MONDAY, OCTOBER 16, 2023 VOLUME 9 **ISSUE 8**



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What's on the ballot* Prop. 5 Texas University Fund Prop. 8 To create the broadband Prop. 6 To create Texas water fund

Prop. 3 To prohibit the imposition of a wealth tax

Prop. 7 To establish the Texa

Prop. 9 Cost-of-living adjustm

Teacher Retirement System

energy fund

Fatima Gamez Lopez

SPANISH EDITOR

Early voting for the Nov. 7 election on 14 proposed Texas constitutional amendments, including a larger homestead exemption and the creation of energy and water funds, starts Oct. 23 and continues through

As of Oct. 2, Hidalgo County had registered 423,930 people to vote and as of last Tuesday, Cameron County had registered 228,739.

Starting at 7 a.m. Oct. 23, voters can cast early ballots in the UTRGV Student Academic Center on the

Edinburg campus or at the main Hidalgo County polling site in the Annex Room, located at 317 N. Closner Blvd. in Edinburg, which houses the county's elections department.

The Cameron County Judicial Complex, located at 954 E. Harrison St. in Brownsville, is one of the 16 polling locations in the county and opens for early voting at 9 a.m. Oct. 23.

experts UTRGV explained what some proposed the

constitutional amendments mean and their importance.

Mark Kaswan, a political science professor at UTRGV, said Proposition 3 is about wealth tax.

"What it does is it establishes a constitutional ban on the creation of a wealth tax in Texas," Kaswan said. "It's kind of symbolic, really, more than anything at this point. Texas already has a ban in place on an income tax. So, the Texas Constitution actually makes it impossible to establish an income tax unless a new constitutional amendment is passed."

Editor's Note: The

Rider asked UTRGV

political science

professors to explain

the significance

of the proposed

constitutional

amendments. This

is the first of two

articles.

He said a wealth tax looks at how many assets individuals have and how much they owe and taxes them based on the difference.

Proposition 4 would increase the required residence homestead value from \$40,000 to \$100,000 to qualify for exemption from ad valorem taxation by a school district.

Andrew Smith, a political science assistant professor and pre-law adviser at UTRGV, said if passed, the proposition would allow the Texas Legislature to increase the amount of a homeowner's property value that can be exempt from taxes.

"So, this is part of the Legislature's goal of reducing what are some of the highest property tax burdens in the United States," Smith said. He said Proposition 5

would allow universities within the state outside of the University of Texas and Texas A&M systems to access the Texas University Fund.

The Texas University Fund provides monies to certain institutions higher education

to achieve national prominence as major research universities and drive the state economy, according to the proposed constitutional amendment.

Smith said UTRGV would not be affected by the proposition "because we have a Permanent University Fund that we, along with the other University of Texas schools, can access separately."

"Proposition 5 would affect, for example, the University of Houston system, the Texas Tech system," he said. "Those schools would have the ability to access more money to fund

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Aura Velasquez/THE RIDER GRAPHIC

Bus Stop Improvement Project advances Sofia M. Cantu Sauceda

THE RIDER

The City of Brownsville is accepting bids for its \$1.1 million Bus Stop Improvement Project until the end of this month.

Octavio Salazar, Brownsville Metro transit and mobility planner for multimodal transportation, said the city wants to make the shelters a safe place for the public to wait for the bus.

"It takes a while for the bus to go around," Salazar said. "So, we want to have this program or the sites ready to go [for the public]."

He said that for Fiscal Year 2023, which ended on Sept. 30, Brownsville Metro tallied a total ridership of 1,146,418, which includes fixed route (bus routes that run throughout the city) and paratransit (complimentary curb-to-curb service for residents with disabilities). The fixed route ridership totaled 1,123,018 passengers. Crystal Ortiz, a Texas Southmost

said "there needs to be more stops around the city." "We have to wait sometimes, like, half an hour or an hour," Ortiz

College architecture sophomore,

said. "We need more buses.

See BUS, Page 3

Bus stop shelters will improve

Vaqueras fall to Lopes in close five-set match



Angel Ballesteros/THE RIDER UTRGV junior defense specialist Kiaraliz Perez serves the ball during last Thursday's match in the UTRGV Fieldhouse on the Edinburg campus.



Angel Ballesteros/THE RIDER

UTRGV junior outside hitter Perris Key spikes the ball toward Grand Canyon University junior outside hitter McKenzie Wise (left) and junior middle blocker Alissa Uhlenhop during last Thursday's match in the UTRGV Fieldhouse on the Edinburg campus. The Vaqueras lost 3-2 to the Antelopes.

To read the story, visit utrgvrider.com

THE RIDER Breast Cancer Awareness Month, held in October every year, aims to promote screening and prevention

In October,

we wear pink **Yamilet Galvez**

of the disease by supporting women, taking action and raising awareness. Breast cancer is a disease in which malignant (cancer) cells form in the tissues of the breast,

according to the National Breast Cancer Foundation Inc. Angela Tanguma, a family nurse practitioner and an advanced

practice registered nurse with UT Health, explained the significance of the pink ribbon for Breast Cancer Awareness Month. "It's mainly to honor survivors,

to remember the people who have contracted breast cancer disease, and to continue to provide awareness to women and support the process that is being put together," Tanguma said. "And, the idea is to one day be able to defeat breast cancer."

Dr. Jose Cruz, an oncologist at Doctors Hospital at Renaissance, said there are different types and stages of breast cancer.

"Breast cancer can be divided into many different subtypes," Cruz said. "The most common is the cancer that comes from the woman's breast. That's called invasive ductal carcinoma. ... Breast cancer can range from Stage I to Stage IV. \dots

When we talk about breast cancer, we usually divide the cancer by biologic subtype. So, there's the estrogen receptor positive breast cancer that for the most part tends to be a lot slower. It divides more slowly. Then we have your aggressive type of breast cancer that's HER2. And it is the cancer that's a little bit more aggressive."

One in eight women in the United States and 2.3 million worldwide are affected by the disease, according to breastcancer.org.

The disease is not exclusive to women.

"In the United States, less than 1% of all breast cancers occur in men,' according to breastcancer.org

UT Health RGV Student Health provides a wide range of women's wellness services. Students can receive services in the Student Health Center on the Edinburg campus and Cortez Hall 237 on the Brownsville campus.

Tanguma recommends an annual women's wellness exam.

"So, we recommend that you follow up or you see your provider at least once a year," she said.

Several symptoms of breast cancer should trigger a red flag response rate, according to Tanguma.

"Coming to a health care provider is good and getting your breast screening exams is important," she said. "The provider can also check and make sure that he or she doesn't feel any lumps or bumps in the

"Any changes of the skin and the changes of the nipple, and the nipple discharge, those are things that can start the screening. And then another form of more reliable screening that is normally offered to women that are having issues or women who are older than 40 years of age is what we call the mammogram."

Tanguma said one of the risk

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The Rider is the official, awardwinning student newspaper of the University of Texas Rio Grande Valley. The newspaper is widely distributed on and off campus in Brownsville and Edinburg, Texas. Views presented are those of the writers and do not reflect those of the newspaper or university.

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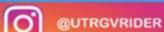
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ANNOUNCEMENTS

Today

University Recreation will host a boot camp-style exercise from 5 to 5:45 p.m. today and Wednesday in the University Recreation Center on the Edinburg campus. All fitness levels are welcome. The event will also take place from 7:30 to 8:15 p.m. Tuesday and Thursday in the

Zumba Workout

University Recreation will host a Zumba fitness program that combines Latin and international dance moves from 5:30 to 6:15 p.m. today and Wednesday in the University Recreation Center on the Edinburg campus.

Tuesday **Dessert & Coffee Social**

The Literatures and Cultural Studies Department will host a social for English majors and minors from 11:30 a.m. to 1 p.m. Tuesday in the Bronc Room, located in the University Ballroom Complex on the Edinburg campus, and at the same time Wednesday in Music, Science & Learning Center Room 1.105 on the Brownsville campus. The event will provide information about Spring 2024 courses and programs. Dessert and coffee will be provided. **Holy Mass**

Catholic The Student Association will celebrate Mass from 12:30 to 1:30 p.m. in the University Chapel on the Edinburg campus.

RGV German Club members will meet from 3:30 to 4:45 p.m. in Main Building Room 2.502 on the Brownsville campus.

Thrifted Ghost Painting

The Campus Activities Board invites students to celebrate fall by painting over thrifted paintings from 4 to 5:30 p.m. in the PlainsCapital Bank El Gran Salón on the Brownsville campus.

Wednesday

Catholic The Student Association will provide free lunch to UTRGV students, faculty and staff from 12:30 to 2 p.m. in the Newman Student Catholic Center on the Edinburg campus. event will take place every Wednesday until the end of the semester.

Environmental Awareness

The Environmental Awareness Club will meet from 12:30 to 2 p.m. in Student Union Room 2.418 on the Edinburg campus to discuss fundraisers, field trips and symposiums.

Pre-Dental Society General Meeting

The Pre-Dental Society will host a meeting to inform about volunteer opportunities, dental school panels and to discuss dental problems from 1 to 2:30 p.m. in Health Affairs

Building West Room 2.212 on the Edinburg campus. Food will be provided.

Thursday Free Lunch

The Baptist Student Ministry Brownsville will serve a free lunch from 11:30 a.m. to 1:30 p.m. in Main Building Room 1.003 (Patio Plumeria) on the Brownsville campus.

German Classes

The RGV German Club will offer German lessons from 5 to 6:15 p.m. in Main Building Room 1.502 on the Brownsville campus.

Carnival of Madness

The **Campus** Activities Board will host a Carnival $of Madness {\it from 5} \, to$ 10 p.m. at the UTRGV Duckhead, located at 2499 E. Ringgold St. in Brownsville. Attractions will include flying swings,

dunk tanks and a zipline, and the movie "Jeepers Creepers" will be shown at 8 p.m. Snacks will be provided. Transportation from Main Building to the Duckhead will be provided.

Bicycle Ride

The Cycling Club will host a 10-mile bike ride at 7:30 p.m. on the Edinburg campus. Participants must bring their own bicycles and will meet outside the H-E-B Planetarium. **Friday**

Hot Dog & Hot Cheetos

The Society of Automotive Engineers-RGV Baja Racing Team will sell hot dogs and hot Cheetos to raise funds for its Society of Automotive Engineers competition in 2024. The fundraiser will be from 11 a.m. to noon in University Library Courtyard B on the Edinburg campus.

The Trump Indictments," a panel discussion by political science faculty, will take place from 1 to 3 p.m. Friday in Health Affairs Building East Room 1.114 on the Edinburg campus and in Main Building Room 1.224 on the Brownsville campus. The event is sponsored by the UTRGV Department of Political Science and the Political Science Association. Free pizza will be served. Social Work Meeting

The Social Work Student

Mass Celebration

Student Catholic

POLICE REPORTS

The following are among the incidents reported to University Police between Oct. 3 and Oct. 8 Oct. 3

9:09 a.m.: A UTRGV transportation

employee reported that a verbal disturbance occurred between him and a student who was trying to enter the bus during a non-boarding time on the Brownsville campus. The student left the area without further incident. University Police determined that no crime occurred. 10:06 a.m.: A UTRGV employee reported that a student keeps leaving his bicycle inside the Clinical Education Building in Harlingen after being informed that it is a violation of the university's Handbook of Operating Procedures

under review. 11:28 a.m.: A student reported that a male student was trying to make unwanted conversation with her in the Education Complex on the Edinburg campus. After further investigation, university police determined that no crime occurred. 12:31 p.m.: A student reported receiving several unwanted calls from her ex-boyfriend while on and off campus.

The case is under investigation.

Policy No. 10-904. The case is

Oct. 4

11:34 a.m.: A faculty member reported a welfare concern for a student who made some concerning comments. The officer spoke with the student's parents and confirmed that she was well and under medical care. 5:11 p.m.: A student reported that the driver's door keyhole cover of her vehicle had been removed while it was parked in Lot B-2 on the Brownsville campus. The case is

VOTE

Continued from Page 1

research, improve student campus experiences, that kind of thing.

Proposition 6 focuses on the Texas water fund, which would assist in financing water projects in

Proposition 6 creates a special water fund that addresses water-related issues statewide, such as acquiring new sources of water that's particularly germane given the low water level ... things like fixing drainage, replacing outdated drainage pipes, for example, would be funded via Proposition 6,' Smith said.

Proposition would create the Texas energy fund to support construction, maintenance, modernization and operation of electric generating facilities.

"After the Big Freeze in 2021, it was clear that there were reliability problems with the Texas energy under investigation.

Oct. 5

9:04 a.m.: A UTRGV employee reported that an object struck a university vehicle Oct. 4 while driving in Harlingen, causing damage to the rear left quarter panel. No injuries were reported. The report was generated for documentation purposes.

10:35 a.m.: An officer was notified of a non-affiliated man who fell on the sidewalk near the Academic & Clinical Research Building while visiting the Veteran Affairs Clinic on the Harlingen campus. The man reported

he was not injured and declined emergency medical assistance.

4:05 p.m.: University Police responded to a report of a power transformer sparking near the cooling plant on West Van Week Street on the Edinburg campus. Officers assisted with traffic control until American Electric

Power serviced the transformer. 4:36 p.m.: A student reported that her vehicle may have been damaged by a falling tree while it was parked during a rainstorm in Lot B-1 on the Brownsville campus. Minor cosmetic damages were observed on the car's rear bumper.

10:07 p.m.: University Police assisted the U.S. Border Patrol in the search of four possible migrants who were believed to be inside the construction site of Lot B-1 on the Brownsville campus. Officers detained one Mexican national inside the construction site. The Border Patrol located and detained

grid," Kaswan said. "And so, this is basically establishing a fund that would support energy providers [and] companies that want to build power-generating plants."

Kaswan said he believes voters will support Proposition 8, which would create a broadband infrastructure to expand high-speed broadband access

"It is intended to provide funding for expansion of broadband access, so high-speed internet access, particularly in rural and low income communities," he said. Smith said Proposition 9 would

allow the 88th Texas Legislature to move \$3.3 billion from the General Revenue Fund to create cost-of-living raises for the pensions of retired Texas teachers.

This is a way of trying to reward those who gave their careers to improving education in the State of Texas," he said.

Several cities and school districts will also conduct elections for board

the other three individuals outside the construction site.

Oct. 6

9:14 a.m.: A resident assistant reported that two students informed him of a verbal disturbance that occurred in Unity Hall on the Edinburg campus. University Police reviewed the video footage of the location and determined that no crime occurred.

12:02 p.m.: An officer responded to a suspicious man in the Engineering building on the Edinburg campus. man was non-affiliated The located and found to be

disoriented. University located Police family member who subsequently arrived to take the man home. **5:10 p.m.:** A student reported that suspicious man driving a vehicle came to a stop just ahead of her while she was walking on the sidewalk along

University Boulevard and Ringgold Road in Brownsville. The subject then left the area without making any contact with the student. 8:28 p.m.: A student reported that a

male student interrupted a conversation he was having with a female student and made some negative comments about him to the female student. The case is under review.

8:31 p.m.: A man from Venezuela approached a UTRGV police officer in Lot B-1 on the Brownsville campus and requested asylum. The U.S. Border Patrol arrived on location and took custody of the man.

Oct. 7

3:42 p.m.: An officer responded of trustees and municipal posts and bond issues, including Edinburg, where two councilmember seats are up for election. Incumbent Johnny Garcia is being challenged by David Salazar for the Place 3 position. Gerardo "Gerry" Lozano is challenging incumbent David White for the Place 4 seat.

Early voting sites in Hidalgo County are open from:

--7 a.m. to 7 p.m. Oct. 23 through 28 --10 a.m. to 4 p.m. Oct. 29 --7 a.m. to 7 p.m. Oct. 30-Nov. 3.

voting sites, visit its website. Early voting sites in Cameron County are open from:

To view the 29 Hidalgo County

-9 a.m. to 6 p.m. Oct. 23-27 --10 a.m. to 5 p.m. Oct. 28-29

--9 a.m. to 6 p.m. Oct. 30-Nov. 1 --8 a.m. to 8 p.m. Nov. 2-3.

voting sites, visit its website.

To request a mail-in ballot, voters must be 65 years or older, have a

To view the Cameron County

Panel Discussion on Trump

"Prosecution or Persecution?

Association will host an informational session for its members from 5 to 7 p.m. in Music, Science & Learning Center Room 1.113 on the Brownsville campus. Sunday

Association will celebrate Mass from 3 to 4 p.m. in the St. Newman University Chapel, located at 1615 W. Kuhn St. in Edinburg. --Compiled by Alfredo Ğarcia

to two non-affiliated individuals who were stuck in the elevator of Interdisciplinary Academic Building on the Brownsville The Brownsville Fire campus. Department arrived on scene and safely extracted both subjects through the elevator's roof hatch. No injuries were reported.

8:05 p.m.: An officer on foot observed some drawings on a marker board in the Student Academic Center on the Edinburg campus. Photos of the drawings were taken, and the drawings were

8:32 p.m.: An officer observed that the second-floor elevator was not functioning properly in the Student Union on the Edinburg campus. University Police shut down the elevator and a work order was submitted for repairs. Oct. 8

10:38 a.m.: A UTRGV police officer assisted U.S. Border Patrol Agents in checking the soccer field on the Brownsville campus for two men who had illegally crossed the border and were last seen in the area. The area was checked but the subjects were not located.

2:06 p.m.: A UTRGV employee reported injuring his hand while working at the Soccer and Track & Field Complex on the Edinburg campus. The employee was taken to the hospital for further evaluation by another employee.

6:15 p.m.: An officer responded to a student who wanted to report accidental damage to her vehicle's rear windshield in Lot E-36 on the Edinburg campus.

--Compiled by Rebeca Salinas

disability, be confined in prison or jail with the right to vote, be out of the county during early voting or Election Day or expected to give birth within three weeks of Election Day.

The last day to submit an application for a ballot by mail is Oct. 27.

"Applications to vote by mail must be submitted in person or by mail, common or contract carrier, email or fax," according to votetexas.gov.

Voters can send their application by mail to the early voting clerk by in-person delivery, regular mail, contract carrier, fax or email. There are seven acceptable

forms of photo ID to present at the polling location: a Texas driver's license, Texas ID, Texas election ID certificate, Texas handgun license, U.S. citizenship certificate with photo, U.S. military ID card with photo and U.S. passport.

For more information on the amendments and voting in Texas,

visit votetexas.gov.

The sobering reality of student debt

Eduardo Escamilla

THE RIDER

The U.S. Department of Education ended the interest-free status on federal student loans on Oct. 1, signaling the end of a pandemicinduced reprieve.

The interest rate, which had been set to 0% during the height of the COVID-19 crisis, has now reverted to its pre-pandemic rates, according to the Federal Student Aid website.

Interest rates from loans disbursed between July 2006 and July 2023 for undergraduates typically were between 2% and 6%. The rate for loans disbursed on or after July 2023 is 5.50% for undergraduates, a slight increase compared to the rate from 2019 of 5.05%, according to the website.

result, borrowers are As witnessing their loan balances swell once again.

"Having a degree doesn't mean we're going to have a good paying job," said Master of Fine Arts graduate student Dulce Perez, who is one of many transitioning back to regular repayments.

"The degrees are so expensive depending where you go, even at UTRGV," Perez said, referring to the

\$60k	Ť	ŤŤ	Family Size	ŤŤŤŤ	ŤŤŤŤŤ	
\$50k	\$227	\$130	\$34	\$0	\$0	
\$40k	\$143	\$47	so	\$0	\$0	
Allika	\$60	\$0	\$0	\$0	\$0	
\$30k	so	\$0	\$0	\$0	\$0	
\$20k	\$0	\$0	\$0	\$0	\$0	
\$10k	\$0	\$0	\$0	\$0	\$0	
\$0	\$0	\$0	\$0	\$0	\$0	

Source: studentaid.gov

loans borrowed to pay for tuition and fees. "It's an incredible amount, that's so unrealistic for most people to pay.'

The Rider asked Roman R. Silva, assistant director of the Financial Aid Office, what resources or programs are available to help students prepare, manage or reduce their student debt burden after graduation.

Estefania Ramirez/THE RIDER GRAPHIC

"Here at UTRGV, we provide free online financial literacy modules to all students so they can have more financial knowledge to make more informed decisions about debt management, budgeting, protection and more," Silva said.

The modules can be completed in 15 to 20 minutes and include quizzes, he said.

"I feel students should learn about

how to properly budget," Silva said. "Once you do enter repayment after your grace period ... you will have a new bill. ... So, these modules will teach you a bit about debt management."

UTRGV students interested in the online financial literacy modules can email manageyourloans@utrgv.edu to request additional information.

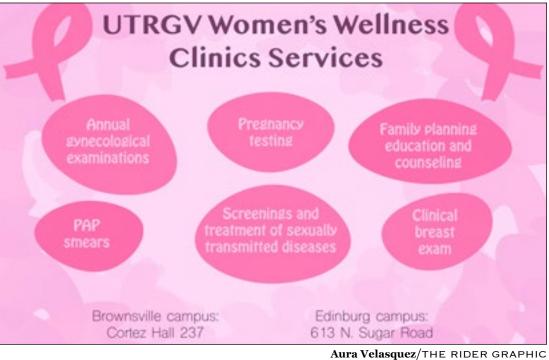
Students can also visit utrgv.edu/ manageyourloans for information regarding loan payments or any related updates by the Financial Aid

Borrowers may also consider the Income Driven Repayment plan. The application is now available on the Federal Student Aid website and includes the option to enroll in the SAVE Plan.

The SAVE plan is "an incomedriven repayment plan that calculates payments based on a borrower's income and family sizenot their loan balance-and forgives remaining balances after a certain number of years,"Fig according to a news release from whitehouse.gov.

"Your monthly payment will be based on your income and family size," Silva said. "So, what this will do is help students who have borrowed loans get a lower monthly payment, which ... will be very beneficial for budgeting purposes."

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PINK

Continued from Page 1

factors associated with breast cancer is gene inheritance.

'Breast cancer is associated with the BRCA1 and BRCA2 genes," she said. "If you have a family history of breast cancer, it's always important to make sure that you're genetically screened to make sure that you don't have those genes or mutations."

Women can access health services at UT Health RGV Student Health.

The services include "assessment and management of common women's health concerns such as vaginal infections, STD diagnosis and treatment, menstrual irregularities, premenstrual syndrome, pelvic pain, urinary tract infections, breast evaluation and mammogram referral as needed," according to the center's webpage.

Subhash C. Chauhan, professor and chairman of the UTRGV School of Medicine South Texas Center of Excellence in Cancer Research.

provided recent statistics on breast

Chauhan said 297,000 women in the United States are diagnosed with breast cancer annually.

He explained the treatment options for those who have been diagnosed. Chemotherapy is the use for the

treatment of breast cancer," Chauhan said. "But in lots of cases now, we are using antibody therapies, Herceptin or antibody therapy.

UT Health RGV Student Health clinics are providing free Breast Cancer Awareness T-shirts to show support for those with the disease. Students can obtain a clinical breast exam, instructions on breast-self examination and mammogram referrals at the clinic.

A Cancer and Surgery Center is scheduled for completion at a new UTRGV academic campus in McAllen. In January 2025, the first patient will be provided with outpatient cancer services.

BUS Continued from Page 1

safety, protect riders from the elements and enhance comfort and aesthetics, according to the city's website.

The website states a "\$1.1 million budget was allocated from the general fund to purchase and install the bus shelters needed for the 32

Garcia, Brownsville eputy director for Gennie deputy multimodal transportation, said it has been the biggest budget allocated for the bus amenities.

"All the budget is fully allocated Garcia said.

She said when the project was funded "we were really excited."

The Rider asked how much each shelter will cost. Garcia replied the average

amount per bus stop is \$24,000 to "That includes the shelter, the

construction and the engineering cost that we had to design," she

The city has received many bids for the construction of the shelters, Garcia said. "Shelters

"Shelters can average from \$11,000 to \$20,000," she said. "We actually got one of the lowest cost.' The Rider asked UTRGV students who use city transportation about

the bus stops. Yuliana Martinez, a nutritional science sophomore, said there

should be more places to sit and with shade. "They should add more areas where to walk," Martinez said. "There's nowhere to go. There is no

All 32 bus stops will have changes

and additions to them.

'Pretty much, it's going to be the shelter itself," Salazar said. "If it needs a sidewalk, we'll go out and install a sidewalk."

The bus shelters will include benches, USB-charging ports and solar lighting, Garcia said.

"But the biggest highlight is the actual shelter," she said.

The estimated time to make the improvements at the 32 bus stops is 120 days.

"Hopefully everything goes smoothly and there's no hiccups "Hopefully or anything, but 120 days," Salazar

There is no set date on the start of the project but it will take place in Fiscal Year 2024, Garcia said.

We're working diligently and as quickly as we can to try to get this out," she said about the project. "We're very dedicated and committed."



PHOTO COURTESY OCTAVIO SALAZAR

Shown is a rendering of a bus shelter next to Sam's Club in Brownsville.



Estefania Ramirez/THE RIDER







Angel Ballesteros
PHOTOGRAPHER

Self-doubt is an issue that a lot of students face today. We often try to do new things but give up the moment we face any semblance of failure.

It leads to many people settling for less and never pushing themselves. They become complacent, never leaving their

comfort zone. Thoughts like "This is too hard. I could never accomplish this" infect a lot of people's mindsets.

I've often had thoughts of doubt. This feeling has especially been felt throughout my time in college so far.

In a couple classes I've taken, I would settle for just passing or outright giving up. I'd fail once and think it was all over for me.

I think it stems from the fact that my parents and teachers had expected me to do the best. Now, I don't think this is the fault of any of them. It's simply an effect of that expectation.

I don't think I ever truly had a moment where I felt like I did the impossible because it was expected. I was always told I was really smart but never really had a moment where I felt that.

When I entered high school, my workload got a lot heavier. I had to balance high school and dual enrollment classes.

I was able to keep up, but there were a lot of failures I endured. These failures took a toll on my confidence and led to the first influx of doubt.

When I entered college, my self-doubt was at an all-time high. I procrastinated a lot because I would often think, "I'll do this later. I don't think I understand how to do it right now."

Everything seemed so clear to me. For once, I felt like I overcame the odds and truly felt proud of myself.

Any failures I experienced made me think that I was a lot more behind than I really was. I didn't push myself enough because I didn't believe in myself. This led to me failing my first class.

I remember doing badly in one of the labs in that class, and from there, it was a downward spiral. That one failure made me less and less motivated to push myself. Ironically enough, this same class would eventually get me out of this rut.

I retook the class in the summer and found myself in the same boat. I started to think that it was over. I thought that there was no way I could pass the class.

Luckily, I was given one more chance at passing. I remember being so relieved but understood that it wasn't going to be too easy. The rest was up to me.

During those final weeks, I remember studying religiously. However, even being prepared didn't get rid of my doubts.

It wasn't until taking the test that I realized I could do it. I went through that exam like a breeze. Everything seemed so clear to me. For once, I felt like I overcame the odds and truly felt proud of myself.

This exam made me realize that nothing was impossible. The only thing that was holding me back was me. Ever since then, I've felt a lot more

confident in a lot of things I do, even beyond college.

I know it sounds obvious, but the solution to self-doubt is perseverance. It really boils down to you trying your hardest

Will you fail? Possibly, but that's just the nature of life. Not everything will be a success, and that's OK. Failure builds character. Failure builds strength. You just need to understand that failure can be an option. The only one stopping you from success is you.



What makes you happy?



"Spending time with the people I love the most."

Priscilla Sierra integrated health science freshman



"What makes me happy is being there for people and making sure everyone is all right around me."

Andres Davila theatre sophomore



"Sitting down and slowing things down. 'Cause you know how everything goes by so fast? And being there for people, like, experiencing people be people and being happy for others."

Felix Perez nutritional sciences senior



"My family makes me happy because they are always there for support. Whenever I need them, they are able to give me guidance. And yeah, their love is unconditional and, you know, that's what keeps me going."

Maritza Ramirez criminal justice freshman

--Compiled and photos by Jose Medina and Daniela Martinez Salazar





Noticias en Español 5

Tejanos votarán sobre enmiendas constitucionales

Nota del editor: The Rider pidió a los profesores de ciencias políticas de UTRGV que explicaran el significado de las enmiendas constitucionales propuestas. Este es el primero de dos artículos.

Fatima Gamez Lopez EDITORA DE ESPAÑOL

La votación temprana para las elecciones del 7 de noviembre sobre las 14 enmiendas constitucionales propuestas en Texas, incluyendo una exención de vivienda más amplia y la creación de fondos de energía y agua, comienza el 23 de octubre y continúa hasta el 3 de noviembre.

Hasta el 2 de octubre, el condado de Hidalgo tenía 423,930 personas registradas para votar y hasta el martes pasado, el condado de Cameron tenía 228,739 registradas.

A partir de las 7 a.m. del 23 de octubre, los votantes pueden emitir su voto temprano en el Centro Académico Estudiantil de UTRGV en el campus de Edinburg o en el sitio de votación principal del Condado de Hidalgo en el Cuarto Annex, ubicado en 317 N. Closner Blvd. en Edinburg, que alberga el departamento electoral del condado.

El Complejo Judicial del Condado de Cameron, ubicado en 954 E. Harrison St. en Brownsville, es uno de los 16 lugares de votación en el condado y abre para la votación temprana a las 9 a.m. el 23 de octubre.

Expertos de UTRGV explicaron qué significan algunas de las enmiendas constitucionales propuestas y su importancia.

Mark Kaswan, profesor de ciencias políticas en UTRGV, dijo que la Proposición 3 trata sobre el impuesto a la riqueza.

"Lo que hace es establecer una prohibición constitucional sobre la creación de un impuesto a la riqueza en Texas", dijo Kaswan. "Es algo simbólico, en realidad, más que nada en este momento. Texas ya tiene una prohibición sobre el impuesto a la renta. Entonces, la Constitución de Texas en realidad hace imposible establecer un impuesto sobre la renta a menos que se apruebe una nueva enmienda constitucional".

Dijo que un impuesto a la riqueza analiza cuántos activos tienen las personas y cuánto deben y los graba en función de la diferencia.

La Propuesta 4 aumentaría el valor requerido de la propiedad residencial de \$40,000 a \$100,000 para calificar la exención de impuestos ad valorem por parte de un distrito escolar.



Elección de Enmiendas Constitucionales Noviembre 7

Octubre 23
Votación
temprana
empieza

Andrew Smith, profesor asistente

de ciencias políticas y asesor previo a la ley en UTRGV, dijo que si se

aprueba, la propuesta permitiría a

la Legislatura de Texas aumentar la

cantidad del valor de la propiedad de

un propietario que puede estar exenta

Octubre 27
Fecha límite de
solicitud de
boleta por correo

Noviembre 3 Votación temprana termina

Aura Velasquez/GRÁFICA THE RIDER

cosas"

La Proposición 6 se centra en el fondo de agua de Texas, que ayudaría a financiar proyectos de agua en este estado.

"La Propuesta 6 crea un fondo de agua especial que aborda cuestiones relacionadas con el agua en todo

el estado, como la adquisición de nuevas fuentes de agua que son particularmente pertinentes dado el bajo nivel del agua [...] cosas como arreglar el drenaje, reemplazar las tuberías de drenaje obsoletas, por ejemplo, se financiarían a través de Proposición 6", dijo Smith.

La Propuesta 7 crearía el fondo de energía de Texas para apoyar la construcción, mantenimiento, modernización y operación de instalaciones de generación eléctrica.

"Después de la gran helada de 2021, quedó claro que había problemas de confiabilidad en la red eléctrica de Texas", dijo

Kaswan. "Y entonces, esto es básicamente establecer un fondo que apoyaría a los proveedores de energía [y] a las empresas que quieran construir plantas generadoras de energía".

Kaswan dijo que cree que los votantes apoyarán la Proposición 8, que crearía un fondo de infraestructura de banda ancha para ampliar el acceso a alta velocidad.

financiación para la expansión del acceso de banda ancha, es decir, el acceso a internet de alta velocidad, especialmente en comunidades rurales y de bajos ingresos", dijo.

Smith dijo que la Proposición 9 permitiría a la 88.ª Legislatura de Texas mover \$3.3 mil millones del Fondo de Ingresos Generales para crear aumentos por costo de vida para las pensiones de los maestros jubilados de Texas.

"Esta es una forma de intentar recompensar a quienes dieron su carrera para mejorar la educación en el estado de Texas", dijo.

Varias ciudades y distritos escolares también llevarán a cabo elecciones para juntas directivas y cargos

Vea **VOTAR**, Página 10



Nombre: Geohanna Noel

Carrera: Psicología clínica

Clasificación: Estudiante de posgrado Fecha de graduación: Primavera 2025

Ciudad natal: Maracaibo, Venezuela



FOTO CORTESÍA GEOHANNA NOEL

¿Cuáles son las diferencias entre tu ciudad natal y los Estados Unidos? "Hay gente que dice que está ciudad se parece muchísimo a donde yo vivo. [...] Maracaibo es una ciudad muy calurosa, igual que acá. Entonces, por eso se parece mucho. Esas son las semejanzas, que es muy plano. Todo es como cuadrado. La diferencia es la cultura, por supuesto. La gente en mi ciudad natal somos personas muy extrovertidas. Somos amigos de todo el mundo. A todos los invitamos a la casa. Somos como una manada. Siempre vamos como en manada a casa de todo el mundo a salir o tomar algo, y aquí no es así. Por más que el Valle [del Rio Grande] sea [...] cerca de México, no es igual".

¿Qué hay en tu lista de deseos? "Terminar mi doctorado con mucho éxito. Es mucho trabajo y es mucho esfuerzo, así que realmente, el objetivo es terminar, que es un sueño para mí estar acá. [...] La segunda es viajar. Quiero ir a muchas playas. Quiero ir a Europa. Conocer más países europeos que conozco algunos pero no muchos. Quiero tener un buen trabajo para poder pagar todos mis viajes. [...] Disfrutar la vida y conocer persona".

¿Quién es tu ejemplo a seguir? "Yo creo que varias personas. Tomaría un poco de mi mamá, de las cosas que aprendí de ella cuando me crió. Hay profesoras que fueron como mis tutoras en Venezuela que me ayudaron a llegar a donde estoy ahora. [...] Y honestamente creo que yo misma. Creo que va a sonar raro, pero creo que yo me he reinventado muchísimo los últimos años de mi vida por muchas razones".

¿Por qué elegiste psicología clínica como tu carrera? "Tengo un bachelor's en psicología en Venezuela y un master's en medical sciences. Tuve la oportunidad de tener experiencia con clientes y pacientes en Venezuela. Me di cuenta que me gusta mucho aprender todos los procesos humanos, emocionales, conducta, entender porqué somos como somos y porqué hacemos las cosas que hacemos".

¿Qué consejo le darías a otros estudiantes internacionales? "Estados Unidos no es nada fácil. Primero tienes que ser outstanding en tu país porque siendo average no lo vas a lograr. Hay que construir una carrera antes de venir acá, sobre todo si estás buscando funding. La mayoría de los estudiantes internacionales estamos aquí con un funding de la universidad; si no, no lo lograríamos. Es muy caro, inclusive si eres de este país. [...] Asesorarte con instituciones educativas, por ejemplo Education USA. [...] Asesorarte con personas que conocen cómo es el sistema educativo acá para que tú puedas armar toda tu solicitud, porque el sistema educativo aquí es muy diferente. Por mucho que sepas inglés y que más o menos sepas de qué trata, no hay ninguna manera que lo hagas".

--Recopilado por Fatima Gamez Lopez

"Entonces, esto es parte del "Entonces, esto es parte del objetivo de la Legislatura de reducir las que son algunas de las cargas de impuestos a la propiedad más altas

 -- Andrew Smith, profesor asistente de ciencias políticas y asesor previo a la ley en UTRGV

en los Estados Unidos".

objetivo de la Legislatura de reducir las que son algunas de las cargas de impuestos a la propiedad más altas en los Estados Unidos", dijo Smith.

Dijo que la Propuesta 5 permitiría a las universidades dentro del estado fuera de los sistemas de la Universidad de Texas y Texas A&M acceder al Fondo Universitario de Texas.

El Fondo Universitario de Texas proporciona dinero a ciertas instituciones de educación superior para lograr prominencia nacional como importantes universidades de investigación e impulsar la economía estatal, según la enmienda constitucional propuesta.

Smith dijo que UTRGV no se vería afectada por la propuesta "porque tenemos un Fondo Universitario Permanente al que nosotros, junto con las otras escuelas de la Universidad de Texas, podemos acceder por separado".

"La Propuesta 5 afectaría, por ejemplo, el sistema de la Universidad de Houston, el sistema Texas Tech", dijo. "Esas escuelas tendrían la capacidad de acceder a más dinero para financiar investigaciones, mejorar las experiencias de los estudiantes en el campus y ese tipo de



OCTOBER 12 8-10 P.M. GLOW CRAZY
HALLOWEEN DANCE
ESTUN BALLROOM

OCTOBER 17 4-5:30 P.M. THRIFTED GHOST
PAINTING
BSTUN EL GRAN SALÓN

OCTOBER 19 5-10 P.M. CARNIVAL OF MADNESS
BROWNSVILLE DUCKHEAD

OCTOBER 24 7:30-10 P.M. EXPLORING THE HIDDEN WORLD OF CORALINE

OCTOBER 25 4-10 P.M. SPOOKTACULAR
MOVIE NIGHT
EUREC POOL
CLIMBING COMPETITION & MOVIE

OCTOBER 31 10 A.M.-2 P.M. HAUNTED UNION

ESTUM & BSTUM

PUMPKIN CARVING, PUMPKIN PAINTING

& COSTUME CONTEST



For more information or to request accommodations, please e-mail studentunion@utrgv.edu or call 956-665-7989.



Dance department now one of eight accredited in Texas

<u>Silvana Villarreal</u>

A&E REPORTER

The UTRGV Department of Dance was granted accreditation by the National Association of Schools of Dance on Sept. 14, taking a step toward the right direction in providing the best possible dance education, its chair says.

The Department of Dance went through a two-year process that included a self-study, campus visit and a visitors

Shackelford, Department of Dance chair, said the procedure of writing the self-study helped the department pay close attention to all the available resources for dance students and what needs to be improved within the department.

"We've been working on accreditation for a very long time, meaning that we had been aware of the standards and as we made decisions, we tried to keep those in mind," Shackelford said. "So, it's been something that has been a goal for several years, but it wasn't until 2021 that we actually started the paperwork and the actual process.

Steven Block, former dean of the College of Fine Arts, started the process toward receiving accreditation by applying and submitting a letter of interest in order to start the comprehensive review with the

Shackelford said being accredited will help with procedures to follow when degree proposals are revised or

"This is really big for the students, and it would be great for them to understand that that means that when they get their degrees, they can say they got their degree from an accredited university's

Ryan Lugo/THE RIDER

Dance performance senior

Clarissa Jaramillo practices passé

and retiré before she takes her

midterm exam last Wednesday

in Health & Physical Education

Building I on the Édinburg campus.



Ballet II classmates stand in fifth position last Wednesday in Health & Physical Education Building II on the Edinburg campus.

dance department," Shackelford said.

Sonia Chapa, a professor in the College of Fine Arts and artistic director of ballet, said the accreditation will give more support to all the areas in the department that need improvement.

Chapa said the accreditation holds a lot of weight in the dance world, helps hold the department accountable in how it is run, and expects faculty to keep improving themselves and grow in personal development.

"The NASD will offer so much more we didn't have before," she said. "The support from the university is a lot more now that we are accredited."

Chapa said classes will now be separated by skill level, something the department was not allowed to have due to school policies. "It's going to allow

the students to learn more from us and the instructors to be able to have a more full lesson plan, where we can go through a whole lesson plan as we should, instead of having the classes, the techniques together," she said. a result accreditation, a musician shared with the Music Department will practice along with the classes, starting in Spring 2024.

"The students are going to feel so much more valuable, and enjoy the class more," Chapa said.

Paola Cantu-Gonzalez, a dance Dance Department Student Association undergraduate representative, said representatives listened to the concerns of the student body regarding the dance department during the campus visit in

"I feel like every student had something good to say," Gonzalez said. "... We got to say what we felt like.'

She said this recognition has helped the department grow more than it already has in terms of class size and

'I feel like we're going to attract more students from out of the [Rio Grande] Valley and out of state because we have the facilities, we have the faculty and we have the student body to back up such a strong dance department," Gonzalez

NASD completed a Visitor's Report in which it listed the department's strengths, which Shackleford said reflected the main reasons accreditation was granted.

The list of strengths included having a specialist and dedicated dance faculty; talented and engaged students; strong administrative support for the department from full-time dance specialist and key staff in the Dean's office; recognition and support for the department at both university and college levels; and strong connections with alumni and with schools and dance organizations in the region.

Only seven other institutions in Texas are accredited by the NASD: Sam Houston State University, Southern Methodist University, Texas Christian University, Texas Tech University, Texas Woman's University, Trinity University and the University of Texas at Austin.

Silvana Villarreal

A&E REPORTER

Symphonic Winds and Wind Orchestra from the UTRGV School of Music performed pieces from the scores of hit franchises "Star Wars" and "Star Trek" last Tuesday in the Texas Southmost College Performing Arts Center.

The concert opened with the 33-member Symphonic Winds band performing "Halcyon Hearts," by Katahj Copley, under the direction of Allison Davis, an assistant professor of Music

Afterward, the band played "Ash," by Jennifer Jolley; "Folk Song Suite," by Ralph Vaughan Williams; and "Letters," by Kelijah Dunton. The band ended its set with "Symphonic Suite," from "Star Trek" by Michael Giacchino and Jay Bocook.

The Wind Orchestra, directed by Saul Torres, an assistant professor and director of bands at UTRGV, opened its set with "Scherzo for X-Wings" by John Williams and Paul Lavender. Following the "Star Wars"-

featured score was "Second Suite in F" by Gustav Holst; "Symphony

by Paul "Vetrate for Band," Hindemith; "Vetrate di Chiesa," by Ottorino Respighi; and "Nobles of the Mystic Shrine," by John Phillip Sousa. Torres said one

the benefits having two campuses is that they are able to perform concerts twice and make sure their music is heard throughout the Rio Grande

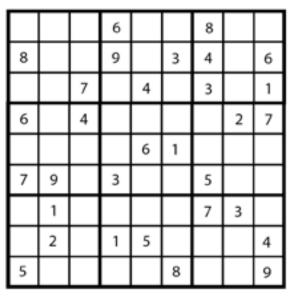
Valley.

"We want the audience to leave impressed," he said. "... It's all about touching people's hearts, and if we do that, we did our job."

Amelia Gonzalez, a Symphonic Winds trombone player, said the band practiced two hours, two days out of the week until the

performance.

"It was a long process, but eventually we got here today," Gonzalez said. "We gave it our today," and with all today and with all ... [Davis] and our own professors taught us, we just applied it to this concert and best our performance."



Oct. 9 puzzle answer key:

6	5	4	2	3	8	9	7	1
9	1	3	5	6	7	2	4	8
2	8	7	4	9	1	6	5	3
4	7	5	8	1	2	3	9	6
8	9	6	7	4	3	5	1	2
1	3	2	9	5	6	4	8	7
3	4	8	1	2	9	7	6	5
7	6	9	3	8	5	1	2	4
5	2	1	6	7	4	8	3	9



EDUCAUSE

2023

STUDENT TECHNOLOGY SURVEY -





Complete by December 13th UTRGV.edu/it/techstudy



UTRGV. Information Technology

Approved by Institutional Review Board for Human Subjects Protection.







Angel Ballesteros/THE RIDER

Barbara Martinez, a criminal justice junior, is a member of the UTRGV Women's Tennis Team. Last spring, Martinez went 11-6 in singles and 13-5 in doubles and earned Doubles All-WAC Second Team honors with teammate Lea Karren.

Q: Who or what inspired you to join tennis?

A: "My mom and dad. They used to play a lot. That's how they met. So, they kind of just passed it to me."

Q: What was the best advice you've been given and by whom? A: "By one of my teammates, actually, she used to be on the team, Stefanie

Wilske. It was just more like, 'Start focusing on what you're doing and, like, leave other people alone.' You know, like, just mind your own business."

Q: What song hypes you up before a match?

A: "Riri' by Young Miko."

Q: What do you think has been your greatest achievement or proudest moment, so far?

A: "Getting the scholarship [to play for UTRGV]. I mean, I worked my whole life for this.'

Q: How do you like to spend your free time?

A: "With my roommates. We [will] do, like, [a] movie night, or we will cook out together [and] play with my dog."

Q: What movie or show could you watch endlessly?

A: "How to Get Away with Murder." Q: What would you do if you won

the lottery? A: "Drop out of college and travel."

Q: Where would you like to travel

A: "To Europe with my sister, everywhere."

Q: What's the most daring thing you've ever done?

A: "I don't think I have ever done something out of my comfort zone, to be honest I just stick to it."

Q: What is the most beautiful place you have ever seen in person?

A: "I mean, I haven't traveled that much but I really liked República Dominicana. It was nice [and] great."

Q: Do you have any fun facts about yourself?

A: "I'm obsessed with cows. I love them." --Compiled by Abigail Ollave

UTRGV Baseball continues stadium preparation for 2024 season

Abigail Ollave

SPORTS REPORTER

The expansion of padding along the outfield walls, a redesigned backstop wall and upgraded seats for the spectators are renovations underway at the UTRGV Baseball Stadium on the Edinburg campus.

All construction is expected to be completed in February before Opening Day, according to head baseball coach Derek Matlock in an interview with The Rider.

Athletics Upgrades: Second in a Series



The stadium project is partially funded by the \$85 million budget for UTRGV Athletics, but mostly comes from the baseball program's deferred maintenance

"It's \$2.5 [million]," Devin Oliveira, assistant director for Facilities & Game Operations, said about the stadium renovation budget. "Most of it is coming from [the] deferred maintenance budget from successive years. ... The stuff that we should be using to basically take care of and maintain the facility.'

Chasse Conque, vice president and director of Athletics, said the stadium is a "great ballpark."

'Great bones, great structure, but it just hasn't received much TLC since it was built, you know, 20-plus years ago," Conque said. And so, our fans, when they walk into the baseball stadium this coming season, they're gonna see a real transformation.

"Everything's gonna have a good, fresh, clean coat of paint, hand railings, new outfield wall, all-new chair back seating, and, hopefully, we're able to create

even more premium and VIP areas and experiences. So it's, again, a project that we've needed to tackle for quite some time and I'm glad we're able to fit it in this offseason.

Matlock said these changes will make the field safer.

We've had some incidents before," he said. "If we wouldn't have padded before, we could've had some serious injuries. The concrete was exposed and we've got guys hit their head on the pad."

The coach said the updates will influence recruiting.

When you raise your facility, you raise recruiting," Matlock said.

The field gained a package of upgrades in 2015, including padding to the outfield walls and behind home plate, a new dugout fencing and a new irrigation system. The following year, a new score-and-video board was installed.

The team's locker room also received an upgrade earlier this year.

'[We] just want to get ourselves in line with programs around the country, especially [Division 1] because that's what

we are," Oliveira said. "And our facility was built to be a semipro facility, so we got great bones. It's just a much needed TLC that we're putting into the stadium."

The stadium, originally known as the

in 2001. The park was once home to the Edinburg Roadrunners, independent minor league baseball team, though they did not have their debut game until 2002.

"It's gonna be the best stadium in the conference, Matlock said. " ... I'll say it's better than Grand Canyon [University] with everything

Aura Velasquez/THE RIDER

A construction employee rolls a wheelbarrow with field dirt Aug. 21 at the UTRGV Baseball Stadium on the Edinburg campus. Stadium renovations will continue throughout the year until early 2024.

new. ... We're getting all-new chair backs, and all-new paint and all-new pads and then bricking all the way. ... We're going to have one of the top, shoot, top four or five

Senior pitcher Nico Rodriguez said he is excited to play and see supporters once all of the renovations are complete.

"The bigger the crowd, it's better for us," Rodriguez said. " ... We're glad to have a community that supports us and, hopefully, get to see all the fans go out there and the new stadium and the new renovations possibly and fans, as well.



attract more

Vaqueros drop physical duel to No. 20 Redhawks



Ryan Lugo/THE RIDER

In the last few moments of the game, freshman forward Keaviano Francis sprints toward the ball to move it closer to the Redhawks' goal last Thursday at the Soccer and Track & Field Complex on the Edinburg campus. The UTRGV Men's Soccer team is now (4-8-1) overall and (1-4-0) in conference

<u>Ali Halloum</u>

THE RIDER

The UTRGV Men's Soccer Team lost last Thursday 1-0 to the No. 20 Seattle University Redhawks in a physical match at the Soccer and Track & Field Complex on the Edinburg campus.

This is the Vaqueros' fourth loss in a row, bringing their record to 4-8-0 overall, and their conference record to

The Redhawks, who were undefeated in their previous five matches, extended that streak to six and improved to 8 overall, and 3-0-1 in Western Athletic Conference matchups.

From the opening whistle, it was clear the match would be a physical contest. In the first half, the Redhawks and Vaqueros drew three and four fouls, respectively.

To read the whole story, visit utrgvrider.com



DEBT

Continued from Page 3

The concept of student loan forgiveness and income-driven repayment plans have gained traction in recent years.

The Rider asked Salvador Contreras, associate dean for Graduate and Professional Programs and professor of economics, what potential benefits or drawbacks these types of policies would have on the national economy.

"The first thing to remember from any principles of economics class is the saying that there's no such thing as a free lunch; somebody pays," Contreras said. "... Somebody's forgiveness is somebody else's payment. So, in some sense, if the government forgives your debt ... it's really taxpayers that pay for this type of forgiveness."

He also said that if education and producing well-qualified graduates is an important investment in the nation's perceived power, then the bigger question is to ask how much more of a proactive role should the government take in providing these services for free.

"But clearly we're not in that world and in fact, in most of the world students pay something, even in countries where it's highly subsidized," Contreras said. "There's still some marginal cost that students

have to bear to obtain a postsecondary education."

He told The Rider that loans provided him with the ability to pursue his education and

invest in himself. In the end, having taken out loans benefited him personally and professionally.

"We're hitting the \$2 trillion mark on the total student debt," Contreras said. "Students have taken out a lot of debt, and in itself isn't good or bad. It provides the opportunity to invest in yourself. ... So, the state of debt is large, but in itself is not a terrible thing."

The average federal student loan debt is \$37,338 per borrower, according to the Education Data Initiative website. Private student loan debt averages \$54,921 per borrower and the average student borrower takes out over \$30,000 in loans to pursue a bachelor's degree.

Contreras
said figuring
out how to
balance credit
loans between
banks and the
government to
help facilitate
the exchange
of credit and

allow more than one segment of society to benefit from a secondary education is the type of policy debate many have.

"We know that people with college degrees are far more likely to be employed, far more likely to earn more money, far more likely to earn more over their lifetime than people who don't," he said. "So, then, we don't just want to have one segment of society benefit from this sort of activity.

"But then the other question is if we want to have these great universities, how are we going to pay for these sorts of services that it entails?"

The Rider asked Contreras what the broader economic implication of the mounting student debt is and how it could affect the nation's economy if students are not able to pay their loans.

"So, if students do not pay their loans, the U.S. government is on the hook," he said. "You can't just wipe out your debt like in bankruptcy, for example. These sorts of loans follow you forever. ... So, there's potential if this gets out of control. ... It will have a negative impact on economic activity.

" ... In servicing this particular program, [the government] is not able to invest in other things, like security or national defense or other priorities, that the nation might think are important."

VOTAR

Continua de página 5

municipales y emisiones de bonos, incluida Edinburg, donde hay dos puestos de concejales en proceso de elección. El titular Johnny Garcia está siendo desafiado por David Salazar por el puesto 3. Gerardo "Gerry" Lozano está desafiando al titular David White por el puesto 4.

Los sitios de votación temprana en el condado de Hidalgo están abiertos desde:

--7 a.m. a 7 p.m. del 23 al 28 de octubre

--10 a.m. a 4 p.m. el 29 de

--7 a.m. a 7 p.m. del 30 de

octubre al 3 de noviembre. Para ver los 29 sitios de votación del Condado de Hidalgo, visite su sitio web.

Los sitios de votación anticipada en el Condado de Cameron están abiertos desde: --9 a.m. a 6 p.m. del 23-27 de octubre --10 a. m. a 5 p. m. del 28-29 de octubre

--9 a.m. a 6 p.m. del 30 de octubre al 1 de noviembre --8 a.m. to 8 p.m. del 2-3 de noviembre.

Para ver los sitios de votación del Condado de Cameron, visite su sitio web.

Para solicitar una boleta por correo, los votantes deben tener 65 años o más, tener una discapacidad, estar recluidos en prisión o cárcel con derecho a votar, estar fuera del condado durante la votación anticipada o el día de las elecciones o tener previsto dar a luz dentro de las tres semanas del día de las elecciones.

El último día para enviar una solicitud de boleta por correo es el 27 de octubre.

"Las solicitudes para votar por correo deben presentarse en persona o por correo, medio común o contratado, correo electrónico o fax", según votetexas.gov.

Los votantes pueden

enviar su solicitud por correo al secretario de votación anticipada mediante entrega en persona, correo postal, transportista contratado, fax o correo electrónico.

The average federal student

loan debt is \$37,338 per borrower,

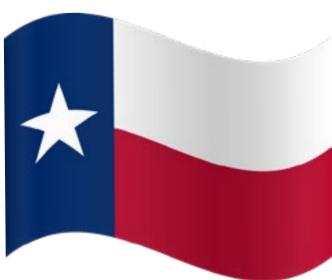
according to the Education Data

Initiative website.

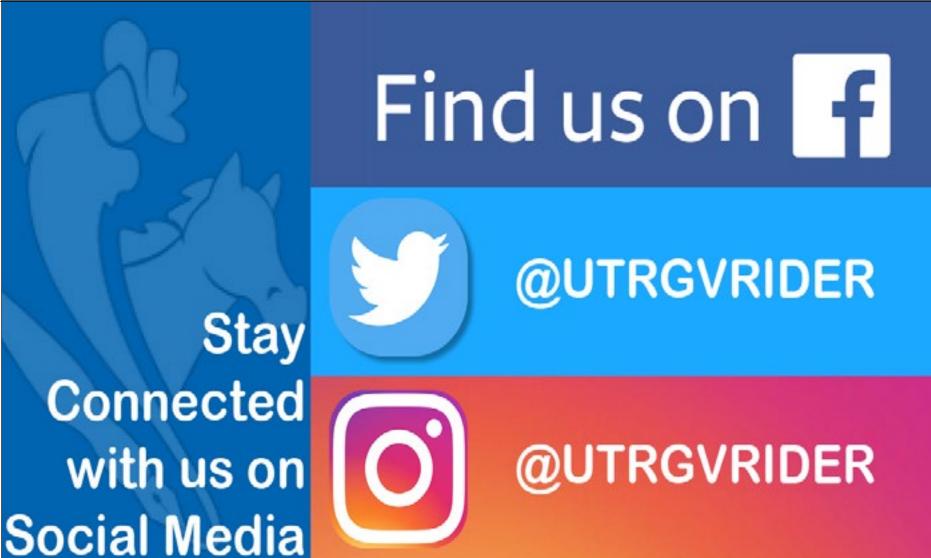
siete formas Hay aceptables de identificación fotografía con presentar en el lugar votación: licencia de conducir de Texas, identificación de Texas, certificado de identificación electoral de Texas, licencia de portación de armas de Texas, certificado de ciudadanía estadounidense con fotografía, tarjeta de identificación militar de EE.UU. con fotografía y pasaporte estadounidense.

Para obtener más información sobre las enmiendas y la votación en Texas, visite votetexas.gov.

Para saber si está registrado para votar, visite el sitio web del Secretario de Estado de Texas.



El día de las elecciones es Nov. 7



Bright lights and spooky nights



Azenett Valdez/THE RIDER Denise Romero (left), a psychology freshman, gets cobwebs ready to decorate her Halloween lantern alongside her friend, Ariana Sandoval, a philosophy freshman, last Thursday in the Music, Science &



Azenett Valdez/THE RIDER Halloween lantern last Thursday in the

Isabel Moreno, an integrated health science freshman, creates a Halloween lantern last Thursday in the Music, Science & Learning Center on the Brownsville campus.



Azenett Valdez/THE RIDER

Ariana Sandoval, a philosophy freshman, grabs spooky eyeballs, spiders, cobwebs and more during the Halloween Lantern event last Thursday in the Music, Science & Learning Center on the Brownsville campus.



Azenett Valdez/THE RIDER

Joselyn Garcia, a business sophomore, grabs supplies needed to make her Halloween lantern last Thursday in the Music, Science & Learning Center on the Brownsville campus.





College of Engineering & Computer Science

BACHELOR OF SCIENCE IN CYBER SECURITY (BSCS)



EARN FOUR CREDENTIALS IN ONE BS IN CYBER SECURITY DEGREE

A student of BS in Cyber Security is able to earn the following as part of the degree (no additional hours):

- Cyber Security Basics Certificate
- Cyber Security Systems Certificate
- Cyber Security Advanced Certificate

SALIENT FEATURES:

- Three Stackable certificates
- Two Industry Certifications as part of the core
- College credit for industry certifications
- Interdisciplinary: Cyber Security + Criminal Justice
 + Business Law + Information Systems
- Aligned with the national standard of NICE-WFC

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Fast-Track 4+1 program offers an opportunity to the graduates of Bachelor of Science in Cyber Security degree to complete a Master's degree with concentration in cyber security in one year.

ADD VALUE TO YOUR NON-CYBER SECURITY DEGREE VIA A MINOR IN CYBER SECURITY

A Minor in Cyber Security allows students majoring in UTRGV programs other than Bachelor of Science in Cyber Security to get familiar with the important and growing field of cyber security, which impacts almost every aspect of our society and life.

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- Graduate Certificate in Cyber Security
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- Includes security & forensics, data science, reverse engineering, data mining, e-commerce, Internet app programming, databases, and networks
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