



College

PREP GUIDE

Dual Credit Courses

There is a new standard when it comes to high school students preparing for college, and it comes in the form of dual-credit coursework. Many high schools, universities and community colleges have formed partnerships that allow a high school junior or senior to simultaneously earn college credit and high school credit for a particular course.

This can give students a big leg up on their general coursework degree requirements — before ever leaving high school.

COLLEGE PREP

Preparing for college can be an intimidating experience for high school students. Dual-credit courses help ease the transition, giving students a taste of college while still in their high school comfort zone.

If you're a high school student considering taking dual-credit courses, assess whether or not you have the time, energy, stamina and desire to take on college-level work first. Check with your high school advisor and college to see if there are dual-credit opportunities available and what they entail.

DUAL CREDIT

Dual credit classes have standards that must be met. These are not pre-college or preparatory courses but college-level courses, so not all students will up to the task.

Most dual-credit programs are open only to juniors and seniors in high school, and typically students must maintain a certain cumulative GPA.

College courses offered for dual credit aren't all necessarily taught on college campuses; some may be offered in the comfort of



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your own high school by credentialed instructors.

The high school class must be identical to the one offered at the college. In other words, it will be challenging and take a student to a new level of learning.

WHAT KIND OF COURSES

The National Center for Educational Statistics reports that 76 percent of all high schools reported students taking dual credit courses with an academic focus. About 50 percent of all high

schools report that students take dual credit courses with a career and technical/vocational focus.

Here are some of the courses that may be included in your school's dual-credit curriculum: literature, engineering, history, math,

music, automotive service technology, computer applications, early education and more. Reach out to your high school office today to find out which courses you're eligible to take and get started on your college career today.

Responsible Freedom

For many students, college represents complete freedom for the first time, yet they also must learn maturity and responsibility. Toeing the line between these goals takes sensible decision-making and planning.

Especially if you are away from home for the first time, this freedom can be both exciting and overwhelming. The key to balancing fun and responsibilities is realizing that college is like a job. You are held responsible for your actions, and mistakes come with consequences.

Surround yourself with the right people and use common sense when making daily decisions. Remember that a lot of people are counting on you to complete your degree in a timely fashion.

RISK MANAGEMENT

Freedom means students get to make their own rules and are in complete control of their lives. That is a good thing if the student makes wise choices, but the nightly news tells us the stories of excesses in every level of living in colleges and university. A lot of these behaviors are dangerous and unhealthy.

From dangerous drinking-and-driving accidents to sexual misconduct, there are many issues that have no place on a college campus. Some behind-the-scenes decisions that can have negative implications on a student's life can include skipping class, unwise spending and unhealthy eating.

Many students can trip



coming out of the gate, putting them on an unfortunate course that can take years to correct. This underscores the importance of following common-sense principles when it comes to making decisions, and leaning on a strong support network of family and friends to keep you on the

right track.

GOOD CHOICES

A student's first taste of adult freedom should come fully loaded with the realization of the facts of life. Adult college life has responsibilities such as financial decision-making, good self-care,

making good grades and healthy social participation.

In a recent survey of more than 600 college students conducted by Student Health 101, 94 percent of students said they had to learn to take more responsibility for themselves during college, and 72 percent said their academics suffered

because they spent too much time doing other things. Minor mistakes are common and almost expected from college students.

The key is not participating in activities that can have long-term impacts that leave you regretful for years to come.

Disadvantaged Students

College can be tough, especially for students facing additional hardships. Fortunately, most college campuses have programs in place to help these students pursue their degrees.

Many students have physical disabilities that make it more difficult to get around campus. Learning disabilities also can have an impact on a student's ability to obtain and retain new information.

NON-TRADITIONAL STUDENTS

Non-traditional students are generally older than the average college student. Their numbers are increasing in the population of most colleges, as many adults return to school to better their careers and earning potential.

Some of these students haven't been to school for years, making for a difficult transition, especially if they haven't come on board with technology.

LOW-INCOME STUDENTS

A student's financial background also comes into play in the college experience. Low-income students are disadvantaged in the sense that they may not be able to afford many of the basics required to gain a college degree.

According to WhiteHouse.gov, low-income students often lack the guidance and support they need to prepare for college, apply to the best-fit schools, apply for financial aid, enroll and persist in their studies, and ultimately graduate.

RESOURCES

College campuses have a variety of resources available to students, and some are especially important to the disadvantaged student. Many have built student success centers for this purpose. Embedded in these centers are general and specialized

services for disabled and disadvantaged students.

Your school will probably require you to provide documentation of a current physical or learning disability and need for academic adjustment. As a student with a disability, you need to be well-informed about

your rights and responsibilities, as well as the requirements colleges must follow.

For low-income students, there are many financial aid and low-interest student loan options available. Explore options with your admissions department or college advisor.



Tutoring

Colleges provide a variety of tutoring services to help students free of charge. This can help you keep up on your coursework and stay ahead of new concepts. And considering all of the balls you are trying to juggle as a college student, every little bit of help is critical to your success.

There are many different types of tutors, including college-provided ones that may not cost you any money. There are also professional services offered by private companies that can help you with the learning experience.

Chat with your parents, college advisor and any other mentors in your life to find out if tutoring is right for you. If you're struggling to keep up with your coursework, it may be exactly what you need to succeed.

KINDS OF TUTORING

Tutoring is a resource that needs to be considered as a student enters college for the first time. This is a support system geared toward student success. In general, there are two types of tutoring available at college: Help-room and one-on-one.

Help-room tutoring is for for walk-in students. These programs are generally available during normal office hours of operation at the college. They are less formal, and student tutors are employed to assist in classes that they have passed successfully. This is efficient for specific challenges that students are facing in the classroom.

More specialized tutoring is available in one-on-one sessions. These opportunities are



available by appointment only and offer students individualized attention. There is limited availability for many of these tutoring programs so sign up early to take advantage.

Free online tutoring may also be available through some colleges, although working hands-on in the same room with a tutor is generally

preferred to ensure full retention and collaboration.

SUBJECTS

Tutoring services are available for a variety of subjects. Almost every major requires core courses in addition to their specific major classes and electives. These classes can be tough.

Tutoring is sought often in college-level math classes, which can seemingly jump to a new level of complexity compared to general high school math.

Math concepts generally build on previous chapters, so students can easily get behind and lost on new subjects. Some students actually devel-

op anxiety about math, so don't be afraid to reach out for tutoring assistance.

College-level English and biology are also classes that can be difficult for college students to master. Tutors can help in all areas of these subjects, including studying, research, writing and comprehension.

Become a Student Worker

Some students need additional financial aid, and a student worker position provides additional benefits. Working on campus can build relationships and teach you about responsibility.

Many departments within your college offer student worker positions, so choose one that interests you. If you're a fish and wildlife major, consider securing a part-time student worker role working in the fisheries department. If you're a journalism major, there may be student worker positions on the campus newspaper or writing opportunities within the English department.

The key is finding a role that not only helps pay the bills, but enhances your knowledge of your subject of interest. This can give you a leg up on the competition as you leave college for the workforce.

THE PROCESS

Some students are low-income and need financial assistance in order to afford college. The first step is to apply for federal student aid. Filling out a Federal Application for Student Aide (FAFSA) is easy and only



requires some basic information.

If the student qualifies, they can receive Pell grants and other state grants and can then be considered for a student work position. There is actually a federal allotment that goes towards a student work position.

Your next step is to call or go to your college's career services center. They are the job experts at the college and their staff will help you devel-

op a resume, interview for positions, fill out applications and get linked up with with the department that is in alignment with your career path.

WORK EXPERIENCE

The benefits of a student worker position are many. The student is only allowed to work a certain amount of hours, so that they can also go to class and fulfil their new job requirements. A lot of out-

side jobs interfere with a college schedule and overwork the student, so an internal student worker position is the preferred avenue for many students.

A student work position will provide entry level skills and work experience, and can also help build a solid foundation of successful employment history on your resume.

A student worker's boss and co-workers can give positive employee recommendations,

and can become solid work references for future opportunities.

As you move along in college, other opportunities will appear. Graduate Assistant positions are available for master's level and above. Internships come into play too and some of them pay solid rates for your work. Keep your eyes open to the various options on your campus and help prepare yourself for the competitive workforce.

Scholarships

Earning scholarships is a good way to get through college with minimal to no debt, especially if used in combination with financial aid and grants. They can also supplement student loans — helping take financial pressure off of students as they focus on earning their degrees.

Scholarships are available through many programs, starting with your high school. While you should be depending on your high school advisor, parents or family friends to alert you to these opportunities, it's also up to you to seek them out yourself and take responsibility for applying for them.

HIGH SCHOOL

A student is wise to think about scholarships early in their high school years, because a lot of scholarships are given at the end of high school to academically talented students. The earlier a student pursues excellence in their high school work, the better, because competition is intense.

Many scholarships provided by the college or outside sources will consider a student's grade point average. Slacking at the high school level is not a good idea if you're hoping to be competitive for these opportunities.

Some of the high school scholarships are subject-specific like art or agriculture. Students that don't have an overall high GPA but excel in these subjects will have a chance to receive a scholarship too.

FOUNDATION

Colleges have foundations that administer internal scholarships, many of which have requirements that vary such as graduating from a certain high school, pursuing a certain major as well as a GPA standard.

Contact the foundation office at your college and fill out the general application. At the same time, grab the list of external scholarships that



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the foundation keeps. These can include local givers, banks and companies that want to invest in the next generation.

ONLINE SOURCES

Some college scholarships require

that a student write an essay about a certain topic or something pertaining to their life. That is when those writing skills come in handy.

There are also online sources for scholarships. Some of them are free, but many are not. They contain a

complete list of all kinds and types of scholarships nationwide. Applying for scholarships takes time, but the possible pay-off is substantial. It is worth your effort to position yourself for a debt-free exit from the college experience.

Sticking to a Budget



The college years are usually lean financially so sticking to a budget is essential. Doing so will not only keep you in the financial black but will teach you the lessons you'll need when you start a new job, buy a house and start a family.

Basic budgeting principles like saving as much money as you can and never spending more than you earn are critical to your financial health. And college is the perfect time to learn about these concepts.

BUDGET BENEFITS

Making a budget and following through with it is part of being a responsible college student. It may seem mundane, but don't underestimate how important it is to your success in life.

Disciplining yourself financially now will lead to more prosperity in your future. Students who scoff at the idea usually go on to make classic financial mistakes. Those mistakes can take years to fix – leaving you on the wrong side of the track before even getting your adult life started.

CREATING A BUDGET

The first step is to create a personal budget that allows you to quickly and easily see your financial information. This will include how much you spend, how much you earn, what your profit or loss is, and how much more you need to earn to turn a loss into a profit.

It doesn't take much time either, so start today with a piece of paper and a pencil. Sit down and write out this information so you can see it clearly. Set personal budget goals and keep track of them on paper. These goals can get lost in our heads sometimes as we balance homework and social responsibilities, so having a written list helps.

INCOME & EXPENSE

Before you can have a budget, you need an income. The first step to creating a personal budget is to write down that estimated income for the next year and then divide by 12 to find your monthly allowance.

The income might come from a job, internship, gifts or money from your parents. Whatever the source, track it to the penny to maximize your savings and minimize your spending.

Next to your income, write down your expenses. These can costs for rent, car payments, internet bills and food. Subtract your expenses from your budget to find out what you have left for saving and other spending. Keep this number in mind as you shop for new clothes, books or other entertainment.

Be aware that a budget will change as your life does, so regular updating is crucial. To keep your budget in check, differentiate between your "needs" and "wants." Food and shelter should always outweigh discretionary "wants" that can take major hits out of your income.