in my opinion, the German food could do with a little more spice...

#### What is the single best piece of advice you would give to students considering a European postdoc?

Don't live up to the typical American stereotype. For better or worse (mostly worse) Americans have earned a very bad reputation across

the entire world. We are thought of as arrogant and obnoxious. I have been to meetings where American research has even been slandered for being too superficial in an effort to look cool and get published in high-ranking journals. Do yourself a favor and don't confirm these ideas.

#### Did you have any preconceived misconceptions about foreign postdoc positions that have been challenged throughout this experience?

I was a little worried that I was going to the moon. If I wanted a kit from Ambion, I worried that it would take a week for them to figure out that there was another continent in the world other than North America. Because of that, I worried that experiments would be extremely slow and laborious. I am happy to report that the opposite is true. All major companies have distribution centers and offices across the globe, and many overnight couriers are available. Doing research here is essentially the same as doing it in the United States, although you may encounter more languages in a given day than you are used to hearing.

#### Articles of interest:

Minnesota Versus Madrid by Adrian Grimes, <http://chronicle.com/jobs/news/2008/02/2008021401c.htm>

Postdoctoral Training: a European Perspective by Massimo Lazzari, [http://sciencecareers.sciencemag.org/career\\_magazine/previous\\_issues/articles/2002\\_09\\_13/DOI.10.1126/scicare.2002.11111481](http://sciencecareers.sciencemag.org/career_magazine/previous_issues/articles/2002_09_13/DOI.10.1126/scicare.2002.11111481)

- Derek Haseltine

### Upcoming PDO events:

#### **Careers in Science and Health Policy—panel discussion**

*Co-sponsored by School of Public Health Career Services*

Tuesday, April 7, 5:30 PM  
Mt. Castle Auditorium

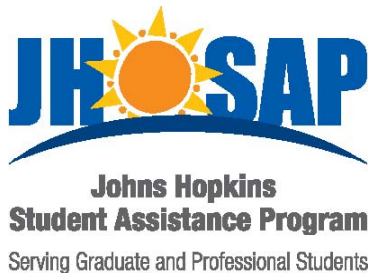
#### **Practical advice for selecting a postdoc—panel discussion**

Thursday, April 23, 5:00 PM  
Mt. Castle Auditorium



Stop by or contact us:  
1830 E. Monument Street, Suite 2-107  
410-502-2804 • [jhmipdo@jhmi.edu](mailto:jhmipdo@jhmi.edu)  
[www.hopkinsmedicine.org/pdo](http://www.hopkinsmedicine.org/pdo)

Please direct *Connections* inquiries to Derek Haseltine, [dhaseltine@jhmi.edu](mailto:dhaseltine@jhmi.edu)



## Why Being Mentored Matters

Research shows that students who are mentored enjoy many benefits, including better training, greater career success, and a stronger professional identity. But good mentoring rarely just happens. It develops from reflection, planning, and an understanding of your needs as well as your mentor's unique qualities. Recognizing the importance of and choosing the right mentor is one of the most important decisions you will make as a student.

### *What is a mentor?*

By definition, a mentor is a tutor or coach. Having a mentor is more than having a favorite professor or good academic advisor. A mentoring relationship typically extends beyond the boundaries of a particular course into other aspects of your educational experience. A strong mentor serves as a guide for your professional development and challenges you to take advantage of important professional opportunities. A mentor is the first person you think of when you need a letter of recommendation, when you need to consult with someone regarding an academic or employment decision, or when you need direction on an academic project. Once the mentoring relationship has been established, mentors console you during times of disappointment and celebrate with you during times of success. Thus, in addition to being a teacher or coach, a mentor may be more appropriately defined as a model, a problem solver, an advocate, and an investor (of time and energy).

### *What are the benefits of having a mentor?*

- Access to experienced professionals.
- The sharing of personal and professional experiences.
- Establishing collaborative associations with colleagues within and outside JHU.

### *What are the qualities of a successful mentor?*

Successful mentors are approachable, have good personal

and communication skills, have good technical skills, and are able to provide you with needed support.

### *The most effective mentors:*

- Welcome newcomers into the profession and take a personal interest in their career development and well-being.
- Want to share their knowledge, materials, skill and experience.
- Are patient, enthusiastic, and supportive as they challenge and guide their mentee to new levels of competence.
- Expose the recipients of their mentoring to new ideas, perspectives and standards, and to the values and norms of the profession.
- Are more expert in terms of knowledge but view themselves as equal to those they mentor.

### *How do I find a mentor?*

- Identify professors with areas of expertise most similar to your interests.
- Talk to your academic advisor and to your instructors for suggestions.
- Friends, classmates and other students may also be able to suggest faculty members that have a reputation for being good mentors.

### *How do I make the most of the mentoring relationship?*

Once you have established a mentoring relationship, it is important to:

- Establish open communication; convey your expectations of the relationship.
- Maintain regular contact and meet regularly (at least once a month); set objectives for each meeting.
- Be on time and prepared for all appointments.
- Be flexible to accommodate your mentor's schedule.
- Ask for input and assistance with your educational and career goals.
- Recognize your mentor's experience; he or she has already traveled the road you are just beginning to explore. Ask this person to share advice, opinions, ideas, and experiences.

For more information about this topic or to set up an appointment to work with a counselor to develop the skills for successful mentoring relationships, please contact the Johns Hopkins Student Assistance Program (JHSAP) at (443) 287-7000 or visit our website at <http://www.jhsap.org>.



# Financial Aid Graduate Newsletter

## Topics March 2009

Don't forget to apply for financial aid for 2009-2010. As a graduate student you may be eligible to receive federal financial aid.

Steps to applying for financial aid for the 2009-2010 academic year:

- Complete the JHU Institutional Application
- Complete the 2009-2010 FAFSA application

Application instructions can be found on the financial aid website at: [www.hopkinsmedicine.org/financialaid](http://www.hopkinsmedicine.org/financialaid)

### *Financial Literacy- Tips on How to use Credit Wisely:*

1. Know the three credit card costs. Annual fees, Finance charges, Late Fees. (Beware of those companies offering low introductory rates. The introductory rate may increase within a few months, so be sure to read the terms and conditions.)

2. Don't sign up for credit cards just for the free gift. Many creditors offer gifts when you apply for credit. These lines of credit are listed on your credit report as open and available to use.

3. Limit the amount of credit cards that you apply for. Too many open lines of credit will be viewed by lenders as a liability and may affect your ability to apply for loans in the future.

4. Check your credit report. U.S. residents are entitled to receive a free credit report each year. To obtain a copy of your credit report, visit:

[www.annualcreditreport.com](http://www.annualcreditreport.com)

[www.experian.com](http://www.experian.com)

[www.equifax.com](http://www.equifax.com)

[www.transunion.com](http://www.transunion.com)

5. Know your credit score rating:

>720	Excellent
680-720	Very Good
660-680	Good
620-660	Fair
<620	Poor

6. Know what factors determine your credit score at [www.MyFICO.com](http://www.MyFICO.com)

### *Class of 2009 Exit Interview Schedule:*

All graduating students who have borrowed federal loans are required to attend an exit interview before graduation. Please make plans to attend one of the sessions (Art & PhD) listed below:

<i>Date</i>	<i>Location</i>	<i>Time</i>
4/20/2009	BRB 182	10:00 a.m. – 12 noon
4/29/2009	BRB 125	1:30 p.m. – 3:30 p.m.

### *What can I expect during my exit interview?*

During your exit interview you will receive detailed information regarding your student loans, such as...

- A current description of the loan, including your anticipated monthly payment, the amount of your total debt and current interest rate. The name of the lender that holds your loans, where to send your payments and where to write or call if you have questions.
- Repayment options and advice about debt management that will help you in making your payments.
- Information will also be provided to help you calculate your monthly payments

### *What do I need to do to prepare for my exit interview?*

Learning about your loans ahead of time will make it easier to understand the information provided to you at the exit interview session. It is highly encouraged for students to visit the following websites before attending your session:

#### **Direct Loans**

<http://www.ed.gov/offices/OSFAP/DirectLoan/student.html>

Provides you with your Direct loan borrowing history at JHU, repayment options, payment calculators and loan servicer information.

#### **NSLDS (National Student Loan Data System)**

[http://www.nsls.ed.gov/nsls\\_SA/](http://www.nsls.ed.gov/nsls_SA/)

Provides you with your complete federal loan borrowing history. All the federal loans you have ever borrowed from undergraduate until now can be found on the NSLDS website.

#### **Annual Credit Report**

[www.annualcreditreport.com](http://www.annualcreditreport.com)

Provides you with a free copy of your credit report.

*continued on page 9*



Knowing your credit history will give you a picture of your overall debt and help you in managing current and future debt.

### *Do You Qualify for the Hope & Lifetime Learning Tax Credits?*

#### **Q: What are the hope and lifetime learning credits?**

**A:** The Hope credit and the lifetime learning credit, also referred to as education credits are two tax credits available to help you offset the costs of higher education by reducing the amount of your income tax.

#### **Q: How do I know if I qualify to receive the hope and lifetime learning credit?**

**A:** The guidelines related to the Hope and Lifetime Learning Educational credits can be found on the IRS webpage

<http://www.irs.gov/faqs/content/0,,id=200041,00.html>. If you qualify, you will need to file a form 1098-T with your taxes.

#### **Q: How can I get a copy of my 1098-T?**

**A:** It's easy! Just use the Tax Credit Reporting Service (TCRS) student site at <http://www.1098t.com>:

- Click "Access My Record."
- Log in to the system according to the instructions, setting a PIN number if necessary. If you have difficulty with your PIN number, contact TCRS toll-free at (877) 467-3821.
- Select the tax year of interest from the drop-down menu box. You may search for your 1098-T form for the current tax year (the default selection), as well as for the previous two tax years.
- After retrieving your 1098-T online, you may print as many duplicate copies as desired. Note that you are not required to submit any copy of the 1098-T with your tax return.
- Please note that students whose qualified educational expenses are paid with University scholarship funds, including NIH or privately sponsored grants and contracts, are not eligible to receive Form 1098-T's.

## GSA Spring Event Calendar

### **Investigator's Reflection Lecture: Peter Agre**

"Changing the World from the Lab Bench"

April 8

Location: Mountcastle Auditorium

Time: 2:30pm, Tea at 2:00pm

### **Alicia Showalter Reynolds Lecture: Nancy Andrews**

Dean of School of Medicine at Duke

Dean of the Duke University School of Medicine

Professor of Pediatrics and Pharmacology & Cancer Biology

May 4

Location: West Lecture Hall

Time: TBD

### **Teacher of the Year Lecture: Rajini Rao**

May 14

Location: West Lecture Hall

Time: 3:00pm, reception to follow

### **University-Wide Commencement Ceremony**

May 21

Location: Homewood Field (on Homewood Campus)

Time: 9:15am

### **School of Medicine Convocation Ceremony**

This year's speaker will be Denton A. Cooley, M.D.

May 22

Location: Joseph Meyerhoff Symphony Hall

(1212 Cathedral Street)

Time: 10:30am

For more information and GSA social events, please contact Christine Nwosu at [cnwosu1@jhmi.edu](mailto:cnwosu1@jhmi.edu)

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## **Celebrate Earth Day on April 9**

4:30 PM, Turner Concourse

Sponsored by the Leadership Initiative For the Environment (LIFE) [hopkinslife@gmail.com](mailto:hopkinslife@gmail.com)

Co-sponsored by the School of Medicine Facilities Management

This year's third annual Earth Day Celebration will take place on April 9 from 4:30 to 7 p.m. at Turner Concourse. Learn what you can do at work and at the community to be more green, and to help make the Earth a better place. We will provide an avenue for the Hopkins community to act and connect with organizations committed to environmental sustainability. There will be a multitude of booths providing information on how to recycle, reduce and reuse, as well as other ways to be more involved. Please bring old electronics, batteries and printer cartridges for recycling. Each set of items recycled will earn you one raffle ticket.

**Raffle prizes include iPod shuffles, energy efficient light bulbs and more. There will also be free games, food and drinks.**

Taco Fiesta also has a fully stocked bar? I'll get to that in a minute. There are also no assigned servers during your meal, which helps knock-off a few bucks from the bill.

One other deal that you can't miss out on is the Friday happy hour. From 5 to 7pm, there is a free buffet for those enjoying drinks at the full bar (for as little as \$3 a beer) featuring a delightful assortment of tequilas and Mexican beers. Then if you hang-out long enough, you will experience Taco Fiesta as it turns into the bar night-life Club Taco with its own DJ (actually I made up the part about it being called Club Taco, but there really is a DJ). Also, if you're looking for a casual place to watch the big game, Taco Fiesta recently added a large flat screen television behind the bar. But be sure to remind Jerry when you see him that his flat screen television would look better in high definition. It's only a matter of time before he gets the hint!

So whether you eat-in or take-out, you'll be the big winner at Taco Fiesta.

## The next newsletter submission deadline is May 15th!

If you would like to have your work published in The Restriction Digest, please contact an editor:

Laura Koontz (lkoontz1@jhmi.edu)  
Christina Fuentes (cfuentes@jhmi.edu)  
Elizabeth Huang (ehuang11@jhmi.edu)  
Juliane Kellner (jkellne2@jhmi.edu)  
Jeremy Rotty (jrotty1@jhmi.edu)

We welcome any submissions - articles, interviews, restaurant reviews, cartoons, pictures, whatever you can think of!

Please visit us on the web at:  
<http://www.hopkins-medicine.org/gsa/newsletter/index.shtml>

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Find the solution to this Sudoku on our website at  
<http://www.hopkins-medicine.org/gsa/newsletter/index.shtml>

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[www.sudoku-puzzles.net](http://www.sudoku-puzzles.net)