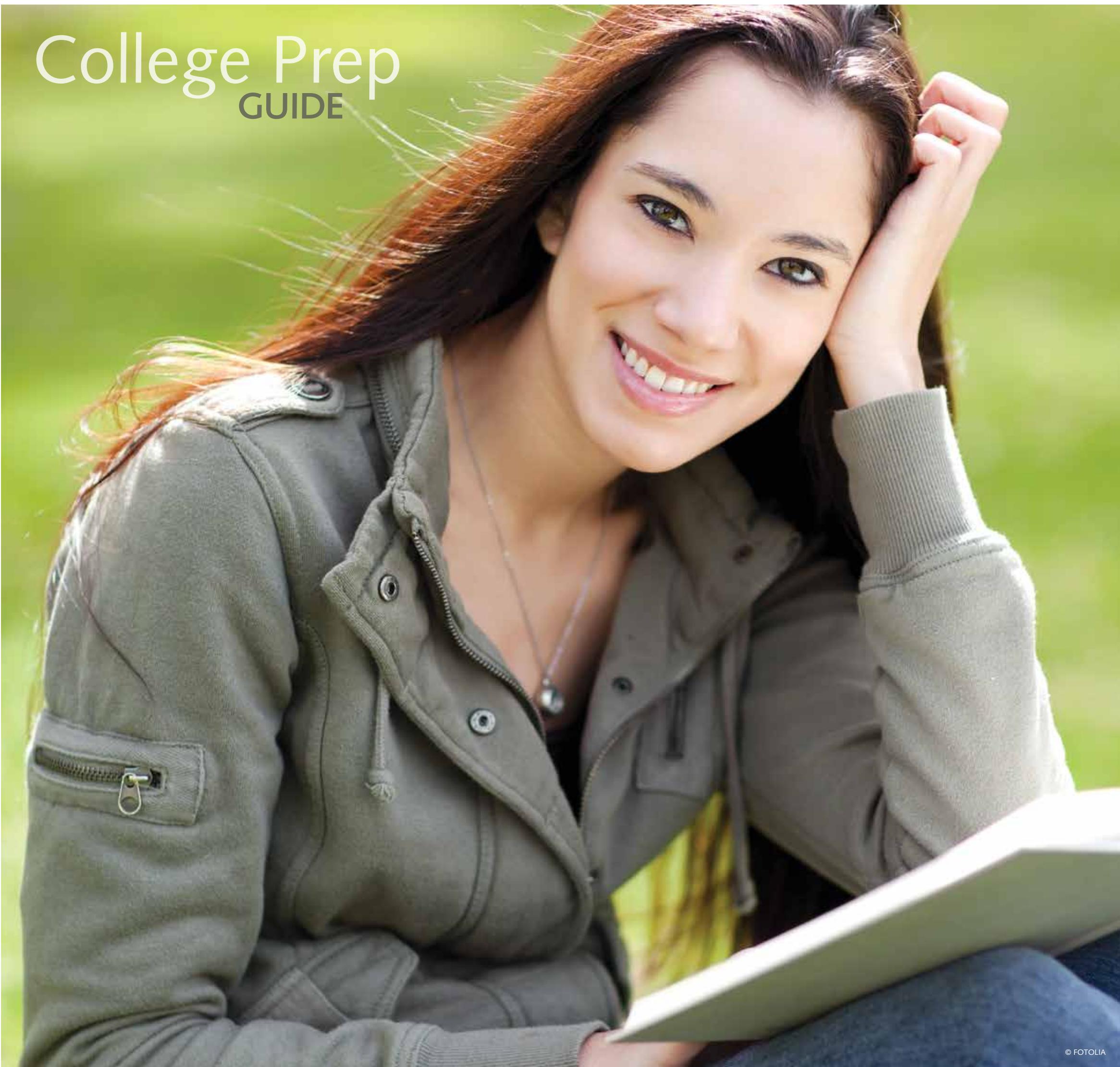


College Prep GUIDE



20 Things to Know

Every student who attends a university desires a “successful” college experience. While successful means different things to different people, there are certain pieces of advice that are universal.

Here is what you need to know.

1. The television lied. Dorm rooms are nothing like Dawson’s Creek and Gilmore Girls. They are more like matchstick boxes with scary use of vertical space.

2. Always get the warranty. Even if you think you won’t need it. You probably will.

3. Cheating isn’t worth the risk. This applies to tests and relationships. You will get caught. Also, the instinct to cheat is telling you something. Listen.

4. Food is expensive. All food. Be forewarned. Use the meal plan.

5. You will have no money. You have no idea how much living with your parents saves you.

6. Learning where the “specials” are can fund your social life. Figure out where the food specials are in town and make the rounds for at least half the



cost.

7. You have the time. Everyone has to manage their time. It’s all in how you use it. Own how you choose to use your time. It’s a life skill.

8. Avoid extensions. They breed laziness. Plus, procrastinators will always procrastinate, no matter the deadline.

9. You will get lonely.

10. You will get bored.

11. You don’t have to buy all your books. Learn which

books to buy and which to borrow or rent.

12. Don’t fully depend on your advisor. Ultimately, it’s up to you to fully understand where you are in your program.

13. Go to the review sessions. This is where professors reveal what you should focus on (read: what will be on the exam).

14. Plan communication with your parents. Set up a weekly time to chat so they can

catch up on your college life.

15. Companies are already looking at you. Keep this in mind as you post about Friday night on social media.

16. Don’t be one of those students whose parents fund their entire existence. Find a job to at least make your own spending money.

17. A scholarship is like a job. Athletic, academic — it doesn’t matter. Treat it with the respect it deserves.

18. Study abroad if at all possible.

19. University health centers are one of the best health-care options for the price. Take advantage of \$6 teeth cleanings while you have them.

20. Get to the gym. You won’t want to. You will make excuses. But you have access to state-of-the-art equipment that, once you’ve graduated, you won’t have without an expensive gym membership.

Choosing a University

You've applied to a list of colleges and now acceptance letters are rolling in. Congratulations! The question of "Will I get in?" has been answered, but now a whole new question has presented itself, "Where should I go?"

The college you choose will have a big impact on your success in school. To choose a university that fits your needs well, you first need to figure out what is important to you. What do you want?

The basic criteria you should consider are location, size and cost.

LOCATION — GEOGRAPHY

- Are you ready to live in a part of the country that is completely different from where you live now?
- Is it important for you to go to school within a day's drive of home so you don't have to incur the cost of a flight in case of an emergency?
- Is year-round sunshine important for your mental health?

LOCATION — SETTING

- Is it important for you to have cultural experiences outside of university life? Are you always eager to see the latest live show or enjoy great nightlife? (Think city!)
- Do you love the outdoors, and want access to outdoor sports and trails? (Think rural areas!)

SIZE

- Are you used to a large high school or a small one?
- Do you prefer it when



everyone knows you and you know everyone? Or do you like having anonymity and the opportunity to meet new people every day?

• Size also affects student-teacher ratio. Do you learn best with more individualized attention?

- Large universities tend to

have more of everything — more classes, more activities and more student services.

COST

• Cost can be a weighty determining factor in choosing a college. Did you receive any scholarships?

- What is the yearly tuition

without factoring in scholarships or grants?

• What are the financial aid options available to you?

• How much student debt are you comfortable taking on?

ADDITIONAL CONSIDERATIONS

Think about how you will

move (and what you will want to move) when choosing a location. Also think about how different it would be from your current atmosphere.

Striking a balance between new and familiar is ideal — otherwise you might find yourself homesick a lot quicker than you think.

Financial Aid Questions

Your goal should be to try to finish your degree with as little debt as possible. While at least some amount of student loans might be unavoidable for most students in the U.S., you can take steps to decrease the amount.

Your financial aid office will be able to help you find programs to which you are eligible to apply. Asking the following questions will help you understand and prepare for the costs of a college education.

What is a FAFSA? FAFSA is the Free Application for Federal Student Aid. Every student should fill out one if they are interested in receiving financial aid.

What is the whole cost of the university?: Not just tuition and room and board, but everything it takes for a student to live, eat, sleep and attend college in one year. Costs outside of tuition can add up fast.

How much have costs increased over the last five years? You can't just be concerned about the current year. This also is likely the amount of time it will take you to finish your degree and will give you a comparable look at how the rate of costs could change



during your tenure at the university.

How much debt do students have when they graduate from this university? And what percentage of students graduate without debt? This can be a good indicator of your own potential debt accumulation.

Are there any tuition payment plans? This could make the difference in whether you even take out loans. You might not be able to swing the upfront cost, but could you afford a monthly installment?

What are the deadlines for applying for financial aid? It helps to know for sure.

Assuming incorrectly could wreck a whole year.

What academic requirements or other condition are attached to financial aid eligibility? Be clear from the beginning not only what you need to do to receive money, but what you need to do to keep it.

Is there additional financial

aid available? Don't assume you know what's available to you. You never know what you might qualify for. Also, don't forget about the aid awarded to students who end up choosing another university. That aid could now be up for grabs. If you don't ask, you don't receive.

Pack Smart, Pack Less

Packing is hard work. It can feel difficult to pack for vacation, much less packing to move. Moving away from home for the first time can be daunting and you may feel compelled to pack as much of your stuff to take with you as possible.

This is a natural feeling. But you need to resist it. What you think you'll need and what you will actually need will be at odds in the first few weeks of your new journey.

Consider the following tips as you make your packing lists:

PACKING LESS

Don't bring all of your clothing when you move in the fall. You will most likely go home for Thanksgiving and Christmas break.

These are times to bring items home that you don't need and swap out for the items you do. Remember that space will be at a premium and you won't have all the room in the world to store extra clothing.

Also, remember laundry — that chore you will be doing all by yourself now. You won't have room for dirty laundry to pile up without looking like a serious slob, which means you will be doing it more often. So there is no need to have a month's worth of outfits with you.

WHEN IN DOUBT, LEAVE IT BEHIND

If you are on the fence about an item, then leave it. This is especially true when it comes to décor — as well as any memorabilia from high school.



College is a new experience and its own experience. As for T-shirts, bring a handful. You will get free T-shirts thrown at you through orientation, signing up for clubs and at sport-

ing events.

PLAN TO SHOP

Instead of going out and purchasing things you need before you set off for college, consider

purchasing a majority of what you need when you get there. Shop once with your parents when they drop you off, but also plan to shop with a group of friends within the first week.

You will not be the only person who has forgotten something and a late-night trip to your local downtown shopping scene can be a real bonding experience.

Choosing a Major

Choosing a major can be overwhelming because it feels as if you are deciding on the rest of your life. Remember that college is about exploring your interests, so take the pressure off yourself.

Here are a few pieces of advice to help you navigate your way to your college major.

DARE TO BE UNDECLARED

While you might think you need to know what you want to study as soon as you start college (or even before you get there) remember that college is the place to discover all your options.

You have many required classes to take, so you are fine studying for a year or more before choosing a major. Fill your electives with classes that sound interesting. This allows you to envision many different paths for yourself.

TEST IT OUT

Before you decide you are “pre-med,” test it out. Take a few science and math classes and make sure you don’t hate it.

If you do, be ready to change things up. Approximately 80 percent of college students in the United States change their major at least once, according to the National Center for Education Statistics.

That doesn’t mean you have wasted your time. Every class adds value to your education, and you never know what might end up being useful down the road.



KNOW WHAT'S IMPORTANT TO YOU

They say money can’t buy happiness, but it can provide security and peace of mind. See if you can balance doing what you love with your future earning potential. If

you envision a certain lifestyle for yourself, make sure your chosen major can provide it.

YOUR MAJOR IS NOT THE END

According to the United

States Department of Labor, the average young professional switches jobs every three years and the average person changes career fields at least two or three times in their lifetime.

Even most graduate pro-

grams and professional degrees are seeking applicants with diverse educational backgrounds. Just because you get a degree in one thing doesn’t mean you won’t have a profession in something else.

More Than a Degree

College is about much more than earning a degree. You will be learning skills that are essential to your success past college and making lifelong memories.

College is a time to learn, but it is also a time of growth. Here are five must-have experiences you should enjoy and five must-have skills you should develop before graduation day.

EXPERIENCES

These experiences will not only enrich your college experience, but will serve as lessons you will take with you, helping you long after you've graduated.

- **Reading as much as possible.** Anything. All the time.
- **Volunteering.** Volunteer experience does look good on a resume, but it also is about being a part of something that is bigger than yourself. Find a cause you care about and give back.
- **Getting work experience.** Jobs teach responsibility. They provide us with an income and show us that we can collaborate with people of all different backgrounds and personalities.
- **Taking at least one class just because.** Because you've always been interested in modern architecture, because you wouldn't mind knowing a bit more about drawing, because the astronomy class takes a field trip into the desert in November and it sounds awesome. Just because.

• **Studying abroad (if possible).** It combines travel with studying. And there is almost always a way to obtain at least a few course credits for it, if not



an entire semester.

SKILLS

No matter what you majored in, some skills are universal.

- **Strong people skills.** No matter what your profession, you will need to network to be successful.

• **Understanding how you work best.** This allows you to create an effective routine so you can easily set and achieve your goals.

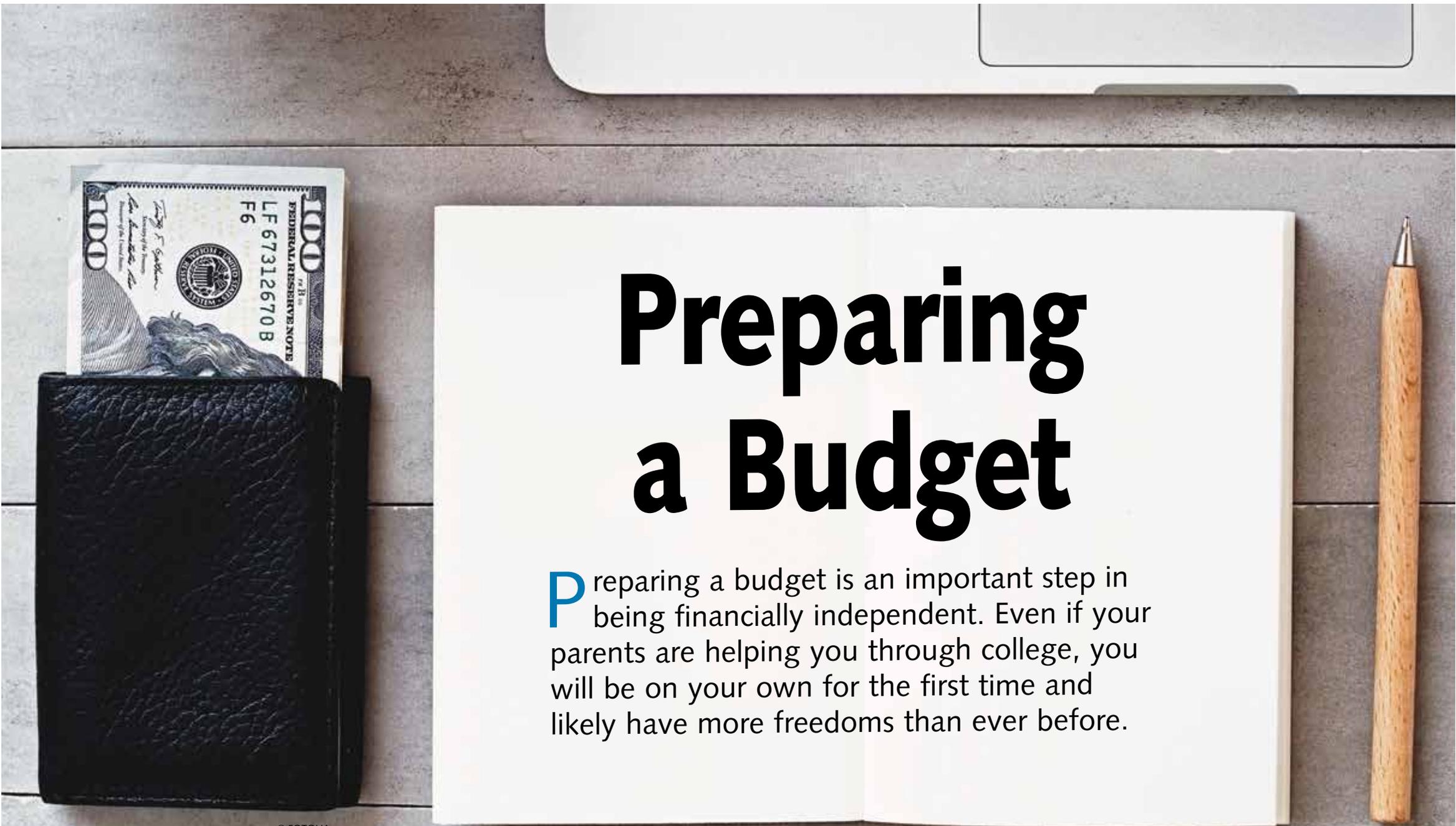
• **Learning how to make your money work for you.** Know how to set up and stick to a budget. This might seem like an easy task, but it will

help you understand financial language, as well as the options available to you later on when you want to buy a car or a home.

• **Figuring out what your personal brand is.** Companies are constantly screening prospective employees. How do you want to look? Google

yourself and see what pops up. This is what companies see.

• **Incidental technical skills.** Photo editing might not be particularly relevant to your career field, but it comes in handy in many jobs. You'll appreciate it in your personal life as well. Soak up the opportunity to diversify.



Preparing a Budget

Preparing a budget is an important step in being financially independent. Even if your parents are helping you through college, you will be on your own for the first time and likely have more freedoms than ever before.

SET A TIME FRAME

The best time frame is dictated by the frequency of your income. If you have a job, this might be weekly or bi-weekly.

Most campus jobs pay once a month, or you could budget a semester at a time — since your funds are more likely to be replenished by loans or your parents at the start of a new one.

LIST YOUR INCOME AND EXPENSES

This includes working out categories

specific to your situation and coordinating estimated amounts. This information is a great starting point for you to realize exactly how much money is coming in — and exactly how much is going out.

LIST YOUR DISCRETIONARY EXPENSES

These are the things you don't need but will want to purchase — such as a midnight taco run or a Saturday double-feature with your best friends. Again, list your categories (eating out,

entertainment, clothes) and work up estimated amounts.

KNOW THE DETAILS

Understand what your expenses cover. Tuition is a big expense, but it is an upfront cost at the beginning of each semester and doesn't cover the cost of books and supplies.

Know the parameters of your meal plan. How many meals are covered, and is there a flex account attached to it for spending in the book store or student center? If so, this should also be a

line in your “income”).

INVOLVE YOUR FAMILY

Have your parents look over your budget. Remember, they've been there before. You want to learn from their mistakes. Asking for their help shows maturity.

TAKE RESPONSIBILITY

Don't allow your parents to handle everything just because they can. It's OK if they manage and oversee the big stuff, but you should stay informed.