

Life During College

The Online Learner's Guide to Success

First Edition



By Stephanie Williams, Terry Arndt & Kirrin Coleman



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Jump Start Your College Success

Right Now ✓

- ☐ Familiarize yourself with your school's student portal and online classroom.
- ☐ Check out your school's online study resources like the library, tutoring center, writing center, and math labs.
- ☐ Schedule time for your class. When will you devote time to do schoolwork? Put it on your calendar.
- ☐ Tell your friends and family about your commitment to school and ask them for their support.
- ☐ Write down 3 goals for today, 3 goals for this week, and 3 goals for this month. Post your goals where you can see them.

This Week ✓

- ☐ Connect with other students via your school's online student community. Are there message boards, social media groups, or major-specific clubs?
- ☐ Introduce yourself to your instructor either in your class discussion or in a personal email. Tell your instructor your goals for the class.
- ☐ Review your class syllabus, assigned readings, and assignment due dates. Enter the due dates into your calendar.
- ☐ Complete the Personal Study Conditions Inventory in Chapter 15, then create a study plan.



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Online Learning vs. Learning on Campus

CHAPTER 1

Congratulations! You've made an important decision: to pursue a higher education. If you're reading this book, you have weighed the pros and cons of face-to-face versus online education and have decided that the best way to accomplish your educational goals is to attend classes virtually. You may have considered many different things when making your decision and you may be wondering if you made the right choice. You likely asked yourself, Is this the right time? Is this the right school? Can I afford it? Am I ready for college-level work? These are all very important questions and the answers are unique to your personal situation. While this book can't answer all of the questions for you, it can help you figure out which ones to ask, provide tips and insights, and help you be a successful online learner.

Online learning has many benefits that likely influenced your decision. Online learning:

- provides a flexible schedule, allowing you to continue working, raising children, or providing care to a family member.
- allows you to attend class from anywhere. Therefore, distance or transportation is not a hindrance as long as you have a computer and reliable Internet connection.
- often allows you to personalize your learning, and provides a variety of traditional and nontraditional ways to access the material.
- allows you to spend more time engaged with the content of your classes. You can listen to lectures, watch presentations, or read your e-book multiple times, and on your own schedule.

Make note of the reasons you chose online learning over face-to-face learning because many benefits will be unique to you. Review your list of reasons periodically; doing so will help you stay focused on your studies. The goal of this book is to help you prepare for your online education and get the most out of the experience.

The Online Learner

You probably didn't make the decision to attend school online lightly. After all, it is probably more expensive than are face-to-face classes. You'll spend time sitting in front of the computer instead of with your spouse, children, or friends. You'll be inside instead of outside enjoying the sunshine and fresh air—or you'll be outside in the sunshine with your constant companion, your laptop. It was a hard decision to make, so why did you and millions of other students decide to take classes online? Let's take a look at who makes up the online student population so we can understand the diversity and range of experiences you bring to academia.

You, the online learner, make up an ever-increasing percentage of overall college students. In a national survey conducted in 2014 by Learning House, there were an estimated 3.4 million college students enrolled in fully online programs of study. This number represents 17 percent of all college students and the number is expected to reach 25 percent by 2020. Now let's talk demographics. This is useful if you want to know who might be in your classes over the next few years.

- 68% of online learners are **female**
- 64% of online learners are between the ages of **21-39 years old**
- 69% of online learners are **Caucasian**
- 48% of online learners live in the **suburbs**
- 55% of online learners are **married**
- 51% of online learners **do not have children under age 18**
- 54% of online learners **work full time**

So what does all of this mean? Currently, until another research study is done, the average online student is a married, 30-year-old, Caucasian woman, who works full time, lives in the 'burbs, and doesn't have kids at home. You may or may not fit into this demographic. However, you should know that your educational experience is likely designed to benefit this average student. This could be more or less true depending on many variables, including your institution, degree program, and physical location.

While these numbers represent the majority of the surveyed individuals, the students in your online classes will come from a variety of backgrounds and will likely include international students. As with any classroom experience, learn from your peers, their prior knowledge, and diverse backgrounds. Don't be afraid to share a bit about yourself as well.

46% of online students say they chose online learning to advance their career.

Source: collegeatlas.org

Online Learning: Myth vs. Fact

Think about what you have heard about online classes. “You can learn at your own pace.” “You’ll never get to know your instructor.” “You won’t work with your classmates.” “It’s easier than face-to-face classes.” “It’s harder than face-to-face classes.” “You’ll have to teach yourself.” Let’s separate the myths or misconceptions from the facts.

Myth	Fact
You can learn at your own pace.	Most online classes in college are not self-paced. You will have due dates, assignments, quizzes, and required reading. People sometimes mistakenly equate the format of an online course with a tutorial you might take to learn a computer software.
You’ll never get to know your instructor.	You will have many opportunities to communicate with your instructor. Often instructors will have a course website or blog in addition to classroom discussions. You will likely be able to email, phone or video call, or even text message your instructor. You may also be able to follow your instructor on social media such as Twitter or Instagram.
You won’t work with your classmates.	Some courses may require collaborative work. You may be required to partner with one or more of your classmates to complete assignments. However, you will not be sitting next to your classmate to work on a project and collaborative work will take place at a distance.
It’s easier or harder than face-to-face classes.	It’s easier or harder than face-to-face classes. This answer depends on the student and how he or she learns best. How do you prefer to learn? Some students find the flexibility beneficial while other students require more structure and pre-scheduled time for class.
You’ll have to teach yourself.	Your instructors will provide you with many of the resources for learning the course content, such as recorded lectures, videos, textbooks, articles, and podcasts. However, just like in a face-to-face course you will be responsible for researching for papers and participating in class discussions.

In reality there can be many similarities between face-to-face and online courses. The differences are all in the execution of the task. This is not to say that taking an online class will be just like taking a face-to-face class. Many online students find that the two most significant differences are **communication** and **time management**.

Communication in an online class is primarily accomplished through text instead of voice. You will send email, post messages to discussion forums, and send instant messages. With all of the writing involved in online courses, it is important to use clear and academically appropriate writing. For your assignments, familiarize yourself with online writing tools such as plagiarism checkers, grammar checkers, and MLA or APA style formatting. Discussion forum posts are less formal than a research paper, but it is a good habit to use

these short writing assignments to practice your writing and research skills. You'll also want to practice netiquette or online etiquette in your classroom messages and posts. We'll talk more about netiquette in Chapter 15 Communication, Note Taking, and Study Skills.

We'll discuss **time management** techniques in much more detail later in the book, but for now let's look what you'll need to know about online classes. In a face-to-face class you have a scheduled time to meet for lecture, and you may even have a scheduled meeting with a teacher's assistant (TA). You might also have a scheduled lab session for a science course. In an online class you are in charge of scheduling class time. You will have due dates for assignments, deadlines to complete an exam, or even scheduled live lectures. However, you must carve out the time in your own daily activities to meet these obligations. There is a huge difference between sitting in a lecture hall for 50 minutes, 3 times per week and pulling out your laptop out to do homework in between social activities, loads of laundry, or your favorite television show. As a result some key traits of a successful online student are

- being self-motivated
- working well-independently
- being a good problem-solver
- being self-disciplined
- paying attention to detail

The typical online class will require a weekly assignment or activity in addition to reading the textbook and watching videos or lectures. You want to make sure you are prepared for the same workload you would expect in a face-to-face course. Another way to look at it is in the number of hours you can expect to spend on the course each week. A typical 3-credit, 16-week, face-to-face course will require three hours a week of in-class lecture and nine hours of homework. If you translate that into the workload of a 16-week online course, you can expect to spend about 12 hours per week studying for one course. If the course is shorter, say an 8-week course, then you can expect to increase the number of study hours.

You Are Not Alone

Students often approach online education thinking that the only benefit is being able to “attend” class at almost any time they have available. This is not the only benefit your school has to offer. Remember your online class is still part of a larger educational institution. Take advantage of your academic advisors, career advising, financial aid office, library databases, librarians, clubs, and alumni networks.

Some students may think online learning a lonely experience because of the detachment from the main college campus. Don't despair! You will make connections with your classmates and may find that your school uses a cohort system for

scheduling classes. The cohort system can be very helpful in forming connections with your classmates. A cohort is a group of students who all have the same major (enrolled in the same degree program) and are scheduled together through the completion of the degree. You will have the opportunity to work with the same students multiple times and get to know their personalities. You should also consider study groups and video chats with your classmates. There are many free video conference tools available, such as Zoom, Google Hangouts, and Skype. Try them out and see what works for building relationships with your classmates.

If you aren't sure where to start, don't be afraid to point and click. Look around your online classroom and school website first. It will also help you familiarize yourself with what is available and where you can access the resources. When in doubt, pick up the phone and call your advisor or student services. They are your best resources for answering questions that you can't seem to find on your own and for when you're seeking clarification on confusing processes.

You should ensure that you have resources at hand when you need answers. Keep a list of common phone numbers and links handy for when you need them:

- Your instructor
- Your advisor
- Financial Aid
- Help Desk or Technical Support
- Research librarian

Throughout this book you will learn about additional resources in college as well as tools specifically geared for the online learner. Throughout this book you will also learn about the added benefits and resources in college as well as tools you can use specifically as an online learner.

Pitfalls to Watch Out For

Procrastination. Procrastination is a characteristic that many students share, whether they attend class online or face-to-face. Being an online learner makes you a bit more susceptible to procrastination because you are in charge of your time and you must be disciplined enough to log into class. The general recommendation is to log into class the majority of the days each week. You may want to set an alarm to remind you to check in and participate in class. (And if you are a procrastinator, good job! You have already taken the first step to changing habit by reading this book.)

Reluctance to being first. Even if you're not the type of student who would sit in the front of the class, eagerly answering and asking questions, you need to become the kind who is willing to make the first comment or ask the first question. Don't let the empty space of the forum scare you away or make you throw out your schedule. For example, if you have a discussion post due on a

Thursday, but you have scheduled to do the assignment early and when you enter the forum no one has posted...this is a great opportunity! You now have the run of the forum, you can post whatever you want to address in the discussion prompt without worrying about repeating what someone else has already said. (Note: sometimes instructors intentionally set up a forum so that a student can't see others' comments until he or she has posted something.)

Isolation. Sitting in front of your computer to log into class is not the same as sitting in a classroom surrounded by students and guided by a professor. You may feel isolated. However, you can easily turn this feeling around by looking at this perceived detachment as empowerment. You have the power to set your own schedule and attend class in your pajamas at any time of day or night. You also have the power to meet your goals by using the most convenient way to complete a degree.

Neglecting self-care. You have planned for your classes, budgeted for tuition, introduced yourself to your classmates and instructor, and submitted your first assignment. You are likely managing a job, school, and family obligations. Remember to make time to take care of yourself. You are not a machine, even though you are powering through all of your goals. To prevent burn-out be sure to incorporate fun, fitness, or meditation into your routine.

Chapter 1 Exercises

1. Skim through the Table of Contents and remaining chapters of this book and bookmark the chapters that sound interesting to you. Commit to taking at least 5 tools away from this book now, so you will be prepared to use them later.
2. Review the “Pitfalls to Watch For” section and develop strategies to prevent yourself from falling into the traps. Share your strategies with your classmates.
3. Discuss with your classmates which myths you believed about online learning.
4. Explore the website of one of the free video conferencing tools or search for your own. Review the tutorials to see which one you like the best. Learning how to use it now will save you time when you really need it.
5. Commit to finding an online “buddy” within your first three classes. This person should have completed a degree online or be currently enrolled. You can swap stories, share tips, and provide each other with some support along the way.

Visit **www.LifeDuringCollege.com**
for more resources and exercises.

Attention Readers

The remaining chapters of this book have been condensed. To receive a full version of the book, or to place your order, please contact us today.



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The Online Learning Environment

CHAPTER 2

When you started researching which college to attend you probably noticed a sea of unfamiliar acronyms and terms. We will cover many of these terms throughout the various chapters of the book. However, this chapter is particularly vocabulary and acronym heavy, as we will introduce you to the behind the scenes experience of your online education. After all, your online classroom includes many different resources, some of which you'll interact with directly and others that will be in the background of your learning experience. Not to worry! We'll provide you with clear definitions and explanations, so that you'll better understand the inner workings of online education and, more importantly, you'll feel comfortable working in the online environment and get the most out of your classes. In this chapter we will discuss these topics:

- Learning management systems
- Learning content
- Discussion forums
- Assignments and activities
- Due dates and due times
- Technology skills for success

Learning Management Systems

The Learning Management System (LMS) or virtual learning environment (VLE) is the technical name for your online classroom. There are many LMSs on the market and your school has probably purchased the use of and support services for one of them. You may even see the letters LMS in the name of the website you log in to. Some of the most popular systems used by colleges are Pearson LearningStudio, Moodle, Desire to Learn (D2L), Blackboard, and Canvas. There is a good chance that your school uses one of these systems. It may not be obvious which system is being used because most systems offer custom branding with your school's logo. As a student the name of the system is less important than having the skills needed to navigate the system and complete tasks. Your school will likely provide an orientation or self-help resources to orient students to the basic features of the LMS, such as setting up a profile, accessing an e-book, sending a message to your instructor, and submitting an assignment.



Online Safety

CHAPTER 3

Colleges and universities are required by law to provide campus security reports and provide measures of safety and security to their students. Brick and mortar schools keep students safe by providing campus police, well-lit walkways, education on potential risks and prevention, emergency training and drills, and by coordinating with state and local agencies to stay abreast of best practices in campus security. Online schools protect students by providing encrypted communications of personal information and secure websites for transmitted personal and financial information; they also locate content behind firewalls, and authenticate users. The school may even provide training for students on how to protect their computers and information.

As an online learner you must take your online safety as seriously as you would your physical safety. If you were in a college dormitory you wouldn't leave your doors and windows open and unlocked when you were out of your room. But...think about how you secure your technology such as computers, laptops, tablets, and smartphones. Do you leave them unlocked or have an easily hacked password?

This chapter will provide an overview of online safety issues, including

- identity theft
- Internet harassment
- cyber safety
- cyber safety checklist

Identity Theft

Who are you? You might delve into the depths of this question in philosophy or identity politics. But in this section we're mostly just talking about your name, your social security number, and your cash.

Identity theft is when someone steals your name and personal information for their financial gain. It can come in many forms and the effects can be devastating financially for several years. College students are particularly vulnerable to identify theft because they receive frequent credit card applications, tend to store personal information on their computers and cell phones, and infrequently reconcile their bank or credit card balances. Even if you don't think you have



College Resources

CHAPTER 4

Remember all the angst you experienced applying to colleges and then waiting for the acceptance letters? Well, now you've arrived and gone is the agony of rejection, the dim uncertainty of the waitlist. You've been accepted and your future now awaits you. The possibilities are limitless and you must reach out for every opportunity and resource with both hands. As an online learner the opportunities may not be as simple as a walk to the student union or the administration building, but your opportunities are likely only a click away.

College is a fully supported adventure that goes beyond just academics. You now have a team to help you learn, succeed, stay healthy, meet new people, and even figure out how to pay for the whole experience. The resources available to you are astounding and this chapter will introduce you to some of them. Note that your school might have different names for some of the resources highlighted below. Also, some of the resources are available only on the physical campus, so students who live near their college or are doing a blended program of face-to-face and online learning will have access to some things that someone living far from the physical campus may not easily access. These resources are described in the Local Campus Resources section of this chapter.

General Support

Office of Admissions or Enrollment

The Office of Admissions is often your first point of contact when you have a question about your college or have an issue you need help figuring out. While your college experience is fully supported by multiple departments, you may not know where to start amidst FAFSA forms, tuition bills, and college readiness pamphlets. The Office of Admissions, or more directly, your admissions advisor, helps you navigate the college system. This office may also help with your selection of classes, scheduling, and declaring a major.

Office of the Registrar

The Office of the Registrar may have a range of functions at your college. This office may, as the name implies, only provide assistance with registration for classes. The office will likely also keep record of your enrollment, grades, and transcripts. You will request an unofficial copy of your transcript after the completion of your degree. Some schools will also use this department as an umbrella office for multiple departments such as student accounts, financial aid, registration, and scheduling classes.

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Academic Planning

CHAPTER 5

“What’s your major?” You will be asked this question or one of its variations countless times over your academic career. It is a default conversation topic for college students. You may already know what your major is, especially if you are re-careering or have been working in the field already. You may not have a ready answer, though. Or you may have an answer now that will change next week, month, or even next year. You will likely take some general education courses and prerequisites that will provide many diverse experiences. These experiences may change your mind or even prompt you to add a minor or complete an additional certificate.

You will make adjustments along the way as you learn more about your own interests and talents. Academic planning at its core is a process of exploration. It involves asking questions, setting goals, taking action, and reflecting on your progress. You will probably decide, revise, and decide again. During this process make sure you take a front seat in making the decisions about your education. Become a specialist in your major, degree, career requirements and career opportunities.

This chapter covers all aspects of academic planning:

- Your academic advisor and you
- Enrollment advisors
- Selecting a major and minor
- Changing your major
- Developing a graduation plan
- Selecting and registering for classes

Your Academic Advisor

Usually, your advisor is assigned to you by major or major and physical location. He or she will likely be a full-time professional advisor with a case load of students. Your advisor might be local, a state away, or in another time zone. You will be able to communicate via phone or email and your advisor will likely be your first contact with your school. In large online institutions you may have a dedicated advisor but can also call the advising center and be transferred to any



Keys to Success

CHAPTER 6

Intelligence, ambition, and hard work can carry you far, but true success depends on other factors that aren't so measurable. Your life in general and your college experience, in particular, will be richer if you

- maintain a positive attitude
- develop high self-esteem and self-efficacy
- set goals and make plans for attaining them
- know how to contribute to and get the most out of teamwork
- explore and celebrate the diversity around you

And, coincidentally, this chapter will cover all those topics!

Attitude

What is credited with delaying aging and has (practically) its own section in the book store? That's right: A positive attitude. It's not reported on any college transcript, but it's one of the most important attributes a college student can possess.

Your attitude towards your classes, job, peers, and yourself may be even more influential to your success and happiness than your skills, talents, and knowledge. And if you don't already tend to have a positive attitude there's good news: You can learn to develop a habit of positive thinking. In this section, we'll

- define a positive attitude
- share how to create and maintain a positive attitude

What is a positive attitude?

It's difficult to pinpoint just what separates those with positive attitudes from those without, but there are some traits closely associated with positive attitudes:

Optimism - Positive people tend to have hope and to see the good in a situation.

Persistence - Positive people believe problems can be resolved and puzzles can be solved. Their hope leads them to persist, to not give up.

Enthusiasm and energy - Positive people exhibit enthusiasm in day-to-day life.

Curiosity - Positive people are curious about the world and are driven by the desire to learn.

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Time Management

CHAPTER 7

“Time is what we want most, but what we use worst,” declared William Penn, who managed to make time to found a colony. We can only speculate what he might have gotten accomplished if he had a smartphone. Maybe he’d have been even more efficient? Or maybe he’d have spent his hours browsing reddit?

With a challenging class load, work demands, family obligations, and social commitments it’s easy to feel like there aren’t enough hours to do what you want to do.

This chapter aims to challenge Penn’s statement. Time is what we want most—and what we can use well. In the following pages, we’ll

- show you how to create a time log
- recommend time management strategies that will help you take control of your time
- reveal common time zappers—and how to avoid them

Your Personal Time Log

In order to manage your time well, you need to know how you currently spend it. Keep track of how you use time for three days—from how long you spend in the shower each day to how many hours you watch television to how many hours you spend sleeping, eating, studying, and attending class....You get the picture.

Keep a small notebook with you so you can write things down as you do them. If you aren’t the pencil and paper type there are plenty of time tracking apps, such as ATracker for Apple iOS (www.wonderapps.se/atracker/) or Jiffy for Android (<http://jiffy.nu/>) on your smartphone or tablet. These are a little different from calendars or reminders, as they will let you record actual time spent on an activity and not just schedule the time in advance. If you know that you tend to spend too much time online and not working, but may on Facebook or Youtube, you can try RescueTime (www.rescuetime.com/). RescueTime works with Mac, PC, Android, and Linux and offers free and paid versions. It helps you track the amount of time you spend on websites and in apps.

Record your activities accurately. (If you’re supposed to be studying, but you take a break to check your favorite blog, record it!) It might seem crazy to take 15 seconds to log that you just sent a one-minute email, but those emails and

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Developing Relationships

CHAPTER 8

College is prime time for meeting people and making connections. You will engage with people from a variety of backgrounds and interests. You'll have instructors from all over the world, instructors with experience and research in fascinating and sometimes obscure fields. The student body and faculty are diverse, but everybody has one thing in common. Your fellow students and you have chosen to attend this college and your instructors have chosen to teach at this college. You share the online college student experience and at least some values—you all believe in the importance of education, for example. This kernel of shared interest is what makes college an experience instead of simply a series of classes one takes.

Your relationships with instructors and other students will in many ways define your college experience. This chapter covers the following topics:

- developing relationships with your instructors
- getting to know your instructor outside the class
- emailing and meeting with your instructors
- difficulties with instructors
- developing relationships with your classmates

Developing Relationships with Your Instructors

College instructors include professors, associate or assistant professors, lecturers, adjuncts, and teaching assistants. Some may have extensive experience in their field and also in teaching, others may have little teacher training. Some may be quite casual and welcoming to students, others may be more formal. Inevitably you will have instructors who don't teach according to your learning style.

Keep an open mind—you might think you need hands-on experiential learning, but find that a passionate facilitator is your favorite professor. You might feel lost in your online classroom until you make a connection with the teaching assistant assigned to your section and realize that she or he's a great teacher. Developing a relationship with your instructor depends on him or her, the format of the class, the number of other students, and you. Here's what you can do to make positive connections with your instructors in class:

Participate in class regularly by posting to discussion forums and submitting assignments on time. In an online class your class participation is your attendance in that class. Research has shown that your participation or, more specifically, the frequency at which you log into your online classroom, directly affects your final course grade. If you know you will not be able to log into

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Social Media and You: *Creating a Professional Presence*

CHAPTER 9

Social media makes it possible to connect with people around the world who share your interests. It allows valuable (or sometimes not so valuable) information to spread quickly. Social media can be a powerful tool to connect people and information, but there are also privacy and security risks. You have to make the judgement as to whether the benefits outweigh the risks. One of the primary benefits discussed in this chapter is your online identity. Do you have a professional presence to showcase?

In this chapter, we'll discuss

- connecting via social media
- building a good online presence—now and into your future
- risks of social media
- ways to improve privacy and security online
- creating a professional identity

Connecting via Social Media

As a 21st century online college student, you have broad reach. You can connect easily with all sorts of people and groups and maintain those connections. You also have a platform for building connections with other students, instructors, alumni, and even potential employers. Social media is an essential communication tool for networking and staying in touch with loved ones. Your status updates, ideas, and announcements can reach hundreds or even thousands of contacts within seconds. Of course, social media can also become a time suck and your primary mode of procrastination. But you already know this, right? Whether you use social media to entertain or to inform, whether you use it to create or curate, use it wisely and to your benefit.

If you are already somewhat social media savvy, you are aware of the golden rule for connecting online: only connect with people you know. This is important for your privacy and security. Then how do you connect with people you don't know yet but may want to know for networking opportunities? Do your research first. If you see an interesting tweet or a well-connected person on LinkedIn, Google him or her first and look for a professional or company website. If the potential contact has connected her or his accounts you can easily click on the social media link from the professional website. You might also send an email



Healthy Living

CHAPTER 10

There are a lot of things to distract you from balanced meals and regular sleep habits. So it might seem comedic for us to include a chapter that advises, among other things, to get a full 7 – 8 hours of sleep a night, to eat healthful foods, to exercise regularly, and to limit stress. Those recommendations seem to apply to another world. College students, after all, regularly get by on only four hours of sleep. Sodium, sugar, and caffeine are considered essential nutrients, and a whole pizza counts as a little late night snack.

Nevertheless, it's worth reviewing the recommendations that mortals live by. (Or should live by, anyway.) The importance of healthy habits cannot be overstated. And, after all, this is a new phase in your life—a perfect time to establish new, healthy habits. When you have a healthy base, it's easy to recover from the occasional very late night or overindulgence.

In this chapter, we'll discuss the importance of sleep, including its benefits to mind and body

- healthful eating habits
- exercise, and why you should make it a regular part of your day
- other aspects of physical and mental health

We'll also outline the flip side of health, including

- poor diets and eating disorders
- depression

Sleep

You've heard the recommendations on this one: 7 – 8 hours a night. But why? Why not 7 – 8 hours in little snippets throughout the 24-hour cycle? Or why not 14 hours one night a week and 4 the others?

The answer is sleep quality. People need to have consecutive hours of sleep so they can go through the necessary sleep cycles. While you sleep your body and brain are busy releasing hormones, restoring energy, and doing other work that will make you smarter, stronger, and more alert the next day. Good sleep improves learning, performance, mood, and health. There are countless studies to support the importance of sleep—and that detail the negative effects for those who don't get enough or whose sleep isn't of high quality.



Health Insurance

CHAPTER 11

We know this chapter would be voted “Most Likely to be Skipped Over” if a contest were held. We considered titling it Human Sexuality or How to Guarantee a 4.0 just to get your attention, but ultimately decided to go for a more subtle (and honest) approach: HEALTH INSURANCE IS REALLY IMPORTANT. For years, most colleges have recognized the value of students staying healthy and have required that matriculated students carry health insurance. And, as of 2014, it is a requirement for most Americans. But even when it’s not required, it should be a priority. After all, a catastrophic illness or injury could sideline you physically and financially for years.

This chapter will cover:

- the importance of health insurance
- health insurance options

The Importance of Health Insurance

Health insurance is a must. Even if you are young and healthy, it is an enormous risk to go without health coverage. Taking such a risk—even for a few months—could have devastating consequences. The out-of-pocket cost of a broken ankle is over \$1,500. Going to the ER for a sore throat, getting tested, and being told to go home and get some rest will run you about \$500. Of course, avoiding the ER when you do have a serious illness can cost even more. And these examples are small potatoes next to catastrophic illnesses, which can easily rack up tens and even hundreds of thousands of dollars.

Please Note:

Under the Affordable Care Act, often called Obamacare, health insurance is mandatory for the vast majority of the population. Individuals who don’t carry coverage will be fined. Exemptions to the mandate include members of some Indian tribes and individuals making less than \$10,000 per year.

Health Insurance Options

There are several options for health insurance coverage for college students. One possibility, if you’re 26 or younger, is that you’re still covered by your parents’ health insurance. Another possibility is that you have coverage through your employer. Either way, you are probably insured by either a Health Maintenance Organization (HMO) or a Preferred Provider Organization (PPO).



Military and College Life

CHAPTER 12

Developed from excerpts of *Life During College: The Veteran's Guide to Success* (2015), written by Dr. Nicholas J. Osborne.

If you're a veteran you're no stranger to transition and the ability to adapt and overcome. Throughout your military career, you not only received training and developed expertise, you may have also endured deployments, separation from loved ones, and a move every couple of years. As a veteran, you value taking risks and having a mission, which makes you an ideal candidate for this new task of succeeding in higher education. This chapter will discuss the following topics that relate specifically to veterans in college:

- Military culture and college culture
- What it means to attend college as a veteran
- Student veteran strengths, as well as pitfalls to watch out for
- Resources on campus
- Education benefits
- State and federal resources
- Career resources

Military Culture and College Culture

Generally speaking, core aspects of military culture include

- discipline
- organized hierarchy and rank system
- communication that is direct and to the point
- irregular work hours and a possibility of hazardous conditions
- an emphasis on teamwork, not individualism
- not talking about your problems ("Suck it up and drive on...")

Veterans arrive at college after having spent a good portion of time living and working within a unique culture. Military culture, after all, is highly structured, with its own customs and policies—not to mention its own alphabet and a dictionary of acronyms! Civilian society and life on campus may seem like a different world at first.

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Learning Styles

CHAPTER 13

Hollywood's vision of learning includes agonizingly dull lectures (think *Ferris Bueller's Day Off*: the economics teacher intones, "The Hawley-Smoot Tariff Act, which...anyone?...Raised or lowered?Did it work?...anyone?") as well as inspiring classrooms where passionate teachers shout, "Stand up! Stand on your desks!" The teacher either numbs or transforms. The students are either stunned by boredom or awestruck. What's missing from many of these fictional versions of school is the students' active role in their own self-transformations.

You will have inspiring, passionate instructors, but don't wait for someone to leap onto a desk and recite poetry. You are your most important teacher. A successful student knows that and knows how to learn. He or she is open to new ideas, engages with and reflects on her experiences, and seeks challenges. In this chapter we'll:

- provide a brief overview of the learning process
- give examples of individual learning styles and complementary study strategies
- discuss the importance of being an active learner and a critical thinker

*When the
student is ready,
the master will
appear.*

Buddhist Proverb

The Learning Process

What is learning? Definitions of learning abound and sometimes contradict each other. There are theories, charts, seemingly paradoxical explanations ("learning is the act of unlearning"), models and wikis.

We'll keep it simple here and focus on one widely used and referenced definition, and suggest resources if you'd like information about others. Learning is, according to David Kolb, a professor at Case Western Reserve University and an influential educational theorist, "the process whereby knowledge is created through the transformation of experience. Knowledge results from the combination of grasping and transforming experience." Kolb's model of experiential learning



Memory Skills and Multitasking

CHAPTER 14

Now for a test: In what year did Columbus sail the ocean blue? How many days are in September? What percentage of our brains do we actually use?

The answers are 1492, 30, and 100%.

How did you do? Many people would get the first two correct and the last one wrong. When something is stored in the brain and we can retrieve it easily—through a rhyme or because we have a strong association, for instance—it is an indelible memory. If you answered 10% to the last question you remembered correctly, but remembered a myth. The 10% myth is often repeated in our culture in ads and everyday conversations, and it's usually attributed to an authority, such as Albert Einstein. It's also believable: I must be using only 10% of my brain; otherwise, I would have remembered to turn off the stove, mail the check, or make that appointment. No wonder so many of us have locked it away as a memory. In order to remember that it's a myth we'll have to make a concerted effort to relearn or “un-learn” our prior knowledge.

Memory is not the same thing as learning. A person who remembers all sorts of facts, dates, and information, but does not understand their context, is not knowledgeable. A wise person understands concepts, analyzes and synthesizes ideas, and thinks critically—and knows that learning is not simply accruing bits of information. However, strengthening your memory will help you do well at college, so in this chapter, we will

- define short-term and long-term memory
- discuss the factors that support building memory
- provide memorization tips and tricks
- discuss multitasking and how it inhibits concentration

Short-term and Long-term Memory

Learning literally changes your brain: It changes the internal structure of neurons and increases the number of synapses between neurons. Memory is the record of the learning process.

Short-term memory is a temporary record. Most people's brains hold only about seven units of information for a few dozen seconds. You can capitalize on your short term memory by “chunking” information. Let's say you need to remember



Communication, Note Taking, and Study Skills

CHAPTER 15

It's not what you know that's important, but how you know it and how well you communicate it to others. Whether you're majoring in Anthrozoology or Business, you need to master the same essential skills: How to learn and how to communicate. The best students (and graduates, for that matter) can write and present well. They participate in class, take good notes, and study effectively. This chapter can help you become not just a successful student, but a master student. It will:

- outline the critical reading, writing, and speaking skills
- explain the importance of participation and give you strategies for participating in a meaningful way
- provide essential tips for note taking and studying
- identify resources that will help you master your studies

Writing Skills

Professors have observed a steady decline in college students' basic writing skills. If a student hasn't mastered the basics before college, he or she should seek writing remediation even before he or she enrolls in the first course. All students—including math and science majors—need to know how to write well in a variety of contexts. Colleges usually provide entry-level composition classes, workshops and specialized sessions on writing, in addition to well-staffed writing centers or libraries. Some schools have top-notch online writing resources—which can be particularly helpful if you're working on a paper at 3 a.m.

Purdue University, for example, created Purdue OWL, the university's online writing lab. Many of the resources are open to everyone at <https://owl.english.purdue.edu/owl/>. This resource has become one of the go-to resources for online learners. Your school will likely have its own writing lab and online tutors as well. You can help yourself by taking advantage of these resources and learning the essentials of good writing. You may also consider other fee-based online resources such as Grammarly, turnitin.com, or tutor.com to assist you with your writing

Whether you're writing for a science class or an English class, good writing has clarity, focus, voice, fluency, and follows the rules of standard conventions.



Academic Integrity

CHAPTER 16

Cheating is tempting, easy, and costly. It's also on the rise, perhaps because certain websites and networks of students portray academic dishonesty as an inevitable part of college life, just another tool to use. Some students who have misgivings about cheating find themselves in situations where it seems like the only option. The costs depend on the situation, but could include zero credit in a course or expulsion from school. Of course there are other, unquantifiable consequences, such as an uneasy conscience.

In this chapter we will:

- define academic integrity and academic dishonesty
- discuss the pressures or attitudes that encourage academic dishonesty and how to handle them
- outline some of the possible consequences of academic misconduct

What is Academic Integrity?

The core value of higher education is academic integrity. The Center for Academic Integrity, a consortium of institutions based at Clemson University, defines academic integrity as “a commitment, even in the face of adversity, to five fundamental values: honesty, trust, fairness, respect, and responsibility.”

Students need to trust professors to teach and evaluate honorably and fairly, and professors need to trust their students to behave and act honorably and responsibly. A college without such standards would have no purpose: The interactions between students and professors would be pointless and a degree from such an institution would be meaningless.

Administrators, instructors, and students all have a responsibility for promoting and supporting academic integrity.

What is Academic Dishonesty?

Academic dishonesty encompasses a range of misdeeds, most of which involve taking credit for work, words, or knowledge that is not yours. Cheating includes:

- Turning in an assignment completed by someone else
- Obtaining an exam or exam questions before your exam time

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Assessment and Exams

CHAPTER 17

At some point college exams will be a memory, something to reflect on, and even, in some cases, chuckle about. The anxiety will be just part of the past, as will the stacks of 3 X 5 flash cards, the long study sessions, and the smell of freshly sharpened No. 2 pencils.

While some people might consider exams a nightmare designed to weed out the faint of heart, it's important to remember that they exist for good reason. Namely, to consolidate learning. Exams provide an incentive to learn. They also give you a purpose for synthesizing the information and ideas you've encountered in a unit or semester—if you didn't go through the steps of reviewing, studying, and testing you wouldn't know the course content as deeply. Exams also serve as important indicators of gaps in your knowledge; in this way, both you and your instructor learn from your performance on an exam.

Of course, exams are an imperfect measure of what a person truly knows—a well-prepared student can have a bad day and a well-intentioned professor can write a bad test. Knowing that exams are imperfect should help ease any anxiety; if you have a bad day and do poorly on one, it's just that—a bad day and one test—not a marker of your ultimate success or failure.

This chapter will:

- walk you through exam anxiety
- help prepare you for the days before the exam
- offer unique strategies for taking various types of exams
- provide the hows and whys of reviewing a graded exam

Dealing with Test Anxiety

Almost everybody gets the pre-test jitters. In fact, some of that nervousness may help bolster performance. Some students, however, experience intense anxiety. According to Greenberger and Padesky, clinical psychologists and authors of *Mind Over Mood*, “Anxiety can be reduced either by decreasing your perception of danger or increasing your confidence in the ability to cope with threat.” When we apply that statement to test taking, we need to ask, “What is the perception of danger?” and “How does one increase confidence in one's ability to cope?”



Good grades open doors. Graduate school admissions officers consider overall grade point average (GPA) as well as grades in specific course work. So, too, do future employers. In fact, according to the National Association of Colleges and Employers' Job Outlook 2013 survey, "more than 78 percent [of employers] say that they will screen candidates by GPA." The job market plays a role here: When employers have an abundance of applicants, standards go up. If an employer has a GPA cutoff, it will likely be higher in years of high unemployment.

Good grades aren't the only way to advance. Internship experience and commitment to extracurricular activities are also highly valued. However, it's worth noting how important grades are so that you can take steps now to do well in your classes—and to maintain a solid GPA throughout your college years.

This chapter will

- provide an overview of grading systems
- outline alternative grading options
- illustrate the value of earning good grades your first year
- recommend strategies to maintain good grades

Grading Systems

Instructors work hard to grade fairly and accurately, but the methods of grading vary widely and may cause confusion for students. Some instructors assess student performance based on one or two major written assignments; others don't grade written work but calculate students' grades based on a test or two per semester. Some instructors grade participation, some offer extra credit assignments, some drop the lowest exam grade. The course syllabus should explain how students are assessed and graded.

Despite the variation in methods and means of grading, there are only two major grading systems that you're likely to encounter:

Absolute Grading

This is the most common grading system. The instructor sets the point or percentage range for each letter grade at the beginning of the term. For example, a score of 90% or above is predetermined to be an A. Theoretically, with the absolute grading system, every student in class could get an A on a given test.



Extracurricular Activities

CHAPTER 19

You likely chose to be an online student because your time is limited. So, you might be thinking two things right now: 1) I don't have the extra time for extra activities, and 2) How can I participate in school activities when I'm not on campus? You are right to ask these questions, and the answers to them will depend on you, your school, and community.

A worthwhile college experience goes beyond the online classroom, studying, and late nights doing research. Extracurricular activities play a vital part in your experience as a college student. Sure, you've heard the term "well-rounded" student, but what does that mean? It means that you can do more than recite lines from Hamlet or Romeo and Juliet. You can do more than psychoanalyze your co-workers and family. You need activities outside of school to provide perspective to what you are learning.

You may be wondering what types of activities you can do as an online learner. Traditionally, campus clubs and organizations require you to be physically present for meetings, philanthropy, and on-campus activities. This may still be true for some organizations, but for others, you can get involved at a distance. Geographical location should not prevent you from seeking out opportunities that can help you further enhance your education. You can look for online groups, message boards, or even blogs that are affiliated with your school to begin getting involved. Take advantage of the opportunities and don't be afraid to request or start a club or organization that doesn't already exist. Remember your local community as well. You may already be a member of a church or local outreach organization. If you're not, this transition into school might be a great time to get involved in those organizations that can help you "round out" your education.

This chapter will discuss the following:

- Available activities
- Types of campus activities
- How to choose activities to participate in
- How and why to commit to your chosen activities



Paying for College

CHAPTER 20

Depending on your COA, your FAFSA, your EFC (which will be noted on your SAR), and your enrollment status, you may qualify for a FSEOG or a Pell or your parents may get a PLUS. Now, your FAA can tell you all about how your aid is disbursed, how interest will accrue, and if it is capitalized. For more information, check out the NSLDS.

Sometimes it feels like you need a degree just to figure out how to pay for college. Or two degrees: one in finance and one in acronyms. To make matters more confusing, the rules and amounts seem to change daily.

In this chapter we will explain the most critical terms related to college finance, give you an overview of your options for paying for this investment that is your college education, and point you to the essential resources for figuring out your personal college financing plan. Here are the sections included in this chapter:

- Work
- FAFSA
- Federal Grants and Work-Study
- Loans
- Other options

Work

While going to school full time and working is a challenge, it is not uncommon. In fact, 46% of online college students work full time and approximately 20% work part time, according to a 2014 Learning House study. The benefits to working while attending school are:

- a reduced debt load when you graduate
- work experience that can help you qualify for future internships and jobs
- possible funding through education programs at your job.
- The drawbacks to working while in school are:
- extra stress from trying to budget time and energy
- lack of focus on academics, which might mean less success in your classes
- little extra time for social or extracurricular activities

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Budgeting Made Easy

CHAPTER 21

“That’s not in my budget” and “We’re living on a budget.” The word budget might bring to mind restrictions and limitations, a list of shouldn’ts and can’ts. But a budget is simply a plan. Any limitations it involves are actually steps on the way to a goal.

Budgeting when you’re in college might seem unnecessary. After all, when you’re broke, you’re broke, right? What’s to plan? When you’re in school and trying to juggle so many things, it may seem like making a budget is a frivolous exercise. But you need to budget, whether you make \$1,000 or \$100,000 a year. In fact, financial challenges, as well as the inability to balance school and work, are two of the most common reasons students drop out of college. Managing your money will help you stay on track—both financially and academically. And it may ultimately help you stay in school.

Don’t sweat: a budget doesn’t have to take days to create. And while it may sound restricting, it can actually be quite freeing. A good budget, combined with savvy spending, will help you survive your college years in good financial shape. This chapter will show you how by

- showing you how to create a budget that works
- outlining strategies for dealing with budget problems
- sharing tips for stretching your money

Create a Budget

A budget empowers you by giving you a true picture of your financial situation as well as a blueprint for making financial decisions. It’s easy to think of things to want: a new car, a house, a vacation, graduate school. What’s challenging is figuring out what actions you need to take now to be able to afford those things in the future.

Here’s a simple approach to creating a budget that will work for you:

1. Calculate your income. How much money is coming in? Consider all sources, from scholarships, loans, grants, parents, jobs, investments, and savings.
2. Calculate your expenses. How much money is going out? This step takes a little more time because you don’t want to leave anything out and there are probably all sorts of expenses to consider.

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Banking

CHAPTER 22

Banks are in the business of making money and you'll want to make sure the bank you choose doesn't make too much money off of you. Consider this: the average checking account costs over \$200 annually. Free checking is no exception, as the fees for ATM and teller use, automatic bill payment, check writing, and overdrafts mount up. We know one college student who was shocked when she added up all the fees she had paid over a one year period—and realized it was over \$800!

Avoiding such financial disasters doesn't mean you have to keep your money tucked away in a box under your bed; you just need to choose—and use—your checking account wisely.

This chapter will

- help you choose a bank that makes sense for you
- discuss how to open a bank account
- teach you how to keep track of your account balance
- offer you money-saving tips for using banking services

Choosing a Bank

You have three main choices: a bank with physical locations, a credit union, or an online bank. Traditional banks with physical branches are probably the most common choice. Most traditional banks will offer a basic checking account that has low to no monthly maintenance fees. Every bank has different fees, but some common ones to be aware of include fees for dipping below the minimum monthly balance, an overdraft to your account, or using a non-affiliated ATM. Traditional banks generally have online banking services so you can do most of your banking wherever you are and whenever it's convenient for you.

Banks and credit unions offer similar services, but differ in whom they serve and how they do business. Banks want to make a profit, and do so by charging service fees and offering low interest rates on deposits. Credit unions, on the other hand, are nonprofit and are owned by the members they serve. Some credit unions may charge a one-time membership fee or monthly membership dues, but their business model allows them to offer services at a much lower cost and to provide higher interest rates on deposits. However, credit unions are not open to everybody, they usually have a limited number of branches and a

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Your Credit

CHAPTER 23

Somewhere, even as you read this, your life is being summarized as a series of entries about what you owe, what you buy, and how timely you pay your bills. Every time you do something to affect your credit—sign up for a new credit card, make a late payment, complete a loan application—it is recorded in a report that may be read by future lenders, landlords, and even employers.

Why is everyone so interested in your credit report? What does it reveal about you? Think of it as a credit report card that provides a snapshot of your financial responsibility. It's a record of every time you apply for or accept a loan or other form of credit. It also tracks how you use your credit—how much you have available, how much you owe, and how you repay. The people who will be considering granting you a student loan or giving you a new credit card want to know your financial track record.

Do you know what your credit report contains? If not, you should. Even if you haven't used credit much at this point in your life, you need to be watchful to make sure someone else isn't using it for you.

This chapter will tell you what you need to know about credit. We will

- explain what a credit report is
- outline the importance of credit reports
- tell you how to obtain a free copy of your credit report
- describe how to maintain good credit

What is a Credit Report?

A credit report is a detailed history of your borrowing habits for the past seven to ten years. Your credit report is a record of what you owe and to whom, what you've paid, and if you've made any late payments. It also reveals personal information, such as your social security number, current and former addresses and telephone numbers. Any time you order a report or authorize someone else to do so, the inquiry is recorded. Three credit bureaus—Equifax, TransUnion, and Experian—compile and maintain databases for the purpose of creating such reports.



Credit Cards and Debt Management

CHAPTER 24

Let's talk about debt. After all, the vast majority of college students take on some debt while they're in school. In fact, according to The Institute for College Access and Success (TICAS), the average undergraduate college student who borrows money for school graduates with over \$29,400 in student loan debt. Yikes!

The college years are not just about personal growth, it turns out. They're also about credit, debt, and other financial management topics. And you'll want to get financially savvy now or you could end up graduating with a diploma and a mountain of debt.

You do not have to join the ranks of students who are inordinately burdened by debt. While your circumstances may require you to accumulate some debt during your college years, you can do so wisely. This chapter will show you how by

- helping you understand debt
- recommending strategies to keep your debt in check
- teaching you how to recognize if your debt is out of control
- outlining your options if your debt becomes overwhelming

Understanding Debt

If you have debt, you are not alone. Recent statistics illustrate the reality of undergraduate student loan and credit card debt:

- In 2013, nearly 70% of college students graduated with student loan debt.
- (source: ticas.org)
- From 2008 to 2012, average student loan debt increased 25%.
- (source: ticas.org/)
- Total spending on college in 2015 is up 16% from 2014, the greatest annual increase since 2010. (source: <http://news.salliemae.com/>)
- Undergraduate students' average monthly credit card balance is over \$3,000. (source: Sallie Mae)
- Almost 7% of debtors applying for bankruptcy are between the ages of 18 and 24. (source: Government Accountability Office)

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Skills for Success

CHAPTER 25

Whether you graduate with a degree in Molecular Biology or a degree in Comparative Literature, there are certain fundamental skills and qualities to develop while you're in college. Who do you want to be when you graduate? What do you want to be able to do? Where do you want to be able to go? Keep these questions in mind as you work toward your degree. The terms will pass quickly, and before you know it the research paper you have to do for English 102 and the vivisection lab you have to do for Biology 201 will be memories. What you get out of those experiences, however, will stay with you: confidence, communication skills, teamwork experience, and a greater understanding of how the world works.

Your future employers have clear ideas of what they want from you and other college graduates. While employers expect students to graduate with in-depth knowledge of their field, they value broader skills and characteristics as well. For example, a 21st century graduate needs to know how to organize and interpret information and how to work in a diverse team, whether he or she is a medical researcher or an advertising executive. If your future employer is yourself, you have even more reason to develop a wide range of skills.

This chapter will provide an overview of the vital skills and traits you need to be successful—in every sense of that word—in your life after graduation. It will also outline the professional development activities that will enhance these skills.

Must-have Skills and Traits

The 2015 Association of American Colleges and Universities LEAP Report outlined the results of an employer survey conducted by Hart Research Associates about what college graduates need to know and be able to do when they enter the workforce. What may be surprising to some people is that a liberal arts education, with its emphasis on problem solving and oral communication skills, is increasingly more valued. The pace of change in today's workplace is so fast that employers care less about a person's specialized skills and more about how innovative and adaptive he or she is. The computer language you learn in 2015 might be obsolete in 2020, but your willingness to learn a new computer language and your ability to work well with a team will keep you on the cutting edge.



Work Experience and Your New Career

CHAPTER 26

You may be so busy figuring out your academic environment and managing your time that the idea of preparing for a job after graduation seems ambitious. And it is ambitious. However, after you've settled into your new life, set aside some time to learn about ways of getting relevant experience while you're in college. "Relevant experience" is the phrase on job applications that can cause an unprepared college graduate cold sweats and heart palpitations; without it, it's difficult to get even an entry-level job in one's chosen field.

Educational employment gives you experience while you're pursuing your degree. The most common kind of educational employment is the internship, but there are many other options available, including regular jobs, volunteering, externships, and work-study. All educational employment is valuable: it adds to your experience and confidence, bolsters your resume, and positions you to find a job right out of school. In fact, according to the National Association of Colleges and Employers, students with internships are more likely to be offered a job upon graduation and more likely to be offered a higher salary than their counterparts who did not do internships.

This chapter will

- provide an overview of the different types of educational employment available
- recommend ways to find educational employment opportunities
- discuss the benefits of networking
- give tips on finding a good fit with educational employment

Types of Educational Employment

Sure, you want to have a remarkable resume when you hit the workforce as a new graduate. But educational employment is about more than adding bullet points to the "relevant experience" section of those job applications. It's also about learning what interests you and what your strengths and weaknesses are. The most valuable aspect of some internships is that they teach you the ins and outs of a particular field—and sometimes you learn that you don't actually want a future in that field. You can get some amazing hands-on experience while you're in school. Here are some of the options: