



## > What is the much-dreaded Freshmen 15?

“Freshmen 15” is a term used to describe the weight gained by students during their first year of college. While recent studies have proven that fifteen pounds is a bit of an exaggeration, the fact remains that the stress of adjusting to a new environment combined with fat-laden cafeteria food and late night pizza runs takes its toll on the waistlines of freshman every fall.

For many, college is the first time that they’ve had the freedom to eat, or not eat, what they want, and they tend to take full advantage of their newfound independence. While nearly every cafeteria offers some sort of healthy fare, it’s easy to see how one could ditch the broccoli and head straight for the oh-so-tempting plate of curly cheese fries. Those, along with the chips, candy and soda that make their way into most late-night cram sessions, are the types of things that send the scales soaring.

And as if having greasy cheeseburgers and yummy ice cream at your fingertips 24-7 wasn’t enough, new students also have the deal with all of the lifestyle changes that go along with being away from the comforts and security of home. Since people often overeat when they feel stressed, homesick or tired, freshman can find themselves mindlessly munching when they’re not even hungry.

# How to Avoid THE FRESHMEN 15

By Amber O’Neal

## How can you avoid the weight gain?

1 > **Get Moving.** As unfair as it may be, staying up all night with your organic chemistry book is not burning very many calories. To maintain your weight, your body has to burn as many calories as it takes in. So skip the elevator and head for the stairs on your way to tonight’s hot Spinning class.

2 > **Eat Breakfast.** Eating may be the last thing on your mind as you drag your sleep-deprived behind to an 8am class, but eating breakfast is one of the best fat-busting weapons in your arsenal. People who skip breakfast tend to overeat later in the day, so grab some fruit and yogurt on your way out the door.

3 > **Count Your Drinks.** It’s easy to watch what you eat, but do you watch what you drink? Hidden calories in beverages like soda, juice, smoothies and especially alcohol add up quickly yet don’t leave you feeling full. Consider your overall calorie intake (food + drinks) when deciding which beverage to gulp down.

4 > **Eat Regularly.** Don’t let your hectic schedule lure you into skipping meals. If you go too long without eating, your body will feel deprived and you may overcompensate by eating too much at your next meal.

5 > **Think Twice.** Before grabbing that cookie, ask yourself, “Am I really hungry, or am I just bored?” Just wanting something to do often leads to mindless snacking to occupy time when you aren’t even hungry. Grab your iPod and head to the track for a few laps instead of exercising your jaws in the evenings.

## What if it’s too late?

In the words of George Eliot, “It’s never too late to be what you might have been.” In other words, what are you waiting for? The first step to losing the weight that you’ve already gained is to make up your mind to do things differently.

You don’t have to execute mind-blowing feats of starvation or take up permanent residence in the fitness center. You can simply decide to live by the More or Less PhilosophySM. Break unhealthy habits by purposefully doing more of some things and less of others – like walk across campus more often or drink one less soda each day. Integrate small behaviors like these into your everyday life and watch the pounds melt away. All of the lifestyle changes will add up over time and make a huge difference in the way you look and more importantly, in the way you feel.

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# Not Just A PRETTY FACE

> In a traditionally male dominated arena, women today are quietly minding the store for corporate America. Women owned businesses now represent over \$2.5 trillion in sales, over \$1 trillion in revenue, employ over 19.1 million people, represent over 47% of the workforce, and are more likely to own over 50% majority shares of a company.

Omnis Lifestyle recently sat down with Ms. Nicole Doan, CFO of First American Funding, in order to ask her opinion about women in business, as well as, to get some financial advice. Ms. Doan is also a founding partner of Hometree Realty, as well as, a Sr. V.P. of Operations for Brighten Lending, Mortgage Bank.



**Omnis > Ms. Doan, why the different companies?**

Nicole > Business today, more than ever is about synergy and resources. The various companies that I am associated with work together as a cohesive financial unit, thereby providing additional options and services to our clients.

**Omnis > What do you consider your main business?**

Nicole > Helping people.

**Omnis > Helping people how?**

Nicole > By providing ethical advice, financial options, and most importantly opportunities that individuals may not even know exist.

**Omnis > What financial advice would you give our readers?**

Nicole > Maintain good credit and never borrow more than you can afford to pay back. Plus, always save a small portion of your earnings. I remember being in College and thinking that I would conquer the world, but life comes with unexpected challenges.

**Omnis > What is the biggest challenge women face in business?**

Nicole > Negotiating their worth within a company. Women are by nature caregivers. While we are always willing to take care of others, we have a tendency of settling for less, when it comes to ourselves. It’s important to stand firm and negotiate a fair compensation package.

**Omnis > Do you find that it is harder for women in corporate America?**

Nicole > Not really. While I admit that it sometimes feels like a Boys Club, the truth is that money knows no gender, only results.

**Omnis > Do you believe that there are more opportunities for women in business today?**

Nicole > Absolutely. We live in a global society that only recognizes results, not who achieves those results. Gender, race, or national origin is all insignificant to achieving results for someone who is truly committed to success.

**Omnis > Do you feel that it is important to focus on one major in college?**

Nicole > Not at all. I graduated with an engineering degree and ended-up in real estate and finance. What is important is that you follow your heart and dreams.

**Omnis > What is your formula for success?**

Nicole > Life is a constant mixture of challenges and rewards. First, you must never lose your focus. Second, you must be willing to make personal sacrifices. Third, and most important, it is essential to always believe in yourself.

**Omnis > What have you found to be the most difficult aspect of starting your own companies?**

Nicole > Locating venture capital that makes sense.

**Omnis > How does one go about locating venture capital?**

Nicole > While there are a number ways, from friends or family, to institutional lenders, private equity firms, and even non-profit organizations. Remember, everything begins with an achievable business plan.

**Omnis > Can you elaborate on what is an achievable business plan?**

Nicole > The entrepreneurial concept of doing everything yourself is not practical in business. A CEO has to analyze/focus on the future in order to move the company forward. A COO must analyze/concentrate on the present in order to keep the company grounded and investors happy. While the CFO must analyze/study historical patterns of the past, in order to formulate prudent financial planning for the future.

One person cannot effectively concentrate on the future, the present, and the past simultaneously. Therefore, an achievable business model must be formulated with an almost franchise style perspective, where the owners daily participation is not needed for the company to succeed. Also, a valid exit strategy is essential.

**Omnis > You are obviously impeccably dressed; do you think that it is important for woman to dress well in business?**

Nicole > Ha-ha, the suit is just for the interview. I assure you that I would much prefer to be in comfortable jeans. That said, I strongly believe that individuals attire is a reflection of their commitment at the work place. It doesn’t matter where you shop for your clothes, what does matter is that you are clean, presentable, and professional. The office is not a night club, nor a grocery store. If you want people to take you seriously, then you must present yourself seriously.

**Omnis > What advise would you give college graduates entering the business world?**

Nicole > Follow your heart. If you are truly doing something you enjoy, then you will find a way to succeed. I graduated with an engineering degree, because that’s what my family wanted for me. It took years for me to understand that I needed to do what makes me happy.