

College
Prep
GUIDE

Be a Responsible Student

After graduating high school, the thought of college courses and a shift in lifestyle can be intimidating. One thing to remember is that there are many other people on campus who are facing the same challenges.

Especially if you are attending college miles away from your support team at home, it can be easy to become distracted and lose self-discipline. You should understand how these upcoming changes can negatively impact your goal of achieving the degree you dreamed of.

DANGERS OF PARTY ATMOSPHERE

College life sometimes gets a bad reputation as being a party. In fact, some reputable news outlets and school publications reveal a top 10 list of America's Best Party Schools each year. While you will benefit from networking with your peers, be sure to keep academics as your No. 1 priority.

According to the National Institute on Alcohol Abuse and Alcoholism, these dangers associated with drinking in college affect those ages 18 to 24.

- More than 1,800 students died yearly from alcohol-related unintentional injuries, on average, between 1998-2005.
- About 696,000 students are

assaulted by a peer who has been drinking, on average, between 1998-2001.

- About 97,000 students report experiencing alcohol-related sexual assault during the same period.

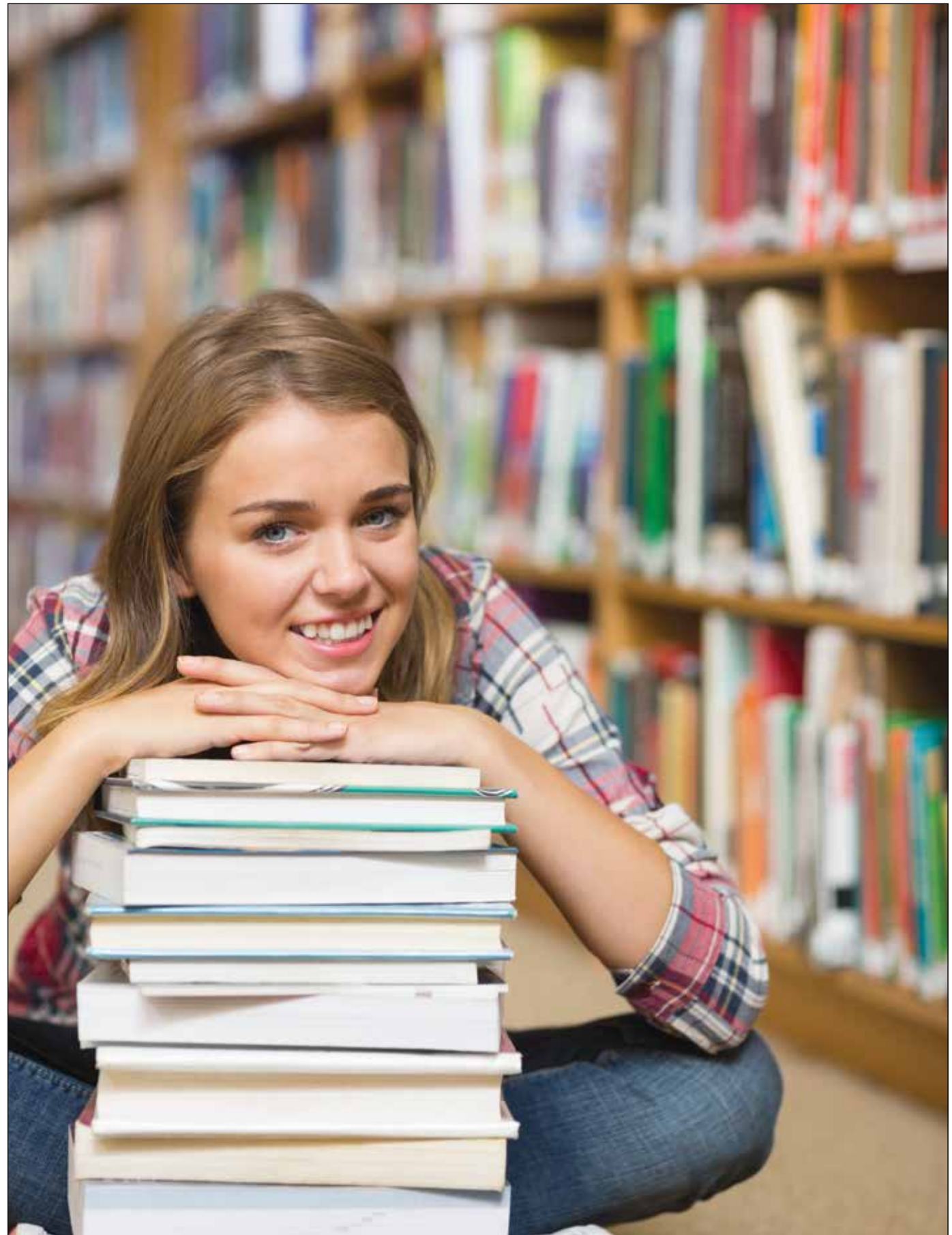
The key to staying safe in college is to drink responsibly and moderately. The Addiction Center says many students turn to binge drinking due to stress, anxiety, a desire to fit in and insecurity.

If you feel like you have developed a drinking problem, call the Addiction and Alcohol Hotline at (844) 244-3171.

ASSOCIATE WITH LIKE-MINDED PEERS

One way to avoid temptations and focus on academics is by associating with peers with similar goals. Find other students to form study groups and develop ways to benefit the community and campus. If you keep your eyes on the prize and celebrate achievements in moderation, the transition from high school to college will be seamless.

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Overcoming Obstacles

You might think the most daunting task during college is the initial process of being accepted. But college can present new obstacles you may not be prepared for. Follow some of the below advice to avoid being overcome by these common feelings.

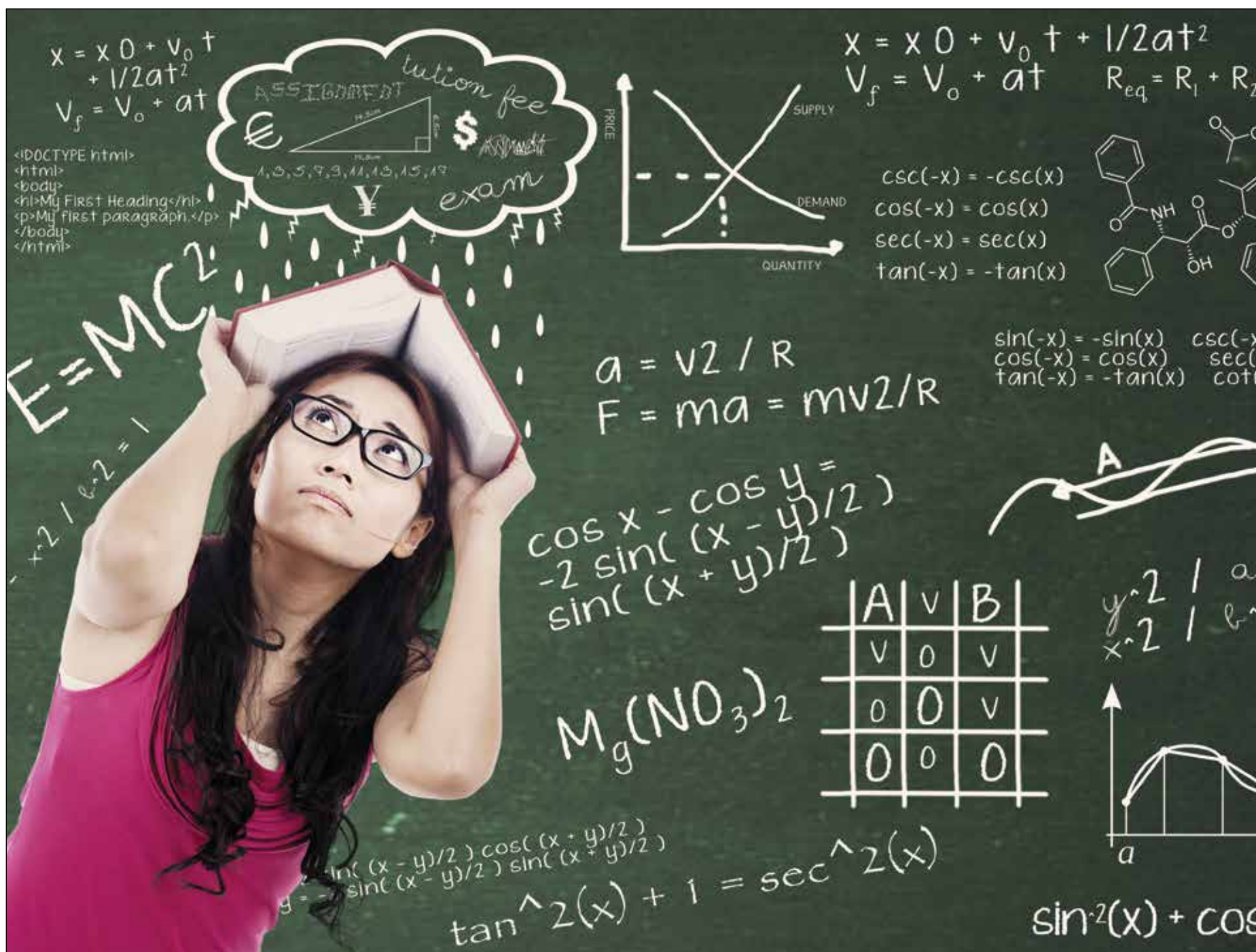
FINANCIAL DESPAIR

When you're facing the heavy workload from your college courses, the last thing you have time for is working a full-time job. If your situation requires an income during your time as a student, keep your eyes peeled for financial assistance programs. Schedule an appointment with the financial aid office to talk with an adviser to see which benefits you qualify for. If you must work while going to school, a great tip from the organization Mapping Your Future is to search for a job on campus as they are more flexible with students' schedules.

DON'T PROCRASTINATE

If you are planning to take a small break between high school and college, you should realize the difficulties you may face once you're ready to return. Not only will you be out of practice academically, you may also accumulate financial responsibilities which weren't present after high school. These burdens may be drastic enough to demand you work full time while studying.

Before taking a break in between semesters, consider the struggles you will face when you are back in the classroom and plan accordingly.



POOR GRADES

While you may have received exceptional grades throughout your high school career, college

courses may be more difficult and demanding. If you get a score on an exam or assignment you are unsatisfied with,

it's important to not let it get you down. Use it as a learning experience to teach yourself how to prepare more efficiently

in the future. Consider joining a study group or find a tutor if you continue to struggle with the class.

Saving for College



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Earning a degree at the school of your dreams can come with exceptional costs. In addition to covering tuition and books, students are also responsible for paying for their daily lifestyle. If a paid scholarship isn't in your cards, saving money before classes start can lessen the stress.

According to the America's Debt Help Organization, the average borrower in college in 2017 is expected to carry more than \$38,000 in student loan debt. Defaulting on a student loan can do crippling damage to your credit score, lessening your chances of landing your dream home or a new car. Save now so the bill left behind after graduation isn't so intimidating.

UNEXPECTED COSTS

You already know the staggering costs of tuition, books and housing while attending college, but there are a few expenses students forget. Don't be left unprepared. Consider creating a list of the items you use daily and incorporate them into your budget while saving. Don't forget the little supplies like hygiene products, cleaning

materials, regular car maintenance and parking.

529 PLAN

One of the most efficient ways to save for college, according to the United States Securities and Exchange Commission, is to enroll in a 529 plan. Defined as a tax-advantaged savings plan designed to encourage saving for future college

costs, there are two types of 529 plans from which to choose:

Prepaid tuition plans: This account allows a college saver to purchase units or credits at participating colleges and universities for future tuition and mandatory fees. Oftentimes, credits cannot be applied toward room and board.

College savings plans:

College savers open an investment account for the beneficiary's future tuition, mandatory fees and room and board.

Speak with a professional about how to begin saving for your future education. For parents, it is never too early to start saving so your children can focus on their college careers rather than how they'll afford it.

Start a Business in College

We have all seen the success stories from college dropouts who went on to be CEOs of gigantic companies. However, there are many business leaders who began promoting and developing their company while they were still hitting the books.

There are many advantages to testing the waters while you're still studying. For one, putting your ideas out to the world are less risky during college as the financial demands will be less before you have a mortgage or family. You're also in a large group of community-minded people who are much easier to reach by promoting on social media, posting flyers in high-trafficked areas and word of mouth.

GAIN REAL-WORLD EDUCATION

A classroom is a great place to set the roots for your journey as an entrepreneur, however, you can only learn so much in that environment. Take what you've learned and put it to use in the real world to get a feel as to how people are responding. While in college, you also have access to professors who are knowledgeable in business. Consider having a discussion to determine which methods you use aren't working and how to improve them.

Don't be discouraged if your first idea doesn't take off – college is about trying new things and reaching different people.

DON'T BE AFRAID OF FAILURE

Each step you take towards introducing an epic business is in the right direction for your overall experience. Don't be discouraged if your ideas don't flourish. Instead, highlight your resume with your innovations and drive you used while starting a business in college.



College Checklist

It is important to not procrastinate when it comes to beginning your college career. Staying ahead of the curve will ensure you have everything in place at the right time. Keep on track by following these tips provided by the National Association for College Admission Counseling.

AUGUST – DECEMBER

One of your first moves as a high school senior should be to register for the SATs if you didn't complete it during your junior year, or you wish to retake the test and obtain a higher score. You will also benefit from sitting down with a trusted educator to ensure your college applications are being filled out correctly and you are on track to graduate.

Senior year is also a great time to research as many schools as you can. Take advantage of local college fairs, representatives who visit your class and take tours of several campuses.

OCTOBER

Shortly after October 1, file your Free Application for Federal Student Aid. After about four weeks, you should receive your student aid report, which will reveal your eligibility for financial aid.

If your desired college requires an essay, this is a good time to complete it, proofread it and re-proofread it. You should also research scholarship opportunities around this time; remember, the NACAC says you should never pay for scholarship information.

NOVEMBER – JANUARY

Now is the time to get your high school transcripts in order as every college you apply to will require a copy. You should also send out your early decision or early action applications during this time.

It's also important to organize your regular decision applications and financial aid forms as they are typically due in February. You may also register for a January SAT; it is considered the last one a college will consider while you're a senior.

FEBRUARY – MAY

At this point, you're on the downhill slope. Remain focused even after you receive an acceptance letter as your college will want to see a second-semester transcript. Most schools require a commitment or deposit no later than May 1, so make sure to get it in on time.



Stay Safe on Campus

Everyone deserves the right to feel safe while gaining an education, however, emergencies are bound to occur.

A great way to stay safe while walking on campus is to travel with a group, especially while it's dark. According to the National Center for Educational Statistics, there were 27,000 reports of criminal incidents against persons and property on campus in 2014. If you must make a trip without the company of friends, it can be a good idea to arm yourself with pepper spray and a whistle. If you feel like you are threatened, making a scene can dissuade a potential assaulter into fleeing or draw attention from nearby help.

PREPARE FOR DIFFERENT EMERGENCIES

With so many people in one area, the risks of emergency situations are heightened on a college campus. When considering a school, try and talk to campus safety officials and familiarize yourself with proper protocols during threatening events.

- **Fire:** According to the United States Fire Administration, an estimated 3,800 university housing fires occur each year in the United States. Eighty-eight percent are cooking fires. Whether you live on or off campus, FEMA rec-



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ommends knowing at least two different ways to leave any room in case of fire.

- **Weather emergency:** Stay alert to the incoming weather to your area. In case of tornado or severe thunderstorm warning, know how to get to the safest area in the building you are

in. Most colleges will have designated areas like basements or interior hallways.

- **Active shooter:** Unfortunately, this threat is becoming all too common in America. Your college will have a plan in place for this emergency. Most suggest locking or

barricading doors if it is unsafe to leave the incident and to report to 911 with any information about the shooter's whereabouts or injured people.

INQUIRE ABOUT AN ALERT SYSTEM

Thanks to technology, col-

lege officials can send notifications to its entire student body when a threat is imminent. If your school is equipped with this function, ensure your phone number is registered so you'll be informed of emergency situations.

Community College or University

One big decision a student must make before attending college is which type of school is right for them.

Both community colleges and universities offer many positives and negatives, but which one will benefit someone depends on where they want to go with their career.

For some, an associate degree from a community college is a stepping stone before transferring to a university to continue their education. Others take interest in a career which only requires a two-year degree, while some prefer to begin and end their college days at a university.

ADMISSION REQUIREMENT DIFFERENCES

A community college is typically much easier to get your foot in the door. While certain programs like nursing, law enforcement and engineering may have stricter admission requirements than other fields, usually someone who has graduated high school won't have much trouble being accepted.

Universities are much pickier about who they accept. For many, a potential student's high school career is scrutinized, including grades, courses taken and a minimum score on ACT or SAT. The application process is much more involved, too. If you are having trouble getting accepted to a university right out of high school, don't be discouraged. Community college can be your second chance to

impress a higher-education institution once you complete your courses.

MAJOR DIFFERENCE IN COST

Another huge difference you will notice is in tuition costs. According to a recent report by College Board, the annual cost to attend a community college is \$3,440 for an in-district student. When attending a public university, this number rises to \$9,410 annually for in-state students and \$23,890 for out-of-state students. Private universities average the steep price of \$32,410 annually. For those who don't qualify for financial aid or scholarships, community college is the route that makes most sense to their budgets. The two years give students the chance to save for the higher prices of a university.

DIFFERENT DEGREES

Those attending community college can obtain an associate degree or short-term certificates which train people for a specific career. A student can then decide to apply to a university to further their education or enter the workforce with their certification.

Universities offer many more options as far as degrees — bachelor's, master's and doctoral programs are offered to make it possible for a student to gain their degree in the same setting.

