COLLEGE RETENTION HANDBOOK 1st Edition

"The purpose of this tool kit is to provide and serve as a source of reference for all agencies throughout Palm Beach County and Florida that are working with students ranging from high school though college. As we strongly believe that it's never too early to receive this kind of information."

Take Stock in

Children®

- Irijah Kanoyton College Retention Coach Take Stock in Children PBC



GENERAL TSIC COLLEGE RETENTION INFO



What are we trying to accomplish?

- ► Take Stock in Children has always wanted to develop a College Retention Model that would assist with increasing graduation rates of our at-risk/low-income students at our Florida colleges and universities.
- Colleges and Universities have caseloads of 2,000 or more students per advisor and our students often were misadvised resulting in earlier withdrawal and lack of motivation. Take Stock in Children offers 1 on 1 retention services catered to students' individual needs, issues & concerns.

What are we doing now?

- Provide relevant and pertinent career guidance and counseling, while offering comprehensive support services designed to ensure academic success.
- Resolve any financial holds that may prevent a student from graduating or completing college.
- Assist High School Seniors with applying to colleges & universities, FAFSA, and other scholarships.
- Provide students with helpful and informative handouts related to a variety of typical college topics and resources.
- Attend workshops for High School Seniors to build a support system from the beginning of freshman year until college graduation.
- Keeping the lines of communication open with our new SignalVine Text Messaging Platform. We will be able to communicate with all 500+ students at any time & any place, making sure our students are not left out in the cold with their college concerns and inquiries. We have achieved increased interaction and visibility with students that had little to no support before.
- Connect students with useful and important University contacts, in order to better aid and assist them with their individual college needs and concerns.

What's next?

- Additional fiscal and monetary resources for books, transportation issues, additional credits, testing, etc. (Take Stock Alumni Ambassador Application and Scholarship Extension Request Application)
- Ability to replicate the program throughout the state of Florida, at other local TSIC programs, to serve 6,000 other Take Stock in Children students.
- 2 College Retention Coaches that will act as Advisors & Success Coaches helping boost student confidence all while decreasing student withdrawal and academic failure.
- Ensure students are equipped with the skills needed to matriculate college successfully and garner the motivation needed to use their knowledge to impact themselves, along with their local and global communities.
- Building Partnerships with local colleges and universities so that students have helpful contacts at Take Stock in Children, as well as on their individual college campuses.
- Achieve Palm Beach County (Parent engagement and support, college advising for high school students, FAFSA completion, and scholarships/non-financial resources and support services for college students)



HIGHLIGHTS



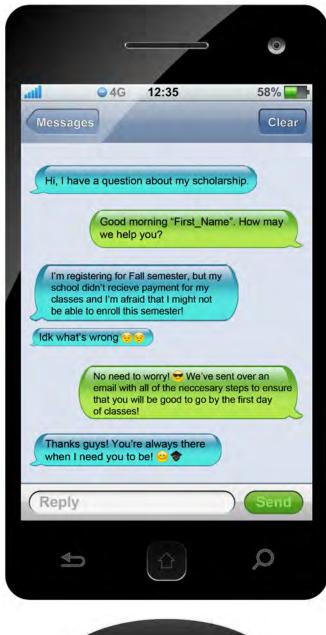
College Retention services provided to help guide over

600

Palm Beach County High School Graduates to College Graduation & Degree Attainment

100%

Of the Class of **2015** High School Graduates were enrolled into College within the first year.



Student Engagement Rate

94%

Of the Class of **2016 & 2017** High School Grads enrolled into college, also our biggest graduating class of 190+ students.

89%

College Graduation Rate of our Class of **2012** High School Grads, also our first graduating class of the program.

Innovative use of Text Messaging Platform.

Created a Retention Program Survey to better serve our TSIC Alumni in the future. Obtaining feedback from students is vital to the success of our department, and this will help us assess the needs and wants of our Alumni on all of our campuses.

"I am thankful for the retention services of Take Stock in Children because they have succeeded in alleviating some of the financial & emotional stress associated with attending a university. School at a challenging research institution is hard enough without worrying about how tuition will be paid, or whether or not I am making the right choices in my classes. The Retention Program has helped me focus more on academics & less on college issues & concerns." – Ryan Ferguson PBSC/FAU C/O 2017



COLLEGE RETENTION CALENDAR



Calendar of Text	Messages for Signal Vine	Description Track (C	here all the manufacture of the second	address (the last state	In a second state of the second state of the	Place del Atalia del 1970 del 1970	Coloring and the Design of the	Density dama	In the second second second	Other
	Holiday Text Messages	Deadline Text Messages	Weekly Motivational Texts	Midterm/Finals Text Messages	Congratulations/Good Luck Texts	Financial Aid Updates/Reminder Texts	Scholarship Deadline Texts	Reminders	Upcoming Dates	Other
	Building rapport by sending happy holiday messages to all	Friendly reminders that documents are due. (Grades,	Intended to motivate students at the beginning of the week.	the students, and to let them	To reconnect with students after the breaks from school.	To keep students updated on the various financial aid dates throughout	Utilizing various scholarship websites to remind students	Reminding students of their monthly meetings.	Reminders on the various events that	Messages to extend services to the students
	students.	paperwork, various other	This can be used to build	know that you are there to	the breaks from school.	the year.	of those deadlines during the			throughout the month.
	students.	documents.)	rapport with the students as	support their academic success.		tile year.	middle of the month.		the year.	unoughout the month.
		documents.y	well.	support then academic success.					the year.	
urpose:	Conduction Conduction	Conduitore and the conduction of the conduction	C	C	Constation of the		Conductor and the sector sector	Conducted and down f	Construction of days	C
	Send these messages first thing in the morning of the holiday.	Send these messages three times during the month. Two	Send these messages every Monday first thing in the	Send these messages at the beginning and end of	Send these messages at the beginning and completion of each	Send during the opening of the FAFSA and the week before the add/drop	Send two weeks and week of deadline of said	Send week and day of said meeting.	Send week and day of said event.	Send these messages at the middle of the month
	in the morning of the holiday.			midterms/finals week.	semester.	deadline.	scholarships.	sala meeting.	or sala event.	the mode of the month
		the day of the get the best	ino ing.	indeering, indig week	Semester	deddimer	scholar ships.			
		results.								
nstructions:	1. Happy New Years! May your	Hey, Just a friendly reminder	"Always believe something	We know school is just starting	Hey, good luck on starting the	1.Hey, just a friendly reminder, the	Hey! Just wanted to let you	Hey, Just wanted to	Hey, we are having	Hey, is there anything
	year be full of success, happines		wonderful is about to	back, but that doesn't mean you		FAFSA is now open for you to start	know that the deadline for	remind you that we	our event on	you need from me? Do
	and wellness! Time to shake off			shouldn't hit the ground running.		applying, let me know if you need any	the scholarships is	have a meeting on	Looking	you have any questions
	the cobwebs and get back	have any problems obtaining	happen	Make sure to stay focused this	fun. Talk to you soon!	help!	due on Let me know	. Looking	forward to seeing	that I can answer for
	focused in school! I look forward			semester and reach out if you		2. Hey, Add/Drop is ending this week. 3.		forward to hearing from		you? Just checking up on
	to hearing from you soon!			need help or encouragement!		You can now start applying for		you!		you!
lanuary						your semester classes!				
	1. Happy Valentines Day! I hope		"Our greatest glory is not in	You might know by now if you	Hows your semester going so far?	Don't forget to apply to scholarships	Hey! Just wanted to let you	Hey, Just wanted to	Hey, we are having	Hey, is there anything
	that your day is extra special!	that is due	never falling but in rising every	are liking the class that your'e in		with your College's Financial Aid Office.	know that the deadline for	remind you that we	our event on	you need from me? Do
	How are those grades coming	on Let me know if you	time we fall."	right now, maybe have taken a	anything please let us know.	Millions of dollars go untouched every	the scholarships is	have a meeting on	Looking	you have any questions
	along? Looking forward to	have any problems obtaining		quiz or exam, if you're not feeling		year because student's don't apply to	due on Let me know	Looking	forward to seeing	that I can answer for
	hearing from you soon.	these documents!		itGET OUT! But only if you can		them Check out your school's fin aid	if you need ant help!	forward to hearing from	you there!	you? Just checking up on
				withdraw without penalty, check		website or just drop by in person!		you!		you!
February	Lienny Casing Dreek! Do cofe out	Have trust a failandly saminday	"To be successful, the first	with your advisor to make sure 1.Hey, I just wanted to wish you	Here here was seen Carries Break?	Don't blow all your Pell Grant money this	Have look wanted to lake out	Hey, Just wanted to	Hey, we are having	Here is these equilibrium
	Happy Spring Break! Be safe out there everyone and make sure	that is due	thing to do is fall in love with	Lifey, I just wanted to wish you luck on your Midterms. You've	Hey how was your Spring Break? We hop you all had a blast no	Spring Break, it might be tempting but	know that the deadline for	remind you that we	our event on	Hey, is there anything you need from me? Do
	to have fun responsibly!	on . Let me know if you		got this!	matter if you were having fun and	make sure you know your limits, budget,		have a meeting on	Looking	you have any questions
	to have run responsibly.	have any problems obtaining	your work.	2. Hey, how'd your midterms	travleing or being productive,	stay financially smart and have fun!	due on Let me know	. Looking	forward to seeing	that I can answer for
		these documents!		turn out? Happy with the	working and being about your	,,	if you need ant help!	forward to hearing from		you? Just checking up on
				results?	business! Come back strong!		,	you!	,	you!
March										
Watch	This is not an April Fools Joke	Hey, Just a friendly reminder	"Be so happy that when others	Hey its time to start preparing for	r Almost to the finish line for this	Low on funds, make sure to always be	Hey! Just wanted to let you	Hey, Just wanted to	Hey, we are having	Hey, is there anything
	Did you know that you can apply		look at you, they become	Finals! Make sure you start	semester/year for you all, keep	on the lookout for Scholarships that	know that the deadline for	remind you that we	our event on	you need from me? Do
	for a Scholarship Extension or	on Let me know if you		finding your study place, and	pushing, make sure to not slack	have to do with your major or your	the scholarships is	have a meeting on	Looking	you have any questions
	Emergency Funds with Take	have any problems obtaining		booking rooms in the library if	now, you are almost through with		due on Let me know	. Looking	forward to seeing	that I can answer for
	Stock in Children/Johnson	these documents!		you need to. Find a study buddy	the semester!	-	if you need ant help!	forward to hearing from	you there!	you? Just checking up on
	Scholars? Text us to find out			or group and hit the books!				you!		you!
April	more!									
	Happy Memorial Day! Take	Hey, Just a friendly reminder	"Turning your passion into	1.Hey, I just wanted to wish you	Hey, congratulations on	Make sure to always keep your FAFSA	Hey! Just wanted to let you	Hey, Just wanted to	Hey, we are having	Hey, is there anything
	some time and thank all of the soldiers who laid down their	that is due	your job is easier than finding	luck on your Finals. You've got this!	completing the semester! You've	updated each year, and be sure to fill	know that the deadline for	remind you that we	ourevent on	you need from me? Do
	lives serving their country for us		a job that matches your passion. "Be so happy that	2. Hey, how'd your finals turn	worked very hard this semester. What are your plans for the	out your Florida Prepaid Survey or your scholarship might get froze!	the scholarships is due on Let me know	have a meeting on . Looking	Looking forward to seeing	you have any questions that I can answer for
	to be safe everyday!	these documents!	when others look at you, they	out? Happy with the results?	summer?	scholarship might get noze:	if you need ant help!	forward to hearing from		you? Just checking up on
	to be sure every day.	these documents.	become happy too."	out: happy war are results.	Summer:		in you need and neip.	you!	you mere.	you!
May								,		
Мау	Schools Out! Enjoy your Summer	Hey Just a friendly reminder	"Optimism is the faith that	Even though it's the Summer,	Work Hard Play Hard this Summer,	Ever thought about getting a summer	Hey! Just wanted to let you	Hey, Just wanted to	Hey, we are having	Hey, is there anything
	Break everyone. Unless you are		leads to achievement. Nothing	some of you still have Midterms	make sure to not experience the	job to take care of those extra expenses	know that the deadline for	remind you that we	our event on	you need from me? Do
	taking Summer courses, then		can be done without hope and		Summer Melt and forget	or those hidden costs and fees of going	the scholarships is	have a meeting on	Looking	you have any questions
	good luck in your classes and let		confidence. "Turning your	study hard!	everything you've learned or get	to college? Well if you are not in Summe		Looking	forward to seeing	that I can answer for
	us know if you need anything!	these documents!	passion into your job is easier	,	out the groove of being a well	School, you could always pick up a full	if you need ant help!	forward to hearing from		you? Just checking up on
			than finding a job that		rounded student. Come back in	time job, if you are in Summer School,	,	you!		you!
			matches your passion. "Be so			look for part time positions. From the		, ,		·
			happy that when others look		be succesful another semester!	Grocery Store to the Mall, to				
			at you, they become happy			restuarants, look for places that are				
lune			too."			hiring and see what works for you!				
June	Happy Independence Day! Make	Hey Just a friendly rominda-	"Good, better, best. Never let	Even though it's the Summer,	Its almost time for Back to School,	It might be tempting to blow through all	Heyl Just wanted to let year	Hey, Just wanted to	Hey, we are having	Hey, is there anything
	sure you get outside and enjoy	that is due	it rest. 'Til your good is better	some of you still have Midterms	so start getting prepared and	your graduation money, or work money,	know that the deadline for	remind you that we	our event on	you need from me? Do
	some time with your family and		and your better is best."	and Finals, so Good Luck and	getting things in order and ready	or FAFSA money, but make sure to keep		have a meeting on	Looking	you have any questions
	friends, you deserve a break	have any problems obtaining	, and your better is best	study hard!	for you to do well this upcoming	some aside for emergenciesin College	due on Let me know	Looking	forward to seeing	that I can answer for
	from the books!	these documents!			semester, you got this!	you never know when an emergency	if you need ant help!	forward to hearing from		you? Just checking up on
			1			may arise and you might need that	,	you!		you!
			1			money!				
uly										

August	School time! Hope you all enjoyed your Summer no matter if you were working, or taking classes, or just relaxing and having fun! Time to buckle down again!	have any problems obtaining these documents!	race; it is many short races one after the other."	have a test or quiz or paper due this monthunless you have a very eager professor :) Nonetheless, you should start a study habit early, don't wait until the last minute to try and	Hey, good luck on starting the Fall Semester. Stay focused, work hard, stay active, and have fun. Talk to you soon!	FAFSA is now open for you to start applying, let me know if you need any help! 2. Hey, Add/Drop is ending this week. 3. You can now start applying for your semester classes!	know that the deadline for the scholarships is due on Let me know if you need ant help!	forward to hearing from you!	our event on Looking forward to seeing	Hey, is there anything you need from me? Do you have any questions that I can answer for you? Just checking up on you!
September	Happy Labor Day! You've worked very hard this semester, take some time to relax!	Hey, Just a friendly reminder that is due on Let me know if you have any problems obtaining these documents!	you plant now, you will harvest later."	Don't be nervous for that first test, or that first quiz, or that first paper This is going to give you a glimpse of how that professor tests your knowledge and where they get the material from.	sure did! Don't forget to let us	any available scholarships? It might be worth a shot, especially because not a	Hey! Just wanted to let you know that the deadline for thescholarships is due on Let me know if you need ant help!	Hey, Just wanted to remind you that we have a meeting on Looking forward to hearing from you!	Hey, we are having our event on Looking forward to seeing you there!	Hey, is there anything you need from me? Do you have any questions that I can answer for you? Just checking up on you!
October	Happy Halloween! Send your best costume photos so that we can post them on our monthly bulletin!	Hey, Just a friendly reminder that is due on Let me know if you have any problems obtaining these documents!	in turning the invisible into the visible."	1.Hey, I just wanted to wish you luck on your Midterms. You've got this! 2. Hey, how'd your midterms turn out? Happy with the results?	Its Homecoming time! If you have never been to your school's Homecomingwhy not try this year! Take a break from the books, unless you have projects and exams coming up, then ignore this message entirely Iol.	FAFSA is now open for you to start applying, let me know if you need any	Hey! Just wanted to let you know that the deadline for the scholarships is due on Let me know if you need ant help!	Hey, Just wanted to remind you that we have a meeting on Looking forward to hearing from you!	Hey, we are having our event on Looking forward to seeing you there!	Hey, is there anything you need from me? Do you have any questions that I can answer for you? Just checking up on you!
	Happy Thanksgiving! What are you thankful for this year? How were your midterms?	Hey, Just a friendly reminder that is due on Let me know if you have any problems obtaining these documents!	The future is yet in your power."	Hey its time to start preparing for Finals! Make sure you start finding your study place, and booking rooms in the library if you need to. Find a study buddy or group and hit the books!	Hope you had a Happy Thanksgiving and Happy Turkey Dayl School is almost out for the semester, don't lose focus, keep pushing and finish strong everyone!		Hey! Just wanted to let you know that the deadline for thescholarships is due on Let me know if you need ant help!	Hey, Just wanted to remind you that we have a meeting on Looking forward to hearing from you!	Hey, we are having our event on Looking forward to seeing you there!	Hey, is there anything you need from me? Do you have any questions that I can answer for you? Just checking up on you!
November	Happy Holidays to you and your's! I hope this new year brings new adventures, prosperity and great grades!	Hey, Just a friendly reminder that is due on Let me know if you have any problems obtaining these documents!	what it does. Keep going."	1.Hey, I just wanted to wish you luck on your Finals. You've got this! 2. Hey, how'd your finals turn out? Happy with the results?	Hey, congratulations on completing the semester! You've worked very hard this semester. What are your plans for the Winter Break?	unigo.com? They have many different scholarships available to students to apply for, I would give it a try if you have		Hey, Just wanted to remind you that we have a meeting on Looking forward to hearing from you!	Hey, we are having ourevent on Looking forward to seeing you there!	Hey, is there anything you need from me? Do you have any questions that I can answer for you? Just checking up on you!

Help for Summer Melt

- May For High School Seniors encourage major and degree exploration.
 - Typical Text Messages
 - Congratulate all of the seniors for graduating and moving on to the next chapter of their lives. Also encourage all the other students that moved up a grade that they are almost there!
 - Frequently Asked Questions
 - May I use my scholarship for summer classes? Yes and No. You can use your Florida Prepaid scholarship for summer courses, just not your first summer of your Freshman Year, because your scholarship is not activated until the fall.
 - Possible Roadblocks
 - One might be that many students have not applied for scholarships, and the time is winding down on the available funding that is out there. So encourage students to take the summer to start really hitting the scholarship search engines hard if they have not already done so.
- ▶ June For College students encourage internship and job outlook exploration.
 - Typical Text Messages
 - Reaching out to any Alumni that are taking summer courses and wishing them good luck and letting them know that you are there for support.
 - Frequently Asked Questions
 - I already have a Florida Prepaid account from my parents and grandparents, can I use both at the same time? No, one may only have one Florida Prepaid account attached to their social security number at a time. So therefore, one must use up all of one prepaid (preferably the one from Take Stock in Children) and then switch their SS Number back to the other account after one has been used up.
 - Possible Roadblocks
 - Some students may still have not yet applied to a college, or their test scored may not be up to par, so work closely with these students to make sure they are not left behind.
- July Preparing incoming freshman for their first semester in college and solving minor issues for Alumni in Summer classes.
 Typical Text Messages
 - Send out reminders about Freshman Orientation and Dorm Checklists for those going away to school.
 - Frequently Asked Questions
 - Can I use my scholarship for things other than tuition like books, room & board, transportation, etc.? No, unfortunately the Florida Prepaid Scholarship that we give to our students is Tuition Only. However, we do have other small scholarships available for students to help out with the cost balance after their Florida Prepaid is used.
 - Possible Roadblocks
 - Many students never properly budgeted for the true cost of college and may be struggling to make ends meet before school even starts. Direct them and guide them on the right path by working with their Financial Aid Office and Florida Prepaid.
- August Have Take Stock Alumni Ambassadors chosen and have them introduce themselves to their fellow peers. Attend and present at student workshops. Encourage seniors to start applying for Colleges. Monitoring student class schedules. Aid Alumni in finalizing Financial Aid Packages, suggest that students explore different extracurricular opportunities and organizations on campus.
 - > Typical Text Messages
 - Make sure Alumni have been notified of who their Ambassadors are on Campus. Welcome freshman to their first semester, and reach out to see if anyone is having issues with enrolling or with their scholarship.
 - Frequently Asked Questions
 - Has Florida Prepaid paid my tuition yet? Inform Alumni FPP won't pay until they receive invoice from school. Possible Roadblocks
 - Alumni at this point will have a variety of different roadblocks. Just be prepared to offer any assistance or advice you may have during this month because it is a big one for issues and concerns with our Alumni.





WHAT IS SUMMER MELT?

"The tendency of some students who paid a deposit at a particular college or university to instead attend a different institution, usually presumed to be of comparable quality."

"When seemingly collegeintending students fail to enroll at all in the fail after high school graduation."

WHO MELTS? 10 - 40%

of college-intending students fail to enroll in a university the fall after graduation.

Summer melt impacts students across the socioeconomic spectrum, but the rate is

disproportionately high for low-income, first-generation college going students

WHY DOES SUMMER MELT MATTER?

Recruiting students is expensive!

\$118 Two-Year Public Institution

\$578 Four-Year Public Institution

\$2,232 Four-Year Private Institution

WANT TO

Check out the recording of our Freeze Summer Melt Webinar

WHY DOES SUMMER MELT HAPPEN?

Lack of campus connection



Lack of support and knowledge of enrollment process

Waitlist releases

Difficult decisions need to be made (financial aid, housing, courses)

Anxiety about leaving home, incurring debt

Fiscal and psychological doubts

Financial reality sets in

WHAT CAN WE DO?

INVOLVE YOUR STUDENTS

- Peer-to-Peer Programs
 Student Ambagada
- Programs
- Transition Committees

IMPROVE COMMUNICATION

- Go Mobi
- Real-time Messaging
- Build Community Earlier



MAKING A CHOICE: Two-Year VS. Four-Year Degree



7



PLANNING OUT THE NEXT FEW YEARS OF YOUR LIFE? WHY NOT START HERE.

Community Colleges vs. Universities Which one is right for you?

Things to think about:

- Academic Quality
- ☑ Cost of Tuition
- ☑ Student Campus Life
- ☑ Flexibility
- Location
- ☑ Class size
- ☑ Transferring Credits
- Other Learning
 Opportunities

Two-Year vs. Four-Year

Congratulations! You've made it (almost) through high school. Now all you've got to do is plan out the next few years of your life. When it comes to choosing your next educational step, you'll need to think about how much of a time and money investment you're prepared to make as well as what kinds of jobs you can see yourself holding in the future. To help you figure out where your next move should be, here's a short breakdown of the pros and cons of two- and four-year colleges.

Two-Year Colleges

Although four-year schools get all the hype, many high school graduates head right to a two-year institution. Looking at the facts, it's no surprise why. Cheaper, quicker, and highly vocational, two-year schools offer students the chance to start their careers sooner and with less (or no) debt. You can also use a twoyear school as a launching point to start earning a bachelor's degree.

Two-year colleges (Community Colleges) used to have a reputation of being less academically serious than traditional fouryear universities. But a lot has changed in the world of community college. Most importantly, academic standards have risen, as have the qualifications of the teachers. Students looking to go directly into a trade or technical vocation, those with blemished high school transcripts looking their way into a four-year school, and students who simply want to save money on their general education courses before transferring to a more expensive four-year institution.

Four-Year Colleges

Get ready to make an investment. Students who put the time and money into a four-year education will reap the benefits throughout their lives. Though four-year schools require twice the amount of time as two-year schools AND three times the tuition, they offer students on- and off-campus learning opportunities you simply can't find anywhere else.

Student culture and campus life is one area where large universities will always have community colleges beat. Most community colleges don't invest as much in campus facilities, athletic programs, and student clubs/organizations. That makes it more affordable, but many students feel the need to have "the college experience", which includes living in student dorms and participating in campus life.

SUMMARY

Completing your general education requirements at community college has several advantages over a four-year university. You will pay much less money to attend smaller, more flexible classes that provide the same quality education. You will miss out on some aspects of "the college experience", but you will avoid a good chunk of student debt in the process.

If you are dead set on attending a traditional university and have the financial means, it can be a rewarding experience that you'll never forget. But if you want to get a good education and save money, you should explore community colleges in your area.

Most people attend a two-year community college to fulfill their general education requirements and earn an associate's degree. This includes classes that focus on college-level reading and writing, mathematics, science and social science. These general credits can then be transferred to a four-year college to earn a bachelor's degree.

Knowing Your Degrees

Before you can know what degree is right for you, you must first understand what it is. An academic degree is the state of recognized completion of studies at a school or university. A diploma is generally issued in recognition of having satisfactorily completed the prescribed course of study.

It is important to know the value and meaning of the degree you are working towards. The specific degree awarded may vary depending on your school and area of study. Below are basic descriptions of the major degrees awarded.

Associate's Degree

Is awarded for successfully completing a course of study at a two-year college. It is designed to prepare students for progress toward a Bachelor's degree entry into the workforce. They include: Associate in Arts (AA) Associate in Science (AS) Associate in Applied Science (AAS)

Bachelor's Degree

Is awarded for successfully completing an undergraduate curriculum at a four-year college or university. It requires completing 120 college credit hours, meeting the College Level Academic Skills Test (CLAST) or the alternative, and completing any other degree program requirements. They include: Bachelor of Arts (BA) Bachelor Of Science (BS) Bachelor of Applied Science (BAS) Bachelor of Fine Arts (BFA)

Master's Degree

Is awarded for successfully completing a graduate curriculum at a four-year college or university. Admission normally requires holding a Bachelor's degree, although relevant work experience may be considered.

Doctoral Degree

Is the highest college degree awarded. It takes approximately five years to complete and requires completing a course of study, original research and a written publishable thesis.

Certificate Programs

Are not considered college-level degree programs. They relate to a specific employment area and usually take one year or less to complete. They include:

Career and Technical Certificate (CTC) College Credit Certificate (CCC)

In an economy that increasingly rewards specialization, more and more institutions are offering certification programs, typically a package of five or six courses, for credit or not, taken over three to 18 months. Some cost a few thousand dollars, others much more.

There are many degrees out there, but they are all very specific to the type of career you want. Many careers require a 2-year degree or technical certificate. Others require a 4year Bachelor's degree. Some professions, like law or medicine, call for an advanced graduate degree, such as a Master's or a Doctoral degree (the highest degree).

Keep in mind

Some Florida colleges (previously known as community colleges) offer Bachelor programs through partnerships with the state universities or an accredited private college or university. In addition to these partnerships, several Florida colleges offer their own Bachelor's degrees in selected program areas for which there is a high need for employees (i.e., teaching, nursing, and information technology).

WHY NOT?



Invest in your future.

In today's economy, higher education is no longer a luxury for the privileged few, but a necessity for individual economic opportunity and America's competitiveness in the global economy. At a time when jobs can go anywhere in the world, skills and education will determine success, for individuals and for nations. As a result, college education remains the best investment a student can make in his or her future.



Go places.

Use your college days as an opportunity to explore your options. These next few years will give you an idea of what career path fits you best. Take advantage of the various opportunities to travel and learn while building a brighter future along the way.



Ask questions

Whatever you don't know, find out. There are millions of people that have been in the same spot that you're in, so why not use them as resources?



Undergraduate & Certificate Programs

What Is a College Certificate Program?

College certificate programs offer you an alternative credential to the lengthier undergraduate degree programs. The coursework of such programs tends to be compressed, focusing almost entirely on a specific topic.

College Certificate Programs

College certificate programs are designed to offer you the opportunity to refresh, pick up or master a subject skill at the postsecondary level. Certificates are offered at both the undergraduate and graduate level. A certificate program will typically require fewer credits and take less time to complete than an associate, bachelors, master's or doctoral degree program. In some cases, the credits earned in college certificate programs may be applied or transferred to degree programs if you later decide to continue your education.

If you already hold a degree in a particular field, you may choose to pursue a certificate program in the dame field in order to gain knowledge related to your career. If you don't have a degree or are seeking to change careers, a certificate program may be a good way to complete occupational training.

Important Facts About College Certificate Programs

Prerequisites: Varies, depending upon program of enrollment; undergraduate certificate programs may require a high school diploma, or equivalent.

Online Availability: Fully for select programs

Possible Careers: Administrative service manager, fashion designer, claims adjuster, gas plant operator, loan officer, building inspector, sales representative, editor, budget analyst, insurance underwriter, personal financial advisor

Continuing Education: Licensure or certification requirement varies by career; cosmetologist are required to be licensed in order to practice.

Curriculum

The curriculum of a college certificate program depends on the field being studied. Most certificate programs differ from degree programs because the curriculum focuses on one particular subject area. This allows you to effectively learn a particular skill or body of knowledge in a relatively short amount of time, usually about a year or less. Most certificate programs won't require you to complete general education requirements outside the focus of your field of study.

College certificate programs are offered in many areas of study including:

- Forensics
- Management
- Environmental studies
- Homeland security
- Gerontology
- Graphic Design
- Property management
- Accounting
- Computer-aided design
- Arts administration

Flexible Programs

You may enjoy flexibility in attending classes when you're enrolled in a college certificate program. A number of schools offer courses in their certificate programs during evenings and weekends to accommodate the schedules of non-traditional students and working professionals. Additionally, a number of certificate programs may be completed entirely online, allowing you to complete coursework and your assignments when your schedule allows.



WANT TO SAVE SOME MONEY? CHECK OUT YOUR OPTIONS OF EARNING A COLLEGE CREDIT CERTIFICATE AND DECIDE IF IT'S RIGHT FOR YOU AND YOUR FUTURE!



[Find your passion]

If your passion is in Forensics or Law Enforcement, many colleges in Florida offer certificate programs in which students will gain an understanding of the management and administration of Law Enforcement and Security Operations as well as a working knowledge of the fundamentals of criminal and private investigations.

FINANCIAL AID RESOURCES



FAFSA Deadline for 2018-2019 & Why You Should File

By Mollie Allen

Who Should File the FAFSA[®], What You'll Need, and When to Start?

The FAFSA can be confusing, but it's a must if you're looking for federal student loans, as well as many grants and scholarships from federal and state governments and colleges. Even if you think you won't qualify for financial aid, it's a good idea to file. Many people who think they won't qualify actually would, and they leave millions of dollars in grant money unclaimed because they didn't file. With that in mind, here's a quick breakdown of the "five Ws" for the 2018-2019 school year.

First, make sure you are filing the FAFSA for the correct year. <u>Looking for information on the</u> <u>2019-2020 FAFSA?</u>

WHO should file the FAFSA?

All college-bound high school seniors and returning college students should file the 2018-2019 FAFSA. This applies to both dependent and independent students. You don't need to know which school you will be attending to file. List the colleges you're applying to on the FAFSA when you file. You can always edit your list later by simply logging in to your account.

WHAT do you need to file the FAFSA?

Filing is easier if you have gathered everything you need before you get started. If you are a dependent student you will need the following information for yourself, as well as your parents. If you are married you will need this information for your spouse also.

- Social Security Number (or Alien Registration Number if you are not a US citizen)
- Student's driver's license (if applicable)
- Tax return for you (and your parents, if applicable) from the prior-prior year. For the 2018-2019 FAFSA, this is your 2016 tax return.
- Bank statements, records of investments, and records of untaxed income (such as veteran's non education benefits and child support)

- An FSA ID to electronically sign the form (students and parents will each need their own FSA ID)
- **NOTE:** The IRS Data Retrieval Tool (DRT) can make obtaining accurate tax information easier. The tool is expected to be reinstated for the 2018-2019 FAFSA. However, there are some stipulations on who is eligible to use the DRT, so it's still a good idea to have the information on hand.

WHEN should you file the FAFSA (what is the FAFSA 2018-2019 deadline)?

The 2018-2019 FAFSA is available for filing on or after October 1, 2017. The deadline for the 2018-2019 FAFSA is midnight, Central Time, June 30, 2019. The earlier you file, the more grant money you are likely to receive (up to twice as much). Filing early also helps to ensure you don't miss FAFSA deadlines for state and college aid, which may differ from the federal deadline. You can find state FAFSA deadlines at https://fafsa.ed.gov/deadlines.htm. For a specific school's FAFSA deadline, contact the college directly.

WHERE do you file the FAFSA?

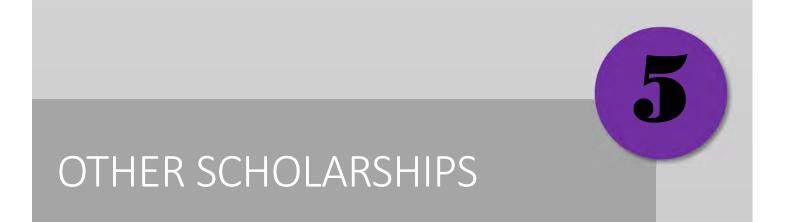
The FAFSA is available for filing online at <u>https://fafsa.ed.gov</u>. The FAFSA is always free to file, so be wary of websites mimicking the federal site or requesting a fee. Filing online can greatly speed up the review process and allows you to list up to ten potential colleges (you can only list four on the paper version of the FAFSA).

If you prefer to file your FAFSA the old-fashioned way, you can request a paper FAFSA (call 1-800-433-3243 or TTY 1-800-730-8914 to request) or complete the fillable PDF FAFSA, but know that your application will take longer to process if you do it this way.

WHY should you file the FAFSA?

When you file early, you will likely receive information on how much aid you qualify for before you receive admission notifications from colleges. This can help you decide how much you can afford, and which school will best meet your needs, both academically and financially.

Also, people tend to underestimate how much need-based aid (aid based on income and financial situation) they are eligible for, and overestimate how much merit-based aid (aid based on academic performance) they will receive.





Applying for Scholarships

When it comes to paying for college, put applying for scholarships at the top of your priority list. There are many scholarships out there, regardless of whether or not you're a superstar student or athlete. Every little bit counts, so don't discount even seemingly small scholarships.

Here are a few tips to keep in mind when seeking scholarships:

Make the time. Determination pays off with scholarship applications – especially since its money you don't have to repay. So make your applications part of your weekly routine, and apply for as many as you can.

Check Online. Visit Tuition Funding Sources at **tuitionfundingsources.com**, a free scholarship database with more than 7 million scholarships totaling more than \$41 Billion to help pay for college. Best of all, the scholarships are available for any students, ones planning for college, already there, or working toward another degree.

Talk with the Financial Aid Office. If you already know where you're attending college, or you are already enrolled, see if your school's financial aid office can assist with your scholarship search as well.

Sometimes it's who you know. No matter if you are in High School or College, most students get involved in an

organization or two during their student journey. Check with any organizations you're affiliated with, either as a volunteer or member – some may offer scholarship opportunities. Also ask your parents if their workplaces or your workplace if you're working, offers any scholarships.

Master the essay. Application committees are looking for what sets you apart. So hone in on your own inspirational qualities and craft your essays around them.

Little amounts add up. For every \$20,000 prize, there are thousands of smaller awards that receive far fewer applicants. Seek out all possible options regardless of amount – it all adds up.

Scholarship Websites

The following sites are just a few of the many scholarships sites on the Internet. There are many more! Invest the time to search the Internet for college scholarships. Be sure to apply early and to remember that every dollar and cent count! Happy Scholarship Hunting!

<u>www.finaid.org</u> Financial Aid, loans, scholarships, military aid

www.niche.com Explore colleges, rankings and scholarships/resources

www.free-4u.com Scholarships, fellowships, internships, religious & minority scholarships

www.blackexcel.org African-American scholarships, minority scholarships, HBCU information

<u>www.fastweb.com</u> Scholarship application guidebook

www.unigo.com Read college reviews, get matched to schools, find scholarships & more <u>www.bigfuture.collegeboard.org</u> Help with finding a college, paying for it, and making a plan

www.collegescholarships.org Scholarships and information on financial aid, loans, and grants

www.floridastudentfinancialaid.org State of Florida Office of Student Financial Assistance

www.studentaid.ed.gov U.S. Department of Education helps you prepare for & fund education

www.ed.gov/students U.S. DOE's student website offers info about grants and scholarships

www.scholarships.com Search over 2.7 million scholarships and grants

www.cappex.com Scholarship search and college decision resources

www.unigo.com College matching and school reviews

www.scholarshiphunter.com Scholarship search gateway

www.scholarshipmonkey.com Scholarship search gateway

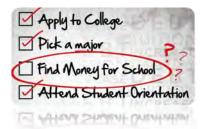
www.scholarshipamerica.org Financial Aid and scholarship information

<u>www.collegeview.com</u> Search for colleges, financial aid, majors, campus life, etc.

www.collegeanswer.com Website for college planning sponsored by Sallie Mae

www.petersons.com College and scholarship search site

AVOID SCAMS!! Be cautious of companies who offer to do the searching for you if you pay them a fee. Follow this rule: **You never pay money to get money!!** Only you can fill out the applications using your personal information. Earning scholarship money takes time, dedication, and persistence. The reward for all of your hard work could be enough money to pay for college without having to use a dollar of your own! It is well worth the investment of your time.



SCHOLARSHIP LIST

Scholarship Name	Special Requirements	Deadline	Date Submitted	Award Date	Scholarship Contact
		1	1		

Take Stock in Children Scholarship Info

Scholarship Equivalency

If you take 12 Credits at a **State College**... 12 Credits will be deducted from your Florida Prepaid Scholarship

If you take 12 Credits at a **University**... 15 Credits will be deducted from your Florida Prepaid Scholarship

To KEEP Your Scholarship

- 1. Make sure your College has a copy of your Florida Prepaid Letter
- 2. Make sure to stay in touch with us every semester and send us your grades & schedule. Also let us know about how life is!
- 3. Make sure to fill out the Florida Prepaid Survey online each year. https://www.floridaprepaidcollegefoundation.com/survey/



Take Stock in Children Alumni Ambassadors Palm Beach County

The Take Stock Alumni Ambassadors (TSAA) are a group of Take Stock in Children Alumni that are currently enrolled in a college or university that represent our organization by exemplifying the values of mentoring and support. Through various events, service projects, and meetups, the Ambassadors create a sense of pride, spirit, and lifelong connections with the Take Stock in Children family. Serving as a liaison and contact among current and future students of their particular college, the Ambassadors help guide, encourage and bring together our scholarship recipients like never before. There are 2 Ambassadors stationed at each college or university. Ambassadors act as a first point of contact and a peer resource for other Take Stock in Children (TSIC) students that are transitioning to their college. They are also official co-hosts for Take Stock in Children Alumni events, service projects, and programs. They help generate and plan at least one of these per semester, for a total of at least 2 events per year. During such projects and functions, the Ambassadors meet, greet, and interact with all guests including any alumni, parents, speakers, or staff. As an official representative of Take Stock, they also help facilitate any activities, giveaways, or presentations at such functions as needed.



TAKE STOCK ALUMNI AMBASSADORS

The Take Stock Alumni Ambassadors (TSAA) are a group of Take Stock in Children Alumni that are currently enrolled in a college or university that represent our organization by exemplifying the values of mentoring and support. Through various events, service projects, and meetups, the Ambassadors create a sense of pride, spirit, and lifelong connections with the Take Stock in Children family.



Sheyla Ramirez PBSC



Mia Kaisen PBSC



Daofca Francillon UCF



Kylee Arthurs UCF



Ana Ramirez FAU



Tamana Akthar FAU



"The best way to find yourself is to lose yourself in the service of others." - Mahatma Gandhi

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Angela Ramos PBSC



Marvens Calixte PBSC/FAU





Lynn-Caelle Valere UCF



Annia G. Asse UCF



Vishana Ramnath FAU



Rebecca Natalus FAU





TEXTBOOK RESOURCES



How and Where to Find Cheap Textbooks

TRICK OF THE TRADE

Textbook prices have risen over 1,000 percent since 1977. Why? Because roughly 80 percent of all college textbooks printed are published by around five big companies, which together compromise a sort of publishing cartel that can raise the prices of textbooks without any pushback from buyers. They know that students are a market that has to buy whatever textbooks professors assign for their classes, so they can (and do) jack up prices without much loss in revenue. It's pretty messed up, but you don't have to play their game! With a little bit of extra effort and careful shopping, you can save yourself a bundle on textbooks this semester, and to help you do that, we've put together this quick reference guide on how and where to get cheap textbooks online. Here you'll find not only the best websites to snag your books on the cheap, but also a few tips, tricks, and tools that'll save you time & money. We all know college students love to save both of those things!

Best websites for buying used books

If you're going to be using a book for more than one semester, it's probably a good idea to purchase the book outright and keep it for as long as you need it. This is best for books that you'll be keeping for a while — i.e. long enough that renting for that amount of time would end up being more expensive. You can buy books practically anywhere, and you'll probably want to shop around, but generally speaking, the best places to buy new and used textbooks are:

Amazon

Amazon usually has a great choice because of sheer volume. You'll find tons of resellers.

Half

Half has been selling used books for well over a decade. It has a huge selection & great prices

. SlugBooks

Slug compares prices from dozens of major booksellers and lets you know the best prices.

BigWords

This one is like SlugBooks, & compares many different sites to help find the cheapest books.

Student2Student

S2S makes it easy to find students on your campus that are selling books you need.

Best websites for renting books

If you only need a book for one semester (or less), renting your books instead of buying them can save you a boatload of money. Dozens of book-rental services have popped up in the past few years in response to rising textbook prices, and now students have tons of options to choose from. Here are a few of the best ones:

Chegg

The undisputed king of textbook rental. They've got a huge selection and pretty decent rates!

Amazon Textbook Rental

This is Amazon's response to Chegg's success, it offers competitive rates.

Barnes & Noble Rentals

B&N also runs a textbook rental service. Good selection, OK prices.

Packback Book

Rents you e-books instead of physical ones, & also offers one-day rentals for books!

Bookrenter

These guys offer free shipping both ways on any order over \$25, which is great.

Best ways to borrow books

Borrow'd

This is an app and it lets you borrow or rent textbooks from your friends and classmates, instead of giving your money to a big company like Chegg or Amazon.

Your city/university library If you only need a textbook for a couple weeks, just reserve it and check it out from your university's collection. Even if your school or city doesn't have the particular book you need, many universities have interlibrary loan agreements with other organizations, allowing you to borrow books from other libraries nearby. Ask your librarian about it!

QUICK TIP

Sometimes it is best to ask your professor how often textbooks will be used. It may be easier/cheaper to share with a friend for the semester!

Helpful Hints for Reading, Analyzing, and Studying College Textbooks

 Read your textbook assignments in an environment with the fewest possible distractions.

2. Manage your time. You are less likely to absorb what you are reading if you are rushed, or if you are constantly stopping and starting.

3. Read the material out loud. The reinforcement of hearing the text, in addition to reading it, can make a big difference.

4. If the teacher provides a study guide, read it before you begin reading your textbook. This will help you to identify the key points your instructor is looking for.

5. Read the learning goals & objectives first to give you an idea of what to look for while reading.

6. Review the questions, discussion questions, & exercises at the end of the chapter before you start reading. This will help you differentiate between major details & minor details in the text.

7. Read the chapter summary before you read the chapter. This will help you determine whether or not you've learned the major points the author intended for you to learn.

8. Read the key terms and definitions before you begin reading. This will save you the time of having to look up definitions while you are reading.

 Pay close attention to chapter subheadings. They are useful in helping find the main idea.

10. Review visual aids (charts, graphs, pictures, etc.) before you are made to refer to them. Then, you will have a general idea of what the author is talking about when he/she discusses the visual aid in the text.

11. Break the reading assignment down into workable sections. If you try to tackle the entire reading assignment at one time, you will be overwhelmed.

12. Ask yourself these questions when reading: What is the author talking about? What is the point he is trying to make? What information supports what I feel is the main idea?

13. Remember, reading is an ACTIVE process. You must think while you are reading in order to retain information.

14. Take notes. Lots of them.

15. Stop occasionally and "re-create" what is happening in your mind (useful especially in social science textbooks).

16. Don't wait until the night before the test or homework assignment to read the textbook. Pace yourself so you can get the most out of every word you read.

"Books are the quietest and most constant of friends; they are the most accessible and wisest of counselors, and the most patient of teachers."

— Charles William Eliot





STUDY SKILLS AND TIPS



Eight Tips for Successful Studying by Patricia Gorden Neil



Learning to study effectively ranks high in importance for college students. Up to 33 percent of incoming freshman don't know how to study effectively, meaning that while they made the assignments, do the problems and review before exams, they won't be able to apply what they've learned appropriately. Unfortunately, many students don't realize that they don't study effectively, and they assume that the study habits they formed in high school will see them through college. If you don't do well on the first tests in any of your classes, that's a sign that maybe you haven't learned how to study well in college level classes. Your best bet, in this case, is to head for the college's academic resources center and sign up for a workshop or a class on studying effectively.

We've put together some tips to point students in the right direction when it comes to studying so that they learn the material at hand. See if any of these tips can help you learn to study better and more successfully.

Block of Enough Time

For each hour you spend in class, you'll need to devote two to three hours outside of class for study. In contrast to what you did in high school, that is, spending five or six hours in class each day, in college, you may spend three hours per week in class, but most of the learning happens outside of class during your study hours. It's up to you to set aside enough time to study for each of your classes. If you're taking 15 credit hours a semester, you'll need to put in 30 to 45 hours' worth of studying time a week. That's a lot of time, but it is central to doing well in college.

Set Mini Deadlines

Check your class syllabus and note when you have a big test or a paper due. Count backwards from that date and schedule time each week to study for the test or research and write part of the paper. By creating mini deadlines, you'll ensure that you have done all the work you'll need to do to ace the test or write an A paper. This is known as reverse engineering your bigger projects. By breaking down the bigger project, test or paper into smaller goals, you'll get it all done step by step in time for the due date.

Take Breaks Often

Research studies show that people can concentrate intensely for about 45 minutes at a time. After that, they get tired and can't focus further. Set up your study time so you put a good 45 minutes focus on studying, then take a 10 to 15 minute break. Get up, stretch, walk around and get a drink of water. When your break is up, head back to your studying.

College level learning requires your active engagement. You can't just do the reading assignments and leave it at that. You have to actively participate by underlining, making notes and questioning what you've read. You need to connect new material to what you learned last week to make it into a cohesive whole. Active reading and note taking keeps you engaged and thinking about the material. Many college professors assign homework, but they don't pick up and grade every assignment. Homework, even ungraded, helps you to learn the subject, so do all homework whether it will earn you points or not. You'll end up with a better understanding of the topic, which is the whole point of the exercise.

During class

Attend all your classes. You'll still miss a few most likely, but make it a point to attend all classes. Again, apply the active learning principles: sit near the front, take notes, ask questions and join in discussions. Learning requires your engagement in the subject. You'll be surprised that something you thought would be boring becomes interesting when you start to engage the material. If you do miss a class, ask a class friend if you can borrow their notes. Something from that classes' discussion period could end up on the final exam.

Assistance Outside of Class

If you're not quite getting a concept, show up at your professor's office hours and ask for help. Most professors enjoy working with their students and helping them when necessary. Working with your professor can help you understand the material better, and it might also lead to an enjoyable friendship. Don't be shy, just go. There may be other opportunities for further learning outside of class as well. If workshops or tutorials are offered, take them. It might help clarify something you didn't quite understand or it might offer an opportunity for you to explain a concept to a classmate. Studies show that we retain 95 percent of what we teach to others. By explaining a concept to someone else, you'll have to have extra clarity on the material yourself.

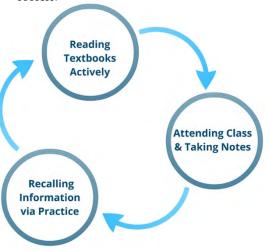
Make an Outline for Every Class

Creating your own outline of a class allows you to pull all the material together into a cohesive whole. Doing this will move the material from your short term memory into your long term memory. You'll be able to synthesize the material and understand better how it all fits together. Making an outline also helps you plug information into where it fits in the outline, allowing for easier studying later for the final. Begin making your outline using the class syllabus or your textbook's table of contents. After each class, add your class notes into your outline. You'll have to think about how to fit them in, but that's part of the active learning process.

Test Your Knowledge

Give yourself practice tests. Most textbooks provide quizzes at the end of a chapter. Take them, and write out your answers as if it were a real test. The act of recalling information to answer the questions and writing down anchors the material deeper in your memory. Self-testing is one of the keys to active learning. The more you actively think about the material at hand, the more you will remember it. Review and test what you've learned frequently, rather than waiting until just before the midterm or final.

Use these tips to start studying effectively right from the start. It isn't enough anymore to simply read, memorize and cram the night before. For college level learning, you have to engage your brain and participate in learning material. Hopefully, this will set you on the right path and make your college days a success.



50 Amazing Online Study Resources for College Students

Studying for an undergraduate degree can be one of the most painstaking yet rewarding experiences of your life. While the decision on what to study and where can be immensely difficult to answer, there are easy answers to some of college's toughest guestions.

Because studying for a degree shouldn't be as hard as it sounds, we have collected 50 amazing online study resources for college freshmen. They can help you tackle everything from entrance exams to complex mathematical questions.

Spark Notes

Made with the student in mind, there is tons of study help here. They come in the form of notes, test preparation, and more. The site also has loads of distractions such as college blogs and videos.

Grade Saver

Are you one of the thousands of students that didn't get accepted into Harvard? At this site, you can still study like a Harvard student by checking out guides written by them. In addition to online and in print study guides, you can also get essay writing help.

Cliffs Notes

The little black and yellow guides were for the older generation. Now you can visit the official site for Cliff Notes and get all sorts of online help. There are a variety of subjects from literature to math and even test prep.

Pink Monkey

There are over 400 guides to help students of all levels study here. They include notes, reviews, and more. There are also message boards with more help.

Hippo Campus

This site aims to teach with the power of digital media. Stop by to get help on every subject from algebra to statistics. You can even create your own custom study page.

Study Guide Zone

Get study guides from literally A to Z here. They have special guides for everyone from business students to medical. College freshmen will especially appreciate the undergraduate test study guides.

Study Guides and Strategies

The serious student will enjoy this site. With

no frills, it contains guides to both studying and learning. You can even choose which language you would like to study in.

How to Study

Need study help on how to study? Then stop here to learn to make the most of your brain power. They even have a special section for college students.

eNotes

Along with the usual tools, this site offers discussions on studying along with the option to send in a question to the community. Choose from literature, history, math, and many other subjects to get the usual guides.

Shmoop

Study just like teachers do on this site. They have homework resources, test prep, and even their own point system. You can also get teacher's editions here.

Heralded as one of the best ways to study, use these online study resources to make and view flashcards.

<u>Quizlet</u>

Thousands of users come here every day to create and share flashcards. Stop by to get them in every subject from languages to professional careers. They also have a mobile app.

Study Stack

In addition to flashcards, you can also get other similar study tools here. They include matching games, crosswords, hangman, and others. There is also a special option for Facebook.

Brain Flips

They bill themselves as the "world's smallest flashcards." Take on the challenge by checking out the very latest additions on the homepage. You can also sift through the already created decks and even options for business.

Flashcard Exchange

Stop here for web-based flashcards. Over 400,000 have done so to add the database of over 40 million. You can also get flashcards especially for iPhone or Android.

Flashcard DB

These free flashcards offer spaced repetition for better learning. They even offer two styles: the Leitner System and Graded Space Repetition. You can also check out their blog with more.

Flashcard Machine

The most recently created flashcards are listed on the right hand of the page as well as the top contributors. The ability to use images in flashcards is also helpful. New features include the ability to save study sessions and create files.

Cue Flash

See which topics are the most popular with a visit here. Current ones include sociology and U.S. History. The virtual flashcard system also allows you to share with your friends.

Cramberry

Use this site to "study less, remember more." A registration helps you create and share online flashcards while still accessing their database. They also have an app for iPhone and iPad.

Study Perfect

Sick of all this sharing? Then stop here to download software to make your very own flashcards from textual to graphic. They even offer a free trial.

Personal Educational Press

If you just need a simple flashcard creating tool, stop here. They allow you to easily create your very own flashcards for languages, math, and more. Simply create and print.

Use the below to help you study literature, poetry, and more.

Free Book Notes

They have meticulously scoured the web to track down and index free book notes, cliff notes, study guides, book summaries, chapter summaries, and analysis. Get the top 50 book titles with a visit, or use the search to find your work.

Book Rags

Both students and teachers will enjoy the study guides and lesson plans available here. The left hand column has the newest and most popular guides available with a click. You can also use the site to get quizzes, essays, and biographies.

Novel Guide

They are a premier free source for literary analysis on the web providing study guides as an educational supplement. Tools include literature profiles, metaphor analysis, and other fancy guides any college freshman could use. There is even a short video to show how to use them to the fullest.

Bookwolf

Get a whole study resource for free here. They have tons of book notes with many new ones being added on a regular basis. There is also help for the SAT, ACT, and GRE.

Cummings Study Guides

All the world's greatest literature can be studied here. They have special study guides by author such as Shakespeare and Edgar Allen Poe. There are also plays, poems, essays, and more.

The Best Notes

In addition to the regular book notes, they also offer chapter summaries for those who don't want to read the whole thing. They have an index from A to Z of all the titles they offer, along with the newest on the homepage. You can also check out the 60 most popular in the right hand column.

About Poetry

A little different from the above, this is more of a blog than a study site. However, Margery Snyder and Bob Holman have tons of poetry expertise to be found on here. A few must reads include "Summer Poems" and "Memory and Nature."

Bibliomania

You can both read your work and get study guides all on one site here. They have over 2,000 classic texts, as well as notes, author bios, and more. There are also reference books and religious texts for the viewing.

Greek Mythology

If studying the Greek gods, stop here for help. They are a comprehensive database of every god, creature, and myth in the Greek world. You can even check out creative study tools such as family trees and recipes.

Today in Literature

Now that you've read all these works, what to make of them? Stop by this leading publication to get expert analysis on many recent and classic works. You can also subscribe to get their newsletter with more.

One of the most challenging subjects in college doesn't have to be with the help of these online study resources for math.

The Math Forum

This online study tool is provided by Drexel. They have problems, puzzles, online mentoring, research, and much more. You can also ask Dr. Math, get problems of the week, and other tools.

Paul's Online Math Notes

He is a math teacher at Lamar University.

However, you don't have to be one of his students to get the many useful math notes, which are a must for college freshmen. They include an algebra cheat sheet, trig cheat, and others.

Purple Math

If algebra is what you're facing as a freshman, try here. They write their lessons with the student in mind and include quizzes, worksheets, and more. There are also forums where you can ask and answer questions.

AAA Math

Stop here for a comprehensive set of interactive arithmetic lessons. Choose by subject from algebra to statistics and many in between. There are also similar sites for other study areas.

Math.com

All sorts of math help for all sorts of students is featured here. Hot topics currently include fractions, exponents, and percentages. You can choose math help by level.

College Board

This site has loads on what to expect from college. In a special section for math, they describe the description of the college mathematics exam. You can also download study guides and get other online resources.

Math Help Forum

Still need help on math? Then stop here to get loads of help from this active, online community. Topics include pre-university and post-university math.

Calculate for Free

Got math problems but no calculator? Then stop here to get free calculators in math, science, and other subjects. There is an option for mobile devices.

Easy Calculation

Need a specific math calculator? Then it's probably on this site. Choices include ststistics, trigonometry, matrix, and others.

Subnet Calculator

For most college freshmen, this kind of math is too soon. For the other kind, there is this calculator that can do complex math. There is also a guide on how to use it as well as other calculators.

These online study tools have even more for college freshmen.

Project Gutenberg

Need a book but don't want to travel to the library? Stop by this humungous database to see if the book is public domain. You can download it with a click, read it online, or even get options for Kindle.

Bartleby

Similar to the above, they also feature public domain books. However, their focus is exclusive to prominent works of literature. They also have Harvard Classics and other popular series.

Merriam Webster

In the olden days, a copy of the latest version of this dictionary was required to be in every college freshmen's backpack. Now you can visit the site to look up the word of your choice. There are even trends and words seen on screen.

Dictionary.com

Similar to the above, you can find loads of words here. There is also a thesaurus, flashcards, and more. Audio pronunciation is also a key feature.

Encyclopedia.com

Instead of going to your local library, use this site to look up a term online. They search over 100 encyclopedias, dictionaries, and more to bring you the answer. They also have current events and news.

Encyclopedia Britannica

If you still need the word of an in print encyclopedia, but online, check here. It is the official site of Encyclopedia Britannica. There are loads of options such as for math, science, and even children.

The Literary Encyclopedia

Did you read something in a work of literature but don't understand it? Then stop here to look it up on the online encyclopedia. Do a quick search or check out their newest articles.

<u>Thesaurus</u>

If you need a thesaurus, stop here. The site allows you to type in a word and get loads of synonyms and even a few antonyms. They also have a mobile app.

Blue Letter Bible

If going into college studies for a religion major, stop here to get an online study tool for the Bible. They have charts and quoted, along with many guides. You can also get daily motivations, quotes, and more.

Spanish Dict

If studying or minoring in Spanish, this is the online study tool for you. They have a Spanish to English dictionary and even free video lessons. There are also flashcards and areas to send in your question.

Study Skills are the Key to Success

Listen Actively

Listening is an essential, but often neglected skill.

Move closer to the front - It makes it easier to see, hear, and pay attention.

Focus your attention

- Concentrate on what the speaker is saying, not on plans for the weekends or noises outside the classroom

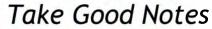
Evaluate what you hear

- Think about what the speaker's words mean and how they relate to what you know about the subject.

Take thorough notes

- It's impossible for even the best of listeners to remember all that has been said.





The better your notes, the better your choices of doing well at exam time.

Know what to record

- Don't try to write down everything that's said, record the speaker's main point in your head. - Listen for key words that tell you what's important

- Copy all information written on the board

Know how to record it

Use as few words as possible, make your own symbols or use common abbreviations
 Leave a wide left margin to add additional notes and questions

- Take notes in outline form, if possible

Review your notes as soon as you can after class

- Highlight the points that seem most important

- Go over your notes at least once a week, this helps keep information fresh in your mind

Attend every Class

- You can't take notes if you're not there



Get involved in Class Discussions

This helps you exchange ideas and polish your communication skills.

Be prepared

- Complete assigned reading before class

Ask questions

-Summarize in your own words what's been said

- This helps you understand what the speaker said and shows the speaker that you heard him or her

Participate, don't discriminate

- Knowing when to listen is as important as knowing when to speak.

Respect other's opinions

- There are many ways to look at the same issue, be open to what others have to say.

Be polite

- Allow others to speak without interruption, and encourage people who seem hesitant to speak to share their ideas.



Budget Your Time Wisely

Your time is valuable. Use it well.

Use a planning notebook or calendar

- Write down all your regular activities (classes, a part-time job, meals, etc.)

- Allow time for sleep, fun and fitness

- Schedule review time before or after each class, if you can

- Try to study the same subject at the same time each day

- Plan time for exams and major projects, and break these big jobs into small steps (1. Find source, 2. Take notes, etc.)

Study Skills are the Key to Success

Make the Most of Reading

It's the foundation of academic success. Eliminate habits that can slow you down

- Don't move your lips, "say" words in your mind, or point your finger

- Train your eyes to look for larger groups of words with each glance - Avoid backtracking

Adjust your speed to your purpose

- Skim material if you're looking for the answer to a specific question - Slow down when you're reading technical material

Expand your vocabulary

- Use a dictionary to learn definitions, synonyms and antonyms

- Learn prefixes, suffixes and roots of word

- Use new words that you learn

Get help when you need it

- Enroll in a reading improvement course, if your school has one

Have a reading strategy

- Preview the material, read the chapter's introduction, headings, subheadings, boldfaced and italicized words, and the chapter summary and any review questions

- As you read pay special attention to main ideas and supporting details

- After you read think about what you've learned and note any question you'd like to ask your instructor

Take notes as you read

- Underline or highlight key points

- Make an outline

- Write a summary in your own words

- Make a map and diagram of the material that shows relationship between the main ideas





Developing good study skills pays off

Ask your instructor what you can expect

- What material will be covered

- What should you concentrate on

- Will the test be mainly objective questions or essays

Look up copies of old exams, if possible

- These may be available in libraries. Old exams can give you an idea of what your exam may be like

Try to predict test questions

- Prepare answers to these questions

Carefully review your notes

- Review any highlighted sections of your text

Improve your memorization skills

- Use flashcards

- Try acronyms; make up a word using the first letter of each word or term you want to recall

- Invent acrostics; these are sentences in which the first letter of each word is the same as the first letter of each word you want to

remember

Break it up, then repeat it again



Write down right away what you don't want to forget

When you first receive your exam, turn it over and jot down everything you want to make sure you remember.

Screen the entire exam

Circle key words and strike through answers you want to eliminate.

Start with what you know

Don't waste time early on struggling with the more difficult questions.

Read the instructions carefully

Misreading or skipping the directions altogether can be a lethal mistake. Slow down and make sure you understand what you're being asked to do.

Change your answers if you know you're wrong

In one study, less than 10% of students made changes that decreased their scores, while 74% made changes that increased their scores.

Plan time for review

When you're finished, go back over all your answers. Look at your work critically, as if you were the instructor. Careless errors can be costly.

Plan your time accordingly

Allocate your time wisely; don't wrestle with one question for several minutes.

Read the questions thoroughly and carefully

Sometimes skipping over a word in the sentence will cause you to jump to a false conclusion.

Ask for clarification

If the exam appears to have an error, or if you have a technical question or a question about the testtaking process, don't be afraid to ask!

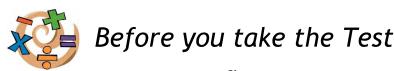
Don't give in to peer pressure

Take as much of the allotted time as you need. Everyone works at a different rate.



Don't Stress about being Stressed!

Feeling stressed and overwhelmed is common for college students. However, there are ways to keep your stress under control. Follow the tips below to keep your stress in check.



Sleep. Power naps are great for re-energizing.

Food.

Fuel your body appropriately. Eat balanced and healthy meals.

Exercise.

Go to the gym or take a walk to release some steam!

Quiet Time.

Stepping out from the crazy college environment for a few minutes can do wonders!

Social Time.

Take some time for yourself, hang out with friends, or watch a movie.

Distance.

It is okay to take a step back and focus on yourself for a little while, especially if your academics are at risk. Help.

Talking with a friend may help to process what you need to do and help you realize that things are actually pretty manageable. **Perspective.**

Balancing college life can be overwhelming. Keep school-work as your first priority.



Many students experience test anxiety. In order to overcome it, it's important to understand its symptoms and causes.

Understanding Test Anxiety



What causes test anxiety?

Lack of preparation: Cramming, Poor study habits, Poor time management, Failure to organize text information
 Worrying about the following: Past Performance, Failure, How friends and other students are doing
 Physical Signs of Test Anxiety

Perspiration, Sweaty Palms, Upset stomach, Tense muscles, Rapid heartbeat, Headache

Effects of Test Anxiety

- Difficulty reading and understanding the questions on the exam

- Difficulty organizing your thoughts

- Difficulty retrieving key words and concepts

- Doing poorly on an exam even though you know the material

- Mental blocking; going blank on questions

- Remembering the correct answers as soon as the exam is over

How to Reduce Test Anxiety Study and learn the material well.

It is better to study in a cooler area than a warmer area so crank up that A.C.!
Use relaxation techniques like taking long deep breaths to relax your body.
Create an efficient study environment by minimizing noise and interruptions
Do not get too cozy—your bed is for sleeping, not studying





Fill-in-the Blank Questions

- Answer the questions you know first.
- Watch for clues. Make sure that your choice fits in grammatically and logically.
- If more than one answer comes to mind, write both in the margin. Come back later and choose the one you want.
- Answer all of the questions.

True/False Questions

- Pay attention to extreme modifiers such as always, all, never and every, which tend to make the statement false.
- Look for any other factors that will make the statement wrong. For the statement/question to be true, the entire question must be true.
- Unless there is a penalty for wrong answers, answer every question.
- Trust your instincts. Don't change an answer unless you are certain it is wrong.

Essay Exams

- Read directions and all questions carefully.
- Jot notes or create an outline alongside each question.
- Decide how much time to devote to each question.
- Start with the easiest question.
- Include factual details (examples) to support your answer.
- Use all of the available time.

Matching Questions

- Read the entire list before selecting a match.
- Look for clues to determine the types of items and their relationships.
- Eliminate and cross out items on the second list when you have a match.

Multiple Choice Questions

- Try to answer the question/statement without looking at the choices first. Then find your answer among the choices given.
- Do not stop at the first possible answer. Read all answers before making a selection, so you can be sure it is the best option.
- If you cannot answer a question within a minute or less, skip it and plan to come back to it later.
- Eliminate or cross out choices that you know are wrong. This will help you narrow down your choices.
- When answering an "all of the above" question, if more than one of your choices is true then it's a strong possibility that "all of the above" is the correct answer.
- Look for grammatical clues to help you answer the question. For example, if the question ends with an indefinite article "an," then the correct response probably begins with a vowel.
- Take the time to check your answer sheet (or Scantron) before you hand it in.

Open-Book Exams

- Put markers or flags in your book to indicate important areas. The key to success is to be able to find information quickly.
- If allowed, write formulas, definitions, key words, sample questions, and main points on the margin of your book.





Developing Your Study Skills

Control Your Learning Your Toughest Class

Think about your most challenging class. Identify one key challenge you face and develop a step-by-step action plan to deal with this one challenge. For example, Joe's Calculus class is his most challenging. His action plan might look like this:

- Reread the information provided on this worksheet to prepare for tests.
- 2. Meet with my professor to discuss my challenges in her class.
- 3. Show her this action plan, and ask for her suggestions.
- Keep a journal of my progress to note improvement.
- 5. Meet with my professor 4 additional times this term.



Now Do The Same For Your Most Challenging Class:



Developing Your Study Skills

Complete the assigned reading before class

A lot of times your teacher will build his/her lecture off of the readings.

By completing the reading before you go to class, you will pick up important key terms and concepts and will have a better understanding of the topics when they are discussed in class.

Find out exactly what the test will cover

Ask your instructor questions like:

- What material will the test cover?
- Which topics are most important?
- Will there be a test review?

Find a good place to study

Assign yourself a specific place to study and set a regular time to study each day.

Make sure that your study place is comfortable and free from distractions.

Create your own study guides

After each class and after you read each chapter in your textbook, write down three to five questions (per chapter) that you think your teacher may ask on the exam.

By the time your test rolls around, you will have a great study tool for preparing for your test.

Go to class and take good notes

There is no substitute for being present in lecture and taking your own set of notes.

Most exams will focus on lecture material.

Therefore, a complete set of useable lecture notes is your most important study tool.

Create flash cards

Flash cards are easy to make. On one side write a key term or a question, and on the other side write the definition or the answer. Flash cards are a helpful tool that will allow you to quiz yourself as you prepare for your tests.

Study with other students

Find a study partner the first week of class and make it part of your weekly routine.

Access online resources for your class

Usually these resources have study guides, review questions, flash cards, and concept maps already developed for you. Take advantage of these tools to help you be successful as you study.





Note Taking Skills

Research shows that 99% of students take notes during lectures. But most students don't do it correctly. Did you know...?

- ✓ Students typically only record less than 40 percent of the lecture's main ideas and content/
- ✓ Less than half of students review their notes after they have written them.
- ✓ Only a third of students edit their notes by adding, deleting, or organizing the material.
- ✓ Some students never look at the notes again after they leave class.



Note taking is an essential skill for you, but it's only effective if used correctly. Try using the VARK Learning Style when taking notes.

<u>Visual</u>

Watch your teacher and the screen during overheads, power point or word presentations, or visual aids that are being used.

<u>Aural</u>

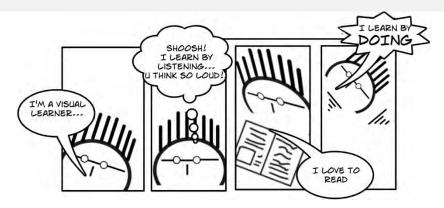
Listen to the lecture. You can also record it, and listen to it later for review.

<u>Read/Write</u>

Write down what you see and hear so that you can review it later.

<u>Kinesthetic</u>

Use multiple senses, such as listening, watching and writing, to interact with, and learn the material.





Tips and Tricks for Note Taking

Preview the Materials

- Go to class prepared, even if you have only a few minutes to prepare the night before or right before class.
- Skim textbook chapters for main ideas, general themes, and key concepts.
- Skimming is a simple strategy that helps you prepare your brain to process information efficiently and effectively.
- Keep the handouts that you receive in class.
- Put a question mark next to anything you don't understand, so that you can ask about it later.

Be on time and sit up front

- Being late to class indicates an attitude that class is not important to you and the teacher and other students.
- Set your phone (or watch) 5 minutes ahead and arrive early enough to preview your notes and get settled.
- Sit in the front of the class. It will help you be more alert, and you will see and hear better.
- Plus, you will also be more likely to ask questions and less likely to doodle or talk with other students.

Go to every class and pay attention

- The most important part of being prepared is to attend all of your classes.
- You can't take effective notes if you are not there.
- It is important to pay attention and to be mentally alert.

Organize your notes

- When taking notes, use large, bold headlines for main ideas and large print for keywords, important points, facts, and places.
- You may want to use a binder for each class to organize notes, handouts, tests, and summaries.
- Leave wide margins and plenty of space to make note corrections, or to clarify, or summarize.
- Try not to crowd words, so they will be easy to understand.



Tips and Tricks for Note Taking

Use shorthand & focus on keywords

- Don't try to write down everything the teacher says. Jot down only main points and key words.
- Illustrations, filler statements, stories, introductions, and transitions are important for depth, interest, and understanding, but you don't have to write down every word.
- Create your own system for note taking, such as abbreviations and symbols that will help you remember the information.

Make note taking active & physical

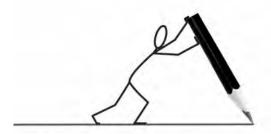
- Pay attention to how you hold your pen, and how your back feels against the chair.
- Sit up straight; slouching tells your brain that this activity is not important.
- When you're taking notes and you feel your energy dip, take a walk, stretch, do deep knee bends or head rolls.

Link information

- Connect ideas and link similar information.
- Look for patterns and information that is different.
- Compare and contrast.
- Find similarities and differences.

Use note cards

- Use index cards to jot down key words, formulas, definitions, and other important information.
- Note cards and flash cards can help you use your learning style(s).
- Write down key words and main points; refer to your cards throughout the day, and to review for tests.



Note Taking Skills

The Cornell System Record. Question. Recite. Reflect. Review.

Cue Column

- Write relevant questions or keywords in the cue column.
- Jot down your questions as soon as possible, so that the lecture and questions will be fresh in your mind.

Note-Taking Area

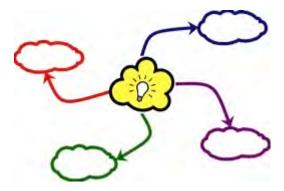
- Write down the main ideas of the text or lecture in the note-taking column.
- Paraphrase long sentences and use symbols or abbreviations instead

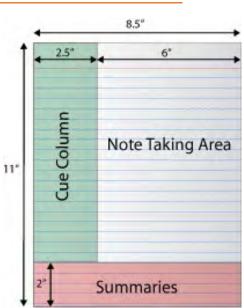
Summaries

- Within 24 hours of taking the notes, revise and write questions.
- Write a brief summary in the bottom five to seven lines of the page. This helps you increase your understanding of the topic.
- Use your own words to summarize the notes so that you can describe the information in a way you understand it.

Mind Maps

- ✓ A mind map is a visual form of note taking that helps you see the big picture as well as connections to the main idea.
- Mapping starts from the main idea of the lecture, placed in the center of a page, and branches out with subtopics through associations and patterns.
- ✓ You may find that mapping helps you increase your understanding, creativity, and memory.
- Mind maps are most useful for brainstorming ideas for speeches or papers, serving as a framework for recalling topics and reviewing a topic.





Weekly Study ScheduleMondayTuesdayWednesdayThursdayFridaySaturdaySunday							
Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	
7am-8am							
8am-9am							
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9am-10am							
10am-11am	······································						
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Notes for the Week:

COLLEGE EXPERIENCE & CAMPUS RESOURCES



What You Need to Know about College Classes

The first thing you'll have to face about choosing classes for your freshman semester is the amount of choice you have. In high school, you had very little choice, except maybe to take chemistry rather than biology. However, in college, everything having to do with classes is a choice. You can choose among general education classes, courses you'll need to take for your major or core classes required by the college, if any. On top of that, you can choose when to take the class, on which days and at what time, morning or afternoon. How do you figure all this out? You're afraid you may miss a class you are supposed to take or take too many of the same type of class.

By Patricia Gorden Neil

The first thing to do is make an appointment with an academic advisor. If you've already chosen

a major, the college will assign you an advisor who is a faculty member of your major's department. Other academic advisors, however, are available for everyone to contact. An advisor knows all the requirements and core classes and knows how many general education (gen ed) classes you'll need to graduate. He or she can help you get signed up for the right classes for your first semester. You'll still have to make all those choices, but at least you can do it with sound advice and assurance. Contact an advisor soon after you get your dorm room straightened out.

On the other hand, you might have had help picking your classes during orientation. In that case, you can relax, just make sure you get registered properly and you'll be all set.

Your college may have sent you the college course handbook. If so, be sure and look over it carefully. It will list all required courses, gen ed classes, class schedules, where classes meet and a lot of other information. Keep the course handbook nearby as it can come in handy, Here's some basics about college classes you'll need to know.

Class Formats

The classes you'll see in the handbook come in different formats. You'll see them listed as lecture, discussion, seminar and lab.

- Lecture—lecture classes are large, often 200 to 300 students in a large university. Usually these classes are introductory courses taught by a professor. In a lecture, Profs expound, students listen and take notes. If the professor allows any time for questions, it is generally at the end of class time and only for a few minutes.
- **Discussion section**—if the lecture class meets three times a week, two of those classes may be lectures with the other period set aside for discussion. These discussion sections of the lecture might be led by a graduate student T.A or teaching assistant. Up to 20 to 30 students may attend the discussion section. Discussions focus on the material presented by the professor.
- Seminar—seminars usually have 20 to 30 students, and the class meets in a more personal setting. Taught by the professor, seminars will include both lecture and discussion and may meet either three times a week or in longer classes on Tuesday/Thursday. The seminar format is usually reserved for advanced courses or upper level classes.
- Lab—Lab classes are usually associated with science classes. Students will take the material they've learned in a lecture and attempt to apply what they've learned in various lab experiments. For example, in a biology class, students might dissect an animal in the lab after learning its anatomy and physiology in a lecture.
- Foreign language labs—many language classes may also have an attached lab class where students listen to tapes and repeat what they hear to work on vocabulary, grammar and accent.
- **Mixed format classes**—you can also expect to find mixed format classes where there might be the occasional lecture amid many discussions or freshman seminars which include lectures, video presentations, group projects by students, etc.

General Education Classes

For most four year college degrees, you'll need 120 to 130 credit hours to graduate with 30 to 45 of those being in general education classes. Check with your college as variations exist within many college degree programs. The skills component of the general education curriculum include mathematics and basic communications, that is, being able to reason quantitatively and communicate both in writing and in speaking. The knowledge domain component includes the arts, humanities and sciences. These classes are in natural science, social science, American history, western civilization, world civilization, humanities, arts and foreign languages. As you can see, you'll have a wide variety of disciplines and classes to choose from. Some of these classes may also be required for your major. Your academic advisor will be able to guide you in choosing which would be best for your freshman year.

What Interest You?

Whether you know what you are going to major in or not, at this point you can pick classes that pique your interest. You've always wanted to know more about medieval European history? Take a class, and indulge your curiosity. It will satisfy the general education requirement of a humanities class and it might lead you into majoring in history. You might find psychology fascinating, or discover that you enjoy working in the biology lab. At this point in your college career, expand both your skills and knowledge by studying what interests you and getting credit hours you need for graduation.

Be Careful not to Overload

In your first year of college, you'll be going through a lot of transitions, both personally and academically. Each college recommends a certain number of classes and credit hours, and it is best to stick within that limit. While you may feel the temptation to take more classes in order to graduate earlier, you could easily overload yourself and not do well in one or two classes. Take enough classes to challenge yourself, but don't overload. After your first year, you'll be better able to judge how much you can take on, but be circumspect at first. Find your balance first.

Smart Students Take Full Advantage of Campus Resources

One thing many college students never discover over their two or four years in college, are the impressive resources available on campus for preparing them for a career, for learning effective writing and studying skills, for health, physical, emotional and mental and for student activities. Most college students never darken the career center door, nor do they find tutors they need to help with tricky math and science problems. Take advantage of all that your campus offers in terms of resources. Using these services can help you grow academically, teach you good time management skills that will stand in good stead all your life, find you a Spanish tutor, advise you on courses to take for the career you want and assist you with all health concerns that arise over your college career.

By Patricia Gorden Neil

Think of this: never again in your life will you find so many different resources in one place. No real world company can provide you with assistance in getting through a tough project, nor will you find health care, career networking or any of the other programs provided at colleges. If you want to be a truly savvy student, feel free to learn everything you can by exploring the rich resources offered on your campus. Here's some of the common programs available at most colleges throughout the nation:

Academic Resources

Academic resource centers might be known by a variety of different names, but it is where you will find class review sessions, tutors for different classes and subjects, workshops on time management and effective studying skills, reading and test taking skills and writing support.

Academic advisors may also be available here as well. If you fall behind in a class, or can't quite grasp a difficult concept in calculus, take advantage of your college's academic center and find help. Find a peer tutor, a student who has previously taken the same class you're struggling with who can help you get back on track.

Computer Technical Support

Most colleges have computing centers that not only provide tech support, but can advise you on different software programs. They may have a computer lab that offers classes or workshops that teach how to use a variety of software programs. You can also buy software or license to use software at discounted prices. If you need any computing assistance, this is the place to go.

Athletic Center

Your college's athletic center can tell you how to access all the athletic resources available at the college. You'll find weight rooms, gyms, exercise rooms and classes and a variety of treadmills, rowing machines, stationary bikes, handball and racquetball courses and whatever else the athletic center offers in terms of recreation and sports. A stop here a few times a week could take care of your exercise needs.

Career Services

Remember why you're here in college in the first place: to prepare yourself for a career. While most students never do check out the career services center, be sure you do. You can take assessment tests on your skills and interest, you

support, but computer lab software e Social & Interpersonal uld take yourself

Emotional

Financial

are your resume and get assistance in finding a

Career

can read about a huge variety of different careers, learn networking skills, find internships, prepare your resume and get assistance in finding a summer job. You can do practice interviews with professionals who can help build your strengths and downplay your weaknesses. Since it is unlikely you'll ever have so many career resources available again, take full advantage of it while you do. Get to know the career services staff as they can help you with the first few jobs you get after college.

Health and Counseling

Whether you clammed a finger in the car door or you need to talk to someone because your boyfriend broke up with you, this is the place to come for help. For health problems, most campus health centers can do examinations, lab tests and x-rays and perhaps even more extensive services. If not, they can refer you to local health care centers or hospitals. Usually a professional counseling center is located near the health center. Many have a variety of professionals including social workers, psychologist and psychiatrists. Do yourself a favor and don't put off dealing with either your physical or mental health.

5 tips to make the most of your college library

By Varsity Tutors

When you hear the word "library," what comes to mind? Chances are, there is more to your college library than you realize. For instance, college libraries are incredible resources that can help you complete your coursework with ease and with greater success.

The key to maximizing your school's library? Understanding how to best utilize the many resources that are available to you.

Here are **5 tips and tricks** to make the most of your college library's resources:

1. Learn how to navigate your library

It is crucial to understand how the resources are arranged in your library. Doing so will enable you to browse them efficiently, saving you both time and frustration. Every library has its own classification scheme by which its books are organized. You should ask a librarian or look online to determine which one your library uses.

American libraries are typically arranged according to either the Dewey Decimal Classification or the Library of Congress Classification. These position books with similar subject matter near one another, which can help you locate more than one book on any given subject simultaneously.

Other materials in your library, such as films, are generally located and organized separately from books. These materials are also arranged according to your library's classification scheme.

2. Become familiar with your library's web catalog

Your library's web catalog is an online database that lists all of the individual resources the library holds. Each is tagged with a unique number, as well as various searchable terms based on its content. Your library's web catalog will allow you to search by author, title, subject, and keyword(s) so you can locate exactly what you are looking for in a timely manner.

Each item entered in a library's web catalog is listed with a brief summary of what the cataloger considered to be its most important details. If you choose to search by keyword, it is possible to miss pertinent matches if your keyword differs from the language used in the item description. To avoid such a situation, it is wise to search with a combination of key words and subjects, which makes it more likely that the sources you seek will not be omitted from your search results.

3. Take advantage of the interlibrary loan desk

If you wish to access a specific resource that your library does not carry, simply visit your library's Interlibrary Loan (ILL) desk. Your library will request the specific resource you are looking for from another library, which will deliver it straight to your college's library at no cost to you.

Borrowing periods vary depending on the type of item you request. Most commonly, books may be loaned for three to four weeks, while audio/visual materials may be loaned for a shorter period of time. However, ILL materials can often be renewed with a simple request made to the loaning library.

4. Make use of electronic databases

A library's electronic database system is perhaps a college student's most indispensable research tool. Electronic databases provide you with a nearendless supply of high-quality articles, journal publications, and scholarly texts that span a wide variety of subjects. They may also allow you to download, email, and cite your findings instantly, which can save you time when you are researching and writing papers.

Usually, college libraries allow you access to their database systems through their webpages. Ask a librarian for the password, or, if prompted, sign in with your school ID.

5. Speak with a librarian

Librarians are physically present for a reason – in many situations, it is helpful, if not necessary, to speak with an actual person about a research question or problem.

Searching for a specific resource in a library can sometimes be a daunting task. Librarians can help you locate all types of library materials, from physical books, to DVDs, to microfilmed copies of archived newspapers. Being seasoned library experts, they can also provide you with other important library information, such as special events or activities, advice on how to best conduct research and how to generally make wise use of your time in the library.

"What is more important in a library than anything else – than everything else – is the fact that it exists."

-Archibald MacLeish

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TIPS FOR SUCCESS



Tips for Time Management

Worried about how you will finish that paper while working and keeping up with homework in your other classes? Take a look at the tips below on time management.

Make a "To Do" list every day.

Put things that are most important at the top to do first.

Use spare minutes wisely.

Get some reading done between classes or while you are having lunch.

It is okay to say, "No."

Turn down social invitations when you have school work to complete.

Find the right time.

Figure out what time of day you do your best work.

Review your notes every day.

Reinforce what you have learned, so you need less time to study later.

Get a good night's sleep.

Rest. Being well rested keeps you energized to complete your daily tasks.

Minimize distractions.

Avoid things that interfere with completing your tasks in a timely manner.

Become a taskmaster.

Figure out how much free time you have each week and plan your activities accordingly.

Avoid procrastinating.

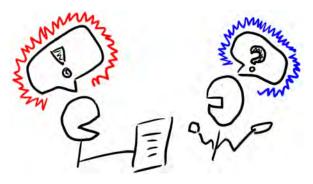
Instead of organizing and procrastinating, just do it.

Keep things in perspective.

Set goals that are challenging, yet reachable.

Choosing **YOUR** Classes ...!!

With some schools offering thousands of classes, deciding what to take can be mindboggling. The following tips and strategies will help you with your course selection.



REVIEW the course catalog.

GET requirements out of the way.

BALANCE hard and easy courses among subject areas.

PREPARE alternative classes should your desired schedule be unavailable.

MEET with your academic advisor frequently.

USE placement exams and more toward college credit.

TAKE a writing course to strengthen your writing skills for future courses.

Avoiding the "Freshman 15"

Legend has it that the average student gains fifteen pounds during their first year in college. Urban myth or not, keep these tips in mind to ensure you eat and stay healthy as you adjust to life on campus.

GET PHYSICAL

WALK whenever and wherever you can.

JOIN an intramural sports team.

USE the campus gym.

GET a workout partner.

DO something physical every weekend.

CHOOSE diet soda instead of regular.

EAT SMART

- **REPLACE** unhealthy sides with fruit or vegetables.
- **AVOID** going long periods without eating.

KEEP healthy snacks in your room.

- **PASS** on dessert now and then.
- MAKE smart choices when ordering "takeout."
- **LET** yourself splurge every once in a while.
- **DRINK** plenty of water throughout the day.
- **EAT** a healthy breakfast.



Top 10 Tips for Success in College

- ☑ Attend Every Class
- Market Know Your Campus Resources
- ☑ Make People Connections
- ☑ Manage Your Time Effectively
- ☑ Take Responsibility
- Develop Effective Study Habits
- Program Yourself for Success
- ☑ Keep Yourself Healthy
- Ask For Help Early
- ☑ Stay True To Yourself

15 Tips on Conquering Your College Freshman Fears

Being nervous about College actually means you're already doing everything tight. By Kelci Lynn, About.com Guide

Being nervous about starting college is probably the most normal thing you can do. Your apprehension is a sign that you are already interested in doing well. Additionally, rest assured that most of your fears will probably go away after your first week and that even if they don't, there's always something you can do to change things.

Common College Freshman Fears

The admissions office let me in by accident.

Not true. And even if they did, they'd have told you by now.

My roommate will be awful.

This is, of course, a possibility, but very unlikely; the vast majority of college students get along really well with their roommates. There are things you can do to start off strongly with a new roommate, and ways to handle problems if they arise. Additionally, there are some important steps to take when first contacting your new roommate.

I don't know anyone there, and I'll have problems meeting new people and making friends.

One important thing to remember is that almost everyone there is new, and virtually no one knows anyone else. Even the friendliest first year college students know a small handful of folks, at most before arriving on campus. Since everyone is looking to meet other people especially during orientation and your first week, take a deep breath and introduce yourself. And just in case that doesn't work, there are lots of other ways to meet new people on campus.

I won't be able to cut it academically.

Your college experience will likely be much harder, academically, than your high school. Your homework load will increase. Your assignments will be more heavily weighted and you'll have less "filler" homework assignments that are easy points. None of these facts means, however, that you will not do well. It is pretty common for a student's GPA to drop quite a bit from high school to college, but that doesn't mean you aren't doing well. It means you are taking more challenging classes in a college environment. Additionally, if you need help, there are resources on campus you can tap into.

I'm really going to be homesick for my friends/family/boyfriend/girlfriend back home.

This is probably true. You will miss all kinds of people back at home; even if you're not going away to school, you'll probably end up missing the time you used to have to spend with friends, family, and loved ones. Managing a long distance relationship can be hard, but it doesn't have to mean you can't stay. You can miss someone and still make it in college. There are also easy ways to keep in touch with your family, and even though things will change when you get home, your friends and family will still be the crazy lovable people who are proud of you and your work at school.

I'm concerned about my finances.

This is a very legitimate concern. College is expensive; your funds will be tight; you may be borrowing money to make ends meet. Knowing how to manage your money is one of the best things you can do. Additionally, being aware of the specifics of your financial aid package and getting a good on-campus job are smart ways to be proactive about your finances.

I don't know how I'll balance so many things.

Time management is one of the biggest challenges for college students. By learning some important time management skills, however, you can stay on top of your game and learn how to handle a very demanding schedule while still having fun.

I'm nervous about being on my own for the first time.

Good! You should be nervous being on your own, especially for the first time. It's hard. But something inside of you knows you are ready or you wouldn't have wanted to go to college in the first place. Sure, you'll make mistakes along the way, but you're ready to head off on your own. And if not, there are plenty of people and support mechanisms on a college campus to help you out.

I don't know how to do basic things, like doing my own laundry or cooking for myself.

While managing things like this is a common fear, there is also an easy fix. Before leaving for school, have someone teach you how to do laundry. If you're already at school, learn by watching someone. If you don't know how to cook, try watching some cooking shows or cooking with some friends. In no time at all, you'll be a laundry-washing, dinner-cooking college pro.

My health is really important to me and I'm worried about gaining weight and the "freshman 15."

Being healthy and staying healthy in college is really important. Most incoming students have heard of the dreaded fifteen pounds that every incoming first-year student (supposedly) gains when they start school. With a few small but simple choices, staying healthy and avoiding the freshman fifteen is actually a lot easier than one would think on a college campus.

I'm intimidated by professors but know I may need to go to them for help.

In addition to being incredibly smart and, yes, even intimidating at times, most college professors are actually really nice and approachable. There are many easy, low-key ways to get to know your professors without coming off too aggressively.

I'm worried about being disconnected from my religious life, practice, and community.

Being away at school doesn't have to mean being disconnected from your religious life. In fact, there are multiple ways to keep your religious life and college life integrated while in school.

I'm worried about my safety now that I'm on my own.

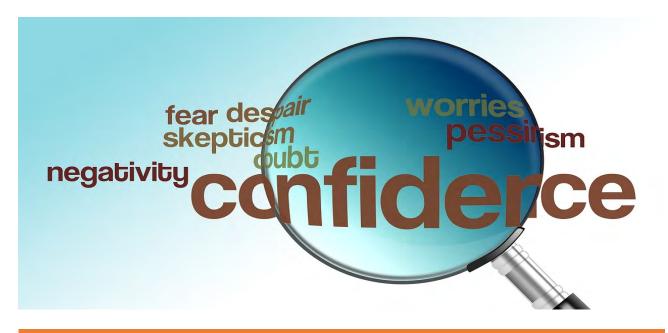
While your safety should always be on your mind, there are some ways you can be proactive about your safety in college.

I don't think I can handle all of the stress.

College is very stressful place, but being in a stressful situation and being stressed are very different things. Managing college stress takes some practice, but is definitely manageable.

I have no idea what I want to do after college.

This is a really common fear for incoming students. While you should still know how to pick your classes and eventually how to choose a major, you'll have more time to explore your interests and be open to new ideas and career choice.



"The moment you doubt whether you can fly, you cease forever to be able to do it." – J.M.B

College Majors: FAQs

"What do you want to major in?" Don't worry if you're not ready to answer this question. It's OK to take your time and explore your options. And if you have questions about college study, you're not alone. Here are answers to some of the more common ones.

If I don't know what I want to major in, does it make sense to go to college?

Yes. You have plenty of time to choose a major, both before and after you enroll in college. In fact, declaring your major early limits one of the opportunities colleges offer: to experiment and explore different fields, and perhaps discover ones you haven't even heard of yet.

At most colleges you don't have to choose a major until the end of your sophomore year. Until then, you can take classes in a variety of fields. You'll earn general education credits that count towards your degree, no matter what you major in. As you take different classes, you'll probably find a subject area you love.

On the other hand, you should know that some majors, especially in career-oriented fields like engineering and design, require lots of courses that have to be taken in order. Starting one of those majors after your freshman year can mean that it takes you longer to complete your degree. However, you can often begin taking classes in the field before you formally declare it as your major.

Can I change my major?

Yes. In fact, studies find that most students change majors at least once and many switch several times. So it might not be a good idea to pick a college only for its program in one major. Instead, consider colleges that offer a range of options that interest you. That way, changing majors won't necessarily require changing colleges, too.

If I want to become a doctor or lawyer, do I have to major in premed or prelaw?

It might surprise you to know that majoring in premed or prelaw is impossible at almost every college. Premed, prelaw, pre pharmacy and pre veterinary are not majors. They are special college programs that guide students through the process of preparing for and applying to professional schools, such as medical or law school.

So, if you choose to participate in one of these programs, you'll still have to declare a major. Many premed students, for example, major in biology or chemistry. However, as long as you fulfill the admission requirements of the professional school, you can major in just about anything. In fact, professional schools often look for well-rounded students with diverse backgrounds.

Does choosing one major mean giving up my interest in other subjects?

Not necessarily. First, keep in mind that most of the courses you take will probably be outside your field of study. You might also be able to diversify your studies by pursuing a double major or choosing a minor area of study.

Another option is the interdisciplinary major. These majors are organized around a theme, not a single subject area. Instead of majoring in Spanish, history or literature, for example, you can major in Latin American studies and take classes in all three areas as well as political science, economics, anthropology and more.

Do liberal arts majors find jobs?

Liberal arts majors build broad intellectual skills, such as reasoning and judgment, and practical skills in research and writing. This general training enables them to adapt to a variety of careers and graduate programs.

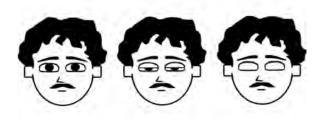
Will I find a major that fits me perfectly?

There are hundreds of majors available, so you'll probably find more than one that's right for you. And if you don't, you should know that many colleges let students design their own major. If you create an individualized major, you select a theme and then develop it with courses from a number of different traditional majors.

Will Shortz, crossword puzzle editor of the New York Times, did it: he majored in enigmatology, the study of puzzles, at Indiana University. Other examples of build-your-own majors include studies in humor, human diversity, sound, biomedical ethics, religion and art, and social justice.

Good Sleep Habits

By The Sleep Health Foundation



What are good sleep habits?

Good sleep habits are often referred to as good sleep hygiene. There are many things that can be done to improve sleep. While most of these are common sense, life is very busy and we often don't think about them. Here, we will give you some guidelines for what you should and should not do for a good night's sleep. Many people have trouble with their sleep. If you are one of them, some of these simple things may help.

What should I do in the evening?

Try to go to bed at the same time each night. The body has an internal clock and hormones that control sleepiness and wakefulness. This clock works best if there is a regular sleep routine. When working well, you will feel sleepy at bed time. Try not to ignore this by staying up, as this is a window of opportunity for sleep. Going to bed too early can also disturb your sleep. In the hour before going to bed, it is important to have a relaxing sleep routine. This may include a warm bath, reading quietly or a warm milk drink. Going to the toilet is important to avoid having to get up in the night.

Are there things that I should not do in the evening?

Caffeine should be avoided for at least 4 hours before going to bed. This isn't just coffee and tea. It is also found in colas and soft drinks.

Smoking also makes it difficult to go to sleep, so there should be no cigarettes before going to bed or during the night. Alcohol might help you get to sleep, but it will make it harder to stay asleep. It makes sleep problems like snoring and sleep apnea worse as well. Activities that are stimulating should be avoided in the hour before bed. This includes moderate exercise, computer games, television, movies and important discussions. Being in a brightly lit environment or the blue light of the computer can reduce evening levels of the sleep-promoting hormone, melatonin. Don't fall asleep on the couch during the evening as it reduces your sleep pressure and makes it harder to fall asleep when you go to bed.

What about meals and sleep?

It is important to not be hungry at bedtime. But having a full stomach makes it difficult to sleep. The evening meal should be at least 2 hours before bedtime. Some people find that having a small snack at bedtime helps them to sleep better.

What should I do when I'm in bed?

The bed must be comfortable. Warmth is important, both the temperature of the room and having enough blankets. Having warm hands and feet is essential. The mattress, pillow and blankets should be comfortable and restful. There should be no distractions in the bedroom. This may mean removing the television, computer, radio and telephone. If there is a clock in the bedroom, it should be covered to avoid clock-watching. If possible, don't allow children and pets to be a disturbance.

What should I do during the day?

One very important thing is to stay out of bed. Some people use the bedroom as a living room, where they study, watch television, make phone calls and read books. This will make it harder to sleep. The brain will no longer link the bed with sleep. The bedroom should be used for sleeping and intimacy only. As a rule, exercise is good for sleep, but not just before going to bed. The best times are in the morning and before the evening meal. Being out in the sun during the day will improve sleep at night. This will help your body clock and the melatonin levels in the body. It is best to be outside in the early part of the day.

What should I do if I can't get to sleep?

Sleep is not something that you can force to happen. If you are not sleep within 20 to 30 minutes of going to bed you should get up. Go to another darkened room and site quietly. Do not watch television, use a computer, eat, drink or do household chores. When you feel tires again go back to bed. This helps your mind link bed with sleep – not with being unhappy and not sleeping. Do not look at the clock because no matter what time it is you will have an emotional reaction. Rest is good – it does not have to be sleep. Don't label yourself as an insomniac.

What is you can't shut off your mind?

Some people lie awake in bed at night and cannot switch off their thoughts. If this is a problem, set aside a 'worry time' during the evening. Use this time to think about what has been happening during the day, make plans and possible solutions. Then don't think about these things until the next day. Keep the hour before bed as your wind down time – develop a routine that prepares your body and mind for sleep. Listen to quiet music or do relaxation. Remember that we can never shut off our mind. Our thoughts continue over time, so try to make them calmer thoughts. Create a favorite fantasy place. Or daydream of your favorite holiday spot. If other thoughts come in, consider them for a moment and then try to gently replace them with calm thoughts.

Are naps good or bad?

It depends. Remember that the average adult sleeps for between seven and nine hours a day. Naps will take up some of this time. But if you are taking short afternoon naps without any problems, then you might want to keep doing this. On the other hand, naps in the evening, or dozing in front of the TV, can make it harder to get to sleep at night.

What about prescription medicines and sleep?

Some of these will make it easier to get to sleep. But others will keep you awake. It is best to take them only when your doctor or pharmacist says so. Sleeping pills can be good when a specific event in your life is making it hard to sleep. But they are only a short term fix. If you take regular doses, they will stop working. Once you stop them, you might find it harder to get to sleep.

How much sleep do I need?

Most adults need between seven and nine hours sleep each day. But this may include naps and time spent dozing in front of the TV. Be realistic about your needs. Younger people have different sleep needs. If you are a poor sleeper it is very important you do not spend too long in bed. Spend no more than 8 or so hours in your bed. If you spend more time in bed, you will be telling your body that it's OK it drift in and out of sleep all night. Going to bed later at night may be the single best thing to help reduce your wake time during the night in bed.

Important Things to Know About Good Sleep Habits

- There are many things that can be done to have a better night's sleep
- It is not good to frequently change the times you go to bed and get up
- The hour before going to bed should be used to wind down and do more relaxing things
- Meals should be timed to avoid going to bed on a full stomach, but not hungry either
- If you are not sleep after 20 minutes in bed, go to another room until you feel tired again and then go back to bed
- Many poor sleepers spend too long in bed
- Don't have things in the bedroom that distract you from sleep
- Getting sunlight during the day will help you to sleep better at night
- Most adults need 7-9 hours of sleep a day. This stays the same even in old age
- Naps in the evening can make it hard to sleep at night

"Sleep is that golden chain that ties health and our bodies together." – Thomas Dekker



Are You a Procrastinator?

A procrastinator is someone who postpones work, especially out of laziness or carelessness. Studies have shown that procrastinators receive lower grades than non-procrastinators. Students who procrastinate believe that the quality of their work is just as good as if they had completed their assignment with time to spare; however, that is generally not the case. Good work takes a lot of time, and students should plan accordingly.

Are you a procrastinator? If you answer yes to one or more of the following, you may need to pay special attention to **goal setting and time management** in order to get your assignments in on time and avoid cramming for exams at the last minute.

Do you:

- Put off starting tasks (like studying, papers, or projects), especially if it is something you are not interested in or don't want to do?
- Put off finishing tasks even if they are important?
- Start assignments and study for tests at the last minute?
- Find ways to waste time, like surfing the Internet or playing video games?

Here are some simple techniques you can use to help break the habit of procrastination:

Budget your time. Figure out how long a task will take to complete and then double it. Build in extra time for revisions and review.

Clear your desk. Keep your desk or study area free of distractions. The more orderly you make your workspace, the easier you will find it to concentrate on the tasks at hand.

Set goals. Set weekly or even daily deadlines for yourself to accomplish a portion of a paper or project before it is due. This will help you stay on track and leave time for any tasks you may not have considered.

Remind yourself. Before going to bed, remind yourself what needs to be accomplished the next day. When you wake up, check your schedule and try to keep to it as best as you can.

Reward yourself. Everyone works more efficiently when they have incentives. Reward yourself for finishing a project on time.

Get help when you need it. If you are still finding it difficult to keep procrastination at bay, talk to your teachers or school counselor. They will be able to help you stay on track.

10 Tips for Surviving College

Start off on the right foot. Before classes begin, do a run-through of your class schedule to make sure you know the bus route, or the best place to park if you drive, and the buildings where your classes are located.

Be prepared. Come to each class with all the necessary materials and spend some time before class reviewing your notes.

Get into a routine. College is work, so approach it like you would any other job: schedule, schedule, schedule!

Get to know your academic advisor. If you haven't already met with your academic advisor, schedule an appointment today! The more you meet with your advisor, the more he or she will be able to better help you reach your goal.

Meet your professors. Don't be afraid to talk to all of your professors! Take charge of your education and be more than just a number or a seat in a course.

Be proactive. Ask for help when you need it! The college staff, administrators, and faculty are there to help you stay in school and reach your goals. There is a lot of help available, but you must take initiative to seek it out.

Manage your money wisely. It may be tempting to take advantage of all those credit card offers you get in the mail, but you should shred them instead.

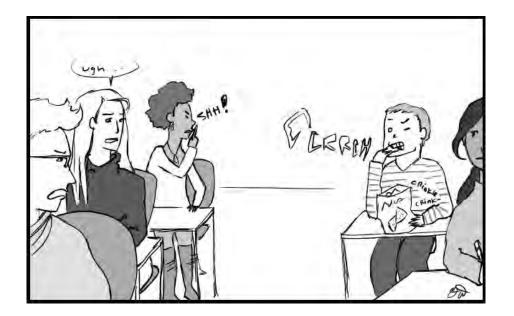
Stay healthy. Eat right, exercise, and get enough sleep. This will help you fight stress and depression and stay active and engaged in class.

Get involved. Make your way to the student union and explore clubs and organizations that interest you. Be open to new cultures and people different from you.

Be yourself. Sign up for the classes and activities that interest YOU, not the ones you think you "should" be involved with because of external expectations or perceptions.

Classroom Etiquette

- \square Arrive to class on time.
- ☑ Turn off you cell phone.
- \square Do not bring food or drink to class.
- ☑ Contribute to the class discussion when appropriate.
- ☑ Avoid side conversations.
- \square Address the professor properly.
- \square Be attentive to class.
- \square Stay for the entire class.
- \square Avoid signaling, sending signs that class time is up.
- \square Contact the professor when you have to miss class.



Where Do the Hours Go?

Every day has 24 hours, every week has 7 days. Though this is so mundane and simple, many of us feel that there should be more hours in the week so that we could finish all the different things that we set out to finish. But there are only so many hours in the week, so many and NONE more. What we need to do, then, is not wish that we had more (which many of us do) but see what we are doing with the hours that we already have.

Let's do this by seeing how many different things we do with the hours that are available to us and for how long we do these things. There are certain things that we HAVE to do. We have to sleep, eat, relax, etc. Since students have the different academic responsibilities, different levels of contact with material, i.e., classroom, specific homework assignments, studying, etc. are necessary to facilitate academic success. So without further delay, let's see where all the hours go?

NUMBER OF HOURS AVAILABLE IN THE WEEK

Average hours of sleep per night (x7)	
Average time spent eating (breakfast, lunch, dinner)	
Average travel time to work and school	
Average time on personal care	
Average time in class per week	
Average recreational time (exercise, relationships, etc.)	
Average work time	
Average time on other activities (clubs, etc.)	
Other things not mentioned (per week)	
Computation:	
Number of available hours per week	
Time commitments (not including studying)	
The scary difference	

****** The scary difference represents the amount of available hours a week left that are used for studying.

Remember the academic formula: for every credit hour, <u>two</u> hours of studying is suggested. For science classes and other more complex courses you may need to study **three hours for every credit hour**.

Your study goal per week

_____ hrs.

Email Etiquette for Students

Email etiquette is important in a college setting because email is often the main mode of communication between students and professors. Students may have trouble communicating in the classroom if the class is large, and students may be unable to visit professors during their office hours.



What Are Inappropriate Email Topics?

Be aware that most college professors receive copious emails daily. If you have a simple question about an assignment, such as the due date, try referring to the syllabus or asking a classmate before you contact your professor.

DO NOT email your professor if

- You have a question about an assignment due the same day.
- You have a question or comment unrelated to the course content.
- You are turning in an assignment, and your professor does not accept assignments through email.
- You are requesting an extension (since your professor may not see it in time).
- Your question or comment will require an extended response.
- You have a confidential personal issue or complaint you would like to disclose.

**An email can potentially be read by anyone (e.g., if you accidently send it to the wrong person). Try to arrange time outside of class to discuss confidential and/or personal matters face to face.

What Are Appropriate Email Topics

- You may email your professor if
- Your question cannot be answered by a classmate or the syllabus.
- You have a question about an assignment due after the next class session.
- You have a question or comment related to the course material.
- Your professor accepts assignments through email.

How Do I Format an Email to my Professor?

Any email to your professor should be professional and brief.

- Identify yourself by including your full name, course number, and section number.
- Put the subject of your email in the subject line (Project Proposal)
- Use a standard font and size, such as Times New Roman, size 12.
- Keep the email brief; aim for a paragraph or a single screen of information.
- Use complete sentences and proper grammar.

What kind of Diction and Tone Should I Use?

Diction refers to your word choice.

- Use a formal salutation (Dear Professor) and signature (Sincerely)
- **DO NOT** use informal language or slang words you might use when talking to a friend ("what's up," "things," stuff," "peace out," "hella").
- **DO NOT** use emoticons (smiley faces), excessive punctuation (!!!!), or informal acronyms ("lol," gtg," "brb," "ttyl").
- *Tone* refers to your attitude and tone of voice.
- Adopt a formal tone as you would when contacting an employer.
- **DO NOT** try to be overly friendly or humorous.

How Do I Format Attachments?

Only attach a file if it is necessary. Remember, some professors do not accept assignments through email.

- Title your document so it is easy to identify. You could include your last name and the title of the assignment (Miller_PersonalNarrative.doc).
- Use a complete file format, such as a Microsoft Word document (.doc or .docx), a Microsoft PowerPoint presentation (.ppt or .pptx), or a PDF file (.pdf).
- Mention in the email that you are attaching a file, so your professor knows it is not spam or a virus.

What Are Other Items to Remember?

- Check your grammar and sentence structure for errors.
- Check that you are sending your email to the correct email address.
- Many college students still use their old email addresses that are often unsophisticated or silly. Use your college email address, or create an email address that includes only your name.
- Respond to emails from your professor in a timely manner.

COVER LETTER/RESUME HELP



10

The Perfect Resume Checklist

Choose Your Resume Type Chronological

Chronological Listing of all your work history with most recent positions listed first.

OR Functional

Focuses on the actual skills you possess and highlights what you know rather than when you did it.

Or Combination

Lists both your skills and experiences as well as your employment history in chronological order.

Include Your Personal Info in the Header

- o Full Name
- o Address
- o Phone Number
- o Email
- o Personal Website
- Photo (optional when appropriate)

Format Your Resume

- Try to keep it to one page...two max.
- Choose your font
- Helvetica most recommended. No Comic Sans!
- Font size between 10 and 12
- Margins all around between 1/2" and 1"
- Single spacing
- 8 1/2" x 11" white paper
- Use laser or ink-jet printer if possible
- Add keywords to appease the ATS (Applicant Tracking System)



Resume Categories to Include

Header

This is where you include your personal information. Resume Objective **OR** Resume Summary Statement Choose which one suits you best.

Experience/Qualifications

List the jobs you have held in reverse chronological order, with your most recent job first. Include the title you held and a quick bulleted list of your responsibilities/duties.

Skills/Abilities

A quick outline of the skills (both "hard" and "soft") that relate to the position and company you are applying to.

References

Compile your references, but no need to include them on your resume. Simply write "References available upon request."

Interests

Only list interests if they directly relate to the position you are interviewing for OR help demonstrate a relevant skill.

"Tailor" Your Resume to the Company/Position You're Interviewing for

- Every job you apply for should have a resume unique to that company and position
- Find out what specific Qualities (skills/abilities) make up the company's Perfect Candidate by heavily researching the company.
- Study the job description for skills that the company values and include them on your resume.
- Carefully study your company's web properties (ex. Facebook, LinkedIn, etc.) to discover the type of person the company hires, then try to emulate this in your resume.

Skills and Abilities

List only "tailored" skills, or skills that are relevant to the company and position you are interviewing for

List hard and soft skills Hard skills may include: word



processing, computer programming, heavy machine operation, Spanish fluency, advanced bookkeeping, mathematics, etc. Soft skills may include: problem solving, adaptability, collaboration, time management, critical thinking, etc.

Action Verbs/Power Words

Instead of the same basic old vocabulary, use words that help catch a hiring manager's eye and give you an edge, also known as Action Verbs or power words

If you were the leader of a project, instead of saying "led", try: Chaired, controlled, coordinated, executed, headed, operated, orchestrated, organized, oversaw, programmed, etc.

If you created something, try something like: Administered, built, chartered, designed, devised, founded, engineered, constructed, established, formalized, formed, formulated, etc.

Grammar and Spell Check

It goes without saying that if your grammar and spelling aren't perfect, you risk not getting an interview at all, let alone a job offer

Have a colleague you trust proofread your resume

Do not use any slang or complicated abbreviations (please no "lol's" and "winky faces")

Spell out the numbers 1-9 when using them on your resume (ex. "five" instead of 5).

OBJECTIVE

The most important thing for you to remember is to "tailor" your resume objective to the company and position you are interviewing for. This means always speaking in specifics and adding value whenever you can.

Resume Mistakes to Avoid

Your resume is often the first impression you make on an employer. This is why it is a must to have a well written resume. Take the time to visit your Career Services Center on campus where they can provide assistance. Below are some of the most common mistakes to avoid.

Typos and Grammatical Errors

Your resume needs to be grammatically correct and free of spelling errors.

Lack of Specifics

Employers need to understand exactly what you have accomplished and the skills you have developed.

Attempting One Size Fits All

Your resume should reflect how and why you fit the specific position in a specific organization.

Highlighting Duties Instead of Accomplishments

Employers are most interested in what you have accomplished in your various activities, not job duties.

Going on Too Long or Cutting Things Too Short

Generally, your resume should fit on one page.

A Bad Objective

Employers do read your resume's objective and are most interested in

specific and, more importantly, something that focuses on their goals as well as your own.

No Action Verbs

Use action verbs when listing specific accomplishments.

Leaving Off Important Information

Include the work skills you have gained even from part-time jobs (e.g., work ethic, time management).

Visually Too Busy

Stay away from edge-to-edge text and use of too many fonts. Use one standard font and structure your resume in a clean, organized manner.

Incorrect Contact Information

Make sure your information is current; avoid "cute" email addresses.

Cover Letter Format

Your cover letter expresses how your skills and experience specifically will benefit the company to which you are applying. Below is a basic cover letter format.

Cover Letter Format

Date:

Use today's date.

Address:

Address your letter to a specific person at a specific company. If you are unaware of the individual's name, an alternative could be "Hiring Committee" or Human Resource Manager."

Body:

This should include three paragraphs:

1st: Should demonstrate how your experiences align with the position to which you are applying and establish a connection to the company's goals and objectives.

2nd: Should state your top skills that highlight the benefits you will bring to the company.

3rd: Should initiate action by explaining what you will do next (e.g., follow up) or prompt the employer to contact you to set up an interview. Close with a "thank you."

Closure: "Sincerely" or "Respectfully" usually work well.

Signature: Allow space for your handwritten signature and type in your full name below.

Your name: Include your full name and mailing address.



"Resume: A written exaggeration of only the good things a person has done in the past, as well as a wish list of the qualities a person would like to have."

Bo Bennett



Cover Letter Format Cont.

A lot of job seekers today wonder if a cover letter is still appropriate to send with your resume and the answer is yes! And just like with your resume, you should make a customized version that talks about how your skills will benefit the particular company that you want to work for, and demonstrate how you have done some research into what the organization's pain points are. Remember: You're selling yourself in a resume and a cover letter, but the employer has to want to buy. Below are some of the basic elements of a cover letter as a reminder, as well as a sample cover letter.

- 1. **Greeting:** Address your cover letter to the proper person.
- 2. **Opening:** Write a personable, inviting paragraph that highlights how your skills are a fit to the job.
- 3. Hook: Highlight your past achievements as they relate to the job you're applying for.
- 4. Skills: Highlight additional relevant skills, such as computer languages or certifications.
- 5. Close: Briefly recap your strengths as a candidate, and include your contact information.

[Today's Date]

[341 Company Address Company City, State, xxxxx (xxx)xxx-xxxx hiring.manager@gmail.com]



Dear Mr./Mrs./Ms. (Manager's Name)

I'm writing to you regarding the marketing role that opened up recently. I came across the job description on [Website Name] and was delighted to find that my academic accomplishments meet all of the necessary requirements. I am seeking a challenging but rewarding internship, which is why I was drawn to this exciting opportunity.

As a junior marketing student at the University of Georgia, I have acquired skills in advertising, PR, product development, and market research. Currently I hold a 3.8 GPA and have been on the Dean's List every semester. While in the college of business I have strategically focused my course work in the following areas:

- Marketing Analytics
- Marketing Management
- Survey Research
- Strategic Internet Marketing
- Integrated Marketing Communications

Using my knowledge of the above, I designed a marketing campaign for a local pet grooming business that yielded the highest return on investment based on a budget. The campaign was so well received that I was awarded third place in UGA's business plan competition.

I would be delighted to have an opportunity to personally interview with you. Please accept the enclosed resume and feel free to contact me at your earliest convenience. I appreciate your time and consideration.

Yours sincerely,

[Your Name] Enclosure: Resume



COLLEGE STUDENT RESUME

Address Line 1 Address Line 2, City, State Zip | (212) 256-1414 | jane.smith@gmail.com

CAREER OBJECTIVE

Energetic and passionate college student working towards a BS in Marketing at the University of Georgia. Aiming to use my knowledge of advertising, PR, product development, and consumer research strategies to satisfy the marketing internship at your company.

EDUCATION

UNIVERSITY OF GEORGIA, ATHENS, GA

BACHELOR OF SCIENCE IN MARKETING, EXPECTED GRADUATION DEC 2015
• GPA: 3.8/4.0

- Relevant Coursework Marketing Analytics, Marketing Management, Survey Research, Strategic Internet Marketing, and Integrated Marketing Communications
- Honors & Awards: Dean's List, Received third place in UGA's business plan competition
- + Clubs: UGA Chapter of the American Marketing Association, Mu Kappa Tau

MARKETING PROJECTS

PET BUSINESS MARKETING CAMPAIGN

- Designed a cost-effective marketing campaign for a local pet grooming business that leveraged a combination social, email, and offline marketing techniques
- Surveyed pet owners in Athens to collect detailed data on the behavior of our target customer
- Developed a campaign budget of \$1,500 which we estimated to be the minimum cost that would yield the highest return on investment (ROI)

BUSINESS PLAN COMPETITION

- Entered UGA's business plan competition with a group of 4 classmates to build a mock food truck business
- Managed all of the marketing aspects of the business plan including industry analysis, customer trends, market growth, positioning, and promotions.
- Received 3rd place out of the 30 teams that entered the competition

ADDITIONAL SKILLS

- In-depth knowledge of social media marketing platforms: Twitter, Google+ Facebook, LinkedIn, Instagram, Pinterest
- Adept with Microsoft Office Suite
- Chinese: Advanced
- Familiar with consumer research tools: AYTM and GutCheck

General Guideline for Job Interviews

- Get a good night's rest sleep before the interview so that you are awake and alert. You want to look and feel rested.
- The morning of your interview, read the local news and/or watch a morning news program. Be aware of the day's news events and be able to discuss them with the interviewer. Many interviewers like to start an interview with general chitchat. You want to appear knowledgeable about what is happening in the world around you.
- Before you enter the building for an interview, turn off your cell phone. In addition, turn off any alarms you have set. It is unacceptable to interrupt any interview with annoying sounds.
- Arrive at the interview alone. This may seem obvious, but even if a parent, significant other, or friend drove you to the interview or commuted with you for moral support, leave him or her outside. You want to appear confident, not codependent.
- Arrive early for your interview, no matter what. Ideally, you want to arrive about 10-15 minutes early and check in with the receptionist. Don't arrive too early, though. Interviewers often have back-to-back meetings or other priorities. Arriving too early can be misinterpreted as not respecting the interviewer's carefully arranged schedule for the day.
- Keep in mind that you are being evaluated on every move you make. Often, even the receptionists or assistants have input on the hiring process, so always act professionally. Be polite, courteous, and friendly to everyone you encounter.
- When you are introduced to the interviewer, stand up, smile, make direct eye contact, and shake hands. Refer to the interviewer formally, as Mr. /Ms. /Dr. (insert last name).
- Throughout the interview, always try to maintain as much eye contact as possible and avoid fidgeting. The interviewer is probably trained to read your body language. Avoiding eye contact and touching your face are often signs of someone who is not being truthful.
- Never smoke or chew gum in an interview.
- You may be offered a drink at the start of the interview. Accept whatever is offered. To avoid caffeine, consider asking for water. If you are at a lunch or dinner meeting, even if the employer offers you an alcoholic beverage, decline, but ask for something nonalcoholic.
- During your interview, be prepared to make small talk—about the weather, how a local sports team is performing, or a major news story.
- Even if the interviewer takes a casual approach to the interview, you are still being evaluated, so never lose focus. Pay attention to the conversation, keep smiling, maintain eye contact, answer all questions openly and honestly, and use complete sentences. Never answer questions with a one-word answer of yes or no.
- Always think before you speak. Your interviewer asks every question—even if it seems to have no relevance to anything—for a reason. Some employers like to see how you will react to bizarre questions, and to see if you can think on your feet. Often, what you provide as an answer to these off-the-wall questions is not as important as how you answer them.

- If you do not know the answer to a specific question, never lie to make up an answer. Never say, "I don't know." When you feel stuck, pause. What may seem like an eternity to you will come across as a contemplative, thought-gathering moment to the interviewer.
- At your initial interview, you should not ask about salary, benefits, or vacation time. You can bring up these topics once the interviewer offers you the job or expresses a very strong interest in hiring you—not before.
- During the latter part of your interviews, be sure to affirm that you are interested in the job for which you are applying. Explain exactly why you want the job, what you can offer to the company, and why you are the best candidate to fill the position.
- Follow up the interview by sending a thank-you note or email to the interviewer within 24 hours.

The Top 25 Interview Mistakes

- 1. **Showing up late.** Be sure to allow yourself ample time to get to your interview. You must factor in unexpected circumstances, such as train delays or heavy traffic. If you know you're going to be late, call to let your interviewer know.
- 2. Being unprepared to describe your experiences. An interview is a test—and you should never walk into a test unprepared. Take some time to prepare your rehearsed responses, and think about how you will handle the questions your interviewer might ask. Practice describing your experiences aloud or conduct practice interviews with a partner.
- 3. Answering questions with only a yes or no. Your interviewer needs to get to know you, and he or she will be unable to do that if you don't volunteer information about yourself. Be sure to support your answers with examples.
- 4. **Fidgeting.** If you are tapping your foot, playing with a bracelet on your wrist, or constantly shifting in your seat, you won't look professional. And if you don't look professional, you won't get hired.
- 5. **Speaking too quickly.** You may want to get a lot of information, but you don't want to speak so fast that your interviewer can't understand you. Take a deep breath before you begin answering questions and slow yourself down. Conduct practice interviews with a friend to make sure that your speaking voice is steady and even.
- 6. **Avoiding eye contact.** If you avoid making eye contact, you will be unable to establish a personal connection with your interviewer. You should be attentive and engaged in what your interviewer is saying.
- 7. Not researching the company. Q: "What do you know about our firm?" A: "Uh . . . not much." Answers like this will not get you hired.
- 8. Lying. Don't lie about or embellish your job experiences or academic record. Your interviewer is going to check these things out. If an interviewer catches you lying, you won't be hired. If your employer finds out about your misrepresentation after you've been hired, you will be fired—it's as simple as that.
- 9. Not answering the question asked. You want to highlight your experiences in the interview, but you should be careful to always answer the question being asked. Don't be so intent on launching into a great story about you that you avoid the question altogether—your interviewer will notice.
- 10. **Revealing too much.** Your interviewer is neither your best friend nor your therapist. She wants to learn about the skills and qualities you will bring to a job. She does not want to hear about your personal life or problems.
- 11. Not "selling" yourself when you answer questions. You should answer questions in a way that brings out the qualities that will serve you on the job. If you are asked how your best friend would describe you, say like, "I think my best friend would describe me as loyal and dependable. People always know that they can count on me."
- 12. **Speaking poorly of, or belittling, past job experiences.** Disparaging other employers or jobs will make you sound unprofessional, negative, and hostile. And it will make the interviewer

wonder what you would say about his or her company to others. Try to focus on what you learned from other jobs.

- 13. **Dressing too casually.** Your interviewer wants to hire a responsible professional. Make sure you look like one.
- 14. Not asking any questions about the company. By asking some good questions, you will prove that you are very interested in the job—and that you were motivated enough to research the position and the company.
- 15. Not thanking the interviewer at the end of the interview. In the business world, a little courtesy goes a long way. Your interviewer will appreciate and notice your good manners.
- 16. **Forgetting to send a thank-you note.** Demonstrate your professionalism and courtesy by sending a note. You will also be more likely to stand out in your interviewer's mind if he or she has a reminder of the interview.
- 17. Forgetting to bring extra resumes to the interview. You may be asked for another copy of your resume, and you may have to submit an extra copy with any forms you have to fill out. Make sure that you are prepared.
- 18. **Neglecting to prepare a list of references.** Type up your references (with contact information) for your interviewer. He or she will not be interested in taking down all the names and numbers by hand, and it will be an inconvenience if you have to send the information at a later date.
- 19. **Forgetting the interviewer's name.** You should always bring a note pad (preferably in a professional leather portfolio) to an interview. Write down the interviewer's name if you think you won't be able to remember it. Thank the interviewer by name at the end of the interview.
- 20. **Going to an interview on an empty stomach.** You feel more alert if you're had a nutritious meal, and you won't get hungry if the interview ends up lasting much longer than you had anticipated. And, of course, you won't have to worry about your stomach rumbling in the middle of a question.
- 21. **Using slang.** Nothing makes you sound more unprofessional than peppering your speech with *like* and *y'know*. If you can't speak like a professional, your interviewer will question whether he or she can trust you to interact with clients or supervisors.
- 22. Chewing gum, eating, or smoking. These are obvious no-no's.
- 23. Answering your cell phone. Turn off your cell phone before you get to the interview.
- 24. **Interrupting the interviewer or talking excessively.** Don't ramble or go off on tangents. You want to showcase yourself and give the interviewer a good sense of your accomplishments, but make sure you don't cut the interviewer off or preclude him or her from asking questions. He or she has limited time to speak with you.
- 25. **Freezing up.** Relax! It's only an interview. If you are well prepared, you should feel confident and stress-free. Smile and be yourself.

Networking and Informational Letter 1

In this letter, Vincent is looking for information about a culinary career, specifically by requesting a job shadow opportunity. Through job shadowing, one learns about an industry by experiencing it in the shadow of a working professional.

Vincent Orlando

123 Orchard Street, San Diego, CA 55555, 555-5555 vince.orlando@yourdomain.com

May 15, 2014

Rueben Cesaria *Le Singe Verte* San Diego, CA 12345

Dear Mr. Cesaria:

I am currently a senior at St. Augustine High School and seriously considering a career as a chef in the fine dining market. I have been accepted to the French Culinary Institute for the fall semester and would greatly appreciate the experience of shadowing a world-renowned chef at a popular, high-end restaurant such as *Le Singe Verte*.

I realize that you are quite busy running a bustling kitchen, but I would consider it an honor to witness your unquestionable mastery as a chef. While I am certainly familiar with the inner workings of a busy kitchen, having worked as a busboy, waiter, prep cook, and ultimately head cook at my family's restaurant from the age of 10, I would greatly appreciate the opportunity to view a three-star Michelin-rated team at work.

Thank you very much for considering my request. I will be available at your convenience to set up an appointment for this shadowing experience, and I look forward to hearing from you soon.

Thank you, once again, for your time and attention.

Sincerely,

Vincent Orlando

Networking and Informational Letter 2

In this letter, Susan is writing to someone "cold," asking for an informational interview. She has selected this person based on his position at a law firm in her targeted legal area.

Susan Manzo

4512 Kipling Drive, Cambridge, MA 55555, 555-5555 sue.manzo@yourdomain.com

May 15, 2014

Geoffrey Readington Sullivan & Cromwell New York, NY 12345

Dear Mr. Readington:

I am currently a first-year student at Harvard Law School. Corporate law has been of interest to me since speaking to a delegate from your firm at my undergraduate career fair two years ago. Sullivan & Cromwell has held the highest honors in the field of successful mergers and acquisitions for decades, and the opportunity to meet with you for a brief informational interview would be a boon to my career path.

Next year, I plan to shift my focus at Harvard Law School to the practice of corporate law. I have several questions regarding the most effective course of study and summer associate work, and I feel your advice would help me plan best for my future. I would also greatly appreciate the opportunity to discuss some ideas with you about the future of corporate law in these changing times. Any insights you have would be tremendously appreciated.

Thank you, once again, for your time and attention. I will contact your office during the week of May 17 to set up a mutually convenient appointment time.

Sincerely,

Susan Manzo

Interview Thank You Letter 1

During George's interview, the school staff communicated its specific needs, issues, and economic challenges. George uses his letter to demonstrate how he can meet those needs.

George Friedman 77 Hemenway St. Apt. 54 * Boston, MA 02115 * 555-555-1234 georgefriedman@yourdomain.com

May 17, 2014

Dr. Cameron Hause Superintendent Marlborough Public Schools 12 Main Street Marlborough, MA 01752

Dear Dr. Hause:

Thank you for inviting me to interview for the School Psychologist position at Washington High School. I was glad to have a chance to look around the school and to meet the Guidance Department staff. Your district is known for providing its students with a huge amount of support, and I saw evidence of that throughout my visit.

I was highly impressed with the way that the guidance counselors took a real interest in the students who passed through their offices. Often, teenagers just need someone to listen to their problems and to help them take simple steps toward finding solutions. The school's counselors do that very well, and I could easily see myself working with them to help Washington High students achieve their goals.

I know that given the state's education cutbacks, you're looking for someone who can fill a variety of roles and work with limited resources. I can do that for you. What I lack in experience I will more than make up for in energy, versatility, and enthusiasm for my work.

Thanks again for your time and consideration. If you need anything more from me, please let me know. I look forward to hearing from you.

Sincerely,

George Friedman

Interview Thank You Letter 2

Cynthia uses this letter to convey her continued enthusiasm for the Editor position. She uses specific details about her experience to demonstrate how she is a good fit for the team.

> Cynthia Garrison 12 Market Street * Madison, WI 53701 * 555-555-5555 * cynthiagarrison@yourdomain.com

May 17, 2014

Alfred Newcastle Executive Producer Ready Set Go Productions 50 Grant Avenue Madison, WI 53701

Dear Mr. Newcastle:

Thank you so much for having me in to interview at Ready Set Go Productions. I loved getting a behind-the-scenes look at the work your company does. I know you are very busy, so I appreciate you taking the time to show me around and to introduce me to your team.

After hearing about the projects you have planned for the future, I can confidently say that I would be a great fit for the Editor position. In more than 10 years as an editor at a cable news channel, I honed my ability to do great work quickly. I don't get harried under tight deadlines, I collaborate well with producers, and I am able to take a vision and make it into reality.

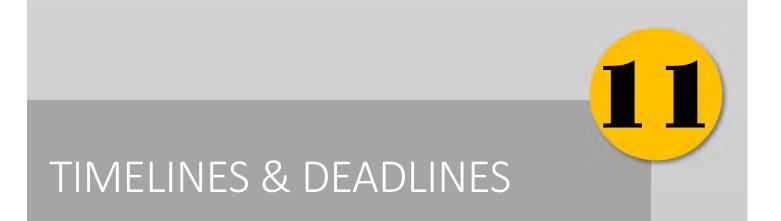
In addition, my freelance work in film demonstrates my attention to detail and ability to tell a story through careful editing. My experience working in both journalistic and artistic styles demonstrates that I am comfortable with the documentary-style projects Ready Set Go often produces. Also, I am well versed in the editing software your editors use, so I would be able to hit the ground running on my first day.

After meeting the rest of your employees, I'm sure I could be a valuable member of your staff. If you need anything else from me, please don't hesitate to let me know.

Thanks again for this exciting opportunity.

Sincerely,

Cynthia Garrison





STAY AHEAD OF THE GAME



Plan with friends

It's not a bad idea to gather a group of friends every once in a while to help each other prepare for the next step. It" be fun and beneficial for all.



There's money in books.

Invest in your future by preparing today. Why wait until tomorrow when you can do it now. This goes for every endeavor you choose to participate in.

FOOD FOR THOUGHT

"If you believe you can accomplish everything by "cramming" at the eleventh hour, by all means, don't lift a finger now. But you may think twice about beginning to build your ark once it has already started raining"

-Max Brooks



When the time comes, will you prepared? The sooner you start, the better off you will be. Use your time wisely! Time management is the key.

Timeline/Deadline Checklist

High School Seniors

August-September

-Plan for college admission: meet with admissions representatives, secure letters of recommendation, work on application essays, and complete applications.

-Continue your ongoing scholarship search with various online scholarship search gateways.

-Get an estimate on your federal aid eligibility by using the FAFSA4caster at **fafsa.ed.gov**

-Compare estimated college costs and aid availability of your top colleges with the Net Price Calculator (NPC) tool on each college and University's website.

October

-Create your Federal Student Aid (FSA) ID at **fsaid.ed.gov**

-Complete your FAFSA as soon as possible after **October 1** every year you plan to attend college at fafsa.ed.gov

-Find out if your college requires you to complete additional financial aid applications and make note of any specific deadlines.

November-May

-Have your high school send your transcript to the colleges and universities you've applied to, depending on the requirements of the school.

-After you receive your Student Aid Report, carefully ensure all information is correct and complete. Make sure you are not in verification.

-Be on the lookout for financial aid award letters.

-Compare award letters to determine whether awarded financial aid and family resources cover college costs.

-Apply for additional financing and funding, if needed.

-If you've taken AP courses, register to take the exams at the end of the semester.



-Select your college and mail in your tuition deposit by the deadline to secure your admission.

-Register for summer orientation at the school you've selected.

-Celebrate your high school graduation with family and friends.

-Prepare for college by creating a checklist of things and tasks to complete.

June-July

-Be on the lookout for your college bills, and make sure costs are covered by financial aid and family resources; double-check to make sure you have the money you need to cover college expenses.

Freshmen Checklist

Pre-College

-Register for classes. Registration takes place in June and July. Contact an advisor for advice on the classes you should be taking.

-Complete all required paperwork and health documents before coming to school.

-Secure your housing preference.

-Mark orientation dates on your calendar and make it a point to attend all orientation sessions. Valuable information is shared during these sessions, like handling business, academic resources, and registration questions.

-Create a dorm checklist if you plan on living on campus.

In the First Few Weeks

-Seek a balance and get involved on campus. Select a small number of clubs/organizations to participate in but don't overdo it.

-Look ahead and get organized. You will be receiving a lot of information over the course of the semester. It is advisable that you keep your classes in separate folders and notebooks. More importantly, once you get your syllabi, you will need to keep a planner (with weeks and months) to write down upcoming significant dates, projects, and exams. -Strive for good grades. Find tips on how to be a successful college student – time management, study skills, procrastination tips, etc.

-Find the ideal place for you to study. Living in a dorm or being a commuter leaves very little places to study in your living area. Find a place suitable to your learning style.

-Schedule a meeting with each of your professors to get to know them.

During your First Semester

-Go to class. Professors will notice your absence and you'll lose valuable information. Do not rely on others to provide the necessary information when you miss class. Every student understands the material differently.

-In the case of an emergency, and If you do happen to miss class, make sure you have a classmate, or friend, or study buddy in the class that can provide you with anything that was missed in class, or you can speak to the professor directly.

-Get support in your classes, and also make sure to attend any extra tutoring help or office hours for the professors whose classes you may be struggling in.

-Make connections with classmates. Create a study group for your classes. Make sure it is a group that has the same focused mindset, because it is very easy to get distracted in group settings.

-Look around campus to take advantage of study resources, workshops, and activities to help make your transition to college stress free.

-Schedule a meeting with your advisor to receive advice on your next semester courses. Get to know your roommate and others in your residence hall.

Other Useful Tips for Freshmen

-Make time for you. It is easy to lose confidence when you are burnt out your first year in college. -Don't feel pressured to make a hasty decision about a career or a major.

-Take responsibility for yourself and your actions.

-Find the Career Planning & Internship Office.

-Stay healthy and eat right, with all the food choices around it is easy to gain that Freshman 15 fast.

-Learn to cope with homesickness. Call home or make quick trips on the weekends if you're close enough.

-Stay on campus as much as possible. Venture out every now and then, but try to stay focused if you can.

-Seek professional help when you need it. There are resources and offices on campus that can assist you.

-Keep track of your money. It is easy to get sucked in to credit cards, spending your refund checks hastily, etc.

-Don't cut corners. Work hard during your first year and you will be in the right track for success.

-Be prepared to feel overwhelmed. But it is okay, we all have felt that way before, you got this!

Sophomore Checklist

-Watch for events regarding the major selection process – The Undergraduate Deans Office, Career Services, Pre-major Advising, Pre-Health Advising and others will offer and advertise programs that can support your selection process!

-Declare a major. There is help and advice out there (including in this guide) on how to pick a major.

-Degree Audit. Review your degree audit and watch for your degree

requirements including specific course requirements and general education requirements.

-Cultivate relationships with faculty, staff, deans and administrators. Access them as mentors, and make sure they are getting to know you, so that you have someone to write letters of reference for you as you move forward in pursuing new opportunities.

-Find out more about Greek Letter organizations and societies and the recruitment process.

-Be mindful of your own personal balance and wellness and continue to explore extracurricular activities and opportunities.

-Be proactive and introduce yourself to your dean and explore other resources on campus such as Academic, Social, and Personal Advising Centers.

Junior Checklist

-Degree Audit. Review your degree audit and watch for your degree requirements. Contact the Registrar's Office to discuss any questions, concerns or discrepancies. Also check with your major/minor department or program about your progress towards completion of the major/minor.

-End the year with at least two faculty sources for letters of recommendation.

-Seek internships as many degrees require one / good work experience.

-Get more involved in extracurricular activities and take on a leadership role if desired.

-Access your Undergraduate Dean and utilize your Undergraduate Advisor. Build relationships with your professors, deans, mentors and administrators!

Senior Checklist

-Degree Application. Make sure to apply for your Bachelor's Degree through your school's portal.

-Degree Audit. Review your degree audit carefully and confirm completion of degree requirements including contacting the Registrar's Office to discuss any questions, concerns or discrepancies. Also check with your major/minor department or program about your progress towards completion of the major/minor.

-Commencement Information. Utilize your school's webpage, it will contain all the information you need! Read all the mail and all emails that come to you during this time, they will be very important.

-Libraries. Return all borrowed books to the library from which they were borrowed and pay any fines.

-Letters of Recommendation. Contact professors, deans and employers early for recommendations. Allowing for ample time prior to a deadline. It is helpful to provide a current resume. Recommendations can also be for future use.

-Student Financial Services. Make sure your student account is in good standing.

-Transcript. Request an official copy of your transcript.

-Enjoy your Senior Year! Continue to take advantage of all that college has to offer. We wish you the best!

"By failing to prepare, you are preparing to fail."

— Benjamin Franklin



Important Deadlines

Check your school's academic calendar for the following dates. **Dates will vary from each institution**

Deadline Closing Time (Some schools have a specific universal time for their deadlines): ______

New student Orientation: _____

Fall Term Registration and Payment Deadline: _____

Term Classes Begin: _____

Last Day to Add or Drop (100% Refund): _____

Last Day for Student Withdrawal ("W" Grade Assigned/No Refund): ______

Last Day of Classes: _____

Final Exams: _____

When a class gets tough... to Drop or not to Drop...Withdraw or stick it out?



What is the difference between a Late Drop and a Late Withdrawal? A Late Drop and a Late Withdrawal are the same as a Drop or Withdrawal except that they are petitioned after their respective deadlines (Please check the Academic Calendar for dates). If

approved, a Late Drop results in a full refund of tuition fees and the complete removal of the course from the student's academic record. If approved, a Late Withdrawal does not refund tuition fees and a grade of "Withdraw Passing" (WP) or "Withdraw Failing" (WF) will be assigned by the instructor according to the student's class performance.

Late Drops Somewhere on your campus, usually the Office of Academic or Student Services, approves late drops for special circumstances. A late drop results in the course/s being removed from your class schedule, as if you were never registered in them. As a result, you may be ineligible for all or a portion of your financial aid, depending on the number of hours that you are dropping and the number of hours remaining. This action may affect all types of aid awarded.

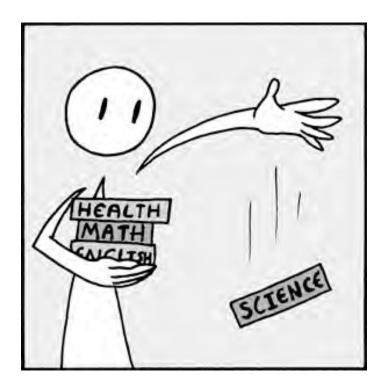
What is the difference between a "Withdraw Passing" (WP) and a "Withdraw Failing" (WF)? A "WP" has no effect on the GPA whereas a "WF" is the same as an F and is calculated as a failing grade in the GPA. If your petition for a Late Withdrawal is approved, each course of the petition is assigned a "WP" or "WF" based on the professor(s) input. Talk to your professor before pursuing a Late Withdrawal petition.

Official Withdrawal (Totally Withdrawal) *If you withdraw from all your classes on or before the 60% point in time of the semester, which is calculated using calendar days, a portion of the total federal aid funds awarded must be returned (Pell Grant, Federal Loans, etc.), according to the provisions of the Higher Education Amendments of 1998. The return of these funds will result in the student owing a balance to the University and the Federal Government.*

Can my professor withdraw me from his/her course? No. Your professor can support your decision to petition but does not have the authority to approve your petition. If your petition is approved your professor's input will determine if you receive a "Withdraw Passing" (WP) or a "Withdraw Failing" (WF) for the course. Talk to your professor before pursuing a Late Withdrawal petition. **Medical Withdrawal** This is requested when a student is suffering from a medical condition that prevents the completion of the semester. If a student is approved for medical withdrawal, a refund of tuition fees may also be approved. The student receives a "WM" which indicates on the academic record the student was withdrawn from classes due to medical reasons. If you were approved for a Medical Withdraw on all courses in the term, & received federal aid, you will be subject to the same rules as an Official Withdraw.



Consider your options before it's too late for options!





Going to college can be exhilarating yet frightening at the same time. You may be nervous about meeting new people or finding your way around campus. How are you going to make new friends? What if you can't maneuver your way around your college's library? Don't worry; you're not the only entering freshman who has worried about these issues. At some point, every freshman has wondered how they will adapt to their new life at college. To make the transition from high school to college a little bit easier, most colleges have freshman orientation. This is when students can meet other classmates, learn about campus life, and ask any questions they may have before the semester starts. Many colleges require entering freshmen to attend orientation, but if you are going to a college where it is not required, you may be wondering if attending orientation will be a waste of time. Before you make the decision not to go, consider the following points on why freshman orientation will be beneficial to you!

You can make friends before the semester starts. By attending orientation, you will have the opportunity to meet other incoming freshmen and hopefully make new friends. This will help you to not feel so alone and scared once you start in the fall. Attending orientation may also provide an opportunity for you to meet someone with whom you would like to room.

You will know your way around the campus by fall semester. Orientation leaders will show you around campus while providing history about the college. They will tell you the locations of the favorite hangout spots, where to go when you need medical care, and what the nicknames are for certain buildings or areas.

You will know about various campus activities. During orientation, you will attend several meetings/lectures about college life. Have you thought about joining a sorority or fraternity? If you go to orientation, you will be able to acquire the information you need in order to make a decision about whether or not to rush. Want to join a campus club? Some colleges provide meetings at orientation that give information on various campus clubs.

You will receive help with class

registration. At many college orientations, freshmen will be assigned an advisor to help them figure out what classes to take their first semester. Usually, freshmen are shown how to register for classes because it can be confusing if you have never done it before. Keep in mind that the earlier you attend orientation and register for classes, the better chance you have of getting the courses you want before they fill up.

You can sit in on college classes. Usually, students will have a break during the orientation to check out the campus on their own. You can take this opportunity to attend a large lecture class so you will know what to expect in the fall. Most colleges have summer classes, so if your orientation is in July, you can still attend a college lecture.

You can experience dorm life.

Orientations usually last between two to three days, so you will spend the night(s) in a dorm room while there. If you will be living on campus in the fall, this will give you an idea of how many personal items you should bring with you. If you will not be living on campus, this will give you the experience of what it's like to live in a dorm.

You can take care of any unfinished business. At most orientations, you will have the opportunity to talk to college personnel about financial aid, housing, and meal plans. Ask them questions if you have any concerns regarding your future at that college. In addition to asking questions, you will have the chance to get your student ID card made. This is one less thing you will have to do come fall semester.

Freshman orientation is a process that makes incoming students feel better prepared about going to college. Not only will you have the opportunity to make new friends, but you will also learn about various campus activities before the fall semester even starts. Instead of skipping orientation, use this opportunity to become familiar with the environment you will be living in for the next four or more years of your life!



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MOTIVATIONAL MESSAGES



Examples of Motivational Messages

(Previously used by TSIC College Retention)

A wise man once said, "How is it we can find time to do it over, but not the time to do it right initially?" With that being said, today is the beginning of a new week and it's your opportunity to start off on the right track. So, whatever you do today, do it to the best of your ability. Brandon and I challenge you to be the best version of yourself and we'd like to remind you that hard work does pays off. From the words of Malcolm X, the future belongs to those who prepare for it today. Are you preparing? ⁽²⁾

George Washington Carver once said, "Ninety-nine percent of all failures come from people who have a habit of making excuses." With that being said, this week, Brandon and I challenge you to cut down on making excuses. If you have something to do, do your best to get it done! Why procrastinate? Why make an excuse of why you can't do something when you can do whatever you put your mind to! We believe in you. And we believe that if you decide today is the day, this week is the week -- to be great, you'll be just that! So let's be great.

Guess what? Fall is here! That means that it's time to buckle down and focus on the books. You can still enjoy yourself, but remember to prioritize! Don't put your play time before your study time. Be fully committed to your academics and don't give up if times get rough! Pressure can burst pipes or pressure can make diamonds. Choose diamonds.

Look for something positive each day, even if some days you have to look a bit harder. But no matter how you feel, get up, dress up, show up and never give up! And as you're making your way through the week, remember that nothing ever happens quickly. Nothing is ever easy. Most of all, nothing ever goes perfectly according to plan. But you can do it. We know you can! Happy Monday

Success is the sum of all efforts, repeated day in & day out. Focus on the 24 hours in front of you & do what you can to get closer to where you want to be. Rise up, start fresh, and see the bright opportunity in each new day! – Happy Monday

As of now, you should be preparing for midterms, meeting with your academic advisors, and getting ready for next semester by preparing your class schedules and securing tuition payments.—a wise man once said "The price of greatness is responsibility." Are you taking care of your responsibilities? ⁽²⁾ Happy Monday/Halloween! Boo! (Ghost and pumpkin emoji)

Forget all the reasons it won't work and BELIEVE the one reason IT WILL. (Pencil, Strong arm, graduation hat emoji) -- Happy Monday from Irijah and Brandon!

A smile is a beautiful thing. It enriches the one that receives it, without taking anything away from the one who gives it. It lasts a second, but sometimes you will remember it forever." – No matter what you're going through, you're still here, you're still beautiful, and nobody in this world can be you! So be the best you. And smile about it J Try sharing that smile with someone else today! -- Happy Monday from Irijah and Brandon! (Cool emoji)"

A wise person once said, "It isn't what the book costs. It's what it will cost you if you don't read it." Lesson here: Read the book. Another wise person once said, "There is never enough time to do everything, but there is always enough time to do the most important thing." Lesson here: Don't waste your time. Happy Monday :) Take full advantage of your time this week!

Motivational Monday Feedback

After sending a Motivational Monday, we screenshot our feedback as well as respond to those who send thoughtful messages back to us (as seen below).

	I accept your challenge! I will be best version of myself today and coming days by keeping an open mind and to be social.	TSIC	Jul 25, 2 2:31:11	
ш _т .	Thank you so much I really love every text message you guys send me !	College- Retention- Messaging		Sep 19, 2016 4:59:27 PM
	I thought i should tell you guys that these texts are really motive and it works	ated am College- Retentio Messagi	on-	Sep 19, 2016 4:01:41 PM
B	Thanks guys, was having a tough day this helps!	College- Retention- Messaging	0	Sep 19, 2016 5:29:06 PM
10 m	Thank you Hove your support	College- Retention- Messaging		Sep 19, 2016 5:15:44 PM
	I would just like to say that I love these metaphors and inspirat quotes that you send to us :) they always make me smile	ional College Retenti Messag	ion-	Sep 13, 2016 10:42:36 AM

Goal:

Our goal is to motivate students while providing an opportunity for communication, in simplest terms.

Success:

Not every student will be expected to respond or appreciate receiving motivational text, but the majority have responded positively and many have specifically stated that they would like to continue to receive these messages.

What's next:

As of now, as communications differ from office to classroom to home, we look forward to including emoji's and images (Memes) in our messages. This way, we're able to connect with our students on their level while adding a bit of fun to our approach.

Motivational Monday Feedback



1	From you. Yes, those who made the greatest impacts in the world were both great learners and educators. Ex. Mahatma Gandhi, MLK, Susan B. Anthony	 in turn begin teaching others for the benefit of their lives and society as a whole yes, education leads to better communication with diverse individuals and with diversity comes new ideologies and new and more efficient ways to do things. when you're informed of other cultures and their ways of living it's easier to work with them and understand why they do certain things in their cultures that we can incorporate into our community. with education and qualification there is more opportunity to grow amongst ourselves.
	of academics is a powerful weapon which can be used to change the world.	 Yes, because knowledge is the root of success, a person cannot afford to be ignorant in an ever growing and advancing world. I agree! Because when people become knowledagble about subjects, they become more aware of their surroundings and their actions and
	an academic educational experience may also lead an individual to take on what they learned from being taught in a classroom to change the world. A good example of this would probably be the life experiences that taught Chance The Rapper about struggles that many kids go through in Chicago, that inspired him to make a change in their world by donating \$1,000,000.00 to education in that community. This depicts what his education in terms of experience inspired a change in the world. This also highlights the fact the he knows education in term:	is knowledgeable. Society puts focus on numbers like GPA and SAT/ACT; in an attempt to quantify knowledge. Yet, arguably, it is those who rather than focusing on the books, actually went out and gained experience in the world are more knowledgeable in the realities of the world and even the professions that many of us work toward acquiring. At one point, numbers didn't matter, now they do. But numbers will never make up for experience and actual understanding.
_	Yes, I agree. But I also think it's education in terms of many different aspects. For instance, a life experience that one may go through can be an educational experience for that individual which inspires them to take on what they learned to change the world. In the same way that	 I agree. However it be used for both good and evil things. Someone can learn and create objects that can benefit society, while someone can use their knowledge to inflict pain among others. It's better to have a teacher or professor that teaches the right path. It's quite subjective. There are different ways to determine who indeed
and the second	I agree Knowledge is one of the few things in this world that can't be taken away from you only enhanced. Education allows you to only have to open your	agree completely! How does one expect to make a difference if they know nothing about the subject itself?!
	mouth and speak upon the knowledge and wisdom inside of you to open doors that where once closed to you, to make friends and network. With the foundation of	agree I think that knowledge is power and school is the best place to get your education to get ahead in life
	education there's no limit to the resources you have at your disposal to ultimately make a change even if it's a small one in this world today!	Yes I agree because with education there is no limit to what you can and can't do
	Yes because education is what teaches one how the world works. You can learn how the world works without education, but won't understand in detail unless one has education.	agree because with education there no limit on what you can do . Better education the faster you can learn new things
	education. Being smart can change the minds of others because smart people can convince others of the dangers and the consequences. It is said that the tongue is stronger than the hand	and time zone your in and the amount of experience you have agree, knowledge is key to. Those who go further into their education are those who are most successful!
	fulfill a high end career most jobs now require master degrees. The higher the degree, the higher the chances of getting that dream job or more opportunities out there. Yes because you can always change someone's mind with higher	 I believe that education and knowledge is the strongest weapon mankind has ever known. The ability so think and to process information into knowledge is what separates us from the rest of the animal kingdom. It depends on what Is your education in and It depends on the society
-	💊 l agree because nowadays even a bachelors degree isn't enough to	I definitely agree. The best way to make a change is to learn from the past and improve upon its mistakes
-	changing. It's up to the student to decide whether or not to try. Yeah education is a great weapon but it's not the most powerful weapon , the greatest weapon is faith in God	I do agree with that, because as time goes by things start to fade but that's the one thing a person can always have and hold on to.
	I don't, I feel that although education guides you from an ignorant state of mind, it's really your decision to change the world. The only thing in this situation that education proves, is that the world needs	seem like the hardest thing ever to do. But if your heart is pure there's always a way. I may not be able to change the big picture but I know for a fact I can (& have) change a couple hundred lives. Everything starts with the youth. If they know what peace is and the right way to do things life will soon be golden.
-	I agree because knowledge is power!	Show the a heathy way to let out anger and aggression. Show them what healthy competition looks like. To love one another no matter skin color, gender, or sexuality. I teach them to continue to learn. That it's something no one can take away from you. Changing the world may
-	👔 l agree ! Gives you the tools necessary to reach your goals 🕲	What you have in your minutes that you have you have a speech on his. But I feel like each and everyone can change the world. It all takes position. Most times you need education to get to said position. I've worked four hard years of my life to do what I can to help change and teach the youth. I connect with them and their families through sports.
	to a persons life. Whether it's being self educated or higher education he or she will learn how to navigate in the world we live in. I believe everyone deserves the PROPER & QUALITY education, like W.E.B Dubious states " Education is that whole system of human training within or without school house walls, which molds and develop men."	For so many personal reasons I know education is the most powerful weapon you can use to change the world. We all know the world is a wild place to live. Certain situations it becomes extremely dangerous. But no matter what anyone does to you they can never take away what you know. People can beat you and torment you but can't take away what you have in your mind. It's funny I just wrote a speech on this.

What have you done lately that you disliked but put you in a better position for the future? - Happy Friday from Irijah and Brandon! :)	Thank you guys	
position for the ruther - nappy enday note injan and brandom .)	r 🔊 1/13/17 4:46 PM	
College-Retention-Messaging 1/13/17 5:00 PM	Most inspirational one yet	
nis year I am working on appreciating every little situation! :,)	1/13/17 4:47 PM	
1/13/17 5:04 PM		

-	to share our knowledge we have based on our education!!
-	succeed and make earth a better place! Just as the one's who were educated and found certain cures to certain life threatening illnesses, it is everyone's duty
	that we share knowledge we've gained through our education to someone who may not have had that opportunity. We have to enlighten each other, that we may all
-	whatever we do. Not only should we use this knowledge for ourselves, we can help others who may not know or may need assistance along their way! It is vital
terrandor.	way while getting hurt! Education is almost like a guideline in helping us to our success. We will be able to have prior knowledge to give us a jump start at.
-	a hot stove, you've educated them that they can get badly hurt if they touch it. If one doesn't know that they can get hurt, they would have to learn the hard
_	they have a chance to gain knowledge on certain things that can either hold them back or set them up for success. For example, if you teach a child not to touch
	I definitely do agree that education is the most powerful weapon that can change the world! Knowledge is a key factor in one's success. When one is educated,

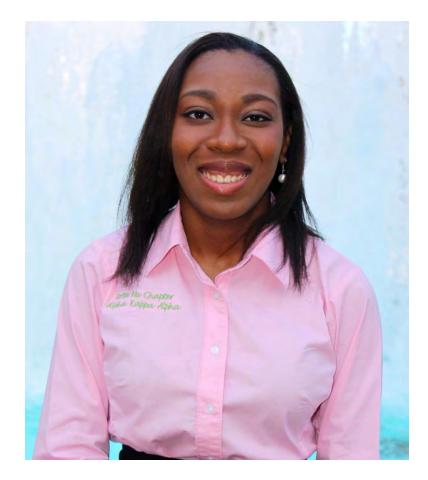
STUDENT SUCCESS STORIES



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ASHLEY SERJILUS

Ashley Serjilus graduated from the University of Miami in May 2016 with a Bachelor of Science in Microbiology and Immunology with minors in Chemistry, Public Health, and Psychology on the pre medical track with a 3.5 GPA. During her time at the institution, she was involved in multiple organizations and took on multiple leadership positions ranging from secretary to president. Because of the leadership and scholarship she displayed during her tenure at the University of Miami, she was inducted into the Iron Arrow Honor Society, the highest honor that can be obtained at the institution. Additionally, she was inducted into Rho Lambda National Panhellenic Recognition Society and Order of Omega, for her accomplishments in Greek Life. To round off her collegiate accomplishments, she was part of a group of students that was selected to be honored and chosen to be part of Who's Who among Students in American Universities & Colleges. Despite the accolades, she said her greatest achievement to date is being accepted into medical school. She will be attending Meharry Medical College in the fall, with the dream of becoming a primary care physician.



RYAN FERGUSON

Ryan is a great kid with a lot of heart and ambition. His drive and determination to continue no matter what hardships he faces is always such a great thing to see in a young college student. Ryan graduated in 2013 from Palm Beach Lakes High and started attending PBSC soon after. He did great at PBSC these past two years, but Ryan went through a lot this past year in 2015. His original plan was to transfer and to start attending FAU in the fall of 2015, however, he had issues with his college advisor not advising him properly his sophomore year and he ended up needing certain classes to finish up his time at PBSC, and he was not told about these until near the end of spring 2015. This caused Ryan to have to stay an extra semester at PBSC to take these classes that "came out of nowhere" and cost him more money and funds from his scholarships. But instead of giving up, I connected him to my contacts at FAU and made sure that he had everything in order to be able to transfer properly to FAU for the spring semester of 2016. He stops by every now and then to give us updates and he said this was his best semester yet and made all A's and B's, and how he could not have done it without us. Knowing the great guy that Ryan is, I decided to reach out to the Urban Male Initiative at FAU and introduce Ryan to this organization that would take him under their wing and keep an eye on him to make sure that he always has a mentor and a support system on campus as well. Below is a picture of when he first met Keven Allen who helped start the Urban Male Initiative at Florida Atlantic University. Ryan praises the program and really enjoys having an extra support system on campus whenever he needs help from other urban males like himself! I also connected Ryan with one of our Take Stock in Children Mentors who is a Lieutenant in the Palm Beach County Sherriff's Office. Ryan was involved in the Palm Beach Sherriff's Explorers and wants to become a police officer one day and just got accepted into Palm Beach State's Police Academy and is currently taking classes now! We will be there to help guide him every step of the way, and we look forward to having more success stories because of College Retention & we hope this year showed the need for support for Take Stock college students. Thank You.



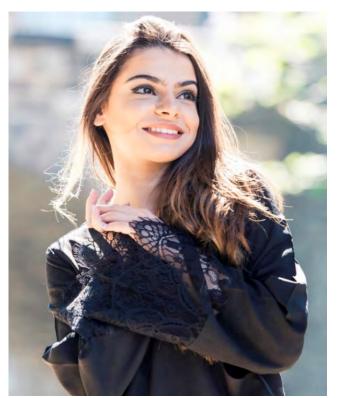
ISEL CASTRO

A first generation high school graduate, who recently earned her AA degree from PBSC and then transferred to FAU only to become lost and overwhelmed from great anxiety. The TSIC College Retention Coach met with Isel and her mother to assist in connecting her with FAU to help complete a medical withdrawal which allowed her to conserve her Florida Prepaid credits. Through even further advising, The TSIC College Retention Coach was able to encourage Isel to partake in a career and personality assessment which helped determine her next steps. Through much support, it became certain it was in Isel's best interest to return to PBSC to earn her nursing degree. She is now doing very well at Palm Beach State College and it is a much better fit for her academically and socially. She enjoys her time there and is still able to be close to home to help out her family with whatever they need.



MEENA ALZAMANI

Most of what Meena Alzamani remembers about that night in March 2003 in her native Baghdad is the explosions and the screaming. The explosions came from U.S. bombs detonating nearby at the start of the Iraq war. The screams were hers. "I was screaming. I was crying. I was shaking," recalled Alzamani, a George Mason University freshman who was 6 when the war began. "My dad was holding me because the bombing was really loud and everything was shaking." After escaping to Jordan and then moving to the United States with her family (first Florida and now Virginia), Alzamani said she is determined not to waste the opportunity to live in a stable environment and study at a university she called "a smart choice that will help me with my future." Alzamani, a chemistry major, said she wants to be a pediatrician, surgeon or dentist and perhaps work with Doctors Without Borders. She also hopes to start a nonprofit organization to help the homeless in Washington, D.C. "She tries hard, and it shows in her grades," said George Mason chemistry professor John Schreifils, who had Alzamani in two classes. "She is a pleasure to have in class." Still, "Iraq stays with me every single day," Alzamani said. When the bombs dropped, Alzamani said her father, who worked for the U.S. Army in Irag as a contractor, gave his three children MP3 players with downloaded music and headphones to help drown out the noise. There were the bullet holes through the front door of the family home, the four-hour drive across the desert to Jordan and the family's move to the States through a United Nations relocation program. "I'm very lucky I got here," Alzamani said. "So many of my family members are still in Iraq, still suffering. It keeps me motivated." So on those days when Alzamani feels she doesn't have the energy to complete her lab work, she reassesses. "That's like me being ungrateful for my opportunity," she said. "The reason I picked George Mason is everyone here is motivated, everyone has a plan in mind," Alzamani said. "They want to go somewhere in life. That really appeals to me."



CHERLYN ROSEMEY

"My name is Cherlyn Rosemey. I'm currently a junior at Florida International University. I am studying recreational therapy and would like to have an opportunity to attend graduate school for physical therapy. I have a current GPA of 2.8, and I serve on two executive boards. At school, I'm the communications officer for Black Student Union and for my church, Eben-Ezer Baptist in Delray Beach, I'm the community service coordinator. I also work hands on with the youth of my church helping to promote a healthy spiritual life as well as being a listening ear for any troubles they come across in life whether pertaining to their spiritual life or even just struggles in school. As for a success story in college, I see everything as a success. Thanks to Take Stock, I'm able to attend college which is something that could've just been a dream had it not been for them coming into my life in sixth grade. I'm grateful for the opportunity that they've placed in my hands. Being able to attend college, I've grown in every aspect of my life. I have had the opportunity to meet new people, experience different cultures and make long life connections. Every experience, good or bad, has taught me a lesson. Therefore, I see being able to attend college as a success story all on its own because I'm learning something new every step of the way."



KIANA MCDAVID

"I want to thank you and the Take Stock in Children organization for awarding me the twoyear Academic and Housing Scholarship to the University of my Choice in 2014. This week I am finishing my sophomore year and I am in finals week at FIU in Miami. I thought you may be interested in knowing what I have accomplished over these last two years. My first year here at FIU, as a freshman, I became an Orientation Peer Advisor and at the end of my term I received an award for "Most Dependable". I was then offered a job as a Student Assistant in the Orientation and Parent Programs office where I am currently working. This past semester I made the Dean's List for the College of Architecture and the Arts. During my freshman year I also joined a Sorority and this past January I was voted in as "Sisterhood Chairman" in charge of all events and retreats and my first successful event was this past February. I was also sent with the executive board to a Regional Leadership Conference this past January, in Atlanta, Georgia. These past 2 years I have also enjoyed volunteering for many organizations such as the Alzheimer's Association, Relay for Life, and Feed my starving Children. I am beyond grateful for the two-year housing scholarship that was awarded to me, as I was able to live on campus these past two years and I am now hired as a Resident Assistant, starting this August for the 2016 - 2017 school year. I am in the process now of working very hard to raise a few more funds to go on my study abroad program leaving the end of May to Spain and Morocco. I plan on working over the summer upon my return and then I go back to school in August. I did end up receiving Bright Futures award for my scores in the AICE program which I was surprised and very grateful for as it will take care of my academics for my Junior and Senior years. I am grateful for the wonderful Mentor during the program through High School provided by Take Stock in Children and I also want to say how thankful I am and proud that my sister, Kerri, just graduated from the program! I know she is excited to attend FAU."



ESTHER DORCE

"Keep trying, but never give up I know this because there have been some trying times and multiple occasions where it was just becoming a bit difficult to maintain decent grades, but you keep going and give it all that you have. It happens to the most of us because it sure did happen to me. I learned to form some study groups and talk to professors about all of my options, and I am now one year away from graduating with my bachelors and an okay GPA. I would like to give thanks to Take Stock for making my financial problems obsolete, so that I can put all my focus towards my studies. Thank you Take Stock in Children."



ESTHER BENETTE

Growing up in a single parent household was very difficult at times. My mother passed away when I was seven years old and my father has taken care of my siblings and me ever since. He has worked as a farm laborer, where he made less than \$20,000 a year, to ensure that his children had everything they needed. With this income, there was no way that my father would be able to pay for me to go to college, so college was not something we really talked about in my home. All of that changed when I was in the 7th grade and was introduced to the Take Stock in Children Program. This program gave me hope that I would actually be able to attend college regardless of my current situation. Take Stock in Children has helped me in so many ways throughout my academic career. During my secondary education years, they provided me with several opportunities that have helped me in my post-secondary education. They provided me with different workshops (SAT/ACT prep, Time Management, Keys to Success, etc.) and events (College & Career Fair, College Tour, etc.) that helped to prepare me for college. Take Stock has also provided me with different scholarship opportunities. I was assigned a college readiness coach in high school and she would always inform me about different scholarship opportunities. My college readiness coach was the one who provided me with the information about the Leaders4Life Scholarship; I would not have known about the scholarship if it had not been for her. She helped me throughout the entire application process as well as the interview process. Take Stock was also there to help me transition to college and throughout my college career. They have always been there for me whenever I needed help. I am truly blessed to be a part of such a great program. My greatest desire is to give back to my community because so many people have given so much to me. Take Stock in Children's scholarship and academic services will help me achieve my dreams and future goals. With their financial help another burden will be lifted off my father's shoulders. This scholarship not only helps me, but my family as well and all the future students I plan to impact one day. I am a true witness of the impact that a caring person can have in the life of a child and for that I am forever grateful."



SHEYLA RAMIREZ

"My parents came here for a better life and they have worked in order for me to have a good education. To give back, I was the first one to graduate out of my family. Since Take Stock is helping me pay for college, I will be the first to graduate from college and university. Sheyla is attending Palm Beach State College to study Deaf Education." She wants to spend 2 years at Palm Beach State and then transfer to Florida Atlantic University to study Special Education. Currently she works at Kohl's and plans to continue working while attending college. She did very well last year in her classes, maintaining mostly A's and B's. Eventually, with her special education certification and deaf education degree she wants to become a special education teacher. Now she is a Take Stock in Children Alumni Ambassador.



ZOE KAISEN

"I have been awarded the opportunity to pursue my dreams and goals. I can't express the gratitude I possess. Take stock has given me the chance to save myself from debt and focus on what is truly important, my education. I remind myself everyday of how thankful I am to have been given this chance. After these past few years of receiving my AA degree, I have taken full advantage of the academic resources at hand like the student learning center, and extra study sessions, the school library and its study rooms. I am ready to continue on my journey and expand my mind and education!"

MIA KAISEN

"After high school I really understood how important education is and the privilege that it is to be able to go to college. This understanding of my privilege gave me a drive for success in college. I began to build relationships with all my professors as well as utilize all of the college's academic resources such as the student learning center and even going to my professor's office for extra assistance. It was not by any means easy, but if you use everything available to you it is painless and allows you to meet new people and enjoy the college experience. Now I am a Take Stock in Children Alumni Ambassador!"



JEAN MONECLA

"I have completed most of my pre-reqs and after my degree I will be attending grad school at either University of Florida or Nova Southeastern for my Pharmacy Degree where I will continue to work with my current employer Walgreens pharmacy as a staff Pharmacist. "



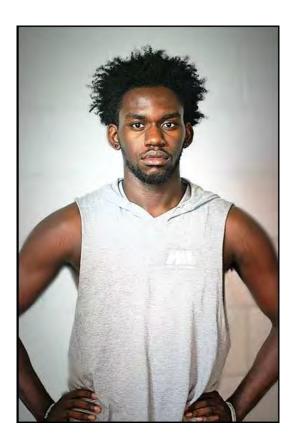
LILY LINHEART

"I thought you all would love to know that I got a role in the fall production at school! The play is called The Crucible, set in 1692. The show dates are October 12-15th at 8pm (spread the word). I have a small role but I am really excited because this role in particular will be a real challenge for me. I am learning so much about the process of putting a production together, preparing me for graduate school where I will be majoring in Theatre. A few weeks ago I filmed a student short film called "Fear", which I starred in. It was a really great experience and I met a lot of people on campus. It was great to familiarize myself more with the filming process. I recently also celebrated my one year anniversary with my job. November 18th was my first full year with Dressbarn, where I am a part time assistant manager. In January at PBSC there will be auditions for the spring show entitled "Wasp and Other Plays" by Steve Martin. I am currently preparing for the audition. I hope I get a role that is challenging and dynamic. I received a letter from PBSC stating that I made the Dean's List last semester!! My GPA is 3.79, and after this semester I am hoping that it will be pushed to a 3.8 at the very least. All of my classes are going well, if everything goes as planned I will probably have straight A's for my final semester. I am currently working on setting up an appointment for an interview to get accepted into the Theatre Studies program at UCF. Rehearsal for the play is going well, I have a leading role in this play and I look forward to the performances in April. This past weekend I prepared for the Shine Conference which takes place in July. To attend this conference you must first get accepted into the AMTC training program. In other words, the Shine conference is a closed audition where only AMTC participants can audition. Actors, models, singers, and dancers audition in front of top industry professionals and agents. The conference is a week-long and it is not only filled with auditions, but educational workshops. I am looking forward to refining my skills through this experience. I have a dress rehearsal for it in May."



JESSE ANASTASE

"I just wanted to say that everything is going great and I would not be doing this well if it wasn't for the help of you all at Take Stock in Children. College Life at Santa Fe College is awesome and work is going just as good. I'm currently working on a business that I've started, a personal training business called Get Right Training. Th3GetRight.com is a mobile personal training service in Gainesville, FL but I also offer online personal training to anyone that doesn't live in Gainesville. I'm enjoying life right now and I can't complain!



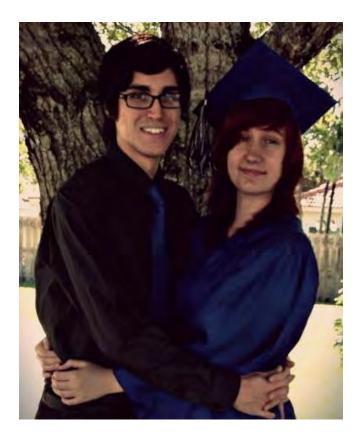
SHARINAH HASLEM

"I am doing well and everything as far as college is going good. I'm done with school and I'm living in Dallas, TX now. I finished nursing school and I am now a Registered Nurse at one of the highest ranked hospitals in Texas. Baylor University Medical Center. Life is good and I appreciate Take Stock in Children every day for getting me to where I am today."



NICHOLAS IMAMSHAH

"I am all set to graduate from the University of Florida next year as a Software Engineer, thanks in large part to the help of Take Stock in Children. I had my first "real world" job interview with Lockheed Martin in Cape Canaveral, Florida and they called me back within hours to let me know that they would be making me an offer for a job with them in Cape Canaveral to start next summer! They are also paying me to relocate there. I received the offer and I am planning on accepting the job I am excited that now I'll be even closer to home, nothing like having family nearby to support you when you need it. I have been through a lot losing my Dad at such a young age, but I made sure to never let anything disrupt my focus on my education. Thank you Take Stock in Children for always being there for me."



OMAR AMEZQUITA

"I graduated from Florida State University in August 2017. Before graduation, I had the opportunity to work in New York for Ross Inc., as a Merchandise Planning Intern. The program was great. We had extensive training, and multiple tools to work with. What was great about the internship was that we were actually working with real data, and making suggestions. That made me feel like an employee and less like an intern. Thanks to the internship, I was able to find a job in Georgia as an HR analyst. I am currently looking into going back to college to pursue a masters in informatics or data science.

Take stock in children provided with the tools necessary to make it to college, graduate and begin working. I am forever grateful. Now it's my time to go out there and keep pushing further."



JANNETH ROGEL

"I attended Lake Worth Community High School for all four years of school. During my freshman year I was introduced to The Johnson Scholars Foundation and chose to take the opportunity. The scholarship program kept me on track all four years of high school and was my motivation to go above average in school. Take Stock opened many doors for me when it came to visiting college campuses and informing us of workshops that prepared me for state exams and helped with writing essays and resumes. Thanks to these programs uniting I was able to obtain a four year tuition paid scholarship that I will forever be grateful for. After my first freshman semester in college I decided to join an academy and joined the public safety telecommunications academy at Palm Beach State College. The scholarship paid for most of the academy and I only had to pay a small portion of the remaining balance. After graduating from the academy I got hired at Palm Springs Police Department as a 911 dispatcher. Currently, I am doing online classes because I plan to get further in the law enforcement field. Again, thank you so much for making all of this possible for me and making college an option for me. Thank you for all the great mentors that to this day I keep in touch with. Thank you for supporting me in all things big and small. Thank you for teaching me how to build a resume and how to fill out college applications because as a first generation graduate I had no clue what I was doing. I will always be thankful and always try my best to volunteer when you guys need me."



ZAINAB ALSHAKARCHI

"My name is Zainab Alshakarchi and I have this scholarship since 9th grade. However, having mentors and coaches all the way from high school until college and still going it is an amazing opportunity for students to have. I started not knowing how to start and what to do to prepare for it, my mentor on the other hand gave many options and great information and I was able to decide on what is good for me. I started dual enrollment and early admission in high school which helped me to save money and also gain amazing experience and with the constant advisement from my mentor i graduated with 3.9 GPA and top 5% of my class. My mentor helped so much because AP and AICE classes weren't for me and It didn't help me in anyway. Also having someone with me in college is very helpful for registration and financial aid or any questions because it is very confusing. I consider myself very lucky to be part of Take Stock in Children program because I can worry about learning and grades first not money which is what a student should do. Thanks to TSIC I was able to graduate from Palm Beach State College with my AA in fall of 2017 with 3.5 GPA and now I'm a transfer at FAU studying biology and continuing my college career with the goal of graduating on time with high GPA and with no dept."



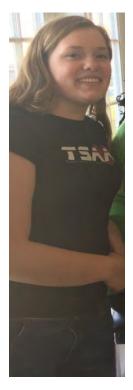
JOEZER PASCAL

"There I was: Lake Worth, Florida. Chock full of memories -- some good, others bad -of the events that had taken place there. I remember moving on to middle school from Highland Elementary, but here I was now, a college freshman who had almost completed the first semester at Vanderbilt University. Looking back, terrible test scores, long nights of studying, and lackluster performances had been the results that I brought back. While it would be nice to take a break, one thing prevails with each thought of a break, "Greatness is not a destination; it is a journey of constant and never-ending improvement." My break would come soon enough but only after success was first achieved. It was then that the door opened and I greeted my mother after several months away. Welcome back."



KYLEE ARTHURS

"I've known since 7th grade that I wanted to be a doctor, but I didn't realize how much money it would take to get there. In high school, my dream began to fade as I realized I probably wouldn't be able to attend college due to lack of finances within the house hold. My sophomore year of high school, I was invited to a session giving information about Take Stock in Children and how to apply for the scholarship. Finally, I had a light to help me reach my goal. I am so grateful for this scholarship because it has helped me see that my dreams are obtainable. I don't know what I would be doing if it weren't for TSIC. I know for sure school would have been out of the picture for me unless I took out loans to cover what the pell grant won't. I feel blessed every day to know I have the help of this program. I hope one day, I will be able to donate money back in to the program to help out other kids in my same situation. If it weren't for this program, I truly don't know where I would be today. I'm grateful for all the opportunities I have been given to better my future, with the biggest opportunity coming from Take Stock in Children. Thank you for all you do and for giving numerous children the hope of a better life."



MALIKIYA ANDERSON

"Coming from a single house whole as the middle child, I knew paying for college would be tough. My senior year in school, I worked a part time job, marched in the band, and all while applying for scholarships. Honestly if it wasn't for Johnson scholars I would have not been able to pay for college without pulling out any loans. I am so grateful for your constant support. I'm now attending Florida A&M University as a pre-physical therapy student. I truly love my HBCU. Since the first time I stepped on campus during the college tour with Johnson/TSIC I knew I belong. Since on the hill I have been dedicated to my studies, expanding my vision and also became one of newest member to Marching 100. Without all of you and my family this would have not been possible."

VALERIA AYESTAS

"I'm currently working two jobs as a COTA (certified occupational therapist assistant) at Palm Beach School for Autism and at an outpatient pediatric clinic called Advanced Children's Therapy. I love what I do and it was all possible due to Take Stock that gave me the push to begin college. I feel extremely successful at the age of 23 being able to sustain a career!"

WILLIAM SULLIVAN

"With take Stock I was able to finish my Aircraft maintenance certification with no student debt. Now I'm currently a full time employee at Reliable Jet Maintenance in Boca Raton. Making a decent pay, and living my dream."



GLOSSARY (IMPORTANT TERMS)



Glossary

College Retention Key Terms

The foundational element for establishing the measurement of retention rates, persistence rates, and graduation rates is the cohort.

Cohort: A specific group of students with similar characteristics established for tracking purposes. The initial cohort is defined as all students who enter an institution as Full-Time, First-Time (FT/FT) degree-seeking students either (1) the fall semester of a given year, or (2) between September 1 and August 31 of the same academic year (IPEDS).

First-to-Second-Year Retention Rate: Indicates the proportion of a specific cohort (by date) who enrolled as a First-time, First-year student during a fall semester and returned the following fall (U.S News and World Report).

First-Time, First-Year Student: A student attending any institution for the first time at the undergraduate level. Includes students enrolled in the fall semester who attended college for the first time at the undergraduate level. Includes students enrolled in the fall semester who attended college for the first time in the prior summer term. Also includes students who entered with advanced standing (college credits earned before graduation from high school (IPEDS).

Persistence (Progression) Rate: Indicates the number or percentage of a specific cohort that earns a specific number of credit hours in an academic year that will classify them as first-year students, sophomores, juniors, and seniors within a specific time frame not to exceed six years.

Types of Post-Secondary Institutions

College: An institution of higher learning, often referred to as a "four-year" institution, which grants the bachelor's degree in liberal arts or science or both.

Community College: Community colleges, sometimes called junior colleges, technical colleges, or city colleges, are primarily two-year public institutions providing higher education and lower-level courses, granting certificates, diplomas, and associate's degrees. Many also offer continuing and adult education. After graduating from community college, some students transfer to a four-year liberal arts college or university for two to three years to complete a bachelor's degree.

Institute of technology: A school that specializes in subjects such as engineering, physics, chemistry, and math.

Liberal Arts College: A college where students are free to study a wide variety of different subjects during their undergraduate years.

Private Institution: This is a college or university funded by private sources without any control by a government agency. The cost of attending a private institution is generally higher than the cost at a public institution.

Public Institution: A college or university that receives public funding primarily from a local. State, or national government that oversees and regulates the school's operation is considered a public institution.

Trade School: A school that specializes in career readiness in fields such as hairdressing, cosmetology, and auto mechanics.

University: A school that includes many different schools—such as a college of nursing and a college of business—and that has graduate students.

College Application Vocabulary

Application: A college application is part of the competitive college admissions system. Admissions departments usually require students to complete an application for admission that generally consist of academic records, personal essays, letters of recommendation, and a list of extracurricular activities. Most schools require the SAT or ACT. Deadlines for admission applications are established and published by each college or university.

College Essay: A brief composition on a single subject, required by many colleges as part of the application for admission.

Common Applications: The Common Application makes it possible for students to use one admissions application to apply to any of 456 member colleges and universities. There is a Common Application for First-Year Admission and a Common Application for Transfer Admission. Both versions allow the application to be filled out once and submitted to all schools with the same information going to each.

Early Action: Early Action is when a prospective student applies for admission by early deadline (before the regular admission deadline) and receives notice of acceptance, denial, or deferment with no obligation to the university to enroll, if accepted for admission.

Early Decision: Through this program offered by many post-secondary schools, students willing to commit to a school if accepted submit their application by a date well before the general admission deadline. If accepted, the student must enroll in that school, so students should only apply early decision to their first choice school.

Need-Blind Admission: Full consideration of an applicant and his or her application without regard to the individual's need for financial aid.

Open Admissions: This refers to the policy where a college admits virtually all high school graduates, regardless of academic qualifications such as high school grades and admissions test scores.

Recommendations: Statements or letters of endorsement written on a student's behalf during the college application process.

Rolling Admissions: This is a practice used by some institutions to review and complete applications as they arrive, rather than according to a set deadline.

Transcript: This is the official document containing the record of a student's academic performance and testing history. The school at which a student is or has been officially enrolled must issue the

transcript, certified by the signature of an authorized school administrator. The school's official seal or watermarked school stationery may also be used to authenticate the transcript.

Wait-list: An applicant is put on the wait-list when an admissions officer or committee decides to offer the applicant the opportunity to enroll in the institution only if there is space available in the incoming class after fully admitted students have responded to their offers to enroll. This category of admissions is reserved for students whose profiles are strong, but who are marginally qualified in comparison to the overall strength of the others in the pool of applicants.

Searching for Colleges/Universities

"Best-Fit": The college search is not about getting into the *best* college. There is no school that is best for all students. Some students do best at large public universities; some do best in small liberal arts colleges; still others want to study far from home. Students should look beyond the big name schools or the ones friends are excited about and do their own research.

Campus Visit/Tour: A service by the college admissions office for prospective students, allowing them to visit various campus building, meet key institutional personnel, and get a first-hand look at campus life.

College Catalogue: The college catalogue provides a detailed overview of an institution, including its mission, programs, costs, admissions requirements, faculty and administration, and more.

"Reach School": A college or university that you have a *chance* of getting into, but your test scores, GPA and/or class rank are a bit on the low side when you look at the school's profile. The top U.S colleges and top universities should always be considered reach schools.

"Safety School": A college or university where you clearly meet the admission requirements: minimum GPA, test scores, etc. It's important, though, that the school also be one that you would want to attend, should you not gain admission to more selective colleges.

College Cost Vocabulary

Award Letter: An award letter from a school states the type and amount of financial aid the school is willing to provide the student, if s/he accepts admission and registers as a full-time student.

Bursar's Office: The office in charge of billing students for college related expenses such as tuition, fees, room, and board.

Cost of Attending College: This is the total cost of going to college, including tuition, room and board, books, transportation, fees, and personal expenses.

Demonstrated Need: This is the difference between the cost of attending a college and your expected family contribution.

FAFSA: This is the Free Application for Federal Student Aid, a federal form required from all students who wish to apply to need-based financial aid, including grants, loans and work-study awards.

Expected Family Contribution (EFC): The EFC is the amount of money you and your family could be expected to pay for one year of college costs, based on the data gathered from the FAFSA and determined by a federal formula applied to the data. This figure often differs from the actual amount you will be required to pay.

Financial Aid Office: The office that decides how much money a student will receive in grants and loans.

Room & Board: The cost if a room in a dormitory and a dining hall meal plan at a college or university

Tuition & Fees: The cost if classes, labs and miscellaneous fees (such as a health services fee and a student activities fee) at a college or university.

Paying for College (Financial Aid)

Annual Percentage Rate (APR): The yearly cost of a loan, calculated on a percentage basis that reflects all finance charges including loan interest fees.

Athletic Scholarships: These scholarships are based upon athletic ability and your prospective college's departmental needs, Division I, II, and III college athletic scholarships are very difficult to receive because of fierce competition.

Cosigner/Co-borrower: Most private student loans applicants are required to have a cosigner, especially undergraduates or students who don't have steady income or credit history. The cosigner is required to sign the loan document, but the student is primary borrower. By signing, the cosigner agrees to be fully responsible for repaying the loan.

Corporate Scholarships: These scholarships are awarded to help employees and their families, show community support and to encourage future job seekers toward a career in the company's area of business. Corporate scholarships are much less competitive than other types of scholarships because of geography, employment and the relatively low number of applicants. Start with your family's employers, check out the newspaper and see which companies in your area are awarding scholarships, and then contact these businesses to find out how to apply.

Credit Score: A number that represents your credit-worthiness, the likelihood of you repaying a debt and the degree of risk for the lender. The score may impact your eligibility and interest rate you receive.

Disbursement: A process of issuing (transferring) funds from a lender to a borrower, often through your school.

Disclosure Statement: A lender's legal statement sent to you immediately after a loan is approved or disbursed, identifying the amount borrowed, interest rate, finance charges, other terms, and your repayment rights and responsibilities.

Federal Pell Grant: This grant is a form of financial aid provided by the Federal government to students whose FAFSA indicates a high level of financial need.

Federal Perkins Loans: These loans are similar to Stafford loans in that no interest accrues while enrolled in college. The interest rate is lower, and the repayment grace period is longer than that of a

Stafford subsidized loan. The need-based standards are more stringent for the Perkins loan and funds are awarded based on the FAFSA Student Aid Report.

Grace Period: A period of time when you are not required to make payments on your loan, typically between the time you leave school (e.g., graduate) or drop below half-time enrollment and when you enter repayment.

Grants: Grants, like loans and most scholarships, are based on financial need. A grant may be provided by federal or state governments, an institution, a foundation, or some other nonprofit funding source and does not have to be repaid.

Institutional Grant: This is a need-based grant provided by an institution and offered to students whose families cannot pay the full cost of college. Institutional grants do not have to be repaid.

Institutional Loan: Any student loan administered by the college or university using the institution's funds as the source of funding. Perkins Loans may also be considered institutional loans.

Interest Rate: The specific fixed or variable rate that a lender charges, expressed as a percentage per year of the amount borrowed. A fixed interest rate is locked in and will not change during the life of your loan, whereas a variable interest rate can change over time with the market (i.e., monthly, quarterly, semi-annually, or annually) over the life of a loan.

Loans: A loan is a type of financial aid that is available to students and to the parents of students. An education loan must be repaid. In many cases, however, payments do not begin until the student finishes school.

Merit-Based Grant: A form of gift aid (does not require repayment) based upon your grade point average, academic excellence and extracurricular involvement with some attention to your financial need.

Need-Based Grant: The grant is offered, as a part of the financial aid package, when a student and his or her family are unable to pay the full cost of attending an institution. The grant does not need to be repaid.

Origination Fee: A processed fee based on a percentage of the principal borrowed and deducted from the loan at each disbursement. Considered part of the annual percentage rate.

Out-of-state (Non-Resident) Student: Student whose permanent residence is in a different state than that of the college or university which he or she attends or hopes to attend. Out-of-state students generally pay higher tuitions than do instate students.

PLUS Loan: The Federal Parent Loan for Undergraduate Students (PLUS) allows parents, regardless of income, to borrow up to the total cost of education minus the amount of any other financial aid awarded by the institution or government.

Repayment Term: The period of time over which you will repay your loan; terms usually range from 10-20 years.

Scholarships: A scholarships is a sum of money given to a student for the purposes of paying at least part of the cost of college. Scholarships can be awarded to students based on students' academic achievement or on many other factors. Scholarships do not need to be repaid.

School Certification: The process where your school confirms and authorizes to the lender that you are enrolled and have met other eligibility requirements.

Stafford Loan: This is a federal Student loan for college students used to supplement personal and family resources, scholarships, grants, and work-study. A Stafford Loan may be subsidized or unsubsidized, depending on whether it is need-based.

Student Aid Report: A document a student receives after the FAFSA has been processed listing all of the answers provided on the FAFSA. Students should review these answers carefully to make sure they are correct.

Subsidized Loans: These loans are need-based loans with interest paid by the government and payments deferred as long as the student is enrolled in a post-secondary program of studies.

William Ford Direct Loan Program: The William Ford Direct Loan Program is administered by the U.S Department of Education to provide loans that helps students pay for their post-secondary education.

Work Study Programs: Most colleges offer work-study programs. They allow students to work part time during the school year as part of their financial aid package. The jobs are usually on campus and the money earned is used to pay for tuition or other college charges.

Campus Terms

Academic Dean: Head administrator over a specific college, school, or within a college or university.

Academic Year: The traditional annual cycle of academic terms that run August to July.

Add/Drop Period: Period of the beginning of each semester when students can add or drop courses without financial or academic repercussions.

Advisor: A staff or faculty member of a college or university who assist students in both their educational and course scheduling plans.

Audit: To attend a class without receiving credit for the class.

Blue Book: Literally a blue book containing writing paper; used for essay tests.

Credit (or semester) Hour: Credit given for attending one lecture hour of class each week for 15 weeks or equivalent. Most college classes are three credit hours, meaning their total meeting time for a week is three hours.

Cum Laude: Graduating with honors.

Cumulative GPA: Includes grades from every undergraduate course ever taken.

Curriculum: A set of courses that fulfills an entire program of study.

Developmental Education: Instructional and support activities designed to keep unprepared students in college and help them improve their basic skills so that they can successfully complete a program and achieve their educational goals.

Dual Enrollment: Simultaneous registration at two educational institutions.

Electives: Any course not required as part of the General Education requirement or a student's major.

Intercollegiate Sports: Varsity and junior teams that compete against other colleges and universities.

Major: A student's concentrates field of study. Every major includes a required set of courses. Colleges typically ask students to pick their major at the end of their sophomore year.

Matriculation: The payment of deposits, tuitions, fees, and other charges to enroll in a program of studies at an educational institution. A university might make a distinction between "matriculated students," who are actually accumulating credits toward a degree, and a relative few "non-matriculated students" who may be "auditing" courses or taking classes without receiving credits.

Minor: A student's secondary field of study.

Placement Tests: Colleges and universities use these examinations to place students in courses—most often mathematics and foreign languages—that match their proficiency. In some cases, a student's level of competency on the test may exempt them from having to take a course required for graduation.

Plagiarism: Using another's work, whether directly quoted or summarized, without giving credit to the author, results in serious consequences.

Prerequisite: A course that must be taken prior to enrollment in another course.

Residency: Classification of students as Florida Residents or non-Florida residents for tuition purposes.

Scantron: Used for multiple choice testing; has bubbles to be filled in with pencil.

Student Persistence: This is the act of working, progressing, and earning credits toward graduation in an academic environment.

Student Retention: This is the degree to which students remain enrolled as members of the college or university community and persist toward graduation.

S.U.S.: The State University System of Florida. The University of Florida is one of 11 state supported universities in the S.U.S.

Syllabus: A summary or outline of a course provided by the instructor. The syllabus can include topics to be discussed, assignments, due dates, instructor profile, etc.

Term: A period of instruction. During the fall and spring, the term is a standard 16-week semester. During the summer, various shorter length periods of instruction are offered: Summer A and Summer B are six-week terms; Summer C is a 12-week term.

Track: A detailed semester-by-semester plan for graduation.

Transcript: An official copy of the student's complete course work, grades, credit and degrees earned.

Withdraw: After the add/drop period; student receives a "W" on transcript; "W"'s have no effect on GPA.

Types of Post-Secondary Degrees

A.A.: This stands for an "associate of arts" degree, which can be earned at most two-year colleges.

B.A. or B.S.: B.A. stands for "bachelor of arts," and B.S stands for "bachelor of science." Bothe degrees can be earned at four year colleges.

Certificates: In an economy that increasingly rewards specialization, more and more institutions are offering certification programs, typically a package of five or six courses, for credit or not, taken over three to 18 months. Some cost a few thousand dollars, others much more.

Job Hunting Jargon

Assessments: Assessments are tests that are designed to give you greater insight into your personality and the career track that would best suit you. Though the results shouldn't stand as your definitive path, they can certainly help you find some clarity/direction.

Background Check: Prospective employers run background checks to verify the information an applicant provides. This could involve anything from confirming education and/or job histories to investigating driving or court records.

Benefits: For many jobs, your salary is only a portion of your compensation package; benefits are the other part. These can include anything from health and dental insurance to stock options, tuition reimbursement, paid vacations, sick leave, child care, pension plans, etc.

Cold Call: Cold calling refers to when a job seeker decides to reach out to a prospective employer on his/her own volition, without an introduction or first seeing a (publicly announced) job opening.

Corporate Culture: The expectations, values and rules of conduct that are shared and maintained by a company and its employees. It's important to understand the corporate culture before taking a job. You want to be sure you agree with and/or can abide by the prescribed culture, otherwise the organization might not be a good fit for you.

Curriculum Vitae (CV): Similar to a resume, a CV is a document that contains a detailed history of your research, work experience and educational background. CVs are primarily used for positions within academia.

Employment Gap: As you might have guessed, employment gaps are periods of time when a jobseeker has been unemployed. Hence there is a gap on his/her resume (ex. an applicant held a job from 2012-2013 and then the next position listed on his/her resume is from 2014-2015). This can be due to choice or circumstance. However, it can sometimes cause questions or concern from an employer (though it won't automatically take a candidate out of the running).

Fit: An essential aspect of job hunting, fit refers to how well a candidate meets the job requirements and how well he/she would mesh with the company culture. "Fit" is important from both an employee and employer perspective.

FTE: FTE is an acronym that can stand for either full-time employment or full-time equivalent.

Hidden Job Market: As frustrating as it might sound, the vast majority of job openings aren't advertised; hence they are hidden. Indeed, many of these positions are filled via personal networks or with the help of temp agencies or recruiters.

Human Resources (HR): The Human Resources Department is typically in charge of all of the bureaucratic aspects that affect employees, beginning with the hiring process. Indeed, HR often does the initial vetting of applicants, analyzing the resumes that come in and conducting the first round of interviews.

Informational Interviews: Informational interviews differ from actual job interviews in that you're meeting with a contact to simply learn more about a company or an industry. You can use informational interviews to help you refine your career path, inquire as to how to break into a particular industry, etc. Sometimes these meetings can lead to job offers but the majority of the time, they're simply learning experiences.

Internal Hire: An internal hire is an individual chosen for the open position who was already working for the company (albeit in a different capacity). Many times, a company will interview outside applicants to compare them against the internal candidate.

Job Shadowing: When individuals (often students or young adults) are interested in exploring a possible career, they might consider job shadowing. This entails visiting a work place for a short time (usually a week or two) and observing. Though brief, job shadowing allows someone to ask a lot of questions and gain a sense of what's involved in the day-to-day tasks of a particular gig.

Keywords: Keywords are terms for which recruiters and HR managers might scan a resume. These could be anything from specific degree qualifications or technical jargon to job titles and industry buzzwords. Frequently, a number of the important keywords will be mentioned in a job listing. And, oftentimes, an employer will look for these words before fully considering the resume.

Non-Verbal Communication: Non-verbal communication refers to your body language and how you present yourself – your handshake, smile, eye contact, posture, etc. And, sometimes, this stuff speaks louder than the actual language you're using. If you want to be successful in an interview, it's imperative you become aware of what you're giving off.

Recruiters/Headhunters/Executive Search Firms: These are individuals/companies that are hired to

find qualified candidates for specific positions (at other businesses). They frequently recruit applicants but job-seekers can initiate contact as well. Many of them focus on certain industries or geographic regions.

Referral Bonus: A referral bonus is a payment made to an employee who successfully refers an applicant to the hiring manager (i.e. said applicant is offered the position).

Telecommuting: Telecommuting is an arrangement wherein an employee works remotely, often from his/her own home.

Temping: Most job seekers find temp work through agencies and staffing firms. Temp gigs are usually short term assignments that involve a variety of clients/companies. They often provide great flexibility and they're a great way to experience a number of industries. And, sometimes, temp jobs can even turn into a full-time job offer.

Transferable Skills: This term refers to skills that you have acquired throughout your life (from previous jobs, school programs, activities, etc.) and which you will be able to easily apply to your next position.

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