

Your college years have the potential to be a touchstone for the rest of your life. This is the time for you to stretch your intellect, open your mind to the thoughts and knowledge of others, and look into your future with hope and optimism. Change yourself! Make lifelong relationships! Make the world a better place! Yes, you can.

## I • Us • All

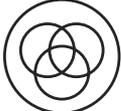
We are each like a drop of water splashing into a pond. Our actions cause concentric ripples of change. A helping hand or a smile from one person can ripple through their **relationships** to the **relationships** of others, and so on, until the **world** has changed. The actions of the individual may seem insignificant, but can alter the **world**.

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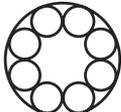
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 **I:** Every positive action begins with **Self (I)**, when we discover our ability to effect change and take the initiative to act.

 **Us:** Our impact grows through our **Relationships (Us)**, when we find encouragement and assistance from others.

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 **All:** The actions we take ultimately affect the **World (All)** around us, where we realize our greatest power and make a lasting difference.

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Look for the **I, Us, and All** symbols in your planner and supplements. They mark sections and ideas to help make positive ripples in your **self, relationships, and world**.

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# PROFESSORS, PAPERWORK, AND OTHER HAZARDS OF COLLEGE LIFE



Okay, you've chosen your courses, bought your books, and stocked up on notebooks, highlighters, and batteries for the old alarm clock. Let the learning begin! But wait. Your first class doesn't start until 11:00, and then right after you have a lecture halfway across campus. You can't find the Science Building on the map,

the room numbers don't even go that high, and your Intro to Spanish professor doesn't habla inglés. Time to panic? Nope. Just read the brief First-Semester Survival Guide below, and you'll master many of the secrets to stress-free (well, stress-reduced) higher education.

## Orientation

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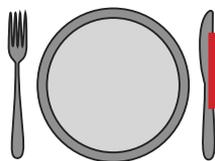
- Meeting people and making friends at orientation ensures you'll arrive to familiar faces in the hectic first week of school. Make an effort to socialize now while there's no pressure.
- Gather information on clubs, activities, majors, and other areas of interest, and plan to attend several meetings or events. The first months of school are a great time to try different things, and you may find a group you can enjoy for your entire college career.

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- New student orientation is what you make of it. It helps to get an early introduction to campus, meet your peers, and some of your fellow students so that you shouldn't feel terrible if you can't attend. If you do go, try to participate and pay attention. You never know what will prove useful in a few months.
- Try to anticipate situations and concerns you'll experience as a new student, and ask questions. This is the time when college staff will give you their undivided attention, and will be thinking about some of the same issues you are. The answers you get could also help everyone listening.
- Whether or not you schedule a formal tour, explore campus and the surrounding area. Getting the lay of the land will help when you're rushing to those first early classes, hungering for coffee in the minutes between lectures, or seeking out a place to study.

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## Campus Life

- Meal plans can be a blessing and a curse. Cafeteria food is often nutritious and tasty, but it takes self-control not to have cereal for dinner or enjoy quadruple desserts. Eat regularly to keep your energy up, and choose a balanced variety of foods.
- Try to fit regular exercise into your routine, even when your schedule is most intense. This will reduce stress, increase energy, and improve concentration in addition to helping you stay healthy.
- College is a time to try new things, but don't aim to reinvent yourself completely. Be yourself, remember your roots, and don't feel like you have to leave everything from high school behind.
- Try to find a club, activity, sport, or other form of involvement outside of class. This will help you meet people, fight stress, and enjoy college more.

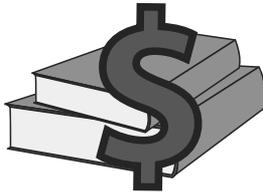


- Freedom can be overwhelming. Make time for fun, but resist the impulse to live on junk food, watch TV until 4:00 AM, sleep through class but attend every party, blow your semester budget in a month, etc. Dare to be responsible, and your fun will last a lot longer and not end in misery.
- Don't rush home every weekend, even if it's close enough and you miss family and friends. Spend time on campus getting to know your roommate(s) and neighbors, and give the local attractions a chance. You'll feel a part of the campus scene and have some unique stories to share the next time you do go home.



# Putting the FUN Back in Funding

College is a fantastic investment in your future, but like all investments, it requires money up front. Ways to pay for school are about as diverse as today's student population, so don't despair if a swollen bankbook isn't among your personal possessions. Once tuition is covered,



it's time to think about housing, food, entertainment, and other expenses, plus the ongoing challenge of spending what you must, saving what you can, and avoiding debt. The tips below should prove useful, and more information is available online (see site list in this guide).

Funding your education can be a daunting task, but it is possible. Consult your college financial aid office, campus and public libraries, bookstores, and the Internet. Consider scholarships, grants, government aid, loans, military programs, work study, and regular employment.

Many scholarships and grant applications require similar information, essays, etc. Save your work, and you should be able to adapt it for use with multiple applications. Be careful to read over each submission before sending it, and double check dates, names, and other details you may have missed by cutting and pasting.

It's about as fun as eyebrow tweezing, but sit down and make out a budget. Look at your income, estimate (or calculate) your expenses, and figure out how to balance the two. Track your spending in your agenda, and review each week and month to see where your money went. Adjust your spending plan as needed, then start tracking again.

If you pay regular bills such as rent, utilities, meal plan fees, car payments, etc., write them down on upcoming weekly and monthly calendars in your agenda. Even if you know when the bills are due, a reminder doesn't hurt.

If possible, set aside some money in a savings account. Even a few dollars a week can add up over time, especially with interest. Whether you're working toward a vacation, planning a major purchase, or just building an emergency cash reserve, saving is a great habit to develop.

**AVOID credit cards.** They seem innocent and useful, but the seduction of purchasing power has driven many an undergrad to the brink of despair. If you must have a credit card, use it as a last resort and only for items you can afford. Don't carry a balance from month to month, because it can quickly grow out of control.

Checks and debit cards can help control spending, because you can't rack up huge expenses beyond your account balance. Overdraft protection can be a lifesaver if you maintain a low balance or need to spend a lot all at once. Order checks with carbon duplicates so you'll have a record even if you forget to note the details on your checkbook.

Consider splitting common expenses with your roommate(s). If you read the same magazines, like the same foods, or agree the room needs a new chair/lamp/dartboard, go halvesies on the price. Keep in mind someone will have to buy out the other at year-end, unless you trade off paying (e.g., I'll subscribe to *Spin* if you keep us stocked in Cheese Nips).

Know what your long-distance service costs, especially if it varies by time, person called, or other factors. Email is an easy way to stay in touch, and an old-fashioned letter or postcard can be a touching, thoughtful surprise for far-off friends and family.

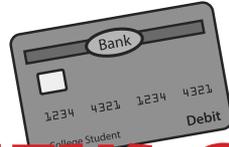
Small purchases and impulse items can quickly add up to become major budget busters. Don't be afraid to treat yourself to a latte or slice of pizza once in a while, but don't assume if it's under \$5 it doesn't count.

When times get especially tough, creativity can make a big difference. Campus clubs and groups often provide food for recruiting meetings or special events. Cafeteria meals are all you can eat, which means loading up in the morning may keep you full until dinner. Textbooks can be shared; dorm lobbies often have cable TV, pool tables, or other sources of free fun; and Frisbee or hacky-sack on the quad can provide free exercise and entertainment.

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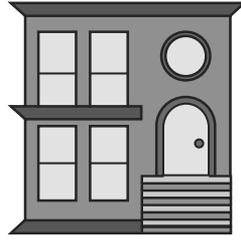
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# Three Months' Deposit & Utilities not Included

Babies grow up, birds fly the nest, and students eventually say goodbye to the dorms. Apartment life has many advantages, but finding the right place, keeping peace with roommates and neighbors, and still finding time to study



can be challenging. Most schools, many web sites, and a good library will have resources to help the new apartment hunter, but to help you get started, we've included some key tips below.

Ask friends, fellow students, professors, and others for advice on locations, landlords, etc. Word of mouth can be a powerful tool.

Your college may provide useful resources through various departments and offices. Ask around and take advantage of their information.

Aim to spend 25% or less of your income on rent.

Off-campus housing isn't always luxurious, but it should be safe. Watch for warning signs such as poorly lit sidewalks or alleys, excessive litter, buildings in obvious disrepair, dangerous intersections, etc. Your local or campus police can be a great resource for advice.

Don't tour apartments alone. Take along a friend or future roommate for fun, second opinions, and safety.

If you get a bad feeling when calling about an ad, looking over an apartment, or talking with the landlord, trust your instinct and keep looking.

Consider location carefully. Are you close enough to campus? Where is the nearest grocery store, bank, and post office? Do you have a car? Do you need a car, and if so, is there a parking lot, public transportation or secure parking?

The location may have great appeal on a sunny Sunday afternoon, but imagine coming home at midnight, in the rain or snow, when it's swarming with an armful of groceries or books.

Thoroughly inspect the apartment before signing a lease and again before moving in. Use a camera or camcorder to document the apartment's condition, and have the landlord note any damage or needed repairs in your lease.

Check smoke detectors, window and door locks, included appliances and fixtures, stairs, phone and electric outlets, heating and cooling systems, plumbing, etc. Anything that could affect your safety or comfort deserves scrutiny.



Chat with the landlord and other staff you may be dealing with as a tenant. Do they seem competent and considerate? Do they take time to address your concerns and earn your trust? Will they be available during the workday or after hours? How can you contact them in the event of an emergency or for routine maintenance?

What utilities, if any, are included in the rent? Ask about how much water, electricity, etc. usually cost each month and what other recurring expenses you can anticipate.

Ask about provisions for early termination of the lease, subletting, eviction of a roommate, etc. These issues may never come up but it's better to know the policies and costs just in case.

Ask about your neighbors. Will you be sharing a building (or a block) with serious students, regular partiers, or families? Will you live near children, pets, musicians, night owls...?

Living with friends can be fun, but make sure everyone has the same expectations. Discuss class and work schedules, cleaning duties, groceries, visitors, etc. Is everyone willing to sign separate agreements with their own name on the lease? If one person needs to hold the lease, have everyone sign a separate agreement regarding rent and other shared responsibilities.

Before you sign anything, READ IT carefully. Any agreement or understanding between you and the landlord should be included in the lease. Remember, leases can be changed, so don't be afraid to ask questions or suggest revisions. On the other hand, landlords have no obligation to rent to you, so your demands could lead to losing the apartment. Strive for a mutually agreeable compromise.

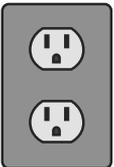
When your lease ends, ask for a detailed explanation of any deduction from your security deposit. Check your state and local laws on the subject.

Renter's insurance is a good idea and may be required by your lease. Shop around for coverage and rates to suit your needs.

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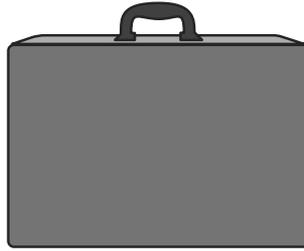
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# Career Planning

(or “What I can Imagine Doing for 40 Years & Still Stay Sane”)

The title of this section is actually way out of date. Nowadays, hardly anyone settles into a career and retires after decades of the same routine. The average adult will have 5 to 7 careers before calling it quits. That’s not to say you should aim to become a meter



reader by starting out as an animal trainer, but the pressure’s not so intense to discover a lifelong passion the first time you need a paycheck. For other insights and insider tips on facing the job market as a novice, read on.

## The Job Search



- Start early. Even freshman year you can take aptitude and interest tests, look into different fields, and discuss the long-term employment outlook with your advisor. Sophomore and junior years are good times to intern or work study, and by senior year you can be interviewing before Winter Break.
- If you’re not sure what kind of job to pursue, your college may have tests or surveys to help you discover some options. These tests are also commonly available online.
- Let friends, family, professors, and others know that you’re looking for a job. Personal contacts usually mean better opportunities and improved chances of success.
- Take advantage of your campus career center and other resources for students. You may be able to get help discovering fields of interest, researching job openings, preparing a résumé and cover letters, practicing for interviews, and tackling other job-hunt tasks.
- Attend job fairs and recruiting events on campus or in your community. Dress for success, pack plenty of résumés, and treat every encounter like a mini-interview (learn about the company/job while presenting yourself well).
- Don’t overlook online job listings and résumé databases, but don’t rely on them exclusively. Old-fashioned personal contact is always your best bet, and traditional job search methods still have their place.

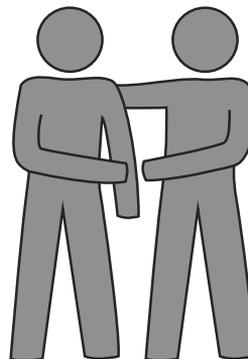
- Visit a library book store and browse the career section. *What Color is Your Future?* and other books can be useful guides to the job search process.
- The easiest path is far from being the only one. If corporate America seems unappealing, consider small businesses, government agencies (federal, state, or local), non-profit groups, educational institutions, work abroad, national service programs, etc. It doesn’t hurt to be original. You may want to skip the tie-dyed flax or neon resume paper, but unconventional methods can yield results. Many books cover creative résumés, cover letters, job search methods, interviewing tips, and other ideas to help you stand out from the crowd.
- Finding a job can be as much work as having one. Be willing to devote time and energy to your job search—up to 40 hours a week or more.
- Good grades, a diverse course load, activities, clubs, summer or part-time jobs, hobbies, and other pursuits all provide valuable experience you can mention in interviews, cite in your résumé, or highlight on a cover letter.
- If you have no experience in a specific field, try to gain related work experience. This could mean the difference between an “entry” level job (or no openings!) and a very attractive offer.

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- Make an effort to learn about the company, position, and key people in the business before your interview. Not only will you be better prepared, but you’ll likely impress the interviewer(s) with your initiative and your interest in the job.
- When applying for a job, internship, scholarship, etc., your goal is to sell yourself as the best person for the position. Consider your past employment, coursework, activities, and life experience in terms of the opportunity you’re pursuing. Draw on everything that qualifies you and present yourself with confidence.
- Every interview and application is useful. You may or may not get an offer, but take advantage of the chance to hone your interviewing skills, learn more about a field or job, and gain knowledge of the working world.
- Remember, an interview is your chance to learn about the position while the employer learns about you. Ask questions, be assertive, and don’t hesitate to bring up legitimate concerns.



## Interviewing

- Be honest. If you lack a skill or experience the employer wants, admit it. Then explain why your attitude, intelligence, and work ethic will help you quickly become an asset for the company. If you’re talented and hardworking, it’s worth the time to train you.
- In an interview, it’s better to be overdressed than too casual. Make eye contact, be direct and honest, and try to act naturally. Make sure you provide a clear answer to each question.

