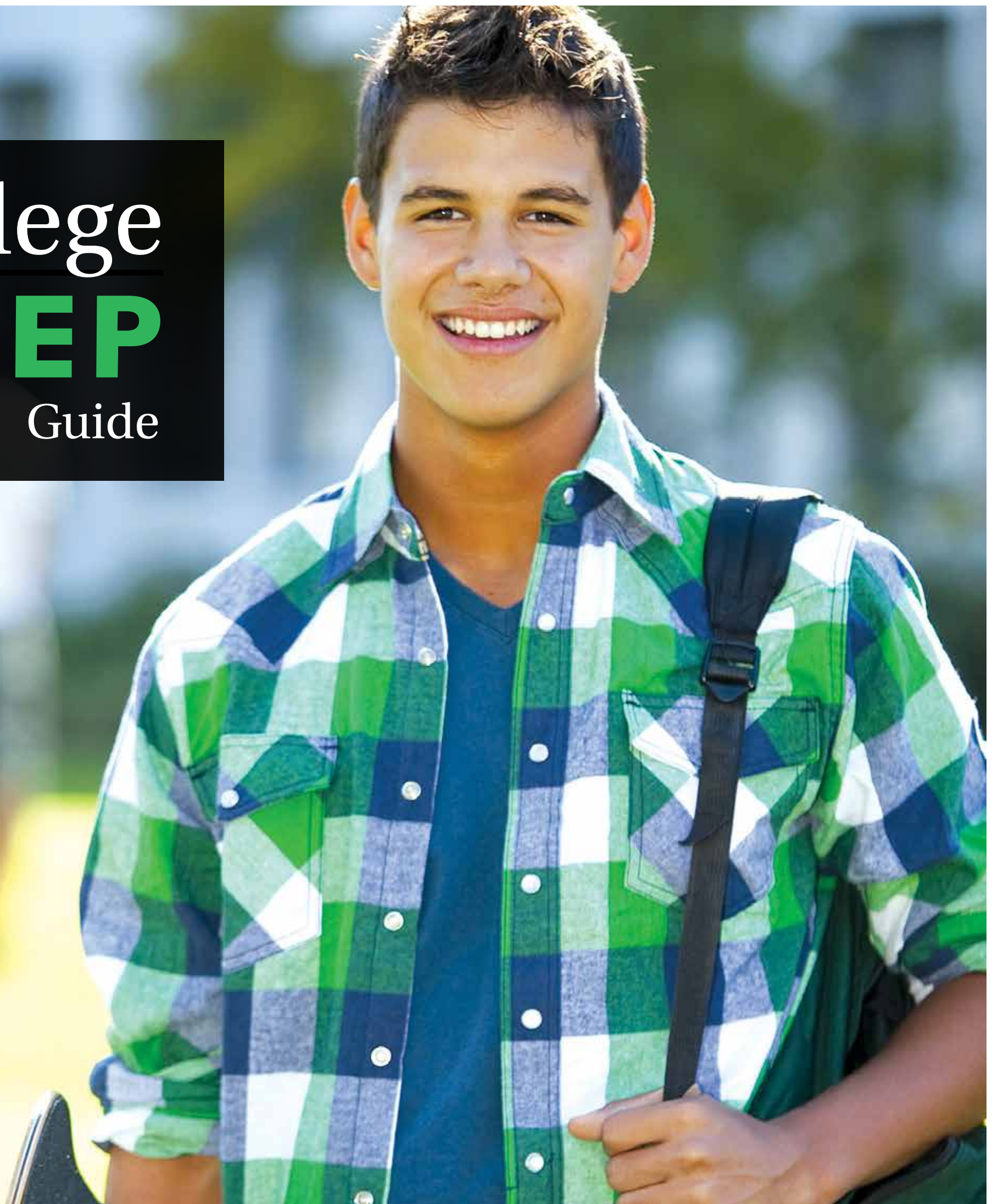


College
PREP
Guide



College Packing Checklist

The checklist below will help make sure you get to your dorm or apartment with all the necessary items so you can spend moving night unpacking instead of running to the store for things you forgot.

CLOTHES, BEDDING & LINENS

| | |
|--|------------------------------|
| Clothes are likely the items you'll remember because they are confined to one central location, making them easy to pack. It's the little things like shoes and accessories that you have to worry about — along with the bedding and linens that will make your semester comfortable. | Athletic shoes |
| | Dress shoes |
| | Extra sheets and pillowcases |
| | Laundry soap |
| | Fabric softeners |
| | Under-bed shoe storage |
| | |

COMPUTER ITEMS

| | |
|--|------------------------------------|
| The onset of technology in classrooms means college students need to be connected at all times. Many of your homework assignments and lesson plans will be available online, so make sure to have a quality laptop and plenty of related tools at your disposal. | Power cables |
| | Printer ink |
| | Flash drive or external hard drive |
| | Surge protector |
| | Headphones |
| | Required software |

ROOM & DESK

| | |
|--|-----------------------------------|
| Your best friend in maintaining quality grades in college will be organization. Keeping your room and desk area tidy will help you stay on track and ahead of schedule on assignments. | Dry erase board or bulletin board |
| | Pins, markers, magnets, erasers |
| | Lamp |
| | Pens, pencils and office supplies |
| | Extra batteries |
| | Radio or television |



Saving Money

Building your bank account while you complete a degree may seem like an unattainable goal, but it can be done. A little self-awareness and a few personal goals can help you leave college with a small nest egg.

And every little bit of savings will matter when you're feeling the pressure of finding a good job when you graduate.

MAKE GOOD CHOICES

One of the biggest fiscal challenges to overcome during college is not overspending on social events. Going out on the town is, after all, a way to blow off steam after a difficult test or meet new people from your school.

One way to stay financially afloat during the college years is to set goals. Try promising yourself you won't make purchases unless you have the cash to do so. This will prevent you from compiling up credit card debt that can haunt you later in life.

WORK FULL-TIME

Finding 40 hours of free time to work may not be an option for you. Maybe your course load is too heavy. Maybe transportation is an issue. Whatever the case may be, any time you can devote to work in a business setting can benefit you both financially and professionally.

For students not facing time or transportation barriers, working full-time is a great way of socking away money during college. In a college town, many local businesses actually depend on student employees.

You will likely find open spots for part-time work around every corner. Prove yourself as a hard worker and you may be given a chance for full-time employment.

START A BUSINESS

The Internet has made starting your own business a breeze. Considering today's college students are digital natives, no generation has

had so much potential at their fingertips.

If you're looking to generate a few hundred dollars a month for your savings account. Consider your skill set. Do you knit scarves that your friends rave about? Are you an excellent gui-

tar player with a natural gift for teaching others? Start your own website and promote your product or service to the masses. Use flyers, social media and your local newspaper to get the word out. You'll be bringing in extra cash in no time.



Online Courses On the Rise

More than 6 million students agree: Online college courses are the way to go. According to the Babson Survey Research Group's annual survey, enrollment in such courses is at an all-time high.

More than 30 percent of total higher education students will take at least one online college course this year.

Why so popular? Many students cite the convenience of being able to take online courses when their schedule permits instead of being required to show up to class at a certain time. Affordability can also be a driving force.

While online courses are generally the same price as in-class options, you can save money on gas and even textbooks if your curriculum is all computer-based.

QUALITY

While the convenience of online learning is seen as the major benefit, are there any negatives associated with the practice?

If you ask the nation's college professors, yes. Faculty support for online education fell to its lowest level since 2005 in 2013, according to the Babson survey. Many refuse to accept the value and legitimacy of online education, the survey found.

Other challenges to virtual learning can include poor retention, lack of student discipline or limited accountability. If you're considering taking an online class or enrolling in



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an online college, see how it stacks up on these types of numbers.

Many programs have implemented sophisticated learning systems to overcome these

issues.

Make sure you'll be provided every resource that traditional, in-class students receive before making a final choice.

peak doesn't mean it's easy to pass a digital course or degree program. Students enrolled in online courses are in essence their own teachers, accountable for whether or not the coursework gets done.

If you don't trust your own work ethic in other aspects of your life, online courses may not be the right fit for you. Self-discipline is a defining characteristic of a successful distance learner.

A few tips to remember when taking your first online course:

- **Keep in touch:** Just because you're behind a computer doesn't mean you should lose contact with your university faculty. Email and call your teacher. Meet with classmates. The more connected you remain, the more engaged you will be in your work.

- **Save your work:** This seems like a simple step, but it is often overlooked by students. Never delete files off of your computer just because you've uploaded them into your college's online platform.

System crashes or upload errors can happen, so it's best to be prepared with an external hard drive full of your key documents, reports and papers.

BEING SUCCESSFUL

Just because online education is hitting its popularity

Choosing A Major

Business administration or law enforcement? Teaching or technology? Nursing or web developer? Choosing a college major is one of the most important — and challenging — task for the new student.

And doing so before you start your first college class can play a major role in keeping you on schedule for graduating.

A college major is a specific field in which you will specialize. Most students will go through two years of general studies before taking on industry-specific coursework, but knowing which route you'd like to take can help you get involved in related clubs or organizations.

ASSESS YOURSELF

As a high school student, your guidance counselor likely prompted you to complete a skills assessment test. These types of tests ask you questions about your personality, and give you a list of career options for which you may be suited.

You also can take these tests on your own online. Share your test results with your guidance counselor or collegiate advisor to discuss major options. You may just open up some doors you never knew existed.

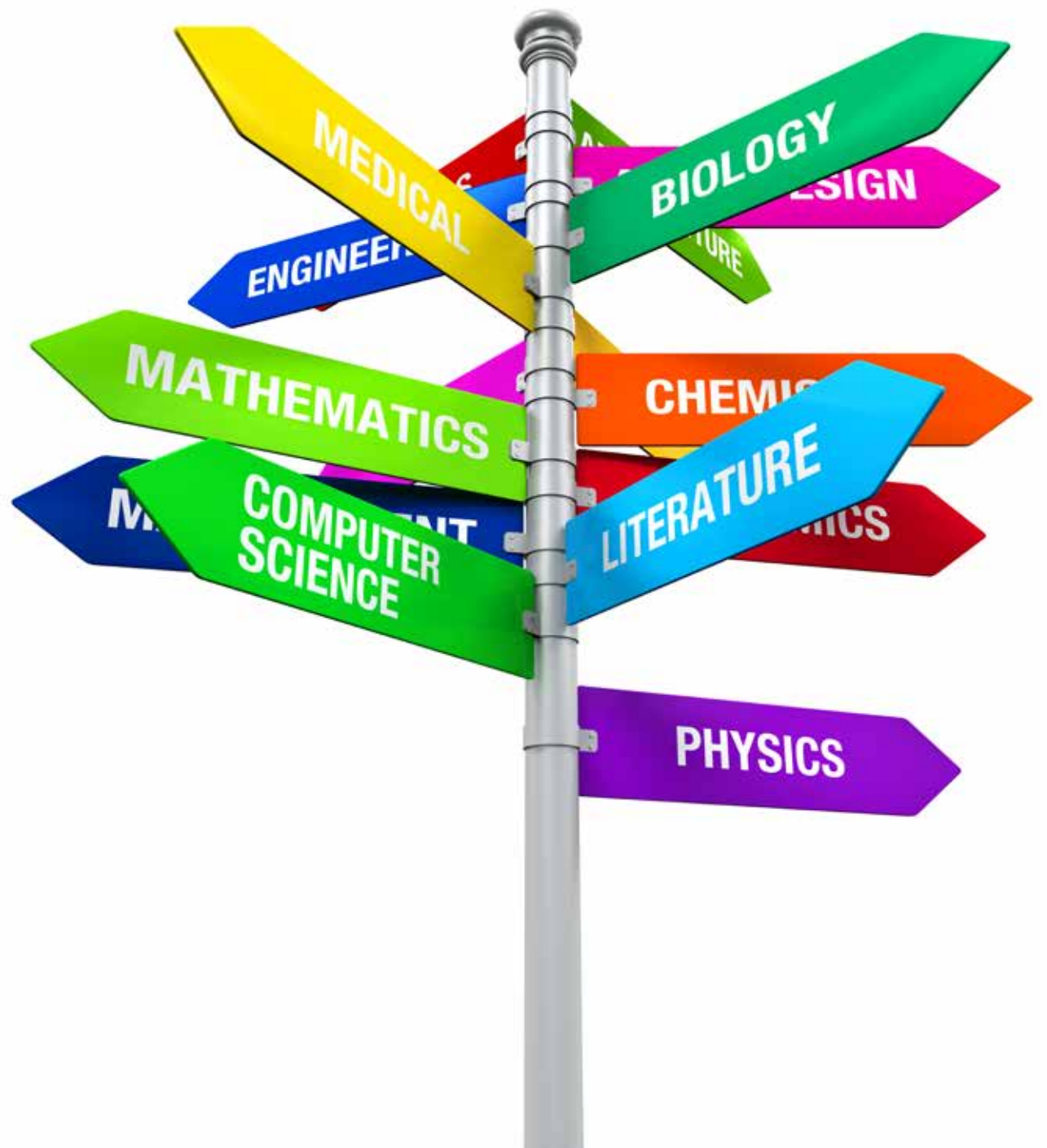
MAKE A CHOICE

It is important that you commit to a major early in your college career to take the right credits for graduation, especially if your alternate strategy is sitting out a semester. Many students end up changing their majors, but you can at least stay on track by staying enrolled full-time.

Sometimes the choice is made for you. If you specialize in a field such as nursing or engineering, that's what you'll major in because you're learning a specific trade.

Other majors prepare you to enter a range of careers after graduation. For example, a health science major can use her degree to become a physical trainer, athletic consultant or owner of her own workout facility. An accounting major can choose to become a full-fledged CPA, a bookkeeper or financial manager.

You are rarely pigeonholed into one specific career role because of the major you choose. And remember if you choose to change majors that it's important to stay focused on the ultimate task: graduating.



Tips for Adult Learners

Many perceived barriers can stand in the way of the adult learner, including fear of failing, time constraints or anxiety about returning to school. With the right mindset, these concerns can be short lived.

There are many resources available to help with the educational process. And by the time your first class gets under way, your focus will turn to the task at hand.

USE YOUR ADVISORS

If you're returning to school as a non-traditional student, odds are you have some specific career goals in mind. Maybe you're taking extra classes to become better qualified for an internal promotion.

Maybe you're looking to pursue a passion and make a complete career change. Whatever your goals, your college advisor is here to help.

He has likely helped many professionals just like you in their journey to furthering their education. He can walk you through the course schedule and give you tips on how to find success as an adult learner.

MAP OUT YOUR SCHEDULE

Adult learners typically have more responsibilities than traditional college students. More financial obligations, children to provide for and even full-time jobs, in some cases.

These extra stresses make for a tight squeeze on your time — time that is valuable in finishing homework and studying for tests. You may find yourself participating less frequently in social activities and blocking off late weeknights.

This may seem like a burden at first, but it's important to place education as a priority if it's something you truly want to pursue.

Fortunately, many colleges offer classes on timelines that fit with schedules of adult learners. Classes that take place at night, during the weekend or online can help make your new educational experience more convenient.

Take the time to build a master schedule in a calendar or on a dry erase board. And don't forget to continuously update it with important deadlines. This can help you map out an effective schedule to keep your responsibilities under control.



Navigating High School

If you're waiting until after your senior year of high school to get ready for college, you're going to be behind the curve.

Now more than ever before, it is important to start preparing from your freshman year forward. The proof is out there. It's possible for high school students to concurrently graduate with their diploma and an associate degree.

What student wouldn't want a two-year head start on her college career?

Even high school may not be soon enough to start making your college plans. Many schools begin preparing their eighth-graders for high school by building coursework plans and schedules. If you're the parent of an eighth-grader, check in with your school's principal to see what is offered in terms of early preparation.

FRESHMAN AND SOPHOMORE YEARS

It's never too early to become involved in community activities. Volunteering at your local food pantry or helping non-profit organizations plan for an upcoming event make great additions to your resume. They also open your eyes to new responsibilities and help you make new connections.

In terms of coursework, opt for elective classes that match your interests. If you plan to work as a chef or restaurant owner, take home economics classes whenever they're offered.

And don't be afraid to venture into new and unfamiliar

subject matter. Getting out of your comfort zone can help expand your educational horizons.

JUNIOR YEAR

One of the most crucial

tests you'll take as a high school junior is the ACT test. According to ACT, Inc., many of our high school students are ill prepared for the test.

Only a quarter of the 1.8 million graduates who took the ACT college entrance exam in 2013 met readiness

benchmarks in all four core subjects, according to annual reports by the corporation. Those four subjects are English, math, science and reading.

That 25 percent mark was down from 2012's 31 percent measurement. As a student or parent of a student, you should be alarmed by these numbers. You also should choose to do something about it.

If you're in your third year of high school, you should have plenty of the core subjects in class by now. One of the first steps to preparing for the ACT test is to know if you have a shortcoming in one of the subjects. Extra tutoring and problem-solving exercises can go a long way in readying you for test time.

SENIOR YEAR

Senior year is not all about visiting campuses and having a summer job. Students should be concerned with partaking in career-related internships that could get their foot in the door with a target company.

Before senior year starts, look at past ACT or SAT scores to find where you could improve. Taking courses in these areas can help bolster your knowledge and prepare you for college classes.



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College Debt by the Numbers

Forty million Americans now have at least one outstanding student loan, according to 2014 research by the credit bureau Experian.



Climbing tuition and inadequate college savings are part of the reason for the bigtime boost. In 2008, 29 million consumers had college debt.

Other statistics from Experian:

- On average, borrowers are carrying roughly four student loans each, up from less than three in 2008. Meanwhile, the average balance has increased to \$29,000 from \$23,000.

- That has helped to push nationwide student loan debt to an all-time record of \$1.2 trillion, an 84 percent jump since the recession.

Unlike other kind of debt, student lenders are continuing to dish out loans to borrowers so young they don't have proven financial track records or credit histories.

THE PROS

Even if there is a negative stigma

attached to college debt, having a couple of smaller loans can actually help a student who otherwise has no credit built up.

If you're in the position to make payments on time, you could boost your credit at an early age. This will pay major dividends when it's time for that first car or mortgage.

Credit agencies like to see that you pay bills on time keep your balances low. Maintaining this strategy during your college career can give you a great springboard into working and making a living for yourself.

THE CONS

Alternatively, missing payments or letting too many smaller loans snowball into mounting debt will

set you up for a long period of being a slave to that debt.

The interest rate on loans shoots up when you graduate from college — and quickly.

Waiting until you leave school and land employment may sound

like a logical idea for paying off your loans, but if you can afford to chip away at the payments while you're in school, you may save yourself hundreds or thousands of dollars in interest payments.