

# Top 10 College Success Tips

Being successful in college takes hard work and perseverance. Know that Student Support Services is there to assist you on your college journey every step of the way. Here are ten tips for succeeding in college.



## 1. Go to every class

Many college students think that if a professor doesn't take attendance, then regular attendance isn't that important. Not true! You can never make up what you miss and you can't get it from someone else.

## 2. Study smart

Students who study smart spend less time studying, and yet they get better grades. Find a good place to study, organize your study time, silence your phone, and focus on one thing at a time.

## 3. Get involved

Students who participate in campus life usually have higher grades and enjoy college more. Join student organizations and explore your interests and passions, but don't spread yourself too thin. Your coursework should always come first.

## 4. Get to know your professors

Developing positive relationships with your instructors and professors is one way that you can significantly improve and enhance your college experience.

## 5. Use campus services

Your college offers a number of services designed to keep you happy, healthy, and successful.

Examples include learning centers, rec centers, career services, and health centers. These services are voluntary, so it's up to you to seek them out.

## 6. Stay safe

While college campuses are typically very safe, many students neglect to take basic safety measures. Lock your doors, be aware of your surroundings, and stay with groups of friends during social events and when out at night.

## 7. Learn to say no

Give yourself permission to turn down social invitations when other priorities, like studying, need to take precedence. Don't let anything get in the way of your schoolwork.

## 8. Be smart with money

With the high cost of a college education, you need to be a savvy consumer, both on and off campus. Now is the time to accept the challenge of learning and practicing responsible money management.

## 9. Make connections

Reach out to others and widen your circle of friends. Make the effort to strike up conversations with students in your classes and around campus.

## 10. Manage stress

Make time to do the things that help you relax. Spend time with a good friend, practice deep breathing, take walks, and/or meditate.

*For more tips on coping with stress, watch this short video.*



# Being a First- Generation College Student

Being a first-generation college student is something you should be proud of, but it can come with its own set of challenges. Here are some tips to help you succeed in college and have a great college experience.



## Build connections

It's not uncommon for first-generation college students to feel a bit isolated, especially if it feels like no one on campus shares their background.

The best way to feel like you belong is to participate in student activities and organizations. It's a great way to meet students who share your interests, and have some fun. *Be sure to also take advantage of all that your SSS program has to offer.*

## Take charge of your education

There are people and services on campus to help and support you, but no one can do the work for you. You are responsible for your own academic progress.

## Stay informed

Succeeding in college requires more than going to class and studying. You also need to understand your school's policies and procedures.

It's often assumed that college students know their school's policies and are aware of the procedures they need to follow. It is therefore up to you to get clarification when you don't understand something.

## Take advantage of it all

Colleges offer many valuable services, including learning centers, career services, recreation centers, health centers, and more. Check your college's website to find out what services are available on your campus. These services are all voluntary, so it is up to you to use them.

## Don't feel pressured

Some first-generation college students feel pressure, like their family is depending on them to do well. This can be stressful. If you ever feel this way, know that your family is proud of you, and just do your best.

## Ask for help

Asking for help means that you're mature enough to take control of your success. If you're struggling in a class, have a question, or need help, reach out. Talk to your instructor/professor during their office hours, or meet with your academic or SSS advisor.

Many colleges have First-Year Experience programs—and some have programs specifically for first-generation students. Talk to your SSS advisor about what kinds of support services are available for you.

## Know that you deserve to be there

First-generation college students sometimes feel that they're not good enough, or that they've somehow tricked everyone into thinking they deserve to be there. *If you ever feel this way, remember, you've earned your spot and you deserve to be there as much as anyone.*

*For more on being a first-generation college student, watch this quick video.*



# Choosing Your Classes

Choosing your classes is one of the most important things you'll do in college. And while your SSS and academic advisors can offer suggestions, the decision about which classes to take and when to take them is up to you.



## Understand registration

Colleges generally assign a registration date (or range of dates) according to the number of hours students have completed.

Learn about your college's registration procedures and know the date and time you've been assigned to register. Be ready as soon as it opens! Some classes fill up quickly, so always register at the earliest possible time.

## Choose your classes wisely

- ▶ Months before you need to register, schedule an appointment with your academic advisor to discuss the courses you're considering.
- ▶ Create a list of first-choice classes, along with a list of alternate course selections.
- ▶ Get all core requirements and prerequisites completed as early as possible.
- ▶ Schedule courses on a variety of subjects, with varying levels of difficulty.
- ▶ Know which courses are required for your major. Also know which courses must be taken in sequence, and which have a prerequisite.

## Spread out difficult courses

When you're taking a particularly difficult class, you may need to devote twice the normal study time to it. If possible, avoid taking more than one time-consuming, challenging class in the same semester.

Many classes include a lab, which is a separate class session. Taking too many classes with required labs in the same semester can leave you with very little free time. You might also consider taking a difficult class during the summer, when you have fewer or no competing classes.

## Consider class times

Let's face it, many college students stay up way too late. So unless you're a morning person, avoid early morning classes if you can.

Think about how you want to space out your classes as well. Back-to-back classes provide blocks of uninterrupted free time for studying, participating in student organizations, or working at a part-time job. However, back-to-back classes make it more difficult to arrive early and/or stay after class to talk to other students or your professor. Weigh your options carefully.

## Understand withdrawal policies

Sometimes you end up in the wrong class, and that's okay. Before you decide to withdraw, talk to your SSS advisor and consider the following:

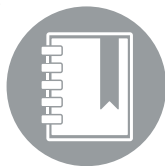
- ▶ What are the withdrawal policies of the department and/or college?
- ▶ What is the withdrawal deadline?
- ▶ Will withdrawing from this class affect your financial aid?



*To review, watch this quick video!*

# Getting Organized

Being organized saves you time and makes your day run more smoothly. When you're organized, you also have less stress and feel more in control of your life.



Being organized will not only make you a better college student—it will also help you succeed in your career, and in life.

## Organization Tips

### Use a planner

Take a planner to every class. Record assignments, exam dates, special events, holidays, breaks, and the beginning and ending dates of each term.

Also use your planner to break large assignments and projects down into more manageable parts.

### Have a system for organizing papers

- ▶ Keep important course information (instructor's email address, office hours, syllabus) in the front of your notebook or binder.
- ▶ It doesn't matter whether you use folders, spiral notebooks, or 3-ring binders. The important thing is that you have a system for organizing your papers and class notes that works for you—and that you have a specific place for every paper.
- ▶ Have a file for material that might be useful in the future, such as notes and tests from courses in your major.

## Develop good habits

*To be successful in college, work to develop habits that help you stay organized.*

### Develop routines

Have a morning routine that gets your day off to a good start and a nighttime routine that includes getting everything ready for the next day.

### Create a study plan

Before you start to study, decide what you want to get done and the order in which you'll do it.

Know what time of day you study best, and create a study plan that works for you. Identify anything that could interrupt your study plan and figure out how you can eliminate or avoid it.

### Organize and save computer work

Make sure you save your work often. Regularly back up, clean up, and organize your files.

### Use a calendar

A calendar—on your wall or in your phone—will help you keep track of major events, vacations, and other important non-academic obligations. If you're using your phone, set alerts and reminders.

### Create to-do lists

Using a to-do list allows you to focus on what you need to do instead of wasting time worrying about how you're going to get everything done.

Each night, make a to-do list for the next day. If you have a lot to do, prioritize the items to ensure the most important things get done. Focus on one task at a time, and at the end of each day, put any unfinished tasks on the next day's to-do list.

*Having good organization and time-management skills are necessary to succeed in college. For time-management tips, watch this video.*



VIDEO



# Managing Your Time

In college, you are in control of how you use your time. While the freedom you have can be exciting, not managing your time wisely can make it more difficult to succeed in your classes, especially when you have other responsibilities (such as a job).

*Here are some tips for managing your time.*



## Time management strategies

### Create a weekly schedule

A schedule will help you plan out your days so that you're able to do everything you need to do—and still have time for fun and relaxation.

First, write in all classes, appointments, and work hours. You can then see when you have blocks of time for homework and studying—and when you have time for relaxation and social activities.

### Identify wasted chunks of time

If you have time between classes, meet with a professor or your SSS advisor, run an errand, study, or just relax. The important thing is that you think about how you can best use the time you have.

### Combine tasks

Study while you're doing laundry, go over a speech while cleaning your room, or review your notes while you're waiting for a ride. If you need to have a job, look for one that allows you to study during slow times.

# Time-management strategies

## Don't procrastinate

Procrastinating wastes valuable time and energy. If you have trouble getting started on your studying, begin with something you can finish quickly or a subject you like.

## Learn to say "no"

In college, there's so much going on that it's easy to get sidetracked. It's also easy to convince yourself that you'll have time to study later. *Don't let anything get in the way of your coursework.*

## Don't overextend yourself

If you never seem to have enough time, identify activities you can eliminate, shorten, or postpone. Don't sacrifice sleep or exercise to get it all done.

## Use snippets of time wisely

Fifteen minutes here and there add up. Using these snippets of time wisely will free up time in the evening for socializing and chilling out.

## Use to-do lists

Having a to-do list allows you to concentrate on what you need to do, instead of wasting time worrying about how you're going to get everything done.

- ▶ Each day, make a list of what you need to do. Rate each item as an A (must do today), B (should do today), or C (it can wait).
- ▶ Take all of the As and rank them in order of importance. Do the same with the Bs and Cs. Focus on one task at a time.

*Being organized is a big time-saver. For some organization tips, watch this short video.*



# Succeeding in Class

Smart students understand that when you're prepared, engaged, and involved in your classes, your grades will be higher and you'll enjoy your classes more. Here are some tips to help you succeed in all of your classes.



## Class Success Tips

### Be prepared

When you come to class, have all of your homework and reading done. Be alert, well-rested, and ready to learn. Put away anything that isn't directly related to what you're doing in that class, and give your instructor your full attention.

### Sit up front and participate

When you sit up front, you can hear what's being said, see what's written, and you're less likely to get distracted. Sitting up front also makes it easier to ask and answer questions, and take part in discussions. When you're engaged and participate, you learn more and the time passes more quickly.

### Take good notes

Most test questions come from information that's been presented in class. It's therefore important to have good notes to study from. Taking notes also helps you pay attention and stay focused—when you're taking notes, you don't have time to think about or do anything else.

*For more notetaking tips, watch this short video.*



VIDEO

## **Make it worth your time**

While showing up to class is very important, your physical presence isn't enough. You need to stay engaged while you're in class—otherwise you're just wasting your time. *Here are some tips for getting the most out of your classes.*

### **Stay focused and engaged**

All students get distracted and daydream in class from time to time. When you catch your attention drifting, notice it, and refocus your thoughts and attention.

### **Get to know your classmates**

While your success in college depends on *you*, college isn't a solo endeavor. Your classes are filled with students who have similar goals, expectations, and anxieties. When you get to know them, you become part of a community that will provide support, notice when you're not there, and help you get caught up if you have to miss a class.

### **Get to know your professors**

Developing relationships with your professors is one way that you can directly influence the quality of your education. If you have a question, need help, or want advice, visit your professor during their office hours.

### **Be a good group member**

Being able to work well as part of a group is a skill that will help you succeed in college and a career. Look at group work as an opportunity to develop and improve this important skill.

*There's nothing instructors and professors love more than a student who's motivated and engaged in the classroom experience. Be that student!*

# Taking Good Notes

In college, you will spend much of your class time taking notes. Taking notes helps you stay focused on the information being presented, and because quizzes, tests, and exams usually cover material that's been discussed in class, having good notes to study from can significantly improve your grades.



## Notetaking tips

### Be organized

Whether you use three-ring notebooks, binders, spiral notebooks, or a laptop for class notes, the important thing is that you have a system for taking and organizing notes that works for you.

### Format your notes

Start a new page for each day and class. Label each page with the class, date, page number, and topic. Use only one side of the paper, and skip lines between ideas/topics. This will give you space if you want to add something later. Also, leave a wide space on the left side of each page for key words (names, events, dates). Adding key words will help you organize your thoughts and make your notes easier to understand.

### Don't worry about being perfect

To take notes faster, don't worry about spelling, punctuation, or grammar, and use abbreviations and symbols.



*For more notetaking tips,  
watch this quick video.*

VIDEO

## Be a good listener

To take good notes, it's important to develop active listening skills.

### Be an active listener

*Imagine this scene: You're listening to music and a new song by your favorite artist comes on. You stop what you're doing and listen carefully. You want to hear every word so that you can understand the meaning of the lyrics.*

In this scene, you went from passive listening to active listening. When you're actively listening in class, you aren't just hearing the words—you are also thinking about and trying to understand the information that's being presented.

### Know what information is important

To take good notes, you must be able to identify the information that's most important. If you listen carefully, you'll find that instructors often give verbal clues telling you what information they believe to be the most important.

To help you recognize important information, listen for your instructor to do the following:

- ▶ use louder or slower speech
- ▶ repeat information
- ▶ use phrases such as, "the main point"
- ▶ use clarifications like, "Is this clear?"

### Review early and often

While the information is still fresh in your mind, take a few minutes after class to go over your notes.

- ▶ Make sure your key words are written in the left-hand margins.
- ▶ Rewrite anything that's confusing, and fill in missing information.
- ▶ Highlight the most important information.

# Studying Smart

As you have undoubtedly heard, you should study two (or more) hours for each hour you spend in class. But the key to success in college is not studying a lot—it's studying smart.



Here's how studying smart can help you get your assignments completed more efficiently and earn higher grades

## Get ready to study

*Where, when, and how you study play a big part in how productive your study time will be.*

### Choose a good place to study

Your study area should be comfortable, quiet, well-lit, and have a surface for writing. This can be your dorm room or bedroom; however, these areas are often too distracting. Scope out quiet study areas on campus such as dorm study lounges, various locations in the library, or empty classrooms.

### Eliminate distractions

Silence your phone and only use your tablet and laptop for study-related uses. Consider downloading an app, such as Self Control, that limits the use of your phone for a specified time.

### Choose a good time to study

Some students like to study at night; others are more focused in the morning. Know when you study best and try to organize your day so you're able to study when you're the most alert and productive.

## Organize your studying

*Organizing your work will help you make the most efficient use of your time.*

### Create a study plan

- ▶ Before you begin studying, decide exactly what you want to get done. Be specific. For example: 1) math p. 61; 2) revise paper; 3) write lab report.
- ▶ Prioritize your work. Start with the things that have impending deadlines or are the most important. If you have a hard time getting started, start with something that's easy.
- ▶ Alternate types of work. For example: 1) read biology; 2) do math; 3) read history. If you have something to memorize, work on it first, and then go over it again at the end.

### Break down large assignments

Large assignments and projects can be overwhelming. Break them down into smaller, more manageable parts and start on them early. Use your planner to write down when you would like to have each part completed.

### Take breaks

Research shows that students learn the most during the first and last 10 minutes of any study session. After studying for 30 minutes, take a short break. Resist the temptation to text a friend or go online. Save those things for later.

*If you're having difficulty with a class or assignment, talk to your instructor, visit the learning or tutoring center, or talk to your academic or SSS advisor.*

*To succeed in college, you need to study smart and also get the most out of your time in class. Watch this video for some class success tips.*





# Dealing with Stress

As a college student, you have a lot on your plate: classes, studying, social obligations, and perhaps a part-time job.

All of this can, at times, cause you to feel overwhelmed, anxious, and stressed.



While some stress in college is normal and should be expected, constant and extreme stress can take a toll on your physical and mental health. Learning to cope with stress in healthy ways will help you succeed in your classes and enjoy college life more.

## What is stress?

Stress is your body's reaction to change, demands, and/or difficult situations. When you experience stress, your body responds naturally in both physical and psychological ways.

## Symptoms of extreme stress

The human body is designed to withstand normal levels of stress. However, when you're under extreme stress for a long period of time, you can experience physical and emotional symptoms that are problematic. These include:

- ▶ trouble sleeping
- ▶ feelings of sadness and depression
- ▶ headaches and/or upset stomach
- ▶ eating too much or too little
- ▶ feelings of dread and/or panic
- ▶ high blood pressure
- ▶ chest pain and tightness
- ▶ panic attacks

## Coping with stress

*It's impossible to avoid stress in college, but developing healthy coping strategies can help.*

**Confront your stressors.** Make a list of the things that cause you stress and determine how each can be dealt with. Having a plan will help you feel more empowered and less overwhelmed.

**Relax and meditate.** Close your eyes and imagine a relaxing scene. Breathe in, count to four, exhale, and repeat. You might also try a guided meditation app like Calm or Meditation Studio.

**Take care of mind and body.** Get plenty of sleep, eat healthy, and make time for exercise. Physical activity releases stress-fighting hormones, and it's a great way to reduce stress.

**Take time for yourself.** Do something that has made you feel calm and relaxed in the past. This could include spending time with a good friend, going for a long walk, doing an activity you enjoy, or spending time in nature.

**If it's beyond your control, let it go.**

If you are stressed over things you can't change or control, let those worries go completely.

**Get support.** Confide in others when you're feeling stressed. It's much healthier to share your concerns than it is to go it alone.

- ▶ Visit your college's counseling office or talk to your SSS advisor.
- ▶ Crisis Text Line: Text HOME to 741741 to be connected with a crisis counselor.
- ▶ Suicide & Crisis Lifeline: Call or text 988 for help.

*For calming techniques to help you cope with stress, watch this video.*



# Staying Motivated

We all get stuck sometimes. After all, college can be tough—and maintaining the focus, energy, and effort necessary to succeed in college can sometimes be difficult.



*Here are some tips for staying motivated.*

## Surround yourself with positive people

We come across all kinds of people in life. Some are positive influences, and some are not. Avoid people who are negative or critical. Instead, choose to be around people who support and encourage you. These are the people who will help you achieve your goals and realize your dreams.

## Set goals

Goals provide focus and direction. Create both short-term academic goals (*get an A or B your math exam*) and long-term academic goals (*graduate with a 3.0+ GPA*). Also create some personal goals (*work out three times a week*).

## Practice positive self-talk

We all have an “inner voice,” and when things aren’t going well, that voice can be negative and critical. You can help yourself stay positive and motivated just by changing your self-talk.

Replace “*I’m terrible at math*” with “*I’m smart—I can do this.*” Changing how you think will change how you feel and act. *For more tips on staying positive, watch this short video.*



## **Figure out what motivates you**

From time to time, you're not going to feel like going to class, writing a paper, or studying for an exam. Try to turn what competes with your success into a motivator. For example, get a paper done early so you can hang out with friends, or reward yourself with video game time once your homework is done.

## **Learn to accept feedback**

Whether it's a critical comment on a paper, a low test score, or classmates rejecting your ideas for a group project, it can be tough to accept that others consider your work less than stellar.

In these cases, try to remember that all feedback (even when it's critical) is an opportunity to grow. If you receive negative or critical feedback that has merit, use it as motivation to improve yourself.

## **Visualize success**

For example, before the day of a test, close your eyes and imagine yourself confidently walking into the classroom and answering the questions correctly. Imagining a scene like this is called visualization. This is a technique used by students, athletes, and leaders around the world.

## **Use motivating "self-notes"**

Write motivating words, ideas, and/or quotes on sticky notes. Put these notes anywhere you're likely to see them.

## **Get support**

Student Support Services is there to help you get to the finish line, even when it gets hard. If you're ever feeling burned out, overwhelmed, or just stressed, reach out for support. You can do this!

# Building a Budget

Many college students are unaware of how much they spend, what they can afford, and what they owe. This often leads to overspending and debt. This can be avoided by having a budget.



*A budget is a plan that helps you decide how you're going to spend your money over a period of time. To create a budget, follow these steps.*

**Select a time period.** Choose a time period that works for you (week, month, semester) and figure out your total income for that time period.

**Categorize your expenses.** Think about what you spend your money on and create a list of expense categories that's tailored to your spending (such as food, car payment, cell phone, clothes).

**Determine if each expense is fixed or flexible.** Fixed expenses are the same every time period, such as rent. Flexible expenses, such as dining out, change each time period.

**Budget an amount for each category.** Enter the amount you are budgeting for each category for that time period.

**Keep track of your spending.** Enter all of your expenses into a spreadsheet or budgeting app.

**Balance your budget.** At the end of your budget period, compare your income with your expenses. If your income exceeds your expenses, you have money to save. A "negative balance" reveals that you are spending more money than you're taking in.

## Sample Budget Worksheet

Here is what a simple budget worksheet might look like. Fill it out with some of your expenses.

Fixed expenses	Month _____ Estimated income \$ _____		
	Expenses	Budgeted	Spent
	car payment	\$145	\$145
	clothes	\$50	\$110
Total expenses			
Balance _____			

To build a budget, you can use a pen and paper worksheet like the one above, make a budget in Excel, or use a budgeting app. Budgeting apps are a popular and convenient option, and there are dozens of them, such as Mint and PocketGuard. Every time you withdraw cash, make a purchase, or deposit a check, you just enter it in the app.

Of course, the best budget method is the one you'll actually use. If you have questions or need help creating a budget, talk to your Student Support Services advisor.



VIDEO

To review, watch this quick video!

# Smart Spending

The financial decisions you make today can have a major impact (positive or negative) on your future. College is a great time to learn about money management and take control of your finances.



*Here's what you need to know about smart spending.*

## Recognize wants vs. needs

Needs are things that are necessary for living, such as food, clothing, and shelter. Wants are things you don't have to have—they are the things you would like to have or do (such as a larger TV, new phone, or concert tickets).

Businesses work hard to convince you that you don't just want what they're selling—you need it. Smart consumers are aware of these sales tactics and don't let them influence their decisions.

## Be a smart consumer

**Take your time.** Wait a day or two before making a purchase. Waiting helps eliminate bad decisions.

**Do your research.** Read customer reviews, and do some comparison shopping.

**Beware of hidden charges.** Some companies use extravagant shipping and handling charges to hide the actual cost of their products.

**Don't purchase extended warranties or protection plans.** Businesses love for you to buy these, but they are seldom a good deal for the customer.

## Look for discounts and freebies

- ▶ Take advantage of free and discounted events on campus—athletic events, art exhibits, plays, speakers, and movies.
- ▶ Check your college bookstore for sales and discounts. Also check college and public libraries for free audiobooks, CDs, and DVDs.
- ▶ Use free and legal downloads rather than costly computer programs and phone apps.
- ▶ Each time you make a purchase, ask about a student discount.

## Avoid debt

The best way to avoid debt, and the stress of not having enough money, is to develop good financial habits early.

- ▶ If you don't have the money for something, wait until you do to buy it.
- ▶ Create a budget and keep a record of every purchase you make.
- ▶ Use a debit card instead of a credit card. It will prevent you from overspending and you won't be hit with high interest rates.

## Learn about investing

Even if you aren't in a position to invest money now, it's never too early to be thinking about how the money you earn in the future can help you live your best life.

For information on how to invest and grow your money, watch this quick video





# Earning While You Learn

Working while you're in college can be hard, but it's a necessity for many college students. Here are some tips to help you succeed in college and get the most out of your college experience—while also working at a job.



## Choose your job wisely

When working in college, you have three basic choices: on-campus jobs, off-campus jobs, and internships. Your schoolwork needs to be your top priority, so look for a job that will allow you the time and flexibility to succeed in your classes.

### On-campus jobs

One advantage of on-campus employment is convenience. Hours are flexible, and jobs are available all over campus. Students typically work 10–15 hours per week.

### Off-campus jobs

Off-campus jobs are most often in the service sector at restaurants, retail stores, and other local businesses. Getting to and from the job may be a hassle and the hours may not be as flexible as on-campus jobs. The pay, however, may be higher.

### Internships

An internship is a temporary job that allows you to “test drive” a career related to your major. Because some internships do not pay or pay very little, it can be difficult to depend on them for income. However, internships often provide a stepping stone to a post-graduation career.

## Set yourself up for success

*If you're working while you attend college, good organization and time-management skills are essential.*

### Use time-management tools

To-do lists, a wall or phone calendar, and a planner should be your best friends. These tools can help ensure that nothing falls through the cracks.

### Control time wasters

Social media, TV, and video games can all be huge time wasters. Try to schedule small chunks of time for these activities, and stick to your schedule.

### Be organized

Juggling a part-time job, your studies, and a social life requires careful organization. Write everything down in your planner and/or calendar. Before you go to bed each night, check your schedule for the next day so that you know what you need to do.

### Make efficient use of your time

Consciously make choices about how to use your time. For example, if you have time between classes, talk to an instructor, run an errand, study, or just relax. The important thing is that you think about how you can best use the time you have available.

## Don't overwhelm yourself

If you ever feel like you've taken too much on, make a list of everything you're doing and look for things that can be shortened, postponed, or eliminated.

*For more tips on what to do when you're feeling overwhelmed, watch this short video.*



# Grants & Scholarships

College is expensive, and taking out student loans can make it even more expensive in the long run. If you need help paying for college, learn about and pursue all financial aid opportunities.



*Grants and scholarships are “free money” for college. Smart students get as much grant and scholarship money as they can.*

## Grants

Grants are money given to students who have a financial need. Grants do not need to be repaid and are available from several sources.

- ▶ **The federal government** awards Pell Grants, TEACH Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and more.

The Pell Grant is the largest federal college grant program and it provides billions of dollars each year to students who need help paying for college. A Pell Grant is often part of a student's financial aid package.

*When students and parents submit a FAFSA, they automatically apply for a Pell Grant.*

- ▶ **State governments** offer grants to students who live and attend college in their home state. While application procedures vary, in most states, the FAFSA serves as the application.
- ▶ **Colleges, organizations, and corporations** often award funds to deserving students.

## Scholarships

*It's not easy to obtain scholarships, but qualified students who invest the time and energy often find that their efforts pay off handsomely.*

**Academic scholarships:** As a current college student, you can still qualify for academic scholarships! Many colleges offer scholarships specifically for upperclassmen. Most academic scholarships are awarded to students with a high GPA—or to students who are excelling in a specific major.

**Local scholarships:** Don't forget about community-based scholarships. Local groups and organizations often offer scholarships for the students in their communities, including current college students like you.

**TRIO scholarships:** Some colleges and states have scholarships or other funds available specifically for students enrolled in TRIO programs.

## The FAFSA

Don't forget: as a current college student, you are required to fill out the FAFSA each year in order to be eligible for grants and other financial aid. Here are a few reminders and tips.

- ▶ You can fill out the FAFSA on a computer or mobile device at [fafsa.gov](https://fafsa.gov), or you can submit a paper copy.
- ▶ The FAFSA is available October 1. Some financial aid is awarded on a first come, first-served basis. Apply as early as possible.
- ▶ Keep your FSA ID and password in a safe place so that you can easily access it if needed.



VIDEO

*For more on how to get money for college, watch this short video.*

# Student Loans

When grants, scholarships, and work-study don't provide enough money to cover a family's financial need, a student or parent can take out a loan to cover the remaining college costs. Because loans must be paid back, students should do their best to keep loans to a minimum



*To have access to the following low-interest federal loans, you need to complete a FAFSA.*

## Direct Student Loans

Any college student is eligible for a federal Direct Loan. First-year students can borrow up to \$5,500 a year. Second-year students can borrow up to \$6,500 a year. Repayment doesn't begin until six months after a student has left college.

*Direct Loans are either subsidized or unsubsidized.* Direct Subsidized Loans are available for students with financial need; Direct Unsubsidized Loans are available for students without financial need. A Direct Subsidized Loan is preferable because the government pays the interest on the loan while the student is in college.

## Direct PLUS Loans

These loans are available to parents with good credit. Parents can apply for a PLUS Loan for the total cost of attendance, minus any financial aid the student has received.

*While many banks and lending institutions offer educational loans, students should exhaust their federal loan options before ever considering a private loan.*

# LOAN REPAYMENT

*When a student graduates or withdraws from college, that student must repay any loans they have taken out. The following are important terms to know regarding loan repayment.*

## **Consolidation**

Students often take out multiple loans from different lenders. This can make repayment confusing. If you consolidate your loans into one lump sum, you have just one monthly payment to one lender.

## **Default**

Failure to repay loans can result in a default. When this happens, the lender can take legal action to get the money owed, including garnishing the responsible party's wages. A default damages your credit, and should be avoided at all costs.

## **Deferment**

A deferment is pausing or "putting off" loan repayment temporarily. Students can apply for a deferment if they continue in college (e.g., enter graduate school) or don't yet earn enough money to make payments on their student loan(s).

## **Forbearance**

A forbearance, like a deferment, pauses or puts off loan repayment temporarily. However, unlike a deferment, if a loan is in forbearance, interest continues to accrue.

## **Grace period**

This is the time after a student leaves school when they do not yet have to make loan payments. Grace periods are typically 6 months.

*Most students find that it is much more difficult to pay off their student loans than they expected. Smart students consider all financial aid opportunities and look for ways to cut college costs. For information on financial aid options, watch this short video.*



# Building Good Credit

Just like your GPA tells others how well you do in school, your credit record lets others know how well you manage your money. Here's what you need to know about building a good credit record and getting your financial life off to a good start.



## What is good credit?

Having good credit means having a strong credit history. Think of it this way: would you want to loan money to a friend who hasn't paid you back for money you loaned them in the past? Probably not.

Banks and businesses feel the same way. They want to work with people who have a history of repaying their loans—people whose past behavior has shown them to be financially responsible.

## How do you build good credit?

The best way to build good credit is to always pay your bills on time. Being late with just one or two payments can adversely affect your credit. While a number of things are taken into consideration when creating and updating your credit report, paying your bills on time is the most important.

- ▶ Make all payments (credit card, rent, utilities, cell phone, car loan) in full and on time.
- ▶ If you have a credit card, use it regularly, but use less than half of your available limit.
- ▶ Don't apply for numerous credit cards or loans.

## What is a credit report?

When you open a bank account, use a credit card, or take out a loan, lenders and creditors provide information on your accounts (and your performance) to one or more of the three major credit bureaus (Experian, Equifax, TransUnion). The credit bureaus then use this information to create, maintain, and update your credit report.

Your credit report contains information on the dates your accounts were opened, your credit limits, payment history, and account balances. When you apply for a credit card or a loan, the bank or lender will check your credit report to see how financially responsible you are. Having a good credit history is therefore very important!

## What is a credit score?

Credit bureaus use the information from a person's credit report to create their credit score. Credit scores range from 300 to 850. A score of 700 or above is generally considered good. A score below 600 is typically considered poor.

Most college students have low credit scores simply because they haven't yet established a strong credit history. While a bad credit score can have negative consequences, a good score can help you lower your car insurance premiums, get a better cell phone plan, or qualify for an apartment rental.

## Want to see your credit score?

Anyone can request a free credit report from [annualcreditreport.com](http://annualcreditreport.com). Some banks and credit card companies also offer free credit reports.

*To review, watch this quick video.  
If you need information or  
have financial questions, talk  
to your SSS advisor.*





# Landing an Internship

Job postings often state, “1–2 years of work experience preferred.” Even when experience isn’t preferred or required, college students and recent graduates often find themselves competing with experienced candidates.



One solution to this situation is to get an internship while you are in college. An internship enables you to obtain relevant work experience before you enter the job market.

## What is an internship?

An internship allows you to “test drive” a career. Look at it as a temporary job that provides an inside look at an occupation, company, and industry—while helping you determine if a prospective career is right for you.

## Do internships pay?

Some internships pay, and some do not. But it’s important to remember that whether or not an internship pays doesn’t impact the quality or benefit of the internship opportunity.

## Are all internships the same?

No! Some companies and businesses use interns for “cheap labor,” giving them menial tasks that do not contribute to their professional skill set. Ideally, an internship should provide you with relevant work experience and give you the opportunity to improve your skills.

## Landing an internship

*Looking for an the internship that will be right for you? Check out the tips below to get started.*

- ▶ **Consider your interests and qualifications.** Think about what kind of internship is going to be a good fit for your education, skills, experience, and interests.
- ▶ **Start early.** Many internship sites recruit and hire summer interns as early as late fall.
- ▶ **Think broadly.** Don't narrow your focus too much. Internships are about exploring and gaining experience in an area of interest.
- ▶ **Visit Career Services.** Career Services can help you find internship opportunities—and get an internship that's will help you develop skills relevant to your career goals.
- ▶ **Go online.** Websites such [internships.com](http://internships.com), [glassdoor.com](http://glassdoor.com), and [linkedin.com](http://linkedin.com) are great places to start your internship search.
- ▶ **Network.** Make sure the people in your network know that you are looking for an internship.  
*For more on networking, watch this quick video.*



*Many organizations use their internship programs as a means of screening and preparing students for full-time positions upon graduation. In fact, it's common for organizations to offer full-time positions to their most successful interns.*

*Remember...there are many valuable non-internship positions out there as well. For example, a prospective social worker might volunteer at a local social services agency.*

# Writing a Resume

Your resume is a marketing tool that highlights your education, work experience, accomplishments, skills, and talents.



Whether you're applying for an internship, a part-time job now, or a full-time job after graduation, the following tips will help you create a resume that's impressive and professional.

## Parts of a resume

**Personal information.** Include your name, phone number, address, email, and the web address for your LinkedIn profile.

**Objective.** State what you're looking for in a job. Tailor this to the position you're applying for.

**Education.** List the schools you've attended, with the most recent first. Include the school name, city, state, and graduation date. Also include activities, awards, leadership positions, and any relevant courses you have taken.

**Work experience.** List any paid or unpaid work experience you've had, with the most recent first. Include the name of each business or organization, the dates you were employed, and a description of your responsibilities and duties. Note any accomplishments or awards.

**Skills.** List any special skills you have that may apply to the position you're seeking.

**Activities and interests.** List relevant activities and interests.

# Resume dos and don'ts

## **DO research resumes**

Look into how resumes for your career field should be formatted, and what they should include.

## **DON'T use a template only**

Templates are fine to start with, but be sure to tailor your resume to your job and career field.

## **DO make it easy to read**

Use a basic font like Times New Roman or Arial in 11- or 12-point. Choose a simple format and space everything evenly, with plenty of white space between sections.

## **DON'T go overboard on design**

Avoid using more than one or two fonts or a complicated format. You want your resume to be easy to read at a glance.

## **DO include a cover letter**

Even if the job posting lists it as optional, you should always include a cover letter that showcases your interest in the job. Keep it short and to-the-point, and remember to double-check your spelling and grammar.

## **DON'T include references**

Unless they are specifically requested in the job posting, keep a list of references in another document, separate from your resume. Provide them later in the hiring process, if requested.

**Visit your college's Student Support Services office for additional resume-writing assistance and feedback.**

*For more information on what employers look for, watch this short video.*

