

COLLEGE PREP GUIDE



Packing for College

Ah, moving day. One of the most cherished – and stressful – traditions of the college experience.



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It marks the dawn of a new life journey for thousands of students across the country who leave their parents' large, comfortable homes for cramped, shared dormitories. You can make sure your transition is as seamless as possible by

packing in a smart, practical way.

MAKE A LIST

From linens and laundry supplies to clothing and toiletries, you need to pack a multitude of items to ensure you're ready for the first day

of school. Putting together a checklist is key to helping you remember the most important ones.

Sit down with a friend or family member and list all of the household items you use each day – starting from the minute you wake up.

Even with the perfect list, you may accidentally leave something behind, so don't stress if you arrive on campus without a few essentials. Simply head to your local retailer or on-campus store for that all-important toothbrush, comb or shampoo.

SMALL BOXES

When loading up your boxes for college, consider the available storage space in your dormitory or apartment. Keep your boxes small for easy placement under your bed and in your closets.

One way to cut down on boxes full of clothing is to choose only the outfits you will need before your next trip home. If you're starting a summer semester and will be home during your break in August, there is probably no reason to pack coats, gloves or sweatshirts until your trip back.

COORDINATE WITH ROOMMATES

While you're packing, shoot a quick e-mail or text to your new roommates to see what items they're bringing. There may be a few things you can share that will end up saving you some packing space and time.

Having too many futons or tables can eat up space in a hurry – especially within a smaller room. Coordinating ahead of time with your roommates will help you maximize your time while minimizing your stress during the moving experience.

Financial Success in School

College students aren't exactly known for their frugality. Pizza, parties and part-time work are far from the ideal components to a stellar financial plan.

And though you aren't likely to become wealthy during your college career, there is nothing saying you can't put a little money in the bank while earning your degree.

WORK FULL-TIME

Working part-time isn't an option for many students who must pay their own tuition and fees. Luckily, many businesses either on campus or nearby are busy enough to give you 40 hours per week of work.

Check in with your local pizza hotspot or bookstore. These establishments likely see a high volume of customers throughout the semester. You may be able to find full-time employment at either or piece together some nice earnings by working at both.

MAINTAIN A BUDGET

To ensure responsible spending, keep a record of everything your pay for during a particular month. This will give you an idea of how much of your cash is going toward bills and books, and how much is spent on nights out with friends.

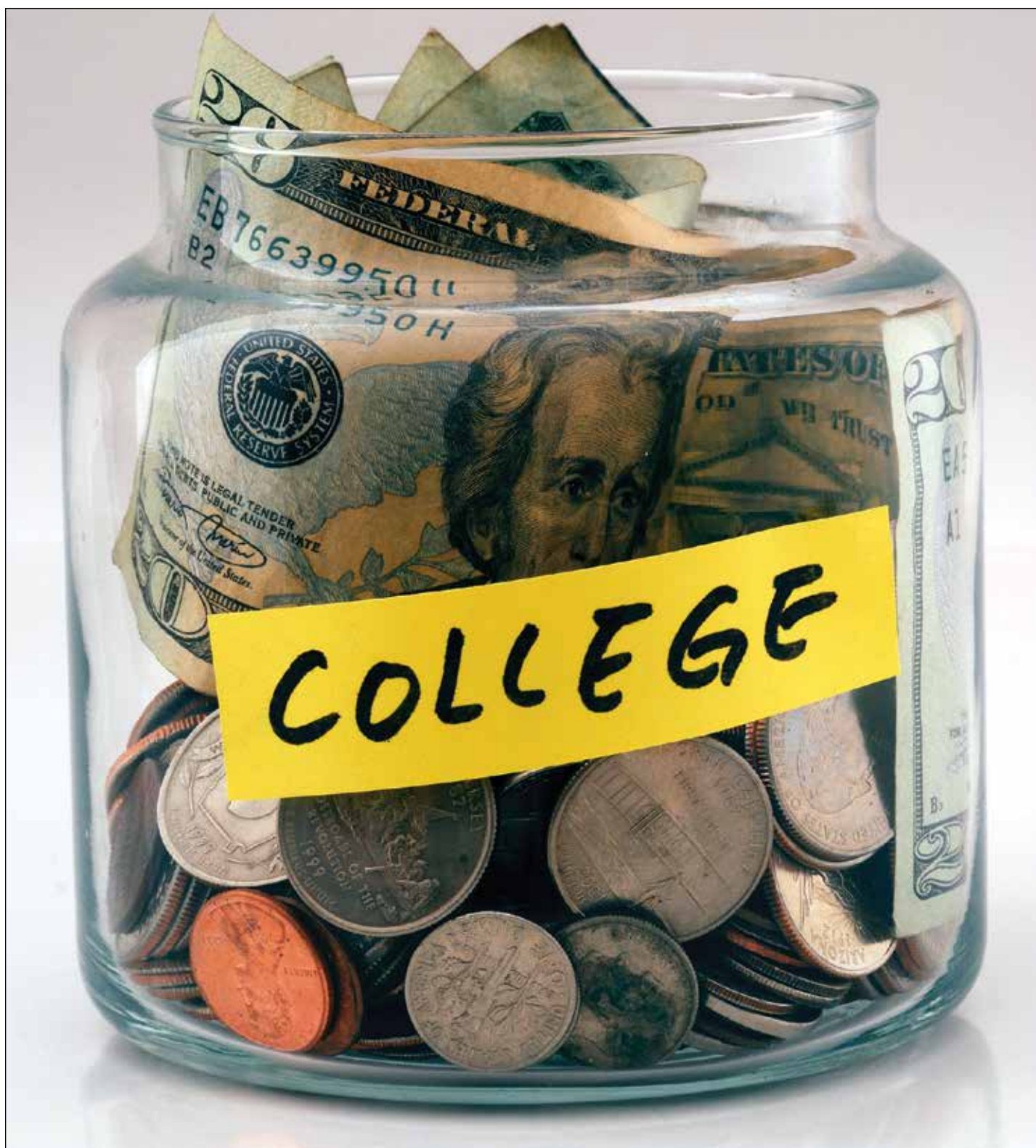
You may be forced to adjust the way you socialize if your cash is running out by the end of the month. Keep track for a month, making sure to log each and every purchase you make.

Then, use that information to create the ideal spending plan for the next month and follow it closely. Soon you'll be on your way to savings every month.

HEALTH INSURANCE

Within the new guidelines of the Affordable Care Act, it may make the most sense to remain on your parents' health insurance plan, if possible. Children ages 26 and younger can do so even if they are married, not living at home, attending school, financially independent or eligible to enroll in their employer's plan.

Your college fees will provide you with university-purchased insurance unless you cancel it. Sit down with your parents or a financial adviser to see which option makes more sense in the long run.



Community Colleges On the Rise

Affordability. Preparation. Comfort level. Students nationwide are opting to begin their post-secondary education at community colleges, and for good reason.

These institutions provide a smooth transition for students looking to complete half of their four-year degree or those seeking a solid two-year technical or associate's degree for the workforce.

INCREASE IN POPULARITY

More than half of the country's undergraduate students are enrolled in community colleges, according to the American Association of Community Colleges (AACC). More than half of these students are enrolled part-time. Many others are earning degrees entirely online. This flexibility is a primary catalyst behind the increase in community college popularity.

Location also is a driving force in many students' decision to start at a community college, because they often choose to stay close to families and friends in their area.

And the foothold that these smaller institutions have with local businesses can lead to strong relationships and immediate employment opportunities, both during and after college.

BY THE NUMBERS

The AACC has released some powerful statistics that have played a key role in



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improving enrollment numbers at the community college level.

Average annual tuition and fees:

- Four-year college: \$8,890.
- Community College: \$3,260.

Access to community colleges:

- Public: 986.

- Independent: 115.
- Tribal: 31.
- Total number of U.S. community colleges: 1,132.

VARIETY

Community colleges provide an assortment of degree programs to fit all student interests and aspirations. From welding

and automotive to acting and the arts, mostly all professional fields are covered.

You can learn first-hand from passionate instructors, many of whom will have first-hand knowledge and practical experience in your field.

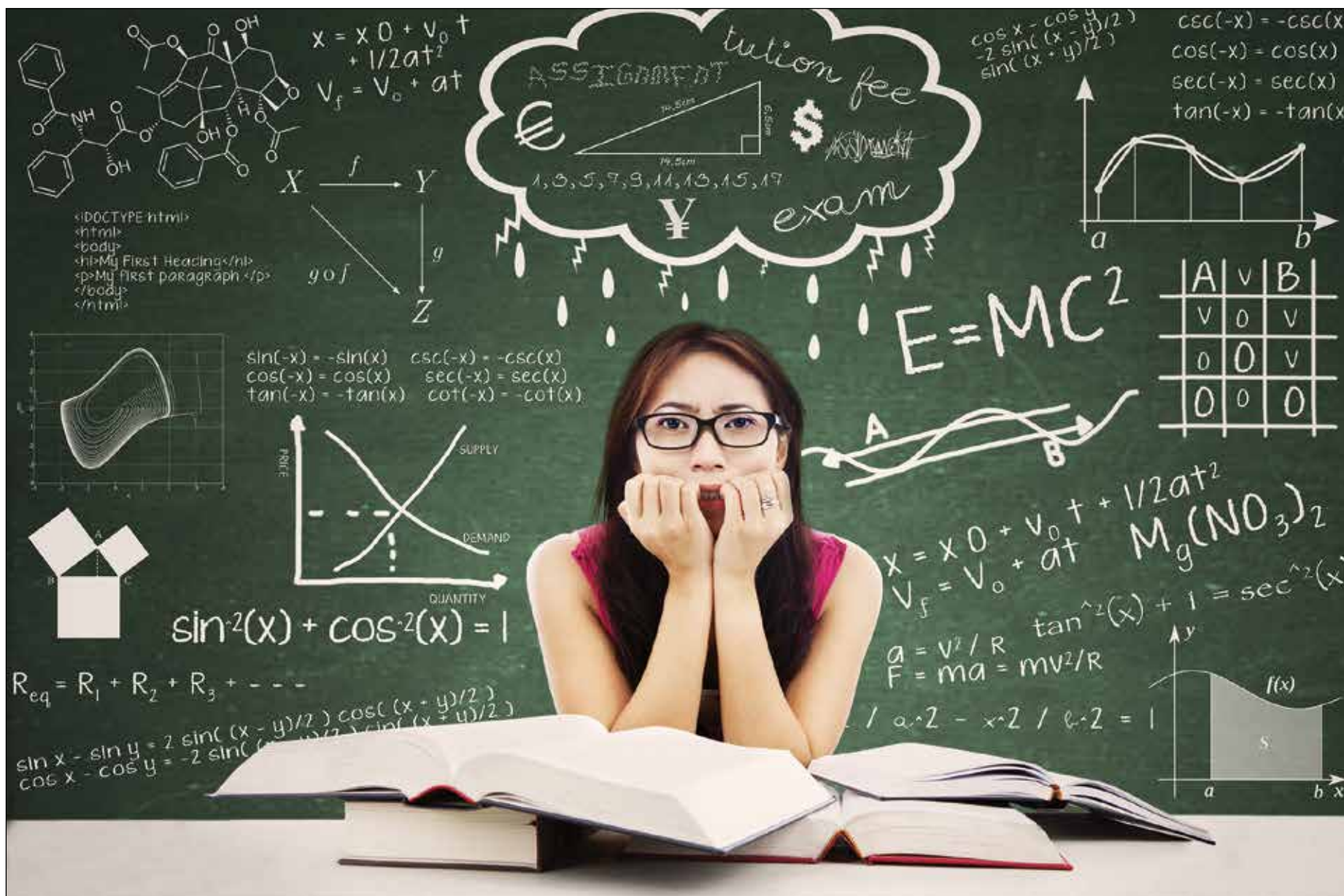
Many of these degree programs offer ways to earn wages or stipends while you

are working toward your degree. Cosmetology students can often make real money by bringing in and serving customers, while journalism students may be able to have their tuition covered by working on the student newspaper.

Check with your advisers for the opportunities offered within your major.

Beat College Stress

Staying up late to finish a big chemistry project? Working two jobs to cover your college tuition? Struggling with your first time away from home?



- Exercise on a regular basis.
- Get plenty of sleep.
- Give yourself a mental break if you're feeling stressed.

TALK ABOUT IT

Share your problems and feelings with a parent, friend or counselor. Let them know what you're struggling with and how you're trying to cope with these challenges.

This is an effective way of dealing with stress; more than half of the Harris survey participants reported learning on their friends and families to help keep them level-headed.

LISTEN TO MUSIC

The Harris survey also discovered that about 60 percent of those feeling stressed listened to music to calm down. Many combined music with working out, going on walks or surfing the Internet to find their inner peace.

Whatever works for you, it is important to have a healthy, repeatable coping mechanism that helps alleviate stress. Doing so will keep you laser-focused on your studies and motivated to complete your degree.

Stress in college is a very real thing. And if you're feeling a bit burned out, you're not alone. College students fall within the category of Americans feeling the most stressed with their lives, according to a recent survey

conducted by Harris Interactive for the American Psychological Association.

Though stress can sometimes be a collection of normal feelings associated with upcoming deadlines and important presentations,

it can also lead to serious emotional or physical issues. You can take simple steps now to avoid becoming stressed out or diagnosed with issues such as depression or anxiety disorders later.

TAKE CARE OF YOUR BODY

Your body's overall health is crucial in your ability to fight off stress. Here's how you can keep it running strong:

- Eat healthy meals.

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The Freshman 15

Studies show that students gain an average of 3 to 10 pounds during their first two years of college. While this doesn't necessarily equate to "The Freshman 15" that has long been associated with the college experience, it is a real issue that many students face.

A few pounds here and there throughout a four-year career can add up in a hurry, and can also concern doctors about a pattern of weight gain that could cause serious issues if it continues.

EATING HABITS

College can offer many challenges to healthy eating, including late-night study snacks to oversized portions in the dining hall. The key is staying diligent in your commitment to fight the battle of the bulge.

Eat slowly and enjoy a tall glass of water with your smaller-portioned meal. This will help you feel fuller quicker and keep you from going back for seconds.

This is also the first time that many students are planning their own meals. And without mom there to push the fruits and vegetables, you may opt for fries and chips instead. Try trading that bag of chips for a banana per day. Small changes can gradually add up to big results.

BONE HEALTH

Piggybacking on the topic of healthy eating, many college students underestimate



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the importance of strengthening their bones for their age group. College-age people are still building critical bone mass, which can be achieved by eating calcium-rich foods and performing weight-bearing exercise like running.

Conversely, some habits such as smoking and drinking

alcohol can interfere with healthy bone growth. Sodas and sugary drinks also can get in the way of your body's ability to absorb calcium.

PROPER SLEEP

The healthy amount of sleep – seven to eight hours

per night – can help you maintain a healthy weight. While this may not be possible every night, depending on your study needs, it is important to keep a regular schedule by getting up and going to bed at about the same time every day.

You can do so by avoiding exercise or TV right before bed. Exercising throughout the day, however, is a great way of training your body for an early bedtime. Other things to avoid at nighttime include caffeine, sugary snacks and loud music.

Sororities and Fraternities

Many college students choose to live the “Greek life” during their educational pursuits. But is it right for you?

While you’re deciding, you should try to put aside the stereotypes – hazing and parties, most notably – often portrayed in the movies and media. Like any other big decision during your college career, an impartial outlook and some personal research can go a long way in your choice.

PROS: COMMUNITY AND ENGAGEMENT

From housing to solid leadership opportunities, fraternities and sororities can offer all kinds of benefits to their student members. But it is the social advantage that convinces many students to join.

These organizations often stand on brotherhood and sisterhood as their founding principles, giving members a strong support group throughout their commitment.

Public service and a dedication to the community are a couple of cornerstones of “Greek life.” Sororities and fraternities often make major impacts on their campus and in surrounding areas through fundraisers, volunteering and event planning.

Putting their faces into the public spotlight is also a great way of spreading the word about their organizational values and goals.

Many members can also benefit from scholarship opportunities, not to mention the network of alumni ready to offer a helping hand. These connections can serve as invaluable ways to land employment after college, as well as lifelong mentor-student relationships.

CONS: TIME COMMITMENT AND COST

Aside from the sometimes negative stigma attached to members of fraternities and sororities, there are other cons to consider for any student looking to join.

Many organizations can be huge time commitments, making it difficult to fully focus on studies,



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work or other activities. Find out before joining exactly how much time can be expected of you, both during the week and at special events over the weekends.

Membership dues are also something to take into consideration. Many fraternities and sororities require regular monthly payments to keep up with facilities and programming improvements.

Make sure you can cover these extra costs before you commit to take the pledge.

So while you’re considering pros and cons, remember that research is key. Don’t be afraid to seek information on all campus houses you are eligible to join. Set up interviews and ask your adviser for recommendations. The more questions you ask, the better the chance that you will find the fit that is right for you.

Learning's Earnings

If you ever feel like giving up on your college degree, statistics say it is best to power through and finish it up.

The United States Bureau of Labor recently compared the level of degree to the national unemployment rate and median weekly earnings. What it found is simple: The more education you possess, the better your chances are of landing a great-paying job, and retaining that job, as well.

So strongly consider the statistics below before you make a decision to trade in your education for the workforce.

Doctoral Degree (Ph.D., Ed.D, etc.)

Unemployment: 2.2 percent.

Median weekly earnings: \$1,621.

Professional Degree (M.D., J.D., etc.)

Unemployment 2.3 percent.

Median weekly earnings: \$1,714.

Master's Degree

Unemployment: 3.4 percent.

Median weekly earnings: \$1,329.

Bachelor's Degree

Unemployment: 4.0 percent.

Median Weekly earnings: \$1,108.

Associate's Degree

Unemployment: 5.4 percent.

Median weekly earnings: \$777.

Some College, No Degree

Unemployment: 7.0 percent.

Median weekly earnings: \$727.

High School Diploma

Unemployment: 7.5.

Median weekly earnings: \$651.

Less than a High School Diploma

Unemployment: 11.0 percent.

Median weekly earnings: \$472.

