

The Eight Components of College & Career Readiness Counseling (Applied as a Student)

The following components help students prepare for college success and opportunity. Attempt to learn about and incorporate these things into your life prior to and in high school.

(By The College Board)

1. College Aspirations

Try to be aware of college early. Explore campuses in-person or online. Have confidence in your aspirations to go to college. Work on and/or continue to build resiliency to overcome challenges you face. Have high expectations of yourself. Set goals.

2. Academic Planning for College and Career Readiness

Plan your classes with your counselor. Take courses that challenge you, especially in core subject areas. Make sure your class schedule aligns with the requirements to get into college. Ask for help in areas you are having trouble in. Improve your reading, writing, comprehension, and thinking/analyzing skills.

3. Enrichment and Extracurricular Engagement

Join a group, club, or another activity you're interested in. Get involved at your school or community center helping with other classes or joining in with the activities that are available. If you're interested in something that isn't available there – ask about it!

4. College and Career Exploration and Selection Process

Explore careers or colleges in which you might be interested in the future. If you know people who have gone to colleges you're interested in attending or have careers you're interested in pursuing, talk to them! Learn about what requirements have to be met in order to get you to those places or into that career.

5. College and Career Assessment

Participate actively and seriously in college and career assessments administered to you. Practice problems, learn the format, and prepare for standardized tests like the ACT and SAT.

6. College Affordability Planning

Talk to your counselor about college costs, how to pay for college, and the financial aid and scholarship application processes and eligibility requirements. Learn about grants, scholarships, and loans and what the difference is between them. Try your best to educate yourself on ways to afford college and establish a plan for yourself using what you've learned.

7. College and Career Admission Processes

Try to gain an early understanding of how applying to colleges or careers works. It's important to have an idea of the information you will need in advance (i.e. references, addresses, grades,

test scores, etc.) In addition, it's important to find the best fit for your aspirations and interests prior to applying.

8. Transition from High School Graduation to College Enrollment

Plan out your time between high school graduation and college enrollment. Keep yourself involved in activities, stay in touch with your guidance counselor, teachers, or other adults who are helping you in the process of going to college. Try to connect with people who attend or will be attending the same college as you. Get excited for a new adventure!

If there's a question you have, do research to try to find out information or ask someone for help. There are many resources and people available to help you thru the process. You don't have to go thru this process alone, but you do have to let someone know you need help.

"Asking for help does not mean that we are weak or incompetent. It usually indicates an advanced level of honesty and intelligence."

- Anne Wilson Schaef, author.

Financial Aid 101

College can be very expensive, but it's also important to know there are many different ways to afford and/or pay for college. Don't rule out a college simply because of its price – first do your research in figuring out how much aid you could potentially get and what opportunities are available to you there. You may be surprised by what you find.

Types of Aid

Grants: A grant is money that does NOT have to be repaid. Grants can come from a variety of sources, including the federal government and individual institutions (i.e. the college or university you may be attending). Most grants are need-based (specifically for students from low-income families).

Examples:

- The Pell Grant: A federal grant that is need-based. You must fill out the FAFSA in order to qualify.

2013-2014 maximum award is \$5,645 and based on Expected Family Contribution (EFC)

- The Federal Supplemental Educational Opportunity Grant (FSEOG): A need-based grant awarded to undergraduates with the greatest amount of unmet financial need who also qualify for the Pell.

Amount awards range from \$100 to \$4,000 depending on college and EFC

To qualify for federal grants, you MUST fill out the FAFSA

Scholarships: A scholarship is money that does NOT have to be repaid. Scholarships are available from any number of sources, including colleges and universities and private organizations. Many scholarships are merit-based (awarded to students with certain qualities, such as proven academic or athletic ability).

Loans: A loan is money that you borrow and will then have to pay back with interest.

Types of Federal Student Loans:

- *Perkins Loan:* Awarded by colleges to students with exceptional financial need.

[Lender (who you will be paying back): Your school]

- *Direct Subsidized Loans:* Available to eligible undergraduate students who demonstrate financial need. Used to help cover the cost of higher education at a college or career school

[Lender: U.S. Department of Education]

*The U.S. Department of Education **pays the interest** on a Direct Subsidized Loan:*

1. while you're in school at least half-time, 2. for the first six months after you leave school (referred to as a grace period), and 3. during a period of deferment (a postponement of loan payments)

- *Direct Unsubsidized Loans*: Available to undergraduate, graduate, and professional students; students do NOT have to demonstrate financial need to be eligible for this loan [Lender: U.S. Department of Education]

You are responsible for paying the interest on a Direct Unsubsidized Loan during all periods. If you choose not to pay the interest while you are in school and during grace periods and deferment (a postponement of loan payments) or forbearance (a period during which your monthly loan payments are temporarily suspended or reduced) periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).

- *Direct PLUS Loans*: Available to graduate and professional students and parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid [Lender: U.S. Department of Education]

- *Direct Consolidation Loans*: Allow you to combine all of your eligible federal student loans into a single loan with a single loan servicer

Federal Work-Study: Federal Work-Study provides part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses by providing part-time employment while students are enrolled in school. It is available to full-time or part-time undergraduate, graduate, and professional students with financial need. Federal Work-Study is administered by schools participating in the Federal Work-Study Program. **Students must file a FAFSA as part of the application process for Federal Work-Study assistance.**

Benefits of Student Loans:

- The interest rate on federal student loans is almost always lower than that on private loans – and much lower than that on a credit card.

- You don't have to begin repaying your federal student loans until after you leave college or drop below half-time

- If you demonstrate financial need, you can qualify to have the government pay your interest while you are in school

- Federal student loans offer flexible repayment plans and options to postpone your loan payments if you're having trouble making payments

- If you work in certain jobs, you may be eligible to have a portion of your federal student loans forgiven if you meet certain conditions

Things to consider if you take out federal student loans:

- How the amount of your loans will affect your future finances, and how much you can afford to repay. Do research on the starting salaries in your field of study.

- Understand the terms of your loan and keep copies of your loan documents. When you sign your promissory note (a binding legal document), you are agreeing to repay the loan according to the terms of the note even if you don't complete your education, can't get a job after you complete the program, or you didn't like the education you received.

- Make payments on time. You are required to make payments on time even if you don't receive a bill, repayment notice, or a reminder. You must pay the full amount required by your repayment plan, as partial payments do not fulfill your obligation to repay your student loan on time.

- Keep in touch with your loan servicer. Notify your loan servicer when you graduate, withdraw from school, drop below half-time status, transfer to another school, or change your name, address, or Social Security number. You also should contact your servicer if you're having trouble making your scheduled loan payments.

Most importantly:

- *Be a responsible borrower.*

- ***Fill out your FAFSA as close to January 1st as possible.***

Additional Tips from Big Future by The College Board:

Why Need-Based Loans Are Best:

The federal government offers need-based loans like the **Perkins Loan** and **Direct Subsidized Loan** to students who cannot afford to pay for college. These loans are often the best choices for the following reasons:

- The government supports your education by subsidizing the loan (*the government pays the interest on the loan while you're in college*)
 - These loans often provide the lowest interest rates
- They allow you to defer repaying any money until you're out of school and, hopefully, earning an income
 - They don't require a credit check

So if you qualify for these types of loans, ***choose them first.***

Types of Colleges

There are many different types of colleges and universities in the United States and sometimes it can be hard to tell what the difference is between them all. To make it a little easier, here's a breakdown:

(All information from Big Future by The College Board:

<https://bigfuture.collegeboard.org/find-colleges/college-101/types-of-colleges-the-basics>)

Public vs. Private vs. For-profit vs. Liberal arts Colleges

Public colleges are funded by local and state governments and usually offer lower tuition rates than private colleges, especially for students who are residents of the state where a college is located.

Private colleges rely mainly on tuition, fees, and private sources of funding. Private donations can sometimes provide generous financial aid packages for students.

For-profit colleges are businesses that offer a variety of degree programs which typically prepare students for a specific career. They tend to have higher costs (which could mean graduating with more debt). Credits earned may not transfer to other colleges, so be sure to check with the admission office at each college.

Liberal arts colleges offer a broad base of courses in the liberal arts, which includes areas such as literature, history, languages, mathematics, and life sciences. Most are private and offer four-year programs that lead to a bachelor's degree. These colleges can prepare you for a variety of careers or for graduate study.

Four-year vs. Two-year Colleges

Four-year colleges offer four-year programs that lead to a bachelor's degree. These include universities and liberal arts colleges.

Two-year colleges offer programs that last up to two years and lead to a certificate or an associate degree. These include community colleges, vocational-technical colleges, and career colleges.

Universities

Universities often are larger and offer more majors and degree options – bachelor's, master's and doctoral degrees – than colleges. Most universities contain several colleges, such as colleges of liberal arts, engineering, or health sciences. These colleges can prepare you for a variety of careers or for graduate study.

Community Colleges

Community colleges offer two-year associate degrees that prepare you to transfer to a four-year college to earn a bachelor's degree. They also offer other associate degrees and certificates that focus on preparing you for a certain career. Community colleges are often an affordable option with relatively low tuition.

Vocation-technical & Career Colleges

Vocational-technical and career colleges offer specialized training in a particular industry or career. Possible programs of study include culinary arts, firefighting, dental hygiene, and medical records technology. These colleges usually offer certificates or associate degrees.

Other Colleges

Some colleges focus on a specific interest or student population. These include:

- *Arts colleges*: Focus on the arts. In addition to regular course work, these colleges provide training in areas such as photography, music, theater, or fashion design. Most of these colleges offer associate or bachelor's degrees in the fine arts or a specialized field.
- *Single-sex colleges*: All four-year public colleges, and most private colleges, are coed. But there are some private colleges that are specifically for men or for women.
- *Religiously affiliated colleges*: Some private colleges are connected to a religious faith. The connection may be historic only, or it may affect day-to-day student life.
- *Specialized-mission colleges*: Historically black colleges and universities (HBCUs) focus on educating African American students. Hispanic-serving institutions (HSIs) are colleges where at least 25 percent of the full-time undergraduate students are Hispanic. HBCUs and HSIs may offer programs, services, and activities targeted to the underrepresented students they serve.

Taking the ACT

The ACT is a college readiness assessment given as a standardized test. It is often used by colleges and universities in the United States as part of the college admissions process. The test measures a student's skills in five core areas: English, math, reading, science, and writing (optional). Students in grades 11 and 12 most often take the ACT, although some younger students also take the test occasionally. Geographically, more students in the central areas of the United States take the ACT.

Test Format

English: 75 questions in 45 minutes

Content/Skills Covered: Grammar & usage, punctuation, sentence structure, strategy, organization, & style

Math: 60 questions in 60 minutes

Content/Skills Covered: Pre-algebra, elementary algebra, intermediate algebra, coordinate geometry, plane geometry, & trigonometry

Reading: 40 questions in 35 minutes

Content/Skills Covered: Reading comprehension of what is directly stated or implied

Science: 40 questions in 35 minutes

Content/Skills Covered: Interpretation, analysis, evaluation, reasoning, & problem solving

Writing (optional): 1 essay in 30 minutes

Content/Skills Covered: Writing skills

ACT Test Fees:

ACT (No Writing) - \$35.00 Includes reports for you, your high school, & up to 4 college choices (if valid codes are provided when you register)

ACT Plus Writing - \$50.50 Includes reports for you, your high school, & up to 4 college choices (if valid codes are provided when you register). The \$15.50 Writing Test fee is refundable, on written request, if you are absent on test day or switch to the ACT (No Writing) before testing begins.

ACT Fee Waiver Available to 11th and 12th grade students. Contact your HS counselor. Students may be eligible for a maximum of two separate ACT fee waivers.

Test Dates & Registration Deadlines

Sept 21, 2013	Deadline: Aug 23, 2013
Oct 26, 2013	Deadline: Sept 27, 2013
Dec 14, 2013	Deadline: Nov 8, 2013
Feb 8, 2014	Deadline: Jan 10, 2014
Apr 12, 2014	Deadline: Mar 7, 2014
Jun 14, 2014	Deadline: May 9, 2014

While test dates are available throughout the fall, spring, and summer, it is recommended to take the test in the **fall**. That way, test scores are available by the time many college applications are due (usually January) OR if you are not happy with your score the first time you take the test, you have time to take it again.

Signing Up to Take the ACT

You can register either by going online to www.actstudent.org or by mail – you can find information online at the same website, or by contacting your HS guidance counselor.

Test Day

Bring these with you:

- Accepted photo ID
- A printed copy of your admission ticket
- A permitted calculator
- A snack(s) & water (you cannot eat or drink in the test room, but you can have these during your break between tests)
- #2 pencils with good erasers (bring more than one)

DO NOT BE LATE – YOU WILL NOT BE ADMITTED TO THE TEST IF YOU ARE LATE.

Tips

The ACT is scored in a way that does not penalize guessing (points are **NOT** deducted if your answer is wrong), meaning when they announce you have only a few minutes left to finish the particular test you should go ahead and make sure all your bubbles are filled in if you are not finished. Again, **MAKE SURE ALL OF YOUR BUBBLES ARE FILLED IN BEFORE THE PARTICULAR TEST IS DONE.**

Eliminate answers that you know are wrong – by doing this you give yourself a better chance of guessing right.

Eat a good breakfast, and get a good night of the sleep the night before.

Scoring

When you receive your ACT test scores, you will see a composite score as well as each test score (English, mathematics, reading, science) ranging from 1 (low) to 36 (high). The composite score is the average of your four test scores, rounded to the nearest whole number. The average nationwide ACT score is approximately 21.

Average Composite Scores by College

Bellarmino University	22-28
Bluegrass Community & Technical College	ACT scores not required for general admission
Eastern Kentucky University	Minimum: 18
Jefferson Community & Technical College	ACT scores not required for general admission
Spalding University	Minimum: 20
University of Kentucky	23-28
University of Louisville	21-28

Taking the SAT

The SAT is a college readiness assessment given as a standardized test. It is often used by colleges and universities in the United States as part of the college admissions process. The test has three core sections: critical reading, math, and writing. Students in grades 11 and 12 most often take the SAT, although some younger students also take the test occasionally. Geographically, more students in the coastal areas of the United States take the SAT.

Test Format

Critical Reading: 19 sentence completion questions & 48 reading passage questions in 70 minutes (one 20-minute section & two 25-minute sections)

Content/Skills Covered: Vocabulary & ability to comprehend the logic of complex sentences; reading & interpreting what is implied by or stated in a passage

Math: 44 multiple-choice questions & 10 student-produced response questions in 70 minutes (one 20-minute section & two 25-minute sections)

Content/Skills Covered: Number & operations; algebra & functions; geometry & measurement; & data analysis, statistics, & probability

Writing: 1 essay, 25 improving sentence questions, 18 identifying sentence error questions, & 6 improving paragraphs questions in 60 minutes (one 25-minute essay, one 25-minute section, & one 10-minute section)

Content/Skills Covered: Writing skills, grammar & usage, & writing & revising

Each SAT test includes an unscored 25-minute multiple-choice critical reading, math, or writing section that does not contribute to a student's score

SAT Test Fees:

SAT - \$51.00 Includes reports for you, your high school, & up to 4 college choices (if valid codes are provided when you register)

SAT Fee Waiver Available to 11th and 12th grade students. Contact your HS counselor. When a student uses an SAT fee waiver, they may also be eligible for up to four college application fee waivers.

Test Dates & Registration Deadlines

Oct 5, 2013	Deadline: Sept 6, 2013
Nov 2, 2013	Deadline: Oct 3, 2013
Dec 7, 2013	Deadline: Nov 8, 2013
Jan 25, 2014	Deadline: Dec 27, 2014
Mar 8, 2014	Deadline: Feb 7, 2014
May 3, 2014	Deadline: Apr 4, 2014
Jun 7, 2014	Deadline: May 9, 2014

While test dates are available throughout the fall, spring, and summer, it is recommended to take the test in the **fall**. That way, test scores are available by the time many college applications are due (usually January) OR if you are not happy with your score the first time you take the test, you have time to take it again.

Signing Up to Take the SAT

You can register either by going online to www.sat.collegeboard.org/home or by mail – you can find information online at the same website, or by contacting your HS guidance counselor.

Test Day

Bring these with you:

- Accepted photo ID
- A printed copy of your admission ticket
- #2 pencils with good erasers (bring more than one)
- A permitted calculator
- Optional: A snack(s) & water (you cannot eat or drink in the test room, but you can have these during your break between tests)
- Optional: A watch to keep track of your time (without an audible alarm)

DO NOT BE LATE – YOU WILL NOT BE ADMITTED TO THE TEST IF YOU ARE LATE.

Tips

The SAT is scored differently than the ACT. One point is given for each question you answer correctly, incorrectly answered multiple-choice questions get $\frac{1}{4}$ point deducted, while omitted questions (questions not answered) or incorrect answers in the student-produced response (math section) earn 0 points. **So, you lose points for wrong answers.** Omitted questions do not add or subtract from your score, but incorrect questions do subtract from your score (Exception: you do NOT lose points for incorrect answers to the student-produced response questions in the math section).

Generally, the first questions in the section will be the easiest. Try to answer those questions first. Do not get caught up on questions you don't know the answers to – move on to answer questions you do know and come back to the harder questions if you have time later.

Eliminate answers that you know are wrong – by doing this you give yourself a better chance of guessing right.

Eat a good breakfast, and get a good night of the sleep the night before.

Scoring

Each of the SAT test section scores are reported on a scale from 200-800, with additional scores for the essay (ranging from 2-12) and for multiple-choice writing questions (ranging from 20-80). The scores tell you and college admissions staff how you did compared to other students who took the test. An average SAT score is approximately 500.

Average Composite Scores by College

Bellarmino University	Critical Reading: 490-580	Math: 490-600	
Bluegrass Community & Technical College	ACT scores not required for general admission		
Eastern Kentucky University	SAT: 870 (Critical Reading + Math)		
Jefferson Community & Technical College	ACT scores not required for general admission		
Spalding University	SAT: 950 (Critical Reading + Math)		
University of Kentucky	Critical Reading: 490-610	Math: 500-630	Writing: 470-600
University of Louisville	Critical Reading: 490-620	Math: 500-630	

Learning Style Assessment

Your learning style is the particular way your mind receives and processes information. Knowing your learning style is important in helping you acquire information and skills, comprehend what you're learning, and learn more successfully. It is important to remember, there's no "best" way to learn, just different ways to learn that often better suit certain people or particular situations.

Learning Styles

There are a variety of different learning styles which vary depending on the theorist. Here are a few:

Visual: Prefer to learn through seeing things with your own eyes. They like visual aids, such as text, diagrams, flow charts, demonstrations, etc and would often rather see information than hear it

Visual learners tend to exhibit these characteristics:

- Love magazines, books, & other types of reading materials
- Relate best to information that is written, such as graphs, maps, diagrams, charts, highlighted notes, flashcards, etc.
- Feel frustrated when unable to take notes
- May demonstrate outstanding photographic memory
- Can remember precisely where information is located on a page
- Must have a quiet place to study
- Benefits from making their own notes, even from information that is already printed
- Has difficulty following lectures that are long
- Tends to be good at spelling
- Tends to be detailed oriented
- Typically tidy & organized
- Often asks for verbal directions to be repeated
- Must observe instructor's body language & facial expressions
- Concentrates better with a clear line of sight to visual aids

How to study as a visual learner: Write down key points/copy what is on the board. Color code notes. Visualize information when learning it. Watch videos.

Auditory: Prefer to hear/listen or participate in discussions. Auditory learners commonly find they are best able to recall information after it has been spoken rather than through reading it

Auditory learners tend to exhibit these characteristics:

- Frequently talkative in class
- Learn most effectively through audio books, lectures, oral presentations, & verbal instructions
- Information usually has little relevance unless it is heard
- Prefer presenting oral reports rather than written reports
- Enjoy debates & discussions
- Benefits from reading aloud
- Able to follow verbal directions better than written directions
- Tends to memorize well
- Able to remember names well
- Prefer listening to the news
- Does not automatically understand maps, diagrams, or graphs
- Enjoys speaking with others
- Enjoys music
- Sings frequently
- Often good at foreign languages
- Must repeat information such as phone numbers
- Benefits from study groups
- Reads slowly
- Tends to be an articulate speaker
- Unable to keep quiet for very long

How to study as an auditory learner: Record lectures and replay them later as a study aid. Read aloud to help yourself retain information. Ask questions. Participate in class discussions. Make up songs or rhymes to go along with material

Tactile/Kinesthetic: Prefer to write, touch, do, move, build, experience, etc. Kinesthetic learners tend to prefer hands-on activities that involve physical activity.

Kinesthetic learners tend to exhibit these characteristics:

- Enjoy action, experiences, discovery
- Remember best by manipulating things, using tools, etc.
- Enjoy concept demonstrations
- Able to master skills through practice and imitation
- Benefits from hands-on teaching techniques
- Learns well from excursions & field trips
- Tend to collect items
- Handwriting often not good
- Weak at spelling
- Uses hands to communicate & talks fast
- Benefits from role-playing situations
- Good at sports
- Enjoys having music playing in the background while working or studying
- Takes frequent breaks while studying

- Often good at playing a musical instrument
- Often good at dance, martial arts
- Enjoys arts & crafts, science experiments, etc.
- Becomes restless during long lectures
- Often touches others in a gesture of friendship
- Able to learn best when able to freely move about
- Often studies most effectively while lying down, fiddling with objects, etc.

How to study as a kinesthetic learner: Create hands-on study aids. Create a model. Work on drills or memory exercises while walking or exercising. Take notes while you read. Use beats or rhythm to explain or memorize information.

Study Skills

Study skills are those strategies used to help you engage with the material you're attempting to learn. Not all study skills work for everyone, so it's important to find out and use what works for you when possible. There really are no concrete rules about what does and doesn't work, so discover and do what's best for you.

Who you Study With

Alone: You learn better when you work by yourself

Group: You learn better when you work with others

This may be one of the most important things to identify first. If you know you can't learn with other people around (i.e. you need a quiet place, or a space just by yourself so others don't distract you) then give yourself that environment to study in. Even if it may not seem as fun as studying with a group of people, if you know you learn this way better then put yourself in a position for it – it will make studying easier and more effective, which will help your grades.

If you know you study with one or two people better, or a group, then find good study partners who are serious about doing well in school. Try not to go off-topic too much or your study session could quickly turn into a hang out. Study groups who know what they want to focus on for sessions (for example, by having or creating a study guide) will be more effective. Study with others can be very useful and effective, but the key is finding like-minded people and having a clear plan of action.

Methods

Note-Taking (in class)

- Find a notebook/binder section you can dedicate to each class. Keep all of your notes together & in chronological order for each class.
- Put the date and topic at the top of each new section for different days of class (this will help with keeping your notes in order and knowing what will be covered on exams)
- You don't have to write down everything that the teacher or professor says, but try to record as many facts or ideas as you can. Write in the margins or mark important sections with an asterick (*). And if the professor says, "This will be on the test/exam/midterm/final," HIGHLIGHT IT, BOLD IT, UNDERLINE IT, etc. and give yourself an indicator that it's important information.
- You don't have to write everything out either – use symbols if that works for you. Some common ones:

i.e.	(that is)
eg	(for example)

w/	(with)
w/o	(without)
&, +	(and)
=	(equals, is)

- If you have trouble paying attention in class, try color-coding your notes. Use different color pens for different topics, slides, sections, or every few sentences

Note-Taking (from textbooks)

- Organize your paper the same way you do for class notes – put the date & section at the top of each new section. Keep these notes separate from your class notes.
- Read introductions & conclusions for main ideas, look at headings & subheadings, and illustrations/charts/graphs and their captions to get a general idea of what you will be learning about
- Go back and read the chapter/section more carefully
- Try not to copy information word-for-word, but instead put it in your own words. This will help you concentrate and learn the information. If you do copy word-for-word, use quote marks so you know it came directly from the textbook.
- Summarize main ideas at the end of your notes and circle them

Check with the bookstore when you buy your books, but if you bought your textbooks and you can't return them or can only return them for a reduced fee, it's generally ok to write in your books (GASP – Yes, it's true!). If this is the case, you can highlight or underline parts (either using a pen or pencil) that are especially important (this is very helpful when you know you'll have to write a paper on a particular subject related to the text). You can also write in the margins – either with main ideas or your own thoughts, or important points your professor makes about that section of the text.

Studying for Tests/Exams

- Find out what material the test will cover, what type of test it will be (i.e. multiple choice, true/false, short answer, essay), how the test will be graded and how much the test will count toward your final grade in the class. If these questions aren't answered during class or on the syllabus, ask the professor (usually other people in the class will have the same question).
- Try not to wait until the last minute to study to cram – start reviewing smaller sections of the material for short periods of time in the days leading up to the test.
- Repetition is key – reread your notes and relevant chapters of your textbook. Try to teach (or pretend to teach) someone the material you're trying to remember.
- Sometimes professors will give you review guides or study guides for the exam. In addition, you may want to create your own study aids:
 - Create an outline of main ideas
 - Make a timeline of important dates or order of events
 - Make flashcards for studying vocab, definitions, events, & important dates
 - Try to think of questions you think will be asked on the exam & make sure you can answer them

- If the exam you're studying for is a midterm or final, go over past exams or material that was on previous tests if the professor indicated those may be covered again
- If you are completely lost, see if someone in your class can answer your questions (or has the same ones) or visit your professor's office hours/email to set up an appointment time

Other Methods of Studying

- Flashcards: you can either make these by writing out information on each side of the card, writing information and a related drawing on the other side, or another way of your choosing. You can also make electronic flashcards that you can use to study via your phone, iPod, or computer. Flashcards are great to look over while you're waiting!
- If you're the creative type or enjoy visuals for studying, try making maps, diagrams, or graphs of information to help you remember it better

Test Taking Strategies

Some students are better at taking tests than others, but that doesn't mean you can't learn strategies to help you be successful. Test taking is a skill, and you can improve at it and learn how to do your best. If you have a learning disability or think you may have one, find the disability services office on your campus for information on testing or to get accommodations.

Strategies

- Arrive early to the class so you have a little bit of time to look over some of your notes again before you start.
- Put your first & last name on your test.
- Read the instructions carefully and don't assume you know what the teacher will ask. Ask if you have questions about the instructions
- If there are points, formulas, etc. you think you will forget when you begin the exam, jot them down in the margins before you start answering questions.
- Look thru the entire test before you start – use this to help you gauge how many questions will be asked, how much each section is worth, and how you should use your time. Try NOT to be overwhelmed by the number of questions you see – you will only be worrying about things out of your control and this won't help your ability to focus on the test
- Answer the easiest questions first. There will be questions that you will know how to answer. If you read a question and look at the answers and know you don't know it right off the bat, move on and come back to it later.
- After answering the easy questions, try to answer the questions worth the most points next. If you aren't sure how to answer a question fully (sometimes the case with essays or short answer) try to answer at least part of it. You might get partial credit.
- Sometimes answers to questions (or hints about questions) are embedded elsewhere in the test. If you read questions and answers carefully, you may find help with other questions on the test. (Example: one questions says, "The catalytic converter, in common use since 1975, was invented by..." and another question asks, "When did the catalytic converter first come into common use?")
- Before you turn in your exam, make sure you answered every question.
- Don't worry if others finish before you, or even if you are the last one taking the test. This will just distract you from your own test, which is what your focus should be. Work at your own pace, and don't worry about what others are doing.
- Stay relaxed and confident. Your attitude can have a lot to do with how well you feel about how you are doing. If you spent time studying and preparing for the test, there is

no reason why shouldn't be confident in your ability to do well on the exam. Do your best, and if you find yourself stressing or panicking, take a few deep breaths and return to the test.

Multiple-Choice Strategies

- Sometimes it helps to cover the answers while you read the question. Try to answer the question yourself first, and then see whether that answer is among the possible choices.
- Be sure to read all of the answers completely before answering or eliminating one.
- If you need to guess on a multiple-choice question, first eliminate answers that you know are wrong. This will help your odds of getting the question right.
- Your first guess is most likely correct, so you shouldn't go back and change your answer later unless you are certain you were wrong or a clue in the test gives you an indication you should change it.
- "All of the above" as an answer – if you know 2 or 3 of the options seem correct, this may be a strong possibility
- Look alike options – when 2 answers mean basically the same thing, they basically cancel each other out (eliminate them). When 2 options are only similar, though, one is probably correct.
- Echo options – when 2 answers are opposite each other, it is likely that one of them is correct
- True/False multiple-choice questions – Sometimes it helps to rephrase the question a different way for yourself and go ahead and write it right on your paper if you need to. Just make sure you're asking the right question. For example, "All of the following statements are true, EXCEPT..." can become "Which statement is false?"
- Sometimes you are looking for the best answer, and not just a correct one.
- Responses that use absolute words (like "always" or "never") are less likely to be correct than those that use conditional words like "usually" or "probably"
- The longest response is sometimes the correct one, because it may be more detailed and precise

Short Answer Strategies

- Read the directions carefully. Pay attention to whether you need to answer all of the essay questions, or only a certain amount (for example, "Answer 2 out of the 3 questions.")
- Unless specified, short answer generally means a brief, but well-answered 3-6 sentence paragraph

- If you don't know the answer, still write down your thoughts. Writing something that has the potential to be right or at least on the right track is better than writing nothing
- Other questions on the test may spark things in your memory related to the short answer you have to answer
- When studying for a test with short answer questions, try to anticipate what information might be asked. Many short answer questions will use words like list, name, identify, define, etc. Identify key words, people, dates, etc. and study accordingly.

Essay Strategies

- Read the directions carefully. Pay attention to whether you need to answer all of the essay questions, or only a certain amount (for example, "Answer 2 out of the 3 questions.")
- Make sure you understand the question, and that you make sure to answer all parts of the question.
- On an essay test, take a minute to plan out your writing. Jot down important points you want to make and create an order for them in advance. This will help your essay make sense and stay organized. Don't spend too much time on this, though – the majority of your time should be spent writing the essay
- Make sure your writing is legible – you don't want points deducted just because your professor couldn't read what you wrote.
- Don't write excessive introductions and conclusions – focus more on fully answering the questions and pointing out main ideas
- Try to focus on one main idea per paragraph
- Keep track of how much time you are taking to answer the question and how much time you have to finish the whole test
- If you make a mistake, don't be afraid to draw a line through it instead of trying to erase it
- Unless your professor instructs you not to, answer the question as though someone who didn't know anything about the topic was going to read your answer
- If you need to add something into a paragraph you already wrote, just use an arrow and be as neat as possible about it
- If you are running out of time, at least sketch out how you would answer the part that you didn't get to – that way, you may at least get partial credit

Creating a Resume

A resume is a document used by individuals to sum up their background, skills, experiences, and accomplishments. It is most often used when applying for a job or position in the workforce. A resume is not intended to be a complete accumulation of everything a person has ever done, but should instead be tailored to the particular position being applied for and give enough detail to show a potential employer what you as a potential future employee is capable of and what you have to offer the company. Your resume is the gateway to get you an interview, so you don't need to go into excessive detail about everything you include on it.

"A resume is not about what you want. It's about what you offer an employer."

Types of Resumes

Chronological: The most widely used format. This type of resume emphasizes work experience and professional experience in order from most recent to least recent.

Categories you might include in a chronological resume:

- Identification (your name, contact information, etc.)
- Objective or summary of qualifications
- Work experience
- Education
- Awards & honors
- Activities & affiliations
- References

Functional: This type of resume emphasizes skills rather than ordered work experience. This type of resume is a good choice for people without a lot of work experience.

Categories you might include in a functional resume:

- Identification (your name, contact information, etc.)
- Summary of qualifications
- Work experience
- Education
- References

Combination: This type of resume combines elements of a chronological resume and a functional resume. It works well for first-time job seekers.

Categories you might include in a combination resume:

- Identification (your name, contact information, etc.)
- Objective or summary of qualifications
- Work experience
- Education
- Academic experience
- Awards & honors
- Community service/extracurricular experience
- References

Resume Tips

Create a clean design

- Try to create a good balance of white space & space with type
- Have 1 inch to 1-1/2 inch margins at the top, bottom, & sides
- Leave space between major sections
- Stick to one or two easy-to-read fonts
- Use **bold** or CAPITAL LETTERS to highlight section headings

Use good paper (this is often the “first impression” of you to employers)

Be concise

- Your resume should be either one full page, or two full pages if you have several years of work experience – and make sure you fill the complete page (**Most often use only ONE page**)
- Use bullet points with short sentences rather than lengthy paragraphs
- Leave irrelevant points off your resume

Be accurate

- Be honest – do not exaggerate accomplishments or what you have done, or misrepresent your past
- Proofread for errors or typos

Use action words

- Avoid phrases like “my responsibilities included...” or “my duties were...”
- Leave out the word “I”

Use consistent punctuation & design style

- If you begin one entry with a job title, begin all entries with a job title
- Always put periods and commas within quotation marks

Brainstorm your experience & skills

- Many skills learned in part-time positions are quite relevant to full-time positions, as well as any languages you can speak

- Go beyond: “Worked retail at x store.” Instead, try incorporating “customer service skills, dependability, accountability, the ability to work as part of a team, and experience in managing money.”

Your academic, volunteer, & extracurricular experience is relevant

Add numbers to your accomplishments when possible – employers & recruiters like seeing measurable accomplishments

Do not abbreviate

Sections of the Resume

Identification

Location: generally at the very top of the page

Include your:

- Full name
- Address (use your permanent address if you move frequently)
- Phone number YOU CAN BE REACHED AT
- E-mail (make sure your email sounds professional and does not include nicknames. If necessary, you can set up a new email via Gmail for job searches)

Skills Summary

Location: Under/after your personal information section

Include:

- A summary of skills that highlights experiences & qualifications that the employer is seeking (“Summary of Skills: Excellent writer proficient in copy editing and familiar with AP style. Extremely organized, with ample experience meeting deadlines and working in high-pressure situations.”)

Education

Location: After objective/summary or under work experience, depending on how much emphasis you want to place on it

Include:

- Full name of the college/university
- Location (city & state)
- Date of graduation, or anticipated date of graduation
- Degree awarded
- Major/field of study
- GPA if it's 3.0 or better

List the degree you are most currently pursuing first

Work Experience

Location: Before education or after education, depending on how much emphasis you want to place on it

Include:

- Name of the company
- Location of the company (city & state)
- Position held/Job title
- Dates of employment (month & year)
- Description of duties, responsibilities, accomplishments, special projects, etc.

Tailor duties to the job you are pursuing

Skills/Qualifications

Location: After work experience, or after education in a functional resume

Include:

- Specific identifiable skills
- Skills that fall under the categories of: specialized skills, computer skills, office skills, communication skills
- List any languages you can speak

Activities/Organizations/Honors

Location: Under work experience & skills/qualifications

Include:

- Any relevant positions held in organizations
- Any employment related, non-controversial interests/activities that demonstrate your skills & experiences
- Professional organizations you have been involved with
- Honor/academic societies

What NOT to Include on your Resume

- Personal information, such as information about your family or marriage
- Salary information
- Discriminatory affiliations, such political campaigns or religious organizations (Exception: if the job you are applying for is related to these things, it may be ok to include them)
- Hobbies or personal interests unless they relate to your objective

The 2-minute rule: an average reader reads your resume in approximately 2 minutes – make it grab their attention in the first 30 seconds.

TIP Save your resume as a PDF file. This eliminates formatting issues with different programs.

Soft Skills vs. Hard Skills

When applying for jobs, it's important to think of both the hard skills and soft skills you possess. Hard skills are those that are specific and teachable; they can be defined and measured. Soft skills are personal attributes that enhance a person's interactions and enable them to interact effectively and harmoniously with other people. Both hard and soft skills are important when applying for a position, and it's up to you to identify which ones you have so that you can tell a potential future employer.

One way to characterize hard skills and soft skills is to think of hard skills as technical and inflexible (i.e. they are usually cut-and-dry – you either know how to do that particular thing or you don't), and soft skills as those that are not usually taught in school but that you may be expected to have (i.e. being responsible and organized). Some jobs will require more hard skills than soft skills, and other jobs will require more soft skills than hard skills – either way it is important to be aware of what you have to offer a company/organization and present those things in your resume, cover letter, and interview.

Hard Skills

Examples

- Speaking a foreign language
- Typing speed
- A specific degree or a certificate
- X years of customer service experience
- Programming / Coding computer programs
- Experience with computer programs (i.e. Microsoft Word, Microsoft Excel, etc.)

Soft Skills

Examples

- Motivation
- Strong communication skills
- Time management
- Organizational skills
- Reliable
- Responsible
- Committed
- Flexibility
- Patience
- Team player / Working well with others
- Goal setting

Development of Soft Skills

Soft Skills List

Self-Awareness

- Knowing what drives, angers, motivates, embarrasses, frustrates, inspires you

Resilience

- Ability to bounce back from a misstep in school, your life, job, or career

Persistence & Perseverance

- Ability to overcome challenging situations and obstacles and maintain the same energy

Communication

- Being able to actively listen to others and articulate your ideas in writing and verbally

Teamwork

- Ability to work effectively with others who have different skills, personalities, work styles, and/or motivation levels

Presentation/Public Speaking

- Effectively presenting your works results and ideas formally to an audience in a way that captures their attention and engages them, and motivates them to act in accordance to your desired outcome

Selling

- Building buy-in to an idea, decision, action, product or service

Leadership

- Defining and communicating vision and ideas that inspire others to follow with commitment and dedication

Mentoring/Coaching

- Providing constructive wisdom, guidance, and/or feedback that can help others further their career development

Networking

- Being able to be interesting and interested in business conversations that motivates people to want to be in your network

Emotional Intelligence

- Ability to understand, interpret, and respond to the emotions of others, and the ability to manage emotions effectively

Writing a Cover Letter

A cover letter is a document that accompanies your resume when applying for a job/position. It most often introduces you, explains why you are interested in the specific organization/company and position, highlights the most relevant skills and experiences related to the job (i.e. explains why you'd be a good fit for the position), and requests to meet personally with the potential employer. When a cover letter is included when applying for a job, it is usually viewed before the resume and is therefore the first impression a potential employer will have of you. Like the resume, your cover letter should be tailored to the particular position being applied for.

Cover Letter Basics

Heading

- Your contact information
- Date you are writing the letter
- Address of the company you are applying to

Introduction

- Greeting to the specific person you are corresponding with
- State the position you are applying for and where you heard about it
- If you have a connection with someone at the company, put that information in the introduction
- State why you are a good match for the position and the organization/company

Argument/Body

- Focus on 2-3 qualifications that show why you are a good match for the job
- Give specific examples of these qualifications/skills and how you have used them before
- Refer to your resume, but do not simply repeat information already on it
- Do not use contractions (i.e. it'd, don't, etc.). Spell everything out (i.e. it would, do not, etc.)

Closing

- Reiterate with a statement about why you are a good match for the job
- Request an interview
- Provide contact information for yourself
- Thank the person for their time/reviewing your application
- Sign your name

TIP Your cover letter should be no longer than one page.

TIP Avoid spelling and grammar mistakes. Ask someone to proofread it before you send it in.

Filling Out a Job Application

Often in addition to a resume you will be asked to fill out an application for the job you are applying for (DO attach your resume, also – even if some of the same information you provide on it is asked on the job application). Job applications look slightly different in format depending on the specific place of employment, but they tend to follow a similar structure and ask many of the same questions. Be sure to bring all of the information below with you. If you go to a place of employment to get a job application, ask if there's a place you can sit down to fill out the application while you're there.

What You Need to Know for a Job Application

Be sure to have this information listed out on another sheet of paper you can bring with you to help you in filling out the application.

- Full name (first, middle, last)
- Current street address where you live
- Phone number YOU CAN BE REACHED AT
- Days/times you are available to work
- The date you can start if you get the job
- Education, training, & experience information:
 - High school:
 - High school name
 - High school address
 - The degree/diploma you've earned (Diploma or GED)
 - Date of completion (month/year)
 - College/University:
 - School name
 - School address
 - Number of years completed

- Degree you earned (or are working to earn) (Associates, Bachelors, etc.)
- Start date and end date/anticipated end date (month/year to month/year)
- Your employment history (make sure you list the most recent FIRST). Bring most recent/relevant **THREE** jobs you have worked/positions you have held:
 - Employer/Company
 - Address of place of employment
 - Supervisor's name
 - Phone number of supervisor at place of employment
 - Email address for your supervisor
 - Supervisor's position/title
 - When you worked there (month/year to month/year)
 - YOUR job responsibilities while you were there
 - Salary while you worked there/amount per hour
 - Your reason for leaving the place of employment
- **THREE** References (be sure to ask these people if they can be positive references for you first):
 - Name
 - Title
 - Address
 - Phone number
 - How long you've known each other

TIP Make sure you spell things correctly (with proper punctuation) and fill out the application completely. If there's something that doesn't apply to you, mark it with N/A.

The Interview Process

Once you have completed the preliminary process of submitting your application/resume/cover letter, you may be asked to do an interview. Interviews can happen in a variety of ways, and most of the time, no two of them will be exactly the same. You may be asked to do a phone interview, Skype interview, or in-person interview. The hiring process may require you to do a combination of these. You may be interviewed alone or with others, and there may be one or two people interviewing you, or a group of people.

Dressing for an Interview

Different companies, industries, and organizations are probably ok with different kinds of dress depending on their level of formality in the workplace, but as a general rule, these are some tips to follow to dress for success. If you have doubts about what you should wear, it's ok to ask the person scheduling the interview. Also, these rules apply if you are doing a Skype interview.

- What you wear is the first impression you make on a potential employer, so it's important to make a good one
- Dress neatly – you want to look clean and polished. Jeans are not acceptable
- Wearing a neutral solid colored piece of clothing is always a good bet – navy, dark grey, black, beige/khaki, white. It is ok to wear colors and/or prints, just be tasteful about it.
- Have a professional hairstyle when you interview
- For men: wear a tie and nice belt if you have one. Dark socks and conservative dress shoes. No sandals.
- For women: dress conservatively – nothing too short or low-cut. Limit the amount of jewelry you wear (also, no dangling earrings or arms full of bracelets). Light make-up. Conservative heels, if you decide to wear them. No sandals.
- Go easy on the perfume or cologne

It's generally better to err on the side of caution when it comes to the way you dress for an interview

What NOT to Bring to an Interview

- Gum (do not chew it while you're interviewing)
- Cell phone (turn it off, put it on silent, or better yet, don't bring it in at all)
- iPod (it's ok to be nervous before your interview, but having your iPod headphones in when the interviewer walks out is not a good thing)

Interview Tips

- Don't be late – arrive 5 to 10 minutes early. And make sure if you're traveling there, you have plenty of time to find where you have to go.
- Avoid drinking coffee or soda during your interview or right before you enter the interview. Having a drink in your hand takes away from the task at hand and creates the opportunity for distraction.
- When a potential employer asks you what you know about the company, be able to have an answer. Do your research before you arrive for your interview – look at the company's website and social media pages.
- Review your resume and make sure you know it – you may be asked questions about it. Also, print out multiple copies on quality paper and bring it with you to the interview.
- When you meet anyone at the company, use a good firm handshake
- Stay alert and maintain comfortable eye contact with your interviewer(s).
- Avoid fidgeting
- Sit up straight with your feet on the floor
- It's ok to stop and think for a minute before answering a question. Interviewers know you don't know the exact questions they will ask beforehand, so it's ok to take a moment to gather your thoughts before you begin to answer the question
- Keep your answers detailed but concise – you don't need to tell them your whole life story or go on and on. Just sufficiently answer the question and stay on topic. Use the STAR method when possible
 - S: The Situation (describe it)
 - T: The Task or problem (what dilemma or problem did you face?)
 - A: The Action (what action did you take?)
 - R: The Result (what was the result of your action?)
- Don't badmouth your boss or coworkers, and prepare for how to answer difficult questions
- If you're doing a Skype interview, make sure you have a professional/blank background. Try to do your interview in a private, quiet place where you know you won't be interrupted. And dress professionally!
- If you're doing a phone interview, it sometimes helps to stand up or sit with good posture (as if you're in an actual interview). Don't be afraid to have your resume and/or some notes in front of you, or a notepad to write down things the interviewer says about the job.
- Know who you're interviewing with so you can thank them later. Depending on the interview, it's a good idea to send a short e-mail or thank you card directly to the contact to thank them for their time, clarify any points you made, and let them know you're interested in the position.
- Remember, it's your job to sell yourself and let the company know why you're the best candidate for the job. Don't bloat your accomplishments, but let them know what you have done and how you'd be able to help make them better in the future.

Interview Questions

While not all of these questions will be asked of you during an interview, this list is a good place to start. It's a good idea to be able to give answers to each question. Keep in mind that you may be asked a question(s) that is not on this list...

- Tell me about yourself.
- What are your strengths? / What is your greatest strength?
- What are your weaknesses? / What is your greatest weakness?
- What experience(s) do you have in this field?
- What do you know about this organization? / Tell me what you know about this company.
- Why do you want to work for this organization?
- Why should we hire you?
- Why do you feel you are the best person for this job?
- Describe your work ethic.
- Why are you looking for a job?
- What motivates you?
- Are you a self-motivator?
- Do you work well with other people?
- Do you prefer to work independently or on a team?
- How long would you expect to work for us if hired?
- What are your career goals?
- If I were to talk with a former supervisor, how would they describe you?
- Describe a time when your superior was doing something unethical and how you handled the situation (if ever).
- Tell me about a former supervisor you didn't get along with. Why didn't you, and what did you do to manage it?
- Who is your mentor? What do you value most about that person?
- What challenges do you anticipate in this position?
- What interests you the most about this job opportunity?
- How would you describe your ideal work environment?
- Name a time you made a mistake on the job. How did you react, and how did you resolve the problem?
- What do you feel would be your favorite part of this position?
- What does success mean to you?
- What do you look for in a supervisor?
- Tell me about a time you had to work as a team.
- What are the best and worst aspects of your last job?
- Are you willing to relocate?

Questions for YOU to Ask

Try to ask at least a few quality questions when it's your turn to answer the "Do you have any questions for us?" part of the interview. Not only will this help you learn more about the position and find out if you're a good fit with the company/organization, but it also displays your interest in the position to the people who are interviewing you. Try to ask questions that could impact your interest in the job.

- What projects will I be working on?
- Why do you enjoy working here?
- Who would be my supervisor? / Who would I be working with?
- What is the work environment like?
- What are typical responsibilities of the position? (If these are not given to you already?)
- What are your expectations? / Who are you looking to hire?
- When can I expect to hear from you? / What is the timeline for this position?
- What challenges do you face in your job right now?
- Why is the position available?
- What is the turnover rate for this position?
- What is your leadership style?
- What is the culture like here?
- What is the staff dynamic?

The Do's and Don'ts of Social Media

Social media includes all of the mediums of social interaction via technology. It is usually highly accessible. Social media includes Facebook, Instagram, LinkedIn, Reddit, Twitter, YouTube, and Wikipedia, among many others. Employers frequently check social media sites when investigating a potential candidate which means you need to be aware of what you're posting online.

Do's

- Create a positive online presence – doing so can help you gain attention by a potential future employer and network with others who could connect you to a position
- Be consistent – make sure your resume matches what you post on Facebook, LinkedIn, etc. Your job descriptions do not have to be exactly the same, but they should reflect similar information. Make sure job titles, companies, and dates employed are consistent.
- Be conscious of what you're posting – would you want someone trying to hire you to read or see it? If not, it probably shouldn't be up online.
- Google yourself and check what's online
- Be careful what you tweet – you never know who might read it. It is especially inappropriate to tweet or post negative comments about your employers. It has become more frequent for employees to be fired for posting negative or inappropriate posts, pictures, etc.
- Check your privacy settings. It is possible to limit things to certain people, but if you're not careful things may be posted publicly.
- Network before you need to. Make connections in the field you're interest in, and talk to contacts about their jobs and what they do.
- Be wary of "tagging" – you can protect yourself by checking your privacy settings

Don'ts

- DON'T post rude, offensive, or inappropriate comments, posts, photos, etc. OR comments, posts, photos, etc. of you doing anything illegal online
- DON'T use poor grammar & spelling

- DON'T curse online
- DON'T accept everyone as a friend on Facebook – besides the fact that there are many predators out there who want access to personal information, you should only accept those people you know to protect yourself. Sites like Twitter and LinkedIn are set up more for creating connections with people you don't know, but don't forget to be aware of what you reveal about yourself online.
- DON'T reveal personal information online. This includes your phone number, address, exact birth date, social security number, passwords, password hints, or financial information (such as bank account numbers, loans, or debit/credit card information)
- DON'T air out your dirty laundry online (i.e. aspects of your private life should remain private). This means, you shouldn't fight online, post overly detailed TMI (too much information) posts, post inappropriate pictures, etc.

Catfished

What it is:

- An increasingly prevalent phenomenon where internet predators fabricate online identities and entire social circles to trick people into emotional/romantic relationships

What to look out for:

- Catfish will often avoid personal communication (No phone number, webcam, or meeting in person)
- Catfish often list professions where they are too busy and travel a lot
- Catfish try to avoid contact by using traumatic personal events as an excuse (i.e. accidents, death, cancer, etc.)
- Catfish are very vague about their past, present, and future
- Catfish sometimes ask for money or a favor from you

How to avoid getting catfished:

- Use Google's "Search by Image" tool to check for duplicate images across the web
- Don't give out too much personal information about yourself
- Use Google to search the person's name, where they work, where they live, and any information they've given to you

Finances in College

College is often one of the first places students are asked to manage money and finances on their own. While it may seem new, fun, and exciting to be out and living on your own, it's also important to know how to be responsible with your money.

Managing Your Money

It's important to know where your money is going (and keep track of it), as well as know where you want it to go in the future. To do this, it helps to set financial goals for yourself, determine how much your expenses are, how much you want to save each month, and create a budget so you can live within your means (i.e. not overspend money you don't have).

How to Budget

- Start with your income & total up every net (already taxed) dollar you make in a month
- Track your spending – know where your money is going. When it comes time to make changes to your budget, you'll know the areas you can take money from, as well as be able to examine your spending habits and eliminate unnecessary expenses
- Allot certain amounts of money to go towards certain expenses, such as car payments, rent, utilities, etc. Don't forget to set aside money for an emergency fund (it's important to have this first) and savings if you can (even \$10 a month will help)
- Avoid impulse purchases – buying items on a whim can lead to poor spending habits and cause you to buy things you don't really need
- Don't gamble your money away – you are likely to lose money rather than earn it

Credit Cards

Credit cards can have advantages if used properly. The main advantage of a credit card is that it can help in:

- Building a positive credit history and credit score (which can help you get a car loan or mortgage with a lower interest rate, among other things)

On the flip side, credit cards can also have major disadvantages:

- Creating a negative credit history and hurting your credit score (which could lead to higher loan rates or denials for loans or mortgages)
- Large amounts of debt if the balance is not paid off each month

How credit scores are determined

Generally, five key factors are taken into account when calculating your credit score:

1. Payment history (whether you pay all of your bills on time)
2. Amount owed (not only the total, but also your debt-to-credit ratio (how much you owe compared to the amount of credit available to you))
3. Length of credit (how long you have been using credit, including the average age of your accounts)
4. Types of credit being used (your mix of different categories of credit, including revolving accounts (credit card or retail account) and installment loans (car loan or a home mortgage))
5. New credit inquiries (the extent to which you recently have applied for new credit or taken on more debt)

What to look for in a credit card

- Low interest rate/annual percentage rate (APR): if you do carry a balance on your card, a lower interest rate/APR means you'll be charged less to hold onto that balance
- Grace period: a grace period is how long you have to pay off the balance before you are charged interest on new purchases; grace periods only apply if you paid off your balance in full the previous month
- No annual fee: some credit cards charge annual fees while other do not. Look out for this.
- Low penalty fees: if you make a payment after the due date or go over your credit limit, you could be charged a fee. Some credit cards have higher penalty fees than others

How to be responsible with your credit card and avoid common mistakes

- Never pay late. The best situation you can put yourself in is to pay on time and in full. Missed payments or negative marks will remain on your credit history for **seven years**. If you cannot pay in full, pay at least the minimum amount due on or before the due date. Keep in mind that any balance you have left over will have a high rate of interest charged to it each month until you pay it off (this is the reason many people find themselves in debt and unable to get out of it). It is not unusual for a credit card to have an interest rate of 13% or higher.
- Avoid "maxing out" your credit card. Try to avoid using more than 30% of your credit limit (For example, if you have a \$1,000 limit, you shouldn't charge more than \$300). Although you may be given a high credit limit, it is not wise to use it all (or even half of it).

- Once you have opened a credit card, you should consider carefully before closing it. Closing an account could affect your debt-to-credit ratio because you will be cutting down on your available credit when you close the account. Also, if you have had the card a long time, you may be hurting your length of credit profile. Creditors like to see borrowers with long credit histories where they have paid on time, every time. The longer you have had a credit card and have made timely payments, the better.
- Do not apply for credit you do not need. Although store promotions for opening credit cards may be tempting, frequent credit inquiries (required to open those types of accounts) or applications for credit can make you seem risky to creditors – and that could also lower your credit score

How your credit score affects you & your future

Credit score categories:

- Excellent: 750-850
- Good: 721-749
- Average: 660-720
- Fair: 620-659
- Poor: 619 or below

When it comes time to borrow a loan, a credit score on the higher end will likely get you approved for a loan with a lower interest rate. Over time, this can make a huge difference – it could be the difference between paying \$1,000 a month for a fixed rate 30-year mortgage (in the “excellent” credit score category) and paying \$1,250 a month (in the “fair” credit score category). That’s a difference of over \$200 a month, \$2,400 a year, and \$72,000 over the course of the life of the loan. That’s a lot of money just for being responsible and managing your money well.

Writing a Professional E-mail

Being able to write a professional e-mail is a necessary skill in today's world if you are going to be in contact with people via the internet at all. Whether you will be writing to a teacher, professor, employer, or business contact, it's important to write clearly and well so that you make a good impression and are taken seriously. E-mail is most often associated with work, so being professional when sending a message is crucial.

Do's

- Fill in the subject line with a topic that will mean something to the reader (i.e. describe the subject of your e-mail)
Example: Instead of "Important!! Ready ASAP!" include content about what the e-mail is about, like "Important: All cars in Lot F will be towed in 1 hour"

- Double check your spelling and grammar before you send the e-mail. If you haven't met the person you're sending the e-mail to, this is the only impression they will have of you – make it a good one.

- Reply promptly to serious messages.

- Address the e-mail and greet properly.
Example: If you are sending an e-mail to a professor, be sure to include their preferred name/title if you know it. Some professors are ok being called by their first name ("Hi John,") and others prefer to be addressed in other ways ("Dear Mr. Smith," "Hi Dr. Smith," etc.). Unless you are on a first-name basis with the person, call them by their title.

If you are sending your resume for a job, try to find a contact you can address your e-mail to, before you use "To Whom it May Concern,."

NOTE Be careful in distinguishing between Miss, Mrs. or Ms. When in doubt, go with Ms.

- Get right to the point and keep your message relatively short. Be clear and concise.
It's ok to use starts like, "I am writing to inquire about..."
- Make a note in the e-mail of any attachments in the message.
- Use a clear, easy-to-read font.
- Close with "Thank you," "Best," or another closing and your name. If you have a signature, you can use that instead of just your name.

A basic signature generally includes your first and last name, job title, business, business address, and a phone number you can be reached at. Your e-mail address can also be included.

- Check to see if you can find answers elsewhere before e-mailing about a question.
Example: If your school has Blackboard (or a similar service) where professors can post assignments, notes, etc. and you can connect with your classmates, check there first before asking the professor.
- Spell out words.
Avoid writing like you text (i.e. "C u l8tr" should be "See you later")

Don'ts

- DON'T use all capitals (you sound like you're yelling at someone) or all lowercase letters
- DON'T use abbreviations or emoticons (Exception: If you know somebody well (like a friend), these may be ok – it's important to gauge your audience, though. If this is only your first, second, or third time writing to somebody, avoid using them.)
Example: LOL, :-), C u l8tr
- DON'T write things in e-mails that you wouldn't want others to see.
- DON'T "reply all" unless everyone in the original e-mail needs to get your response
- DON'T use colored fonts when sending a professional e-mail. It generally just distracts from your message.
- DON'T e-mail from accounts that have an unprofessional e-mail address
Divagurl@hotmail.com and studmuffin97@gmail.com are no longer acceptable. Either use your school e-mail address or create a new free e-mail address at a website like Google (@gmail.com)
- DON'T demand an answer right away. Asking a professor to proofread a paper the night before it is due via e-mail is not a good idea.

Example: Asking for Notes

Subject: HIST101: Request for notes

Message:

Dear Dr. Radley,

This is Brad Johnson from your History 101 class. I'm sorry for missing class last Thursday, but I had a family emergency that I needed to attend to. I regret missing your lecture, and I'm hoping that you might be able to give me notes for the material I missed. I already checked on Blackboard and was unable to find anything posted. If you are unable to give me notes for the material, is there another student in your 101 class that you might be able to direct me to who could help instead?

I would greatly appreciate any help you might be able to give me.

Sincerely,

Brad Johnson

HIST101, Section 2

Example: RSVP for an Event

Subject: RSVP - Social Media 101 Workshop

Message:

Hi Ms. Abraham,

I would like to RSVP for the Social Media 101 Workshop on Wednesday, October 4.

Thank you,

John Smith

Louisville Solutions, Inc.

Marketing Intern

3567 S. 5th Street

Louisville, KY 40255

502-371-8999

Resources

The Interview Process

- 99 Interview Tips That Will Actually Help You Get a Job: <http://passivepanda.com/interview-tips>
- The 8 Dos and Don'ts of Dressing for a Job Interview: http://www.huffingtonpost.com/2012/08/15/job-interview-dress-tips_n_1778102.html
- It's Hot Outside: What to Wear to an Interview: <http://www.foxbusiness.com/personal-finance/2013/06/20/its-hot-outside-what-to-wear-to-interview/>
- How to Dress for your Next Job Interview: <http://www.forbes.com/sites/jacquelynsmith/2013/06/20/how-to-dress-for-your-next-job-interview/>
- Career Resources on Monster: http://resources.monster.com/?re=nv_gh_gnt1377_%2Fjob-interview%2Fcareers.aspx
- MSN Interview Tips: <http://msn.careerbuilder.com/msn/category.aspx?categoryid=IV>
- Interview Questions & Answers: <http://jobsearch.about.com/od/interviewquestionsanswers/a/interviewquest.htm>
- Purdue OWL (Cover Letters): <https://owl.english.purdue.edu/owl/owlprint/549/>