

the Campus Tours advisor

all things college & career



5 THINGS
to learn *before*
going away
to **COLLEGE**

**HOW
SUMMER
JOBS**
influence
your future

making
the most
of your
**campus
visit**

**College
Planning
Timeline**

for **juniors** and **seniors**

STEPS TO GETTING A
**College
Scholarship**

DORM ROOM BASICS

• **WHAT TO BRING**

• **WHAT TO LEAVE AT HOME**



Social Networking Sites
etiquette & safety

eCampusTours advisor

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TODAY!

all
things
college
& career
brought to you
by eCampusTours.com

If you like what you read in this magazine and want to see more information like it, sign up for Edadvisor! This monthly newsletter and e-mail reminder service helps current and future college students and their families with college planning and adjusting to university life. Sign up today, and once a month we'll send you articles from eCampusTours.com that are relevant to your year in school and your stage in your college journey, such as upcoming financial aid and admissions deadlines, tips on choosing a college, information about how to apply for financial aid, scholarships, student loans, and other interesting articles about campus life.



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making college a virtual reality

eCampusTours.com Team

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making college a virtual reality

We have one of the best jobs in the world. Every day at work, we get to help students make their dreams come true.

Planning starts early and requires a lot of self-dedication to reach individual goals. Our mission is to encourage students to have a plan for their life after they graduate from high school, whether that means going to college, enlisting in the military, enrolling in a vocational program, or joining the work force.

We are so excited to share this magazine with you! You will be amazed to find out how much is involved in carving the right path for your future! Much of the information included in this edition is taken from articles featured in the online Edadvisor newsletter brought to you by the experts at eCampusTours.com. This free service provides monthly reminders about upcoming financial aid deadlines and general information about college planning and campus life. We encourage all students and parents to sign up for this valuable service, as it contains personalized timely information for your freshman year in high school all the way through graduate school and beyond.



check out
behind the scenes with us
at an eCampusTours photo shoot
using 360° technology

Our staff is dedicated to supporting school counselors and teachers by providing free services for students and parents, and we continue to form partnerships with organizations to provide expertise in career development and financial literacy. Teachers love the programs for the quality and in-depth detail to assist in the classroom, while students enjoy hands-on learning opportunities to cover state-required curriculum.

We hope that you enjoy the magazine and encourage you to share it with friends and family.

Best of luck to you during this exciting time!

The eCampusTours.com Team

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whatever
YOU ARE
be a
GOOD ONE



THE FUTURE
BELONGS TO
THOSE WHO
BELIEVE IN THE
BEAUTY OF
THEIR DREAMS.

Today is your day.
You're off to great Places!
You're Off and Away!
Oh, The Places You'll Go!
Dr. Seuss

THERE IS NO
SUBSTITUTE
FOR HARD WORK

Thomas Edison



eCampusTours.com

Abraham Lincoln, Eleanor Roosevelt, and Theodor Giesel might not be around to tweet and pin these days, but who doesn't need a little encouragement every now and then, especially as the countdown to commencement continues? Follow [eCampusTours on Pinterest](#) for boards filled with college prep and college survival ideas, and don't forget to check out the Inspiring Quotes board. It might just give you the perfect mantra for your life after high school!

I am
more!

brother
scholar
musician



athlete
sister
artist
actor
student
volunteer
friend

We'll be talking about lots of school and career-related issues soon enough. First, let's take a minute to focus on you! You are more than a GPA or diploma, and you have a unique set of skills and talents to offer the world. Whether you're thinking about attending college right out of high school or you want to test out the working world for a little while, here's some food for thought that can benefit anyone getting ready for big changes.



Attempting classes, studying, working a part-time job, participating in extracurricular activities, and finding time for friends, family, and yourself can create a difficult schedule for students to balance. The following time management tips will help you stay balanced and stress-free.

Set goals. Determine exactly what you want to accomplish, whether it's for a day, a week, a semester, or even longer. By setting goals, you will be more inclined to follow through with them and accomplish your tasks.

Prioritize. Once you know what needs to be accomplished, you must prioritize your tasks. This means figuring out which tasks are most important and which ones can be put on hold. Be sure

to stay focused on the most important thing before you move on to the next one. To help you better prioritize your tasks, you may want to number them in order of importance.

Organize. Being organized will help you achieve your goals in a timely manner. You need to organize your tasks so you will know what needs to be accomplished and by when. Create a weekly calendar that includes your

schedule for classes, study time, social events, club meetings, exercise time, and any other time necessary to achieve your goals. Also, be sure to include assignment due dates in this calendar so you don't miss a deadline. Abide by this calendar every week so you will develop a regular routine while learning how to manage your time.





balancing your schedule

Avoid procrastination.

Procrastination is the main downfall of improving time management skills. If you plan on doing an activity, stick to your schedule. Don't put it off until tomorrow, which will only cause stress over trying to complete the task on time. By setting predetermined goals and prioritizing them, you will be less inclined to procrastinate.


Utilize spare minutes.

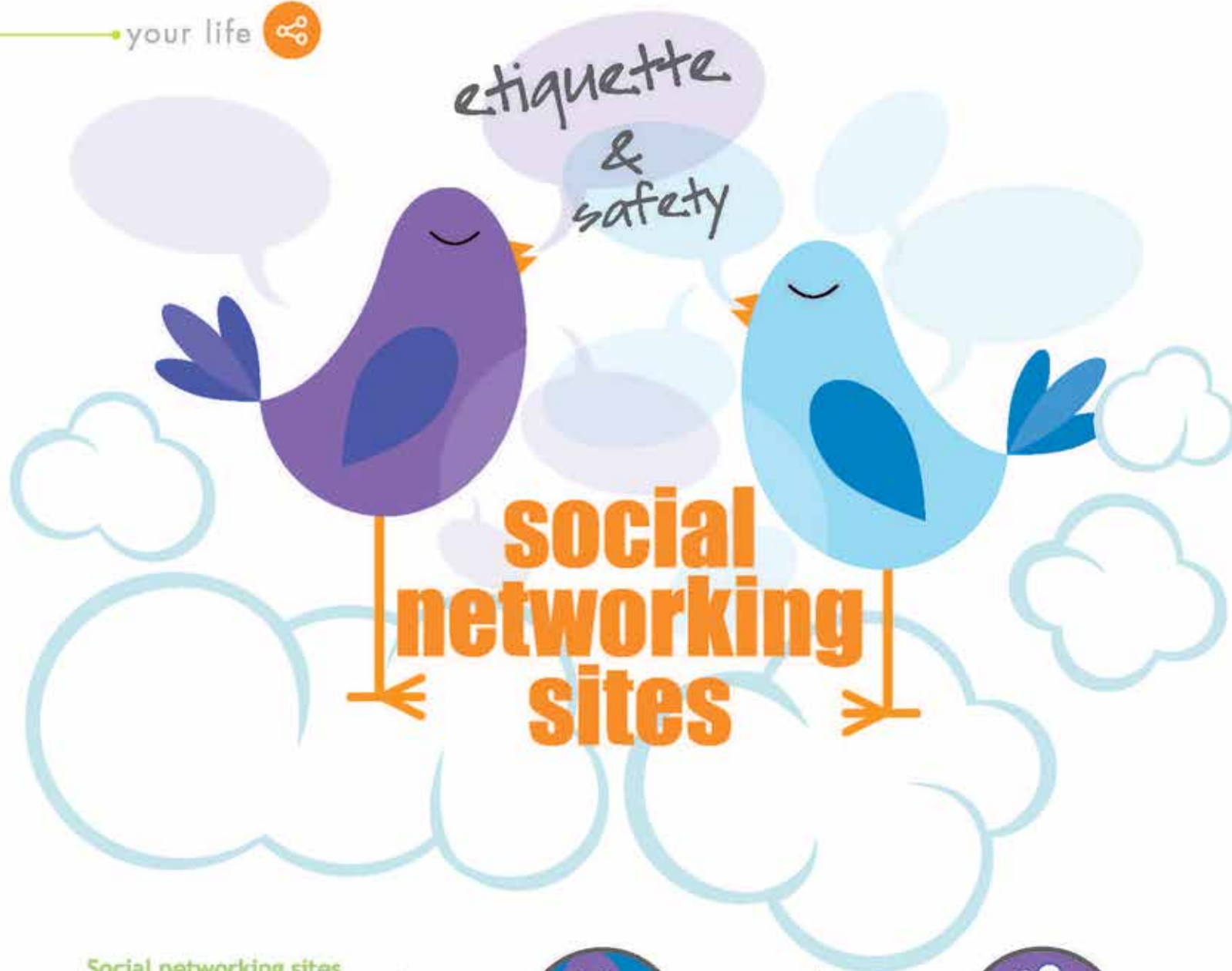
Do you ever find yourself aimlessly

waiting on an activity to start or on someone to meet you? If so, you need to start using those extra minutes wisely. By accomplishing small things while you're waiting, you will find that you have extra time to complete those larger tasks when you actually start on them.

Know when you're most productive.

Everyone has a time period during the day when they are most productive. Maybe

you get more tasks accomplished in the morning than the evening or vice versa. Use the times when you have the most energy to tackle more demanding duties, such as schoolwork. You will notice that you'll get more done throughout the day by implementing this strategy into your time management plan. 



Social networking sites, such as Facebook, Twitter, Instagram, and Tumblr, provide **fun ways** for you to **keep in touch** with friends and meet new people.

However, you should **be careful** about the **information you put on these sites to safeguard against embarrassing or even dangerous situations offline.**



Change privacy settings. Privacy settings will vary from site to site. Some social networking sites are totally public so anyone with access to the Internet can read the information that is posted. Other social networking sites offer levels of privacy. If possible, you should set your profile to allow only your friends access to view it. Also, you should limit the information included for the site's search engine.



Think before posting. Be careful about what you post on these websites. Pictures, comments, and blog entries can be saved and forwarded on to others. You should only post pictures and text that you wouldn't mind having other people see, including college admission officers and prospective employers. On the same note, you should leave offensive text (i.e., curse words, insults, etc.) out of your blog entries and comment

postings to friends. You should also avoid posting information that reveals too much about yourself, such as your home address, phone number, e-mail address, etc. You should never post dates or times that you will be at a certain location. There are malicious people in the world who peruse these sites to find their next victims. You can never be too safe!



Be wary of strangers. Because the Internet provides a sense of anonymity, it's easy for people to fake their identities and motives. If you begin communicating with a stranger on a social networking site, you should be careful about the information you share. Be extremely cautious if that person requests a face-to-face meeting. Anyone under the age of eighteen should never meet in person with someone who was met online. If you are over eighteen and want to set up a meeting, be sure that it takes place in public and take a friend

with you. If the online friend is legit, that person should have no problem respecting your boundaries.




Choose quality over quantity.

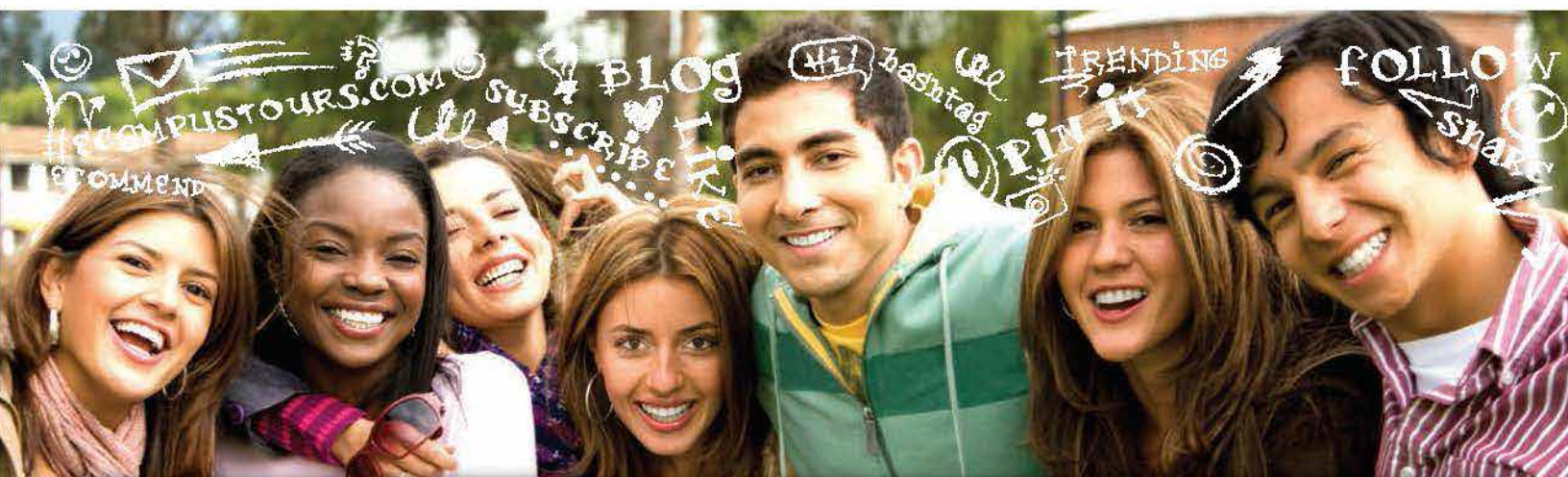
Be selective about whom you choose to add to your friends list. You don't have to accept every person who sends a friend request. If one of your friends or someone requesting to be friends starts harassing you at any time, block that person from contacting you and report the harassment to the social networking site.



Create secure passwords. Make sure to create passwords for your social networking accounts that can't be easily deciphered. Passwords

should include a mixture of capital letters, lower-case letters, numbers, and symbols. If you have a hard time remembering all of the characters of your password, another secure option would be to use a passphrase. A passphrase should be at least 14 characters long but doesn't need the mixture of numbers, symbols, etc. A passphrase of "My mom and dad are awesome." is much easier to remember than "M3rcyM@" and it's just as secure. Always keep your passwords private. You should be alarmed if you are ever asked to enter your password to view certain profiles or videos on social networking sites. These may be fake popup windows created by hackers so they can hack into your computer or online information.

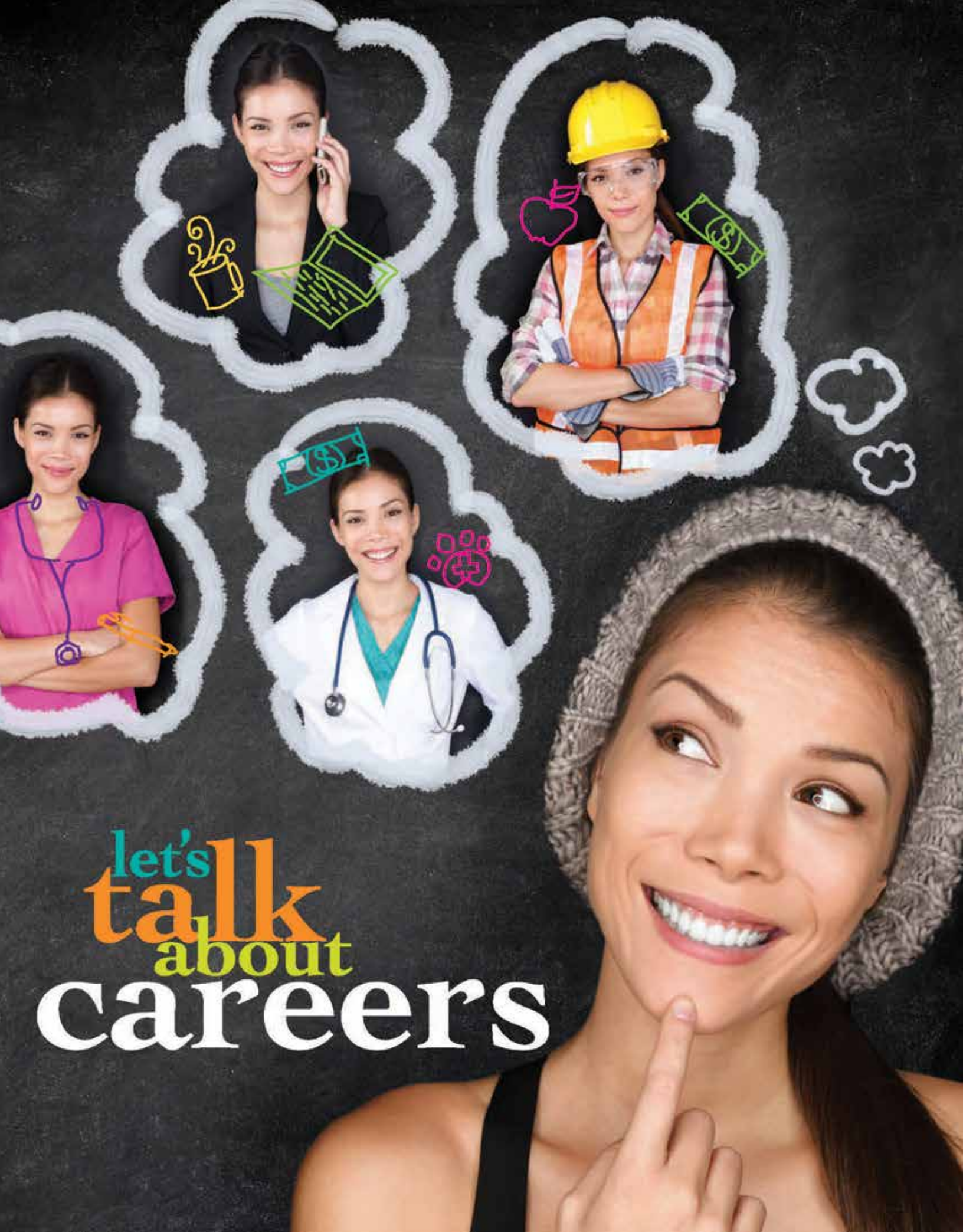
When used cautiously, social networking sites offer creative ways to interact with friends and come across new people. When used carelessly, these sites may expose people to embarrassment, identity theft, online predators, etc. Utilize these etiquette and safety tips when on social networking sites. With proper usage, these sites can be as harmless as they are popular. 




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 college planning, campus life, financial aid, and more.





let's
talk
about
careers



plan your dreams

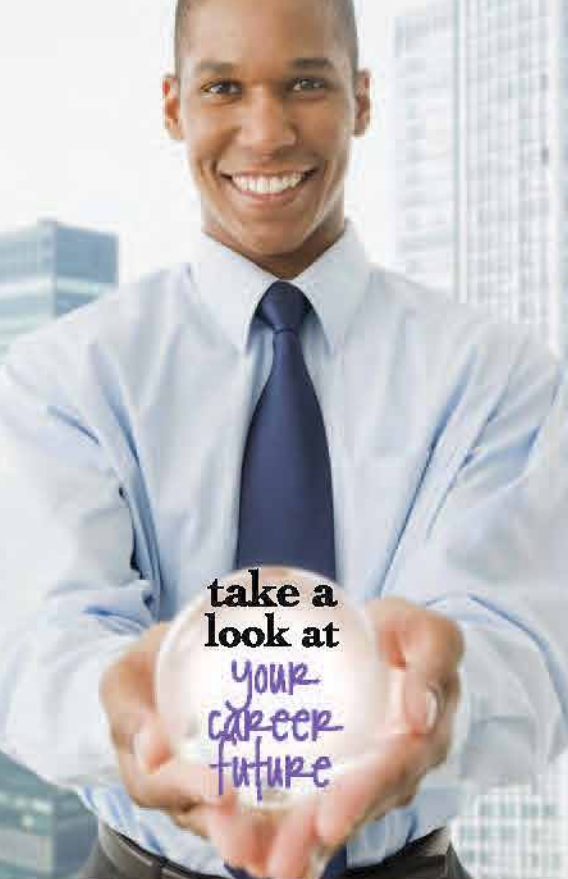
CAREER CHECKLIST

- ☐ Begin a career portfolio with the Tennessee College and Career Planning System at planningyourdreams.org.
- ☐ Develop a resume in your online portfolio and keep it updated.
- ☐ Compile a list of personal references and keep contact information updated.

Choosing a career path can be one of the most difficult decisions you'll ever make, and early career exploration is the best way to make an educated choice about your future occupation. Although you're free to change your mind along the way, life can be easier if you plan ahead and align your educational choices with what you'd eventually like to do. Make sure to find out the specifics of your future career path such as training, qualifications, and potential salary. Start planning your future today – a little research and career preparation go a long way in putting you on the path to success!

- ☐ Check for volunteer opportunities in your community that highlight your abilities.
- ☐ Attend college and career fairs in your area.
- ☐ Plan for any additional education or training you might need after graduation.

- ☐ Talk to professionals who work in fields related to your interests. Ask them what they like and dislike about their jobs.
- ☐ Experience the profession first-hand by participating in a job shadowing opportunity.
- ☐ Improve your interviewing skills by answering practice questions.



career plan

Career planning is a process that should ideally begin by 8th or 9th grade. By starting the process early, you will have ample time to research a variety of career opportunities and learn about your likes and dislikes as you grow and experience new ideas. However, you should keep in mind that it's never too late to start career planning, even if you are already in college. Use these tips to help in planning your career as you go throughout high school and college.

dislikes. Pay attention to how you feel in each situation. Which classes do you love and which ones do you dread? Do you enjoy working in a team setting or would you rather work alone? Do you like working with the public at your part-time job? By expanding your horizons in and out of the classroom, you will become more self-aware and learn where your strengths and interests lie.

research majors and careers

You have an abundance of majors and careers from which to choose. If you don't research all your options, you are only hurting yourself. Use the Internet, the library, your mentors, etc. to find out as much as possible about the many different majors and careers available. To

get to know yourself Starting in high school and continuing through college, you should take a variety of classes, engage in several extracurricular activities, and work part-time jobs so you can become familiar with your likes and

skills
interests
career goals
education

focus on careers that

pertain to your personality
represent the lifestyle you want
reflect the goals you have set for yourself

try it out

volunteer in a related field
work part time
job shadow for a day or two
do an internship once you are in college





ning starts early!

help you get started, refer to the "What Can I Do with this Major?" section of eCampusTours.com.

participate in job shadowing


Job shadowing is great for middle school, high school, and college students alike. Many middle and high schools work with organizations (i.e., Junior Achievement) to allow students to participate in job shadowing at various companies across the nation. Many colleges also have formal job shadowing programs where students are matched with alumni who work in fields that interest them. Take advantage of these learning opportunities so you can observe the workplace atmosphere and get a first-hand view of a typical day. The information that you gather

through your job shadowing experience will help you immensely when deciding upon a career.

utilize career services in college

Once you get to college or if you are already in college, be sure to take advantage of the free services offered by the school's Career Services department. Here is a list of some of the services your college may offer to help with the career planning process:

- self-assessment and career exploration
- resume and cover letter assistance
- career fairs
- on-campus interviews
- online resume referrals
- job listings

For more information about career planning, please visit your high school counselor or the Career Services department at your college. 





HOW summer jobs influence your future

Think summer jobs are just about earning some cash? *Think again.* While making money may be your primary goal, having a summer job can actually have a bigger influence on your future than you may realize. Check out the long-term benefits of working during the summer.

Learning work ethic. A strong work ethic (values based on hard work and discipline) is vitally important no matter what job you pursue, and having a summer job allows you to develop those values. Work ethic can include being dependable, taking initiative, having a positive attitude, etc. Since work ethic is based on routine/habits, it is crucial that you are persistent in forming good habits from the get-go once you obtain a summer job. Make a habit of showing up on time, focusing on your daily tasks (don't procrastinate!), being optimistic, going above and beyond what is required of you, etc. Employers place great emphasis on having a reliable work ethic, so gaining that ethic now will benefit you significantly in your future career.

Building references. Obtaining summer employment is a great opportunity for you to build references for future jobs. Relatives and friends generally do not make valuable references, so it's


crucial to start building a professional reference list early. For each summer job that you have, be sure to network and develop positive relationships with employers, supervisors, coworkers, etc. Before leaving your summer job, ask your managers or coworkers if they will serve as references. If they agree, get their contact information and keep in touch with them from time to time via phone/e-mail.

You will appreciate your chosen career if you have experienced a variety of work environments.

Appreciating other jobs more. So granted, the summer position you currently have may not be your dream job. If you are working in a restaurant, you may hate busing tables and cleaning up after people. You may go home every night with a headache after your babysitting job. If you are a camp counselor, the great outdoors may not seem so great if you are covered with bug bites and poison oak. That office assistant job you thought would be interesting has turned out quite boring. However, by working these summer jobs, you will have the chance to find out what you like and don't like; and it will give you incentive to continue your

education so you have the skills to move on to bigger and better opportunities.

Showing dedication/loyalty to a company. You may be on the opposite end of the spectrum in regards to the last point. Instead of disliking your summer position, you may have a summer job that you absolutely love and can see yourself pursuing a career in that field. If this is the case, then the summer position that you have now can help you show dedication to the company. By showcasing your strong work ethic and being an exceptional employee summer after summer, you will prove your commitment to the company. In turn, this may help you achieve a full-time position at the company (after graduation) with opportunity for advancement.

As you can see, there are many long-term benefits to having a summer job; the extra cash to buy all those back-to-school clothes is just a bonus. 





Sample Resume

► Your name, address, telephone number, and e-mail address should all go at the top of your resume. Be sure to use a permanent address and telephone number.

Also, remember to use an e-mail address that sounds professional. **FirstnameLastname@** is the standard format for an e-mail address when using it on a resume. Do not use an e-mail address such as **mrcool@myemail.com**. It just doesn't sound professional!

YOUR NAME

123 Main Street, Anytown, Tennessee 12345
615.555.5555 | johnjobseeker@myemail.com

OBJECTIVE

An objective lets college recruiters or potential employers know your main goal. If your target is a college recruiter, tailor your objective to that specific school. For example, your objective may be, "To earn a degree in Psychology at Boston College." If you want to get a part-time job, you will need to modify your objective to that particular job, such as "To obtain a part-time sales position with Hollister."

EDUCATION/ACADEMICS

In the education section, list the schools you have attended. Be sure to include your GPA if it is a 3.0 or higher. You can also mention any academic honors, awards, and/or recognitions that you have received. These can include honor roll recognitions, essay-writing awards, science competitions, etc.

EXPERIENCE

The experience section should briefly give an overview of work experience that has taught you valuable skills. In this section, include: title of position, name of organization, location of work (town and state), dates of employment, and description of work responsibilities. Be sure to use action words to describe your job duties, such as sold, created, processed, etc. Since many high school students do not have a lot of work experience, you can also describe class projects in which you have learned important skills or even leave this section out altogether and concentrate on the education/academics and additional information/extracurricular sections.

ADDITIONAL INFORMATION/EXTRACURRICULAR ACTIVITIES

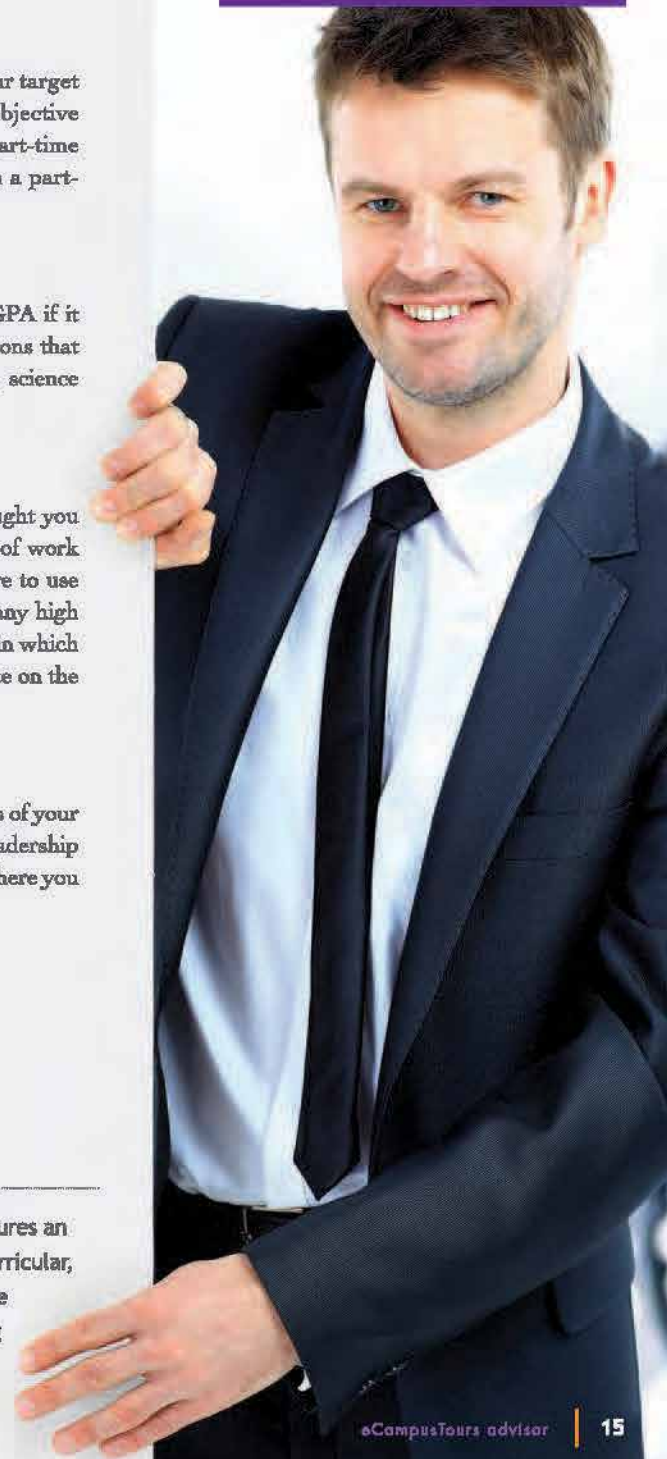
The additional information or extracurricular section should be used to place key elements of your background that do not fit in any other section. You may want to include: special skills, leadership roles, volunteer experiences, participation in sports, band, yearbook, etc. This section is where you can demonstrate your uniqueness.

REFERENCES

Be sure to ask people if they would serve as your reference before you give their names. You do not need to include your reference information on your resume. A statement at the bottom of your resume that says, "References available upon request," is sufficient.

Let us help!

► The Tennessee College and Career Planning System features an **online resume builder** that allows you to keep track of all your academic, extracurricular, and professional experience over time. Not only is it easy to edit and customize your resume to cater to a specific interview or opportunity, but it also takes care of all of the formatting for you. Just enter your information, choose your preferred style, and print! Visit planningyourdreams.org today to get started! 



Let's talk about careers



Student Outreach
services
from Edsouth

presents

connect

the classroom to the real world

POP QUIZ

If you had a choice,
would you rather ...

- A. Get matched with
potential careers
- B. Compare salaries among
jobs & different parts of
the country
- C. Find out which colleges
have your major
- D. All of the above!

Did you know that Tennessee students have free access to one of the most sophisticated career planning resources available? Thanks to the Student Outreach Services team at Edsouth, the Tennessee College and Career Planning System is being used in the classroom and at home to help students across the state explore careers and make informed decisions about their futures.

Kuder Career Interests Assessment | helps you discover your career interests, explore occupations beyond job titles, and effectively apply your personal interests to your career plans

Kuder Skills Confidence Assessment | provides a highly reliable self-estimate of your ability to perform work-related tasks

Kuder Work Values Assessment | assists you in determining what work characteristics are important to you, such as supervision, work environment, and income

Education Planner | manages your education plan by adding or removing courses offered by your school

Occupation search and career comparison | generates possible career matches based on assessment results and offers state and national income averages, employee characteristics, related job duties, and short career videos

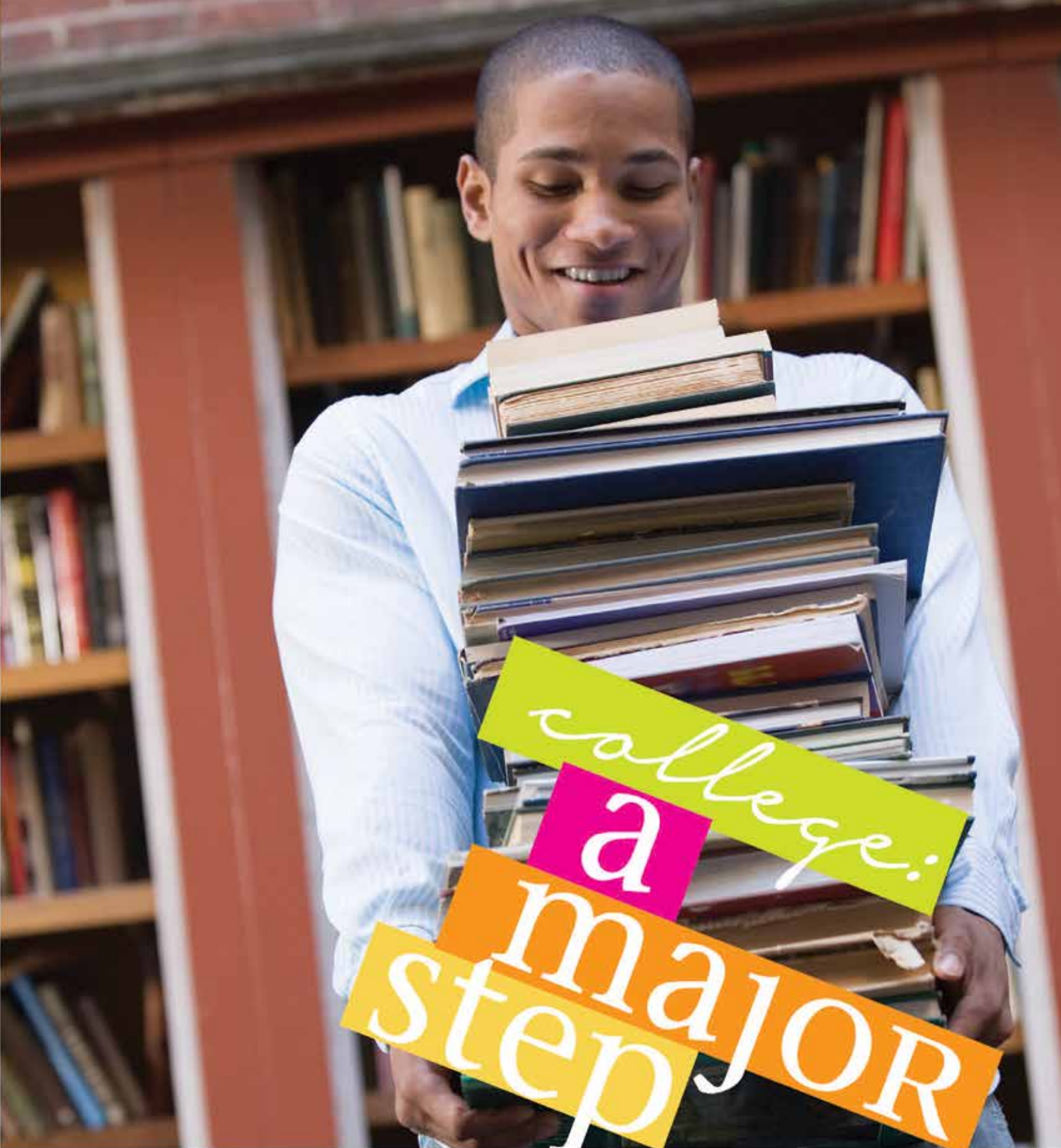
College search and comparison | allows you to access college contact information, campus facts, admission costs and requirements and then compare up to three colleges side-by-side

Financial aid information and scholarship search | lists links to federal and state financial aid resources; search database of thousands of private scholarship programs and contests

Resume builder | easily creates and stores multiple printable resumes in a variety of themes and formats

Begin your FREE career portfolio through the Tennessee College and Career Planning System powered by Kuder at planningyourdreams.org.

Before you begin, you'll need to get your school's unique activation code from a



college: a major step

With a variety of colleges available, you need to **understand your options** and **choose the right college for you**. A little college planning can put you on the road to success. You might need information about choosing a college or what questions to ask on your campus tour. You will also need to know **how to prepare for college admission**, **understand application deadlines**, **find out about paying for college and financial aid**, or **maybe consider the available extracurricular activities** at your schools of choice. Remember that it's never too early to start your college planning and don't be afraid to ask questions.



let's talk about college

“Education is the most powerful weapon which you can use to change the world.”

~ Nelson Mandela

Research scholarships at
eCampusTours.com or
planningyourdreams.org.

Getting Started

- Make a list of what you are looking for in an institution. This may include location, type of institution (public, private, etc.), institution size, campus activities, majors offered, and institutional aid. *Find out what fits you!*
- Research colleges at **eCampusTours.com** and begin to visit actual campuses. Be sure to visit a variety of schools to get the best idea of your likes and dislikes.
- Attend college fairs at your high school and meet with admissions representatives to ask questions about their campuses and programs.
- Ask for help when you need it. Write down the date and the name of the person who helped you.

Don't procrastinate!

Make sure you are aware of application deadlines for admissions and scholarships and remember that many deadlines occur between October and January of your senior year.

Getting into College ACT/SAT

- Check with your school counseling office for test dates
- Ask admissions offices about requirements
- Register online at www.act.org or www.collegeboard.com
- Plan to take the test for the first time in the spring of your junior year, leaving time to take it again early in your senior year

Application

- Deadlines vary by school - early action, early decision, and open enrollment
- Available online through the college's website, admissions office, or school counseling office
- Common application is available at commonapp.org (if accepted by the school)

Don't forget!

- Additional required materials, such as essays, recommendations, transcripts, resumes, etc.
- Application fees
- Earlier deadlines such as early decision, early action, and scholarship consideration
- Fee waivers

glossary

admissions & financial aid terms



college

Thinking about going to college?

Admissions and financial aid offices use so many terms and acronyms that you almost need a degree in "Application Studies" to understand the process. The list of definitions below is a *prerequisite* for any high school student:

associate's degree

an undergraduate degree granted by a two-year school upon successful completion of a program of study

bachelor's degree

an undergraduate degree granted by a four-year college or university upon successful completion of a program of study

community college

a two-year school, usually without residential facilities, that offers an associate's degree and/or transfer credits towards a bachelor's degree

core curriculum

courses in humanities, sciences, mathematics, social sciences, and those related to a specific major that students can choose in order to fulfill graduation requirements

cost of attendance (COA)

the total educational costs a student will incur to attend school, including tuition & fees, room & board, books, supplies, transportation costs, and personal expenses

expected family contribution (EFC)

the amount of money the federal government calculates a family is able to contribute toward college expenses

Federal Work-Study Program

a federally-funded program that provides wage-earning jobs to students with financial need

financial aid award notification

a report that outlines the type and amount of financial aid that a student can receive, such as scholarships, grants, and loans

financial need

defines how much need-based financial assistance a student is qualified to receive. The amount of need varies from school to school based on the cost of attendance. $COA - EFC = \text{financial need}$.

Free Application for Federal Student Aid (FAFSA)

the official application that students must complete in order to apply for federal and/or state aid

gift aid

financial aid, such as grants or scholarships, that does not have to be repaid provided that any requirements, such as academic or occupational commitments, are met

graduate school

the school that a college student may attend after completing an undergraduate education in order to obtain a degree higher than a bachelor's degree

grants

financial aid that usually does not have to be repaid and is awarded by federal or state governments or by the school. Examples include the Federal Pell Grant and the Federal SEOG (Supplemental Education Opportunity Grant).

master's degree

a degree granted for successful completion of a graduate program of study, usually one to two years beyond the bachelor's degree

major

the academic discipline or field of study in which a student chooses to specialize

prerequisite

any course that a student must complete before enrolling in a more advanced course

private college or university

a non-profit school privately controlled and supported by donations and tuition

proprietary or for-profit school

post-secondary educational institutions operated by private, profit-seeking businesses

public college or university

a school that is supported primarily by federal or state funds

scholarships

financial aid that does not have to be repaid as long as academic or occupational commitments are met. They are generally awarded based on merit (i.e., good grades, athletic skills, etc.) or financial need. Scholarships are offered through colleges, the community, and other organizations.

self-help aid

financial aid that is acquired through student loans or a program of work

standardized tests

tests that measure what you have learned over the course of many years, such as the SAT, ACT, and placement tests

Student Aid Report (SAR)

a report that summarizes the information provided on the FAFSA. Students should review this report to make sure it is accurate and complete.


subsidized loan

"subsidized" means that the federal government will pay interest (up to 150% of program length) on your loan. Once you reach the 150% limit, you become ineligible for the interest subsidy benefits on all Federal Subsidized loans disbursed to you on or after July 1, 2013.

technical school

a school which provides job preparation skills for trained labor through programs that last from three months to two years

unsubsidized loan

a non-need based loan in which the student is responsible for paying all interest accrued while enrolled in school. Repayment begins six months after graduation or when enrollment drops below half time. 

COLLEGE PLANNING timeline

for
juniors
and
seniors

junior year

JUNIOR YEAR

- Take the PSAT in October to practice taking entrance exams and to establish eligibility for some scholarships.
- Attend sessions with college representatives who visit your high school. You may find it helpful to visit local college fairs.
- Develop a list of possible post-secondary schools. Your counseling office and/or school library may have books and materials to help you. Request admissions literature and applications from the schools that are on the top of your list.
- Talk with an admissions representative to determine if there are any institutional scholarships for which you could apply.
- Begin researching private sources of financial aid such as scholarships and write for applications. Request financial aid bulletins from all potential schools. Estimate the costs for each school and begin identifying ways to meet them.

Fall
August
through
December

Spring
January
through
May

JUNIOR YEAR

- Take the SAT/ACT for the first time. Check with your intended college(s) about which test they prefer. Begin narrowing your choices for post-secondary schools.
- Schedule campus visits. Consider an overnight trip that would allow for you to get a feel for what life is like on that particular campus.
- Now is the time to check with your counselor, libraries, community organizations, and Student Outreach Services for the names and addresses of possible scholarship sources. Request applications as soon as possible. Keep records of anyone you speak with concerning grants or scholarships.
- Start developing portfolios, audition tapes, writing samples, or other evidence of talents required for college admission and/or scholarships.
- If you plan to play sports in college, write to college coaches at your target schools. Include a schedule of your athletic events for the upcoming year. Register with the NCAA Eligibility Center. Develop a resume of your sports accomplishments, including a highlight tape and relevant articles about you.

JUNIOR YEAR

- Practice writing online applications, filling out rough drafts, without submitting them.
- Review applications, especially the essays. Ask others to proof the essay for any grammar, content, or punctuation errors.
- Read all college mail and send reply cards back to schools of interest.
- Apply for those scholarships whose deadlines are in the fall. You may be too busy once school starts.

Summer



SENIOR YEAR

- Make sure you continue to meet high school graduation and college admissions requirements.
- Organize and record relevant dates on a calendar so you can plan your year more efficiently.
- Register for the Advanced Placement (AP) tests, if needed.
- Make copies of your admissions and financial aid forms. Practice filling them out before doing the final one.
- Meet with visiting admissions representatives from the schools that interest you.
- Arrange visits to schools you are considering and schedule admissions interviews if required.
- Make the final preparation of your portfolios, audition tapes, writing samples, or other evidence of talent required for admission and/or for scholarships. Finalize your resume to send with your applications.
- Submit your college admissions applications. Watch out for deadlines.
- Talk with your parents about what type budget you'll be on your freshman year.
- Take or retake the ACT or SAT.
- Keep records of everything you submit.
- Identify at least two of the following to write solid recommendation forms for you: a teacher, an extracurricular advisor, a counselor, a principal, or an employer. Give the recommendation forms to teachers, counselors, etc. at least one month before they are due. Follow up on the progress of these recommendations.
- If seeking athletic scholarships, contact the coaches from the schools you are considering and include a resume of your accomplishments.

apply

Fall
August
through
December

SENIOR YEAR

- Apply for financial aid by completing and submitting your Free Application for Federal Student Aid (FAFSA) as soon after January 1 as possible. The FAFSA is available online at www.fafsa.ed.gov.
- Call the school of your choice and confirm that they have received your admissions materials, including letters of recommendation and housing applications.
- Request that your high school send a copy of your transcript to the school where you have applied. Make sure your first semester senior year grades are included on the transcript.
- The information you receive back after the FAFSA is processed is the Student Aid Report (SAR). If any portion of the information on the SAR is incorrect, please correct it and resubmit it to the processing center.
- Submit any additional required financial aid forms and documentation to the school of your choice. Some of these forms may be available online, including the FAFSA and some admissions applications.
- Notify the school(s) by the proper deadline as to whether you are accepting or declining admission.
- Review your financial aid award notification with your parents and be sure that you understand the terms and conditions that accompany each kind of aid.
- Notify the financial aid office of any outside scholarships or grants that you have accepted since submitting your initial application.
- Be aware of due dates for tuition, fees, room and board, and other expenses. Find out how your financial aid will be disbursed and whether you can defer payments until the funds are available.
- Respond immediately to all correspondence regarding school, scholarships, and financial aid.

submit
review

Spring
January
through
May

AFTER SENIOR YEAR

- Participate in summer orientation programs for incoming freshmen after graduation.
- Meet all class registration deadlines.

Summer

go to
COLLEGE!



Post-secondary school

sometimes just called "college" is a term used to represent any additional training or education beyond high school, such as vocational or technical school, two-year community college, or a four-year university.

4-year

2-year

education

university

research

professional

institute of technology

major

college

minor

private

admissions

engineering

scholarship

future

academic

medical

financial aid

location

liberal arts

What Type of School Should I Choose?



There are a variety of post-secondary schools from which to choose when you begin your college search. By researching the different types of schools, you will be able to make an informed decision about which one is right for you. Here is an overview of the various types of post-secondary schools.

public vs. private

Public post-secondary schools are supported by state funds. Tuition for a public school is often less expensive than that of a private school. Moreover, public school tuition for an in-state student is much less expensive than for an out-of-state student.

Private post-secondary schools are supported by tuition and donations. They are not tax-supported. While private school tuition tends to be higher than public school tuition, private schools can sometimes offer more financial aid to students to offset the difference in cost.

universities

Universities tend to be large schools with a wide variety of programs. They may have several undergraduate and graduate schools, colleges, and departments. Universities have undergraduate divisions that award bachelor's degrees and graduate schools that award master's degrees. Some universities have professional schools that award doctorates. Universities may be public or private, and tend to have advanced research facilities and an abundance of social opportunities (fraternities, sororities, sporting events, clubs, etc.).

colleges

Colleges are often smaller than universities, but they still have a variety of programs. (Although colleges do tend to be smaller than universities, there are still some colleges that are just as big or even bigger than a university.) Four-year colleges offer bachelor's degrees and may be public or private. Graduate degrees may or may not be offered. The size of classes and types of social opportunities will vary from college to college.


community colleges and junior colleges

Community colleges and junior colleges are two-year institutions that award associate's degrees and sometimes certificates in certain career-related subjects. These two-year colleges usually have less strenuous admissions standards and tend to be less expensive than four-year colleges and universities. Because of this, some students choose to attend a two-year college first to earn an associate's degree, and then they transfer to a four-year school to receive a bachelor's degree. If this is done, taking courses that can be transferred is highly recommended. Community colleges are public and non-residential, while junior colleges are private with students living on campus or in the surrounding community.

technical/vocational/proprietary schools

Technical, vocational, and proprietary schools emphasize preparation for specific careers, such as cosmetology, computer technology, culinary arts, health care technology, real estate, etc. Some schools

specialize in only one area, while others provide a wide variety of programs. They award diplomas, certificates, licenses, and sometimes associate's degrees and bachelor's degrees. Although receiving accreditation from these schools will usually grant employment, students may or may not be able to transfer credits to traditional academic degree programs. The entire course of study at a vocational or technical school is often two years or less, although some can be three or four years long. Some of these schools are privately owned and operated, while others are public.

When it comes to choosing a post-secondary school, pick one that fits your personality and educational goals. After you have decided on the type of school you would like to attend, you can then narrow your selection down to more specific schools. 



If your long-term goals include transferring from a technical or community college, be sure that your credits will be accepted.

For more information about transferring, go to the

Campus Life

section of
eCampusTours.com.



making the most of your campus

When visiting a college campus, you probably already know that you should take a campus tour, meet with campus faculty, ask questions, etc. These tasks are pretty common when it comes to the campus visit. However, if you really want to get the most out of your campus visit, you should also perform the following:

Spend the night on campus.

During the campus tour, your tour guide will more than likely show you the dorm facilities. But if you really want to get a feel for the dorms, you should stay there overnight. By spending the night in a dorm, you would get to experience the communal showers, observe how floormates/suitemates/roommates interact with each other, get advice from the residential advisor, etc.

Read the campus newspaper.

Get a copy of the student newspaper so you can know the current events of campus life. Reading the various articles and editorials will give you an idea of the campus atmosphere. Is the campus safe? Is the student body more liberal or conservative? Does the atmosphere seem positive?

Sit in on a class.

To get a feel for college academia, arrange to sit in on a class or two. This will give you an idea of how college professors differ from high school teachers. It will also give you an idea of what kind of work is assigned at the school.

Eat in the dining hall.

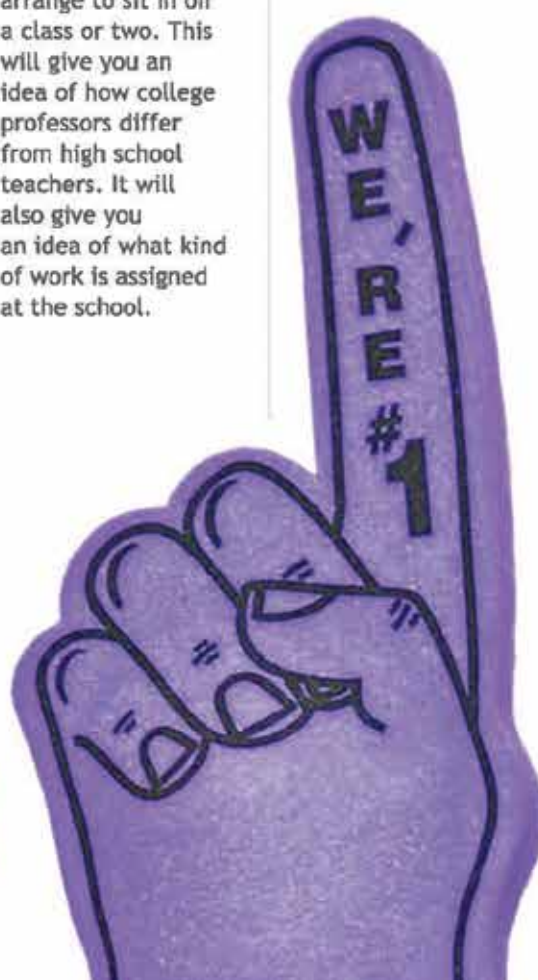
Since nourishment is essential for survival, you need to eat in the campus dining hall so you will know if you like the food or not. If you don't like the food served on campus, then it can get really expensive (not to mention unhealthy) eating at fast food restaurants every day. Campus cafeterias usually serve a variety of foods, so sample a few items to ensure that you will have a good array from which to choose.

Explore the surrounding area.

It's crucial to explore the area surrounding the college when you make a campus visit. Can you quickly walk to restaurants, drug stores, grocery stores, etc.? Or is the surrounding area pretty rural, offering more places to go hiking, boating, skiing, etc.? Is it a community where you could easily find part-time work? Does the surrounding area feel safe? Can you see yourself living in this area for the next four or more years?

Check out campus bulletin boards.

Be sure to check the campus bulletin boards to find out what events are going on in the surrounding area and on campus. These boards usually have postings about area concerts, sporting events, lectures, plays, club meetings, religious services, job openings, etc. Does the campus have a lot going on? Does it have too much going on for your taste? Do you see any advertised activities that interest you? What kinds of job openings are publicized?



visit

Investigate the athletic facilities.

Find out if the athletic facilities are just reserved for teams and physical education classes or if any student is welcome to use the facilities. If you love to swim, make sure there is a pool available for you to use. If you're a tennis junkie, try out the tennis courts. Does the school have work-out equipment? What about an ice skating rink? If you're an athletic person, these amenities are probably very important to you (even if you don't want to participate in a team setting).

Take part in leisure activities.

What kinds of relaxation activities does the college offer? Some schools have game rooms, bowling alleys, movie theaters, golf courses, etc. right there on campus! Find out what the school offers and join in!

There's more to the campus visit than just a tour and interviews. In order to make the most of your visit, you need to find out as much as you can about the school and experience campus activities. If you can't visit a campus in person, be sure to take a virtual tour of the school.

ASK QUESTIONS! Make sure to get all of your questions answered before you leave. 

Read more about
COLLEGE VISITS at
eCampusTours.com



choosingacollege/thecampusvisit



tips-for-visiting-college-campus

What's the **big deal** about eCampusTours.com

We're **NOT** affiliated with a particular school, so we work with **thousands of colleges** to bring you **ALL the information** you need in **one convenient location!**

- **VIEW** 360° images of over 1,300 campuses
- **GET** info on admissions statistics, academic offerings, and extracurricular activities
- **READ** hundreds of articles on admissions, financial aid, and campus life
- **SHOP** for essential college gear and supplies
- **EXPLORE** the career section for possible career paths and related education tracks



NO login required!



Why create a profile?

- **SUBSCRIBE** to Edadvisor, a monthly e-newsletter with timely articles and reminders for high school and college students
- **SEARCH** a database of over 10,000 private scholarships
- **DOWNLOAD** a copy of **How to Get Money for College** – a valuable resource containing the latest financial aid information

win
a **\$1,000 scholarship**
register online @
eCampusTours.com

360° info X 360° images
eCampusTours.com

making college a virtual reality

ASK

Your School QUESTIONS That Count!

Many of the stock questions that you've been advised to ask colleges either don't really apply to your personal situation or fall short of revealing the unique qualities of a school.

If you really want to discover the best fit for you, ask these need-to-know basics!

academics

- ❑ What academic factors are considered during the admissions process?
- ❑ What is the average class size in general courses versus major courses?
- ❑ Are professors accessible outside of class?
- ❑ What is the typical way to get in touch with a professor? E-mail? Phone call?
- ❑ Do you usually get in all the classes for which you need to register?
- ❑ On average, do professors or graduate students teach freshmen level classes?
- ❑ What academic scholarships are available through the school?
- ❑ What kind of tutoring services are available on campus?
- ❑ What are the college's most popular academic programs?
- ❑ What are most professors' grading systems like?
- ❑ What is the attendance policy in most classes?



athletics

- ❑ What sports are played at the school?
- ❑ What kind of athletic scholarships are available?
- ❑ Do athletes have to miss a lot of classes in order to participate in games?
- ❑ Do athletes have their own dorms?





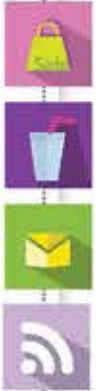
field of study

- What major companies located near your campus offer internships related to my field of interest?
- How long will it take to complete the program? How many hours a week will I be in class?
- Does the school provide all the training that I need for the professional certification required for my career?
- What will I have when I complete the program? A degree? A certificate?
- If professional certification is required for employment, how many students enrolled in the school's program pass the certification exam?
- What percentage of graduates find jobs in their chosen field? What does the school do to help graduates locate jobs?



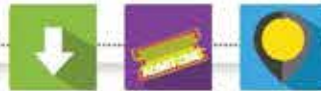
financial

- What is the cost of attendance?
- Do I have to pay all expenses at once or are there tuition repayment plans?
- What kind of work-study jobs are available?
- What resources and activities are covered by the student fees? (computer labs, sporting events, concerts, etc.)
- Are there additional opportunities available beyond freshman year for merit aid?
- In addition to federal student aid, what types of financial aid and scholarships are offered by the institution?
- If I don't qualify for work-study, what other jobs are available near campus?



community/transportation

- What is the surrounding city or town like? Does it have a variety of restaurants, museums, nightclubs, parks, and theatres? Is it rural and peaceful?
- Are students allowed to have cars on campus?
- Can you easily walk to most restaurants, grocery stores, entertainment venues, etc.?
- What is the city's public transportation system like?



housing/food



- Are freshmen required to live on campus?
- What percentage of undergrads live on campus?
- What type of off-campus housing is available?
- What types of meal plans are available? Are students required to participate in meal plans?
- How many restaurants are on campus and what are their hours?
- Do the dorms have laundry facilities? Computer labs? Community baths?

social

- How do students spend their free time?
- What organizations and activities are offered on campus?
- What do most students do on the weekends? Stay on campus? Go home?
- Are there sororities and fraternities on campus? How many students participate in Greek life?
- Are parties allowed on campus?



safety

- How safe is the campus?
- How are safety issues addressed?
- Is the campus well lit?
- Are there emergency phones on campus?
- Is there a pick-up service for students walking at night?





Research & Compare

Choose your top 4 colleges and fill in the blanks with each one's characteristics.

COLLEGE COMPARISON WORKSHEET

school 1

school 2

school 3

school 4

vocational,
2-year, 4-year

public/private

total enrollment

campus location

student/faculty
ratio

average classroom
size

application fees

application deadlines

tuition and fees

GPA requirement

ACT or SAT
requirement

my major offered

campus involvement

study abroad
opportunities

honors program

notes!

HOW to get MONEY for COLLEGE



Getting your college degree is smart. It's the single most important investment you can make in your financial future. According to the U.S. Census Bureau, a college degree can double your lifetime wages. If you are worrying about paying for college, don't let a lack of funds cloud your vision of a higher education. College pays, and student financial aid is available if you know where to look!





financial aid 101

The FAFSA

The first and most important step in the financial aid process is to fill out the Free Application for Federal Student Aid (FAFSA). The FAFSA is the form you need to complete in order to see if you are eligible for any kind of federal financial aid. You should submit the FAFSA as soon as possible after January first of the year for which you need aid. Schools use the results of your FAFSA to determine what types of financial aid you will receive.

Student loans

must be repaid. The Federal Perkins Loan is a low interest rate loan that aids students with a large financial need. As long as the student is enrolled in school, the federal government pays the interest on this loan. Financial aid officers at each college determine which students receive these loans and how much they receive. The Federal Subsidized Stafford Loan is a need-based, low-interest loan for undergraduate students in which the government pays the interest up to 150% of the program length while the student is in school and during deferment. The Federal Unsubsidized Stafford Loan is a non-need based, low-interest loan in which the student is responsible for paying interest. The Parent Loan for Undergraduate Students (PLUS) is a non-need based loan available to parents of undergraduate students and is based on credit history. Private student loans are offered through organizations and banks. Rates, repayment plans, and borrowing limits vary for each organization or bank.

Federal Work-Study

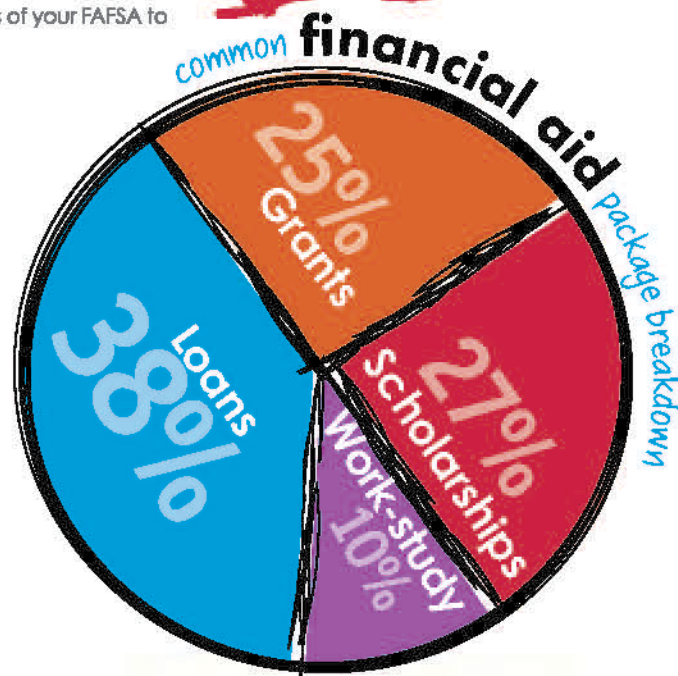
is self-help aid and is awarded to students with financial need. Students can work part time to earn this award money to help with the cost of attendance. Work-study jobs can be found on or off campus through the school's financial aid office.

Scholarships

are awarded to students based on financial need or to award them for special talents in academics, music, athletics, etc. They are offered through colleges, the community, and other organizations. Scholarships do not usually have to be paid back.

Grants

are awarded by the federal or state governments or by the school and are usually based on financial need. Most grants do not have to be paid back.



Tennessee Education



Scholarship Program

In order to qualify for this program you must:

- Be a Tennessee resident
- File a FAFSA application
- Enroll at a participating institution
- Enroll within 16 months of high school graduation or completion of home school or GED program

Available Aid:

- Tennessee HOPE Scholarship
- General Assembly Merit Scholarship
- Aspire Award
- Tennessee HOPE Access Grant
- Wilder-Nalfeh Technical Skills Grant
- Tennessee HOPE Scholarship for Non-traditional Students
- Tennessee HOPE Foster Child Tuition Grant
- Helping Heroes Grant
- Dual Enrollment Grant



Visit tn.gov/CollegePays for more Lottery Scholarship information.



The Tennessee Promise

Want to attend two years of college free of charge?

The Tennessee Promise initiative pays for community and technical college tuition and fees not covered by the Pell grant, the HOPE scholarship, or TSAA funds, giving high school graduates the opportunity to continue their education free of charge. Certain requirements and deadlines apply, so check out TNpromise.gov for more information!

Other state programs:

- Tennessee Student Assistance Award
- Ned McWherter Scholars Program



Steps For Getting a college scholarship

start early

Get good grades early on. While admission to the college may involve some flexibility, you must assume that you are competing against top students for a limited amount of funds.

Be aware of deadlines. Many deadlines occur nearly a year before you plan to enroll.

prepare yourself

Scholarships are often awarded to students who are involved in activities both in school and out of school. Well-rounded students have the best chance of receiving scholarships.

Many clubs and organizations have scholarships associated with them. Doing your research in the beginning may help you obtain more scholarships.

do research

Determine what makes you a special individual. This may include academics, volunteer work, athletics, or your family background. Consider unique circumstances or conditions that might make you eligible for aid such as being a foster child, having asthma, being a single parent, having a disability, etc.

Scholarship opportunities can be found in many places, including financial aid offices, libraries, local civic organizations, your (or your parents') employer, local businesses, your school counseling office, or through the FREE scholarship search at planningyourdreams.org.

obtain scholarship applications & information

After you collect all of the information about the college scholarships for which you are interested in applying, you will need to contact the organization.

Some organizations will require that you contact them through the mail or via phone or e-mail to request scholarship applications and other pertinent scholarship information. For most organizations, you can download the scholarship applications and other information from their website, or complete the scholarship application form online.

Give the organization ample time to send you the necessary paperwork, or even better, find out if an online application is available. Be aware of all deadlines associated with applying.

apply


Once you receive the application and understand all of the information that you are expected to send to the organization, you will need to apply for the scholarship.

Most college scholarships will have deadlines for applying. You may want to keep a calendar with all of the deadlines listed so that you do not let any expire.

Many organizations require information such as a completed application, an essay, recommendations, and/or a resume from each applicant. Make sure you have given yourself plenty of time to gather all of the required information.

Before you send in your completed application, make sure to **double check your spelling and grammar**.

Remember that the scholarship application process takes time, and it could be months before you are notified of any awards. Be aware that some organizations will not send any follow-up correspondence if you do not receive the award.

- Always put your best effort into each application.
- Be neat and organized.
- First impressions count! 

Read more articles about scholarships and grants at **eCampusTours.com!**

- Ways to Find College Scholarships
- Online Scholarship Searches
- Scholarships: Beyond GPA and Test Scores



life after high school

After you've opened all of your graduation gifts and posted your cap and gown selfies, it's time to get real. Whether you're moving out into an apartment, onto a college campus, or staying with Mom and Dad for a couple of years to save up some cash, you're going to need to develop some life skills that help you transition into adulthood. Once the planning process is over and you have been accepted to a school or a new job, this section will help you understand what life after high school is really like. Will you make new friends? Will bills stress you out? A little preparation will go a long way if you get started in advance!



5 things to learn before you go away to college



wash

dirty clothes + water
+ detergent

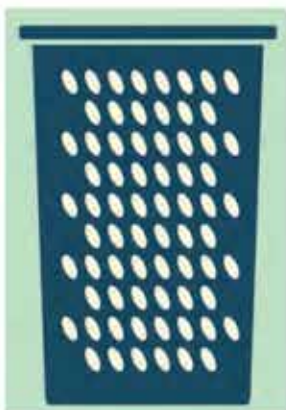
separate darks from lights



dry

wet clothes + dryer sheets

never delicates or wool



fold

immediately!

avoid wrinkling your clothes
& annoying your roommate

do your own laundry

If your parents have always done your laundry for you, be sure to ask them to show you how to do it before you move away! You don't want to get ready for class

by selecting your daily attire from your laundry bin. Doing laundry is actually very simple once you know how to separate your clothing items. Remember to keep your whites separate from your colored clothing. Wash your non-whites with like colors. Be sure to pre-treat any stains with a

stain remover. Use cold water to keep colors from bleeding and to avoid shrinking. Check your clothing labels for when to use hot or warm water. Remember to wash all of your delicate clothing on a gentle cycle. Follow the directions on the bottle for how much detergent to use. When drying clothes, be sure to use an anti-static sheet. Hang delicate items to air dry.

Don't be that guy:

Open machines are valuable during peak times. If your time is up and you are nowhere to be found, don't be surprised if your freshly-laundered lovelies end up on display in a pile on the floor.

balance a checkbook

Part of becoming an adult is learning how to manage your finances. College may be the first time you will be handling your money without your parents' supervision, so learn how to keep track of your finances before you leave for college. If you will be using a debit card, either keep your receipts or record the transactions as soon as they are complete. If you don't know where you have spent your money or how much you have spent, then it will be hard to keep an accurate balance, and you risk getting hefty overdraft charges. Once you have compared all of your returned checks, debit receipts, deposits, etc. with your monthly bank statement, you should contact your bank if there are any discrepancies.


share

If you will be living in a dorm when you go to college, then you need to learn how to share. Dorm rooms are small, so you won't have room for two of the same items that take up a lot of space. You will need to share large items with your roommate, such as a refrigerator, a TV, a microwave, etc. Some roommates even share food and clothing. Remember that you both deserve to enjoy this exciting time. It's important to establish mutually acceptable boundaries and behaviors that respect each of your personalities.

use a calendar or planner

Being organized is a must in college. If you don't have a planner, smartphone, tablet, etc., you will have a hard time keeping up with all of your deadlines and activities. Use your planner to keep track of assignment due dates, test dates, club meetings, social events, and so forth. When you get your syllabus, immediately record the dates for papers, projects, tests, and quizzes. Never plan an activity without looking at your calendar to see if you have anything else going on for that specific date. Review your schedule every day so you won't miss an important due date or meeting.

take notes

In order to perform well in your college classes, you need to be able to take good notes. Most college classes mainly consist of lectures, so a lot of your studying will be from notes that you have taken. Professors expect you to have finished your reading assignments before you come to class. Completing your reading assignments in advance is a good idea because you can type or write down an outline of the topic and then modify your notes with your professor's lecture. How you take notes is up to you; just remember to record key points about the topic of interest. If you take good notes and keep up with your reading assignments, then studying should be a breeze. 

QUALITIES to look for in a roommate

FRIENDLY.....

You do not need to be friends with your roommate, but it does encourage a healthy living environment if the two of you are friendly towards each other. Is your potential roommate the kind of person who could still be cordial even if the two of you had a minor disagreement?

TRUSTWORTHY....

Is she responsible enough to clean up after herself? Can you trust him around your personal belongings? Can you depend on her to take and relay your messages? Trust is the foundation to any successful relationship.

PATIENT.....

The old saying is correct: patience is a virtue. You don't want to live with someone who's going to get mad at you every time you snore or leave your bed unmade. Try to find a roomie who stays patient when she gets stressed out or annoyed.





At most schools, you have the option to choose your own dorm roommate (based on a mutual request), or you can let the student housing department choose a roommate for you (based on personal preferences, such

as sleeping patterns, etc.). If you decide to choose your own roommate, you should make sure that person has the qualities of a good roommate before you submit your request to the school.

COMPATIBLE

It's always nice to live with someone who is compatible with you. For example, if you like to go to bed early and get up early, try to find someone who likes to do the same.

Rooming with someone who doesn't share the same sleeping patterns as you can be a nightmare. You should try to find a potential roommate who is compatible to you when it comes to cleanliness, smoking, guests, etc.

COOPERATIVE

When conflict arises, a good roommate is one who is willing to compromise and work as a team to come up with a solution. You don't want a roommate who is willing to take but not give. To build a cooperative relationship, you should discuss your commonalities and differences before you move in together so you will know how much compromising you may have to do.

RESPECT

Of course, there will be times when you and your roommate will disagree but if you are respectful, then disagreements should be easily resolved. Pay close attention to how your prospective roommate handles other conflicts. Does he blow up easily and cause unnecessary fights, or does he communicate in a calm and constructive manner? Just keep in mind that a little politeness really does go a long way.

COMMUNICATIVE

Communication is the key to having a healthy relationship. Try to avoid the type of person who keeps feelings bottled in when a problem occurs. It's only a matter of time before those minor issues build up into an explosion that could ruin the relationship. Instead, look for someone who can openly express concerns when roommate issues come up.

*Also try talking
to recent graduates*

from your high school.

It wasn't so long ago that they were in your shoes, so they might have some great advice for choosing a roommate.



SCAN HERE For more information on choosing and living with a roommate visit eCampusTours.com/campuslife.



MAKING new friends IN COLLEGE

Go U!

The transition to college usually involves leaving old friends behind and seeking out additional friendships at your new school. Here are some tips for making new friends in college.

Attend orientation

As an entering college freshman, you should attend orientation in order to get a head start on meeting new people and forming relationships. During freshmen orientation, everyone is looking to meet new friends, which provides for the perfect atmosphere to start conversations.

Get involved

In order to meet new people, get involved on campus! Join a student group such as the debate club or student government. Try out for a sports team. Consider joining a sorority or fraternity. Even if you decide that Greek life isn't for you, you will still meet a lot of potential friends during rush.

Stay on campus

Avoid weekend trips home to see old friends during the first few weeks of school. This is the time when new students are trying to get to know one another. If you go home every weekend, you will miss out on the weekend activities that bond college students together.

Use your classes

Try to get to your classes a few minutes before they start so you will have time to talk with your peers. Sit in the middle of the classroom and strike up conversations with those around you about homework assignments, upcoming tests, campus activities, etc.





Open your door

Leave your door open when you are hanging out in your dorm room. Other students are looking to make new friends as well, so many will drop by just to say "hey" if your door is open. Likewise, you should do a drop-by to introduce yourself if you see an open door. Please, always lock your door when you are not in your room, though!

Be outgoing

When someone invites you to go somewhere, be sure to accept the invitation. Attend sporting events held on campus. Go to campus parties. Check out university-sponsored events for freshmen.

Study in public

Instead of studying in your dorm room where you are sure to fall asleep, go to the library, dorm lounge, or campus quad. You'll get in plenty of study time and have the opportunity to meet new people during your study breaks.

Get a job

It's relatively easy to make friends on the job. Daily happenings at work usually bond coworkers together. So, inquire about work-study jobs. Look for retail job opportunities. Get a restaurant job. You'll not only make new friends, but earn extra cash along the way.

Throw a party

If allowed at your residence, throw a theme party and invite various people. As the host or hostess of the party, make a point to introduce yourself to every guest. You should make quite a few friends by the end of the night.

Happy friend hunting!

As long as you extend yourself and make a point to meet new people, you should have a multitude of friends in no time.



SERIOUSLY. stay safe on campus

personal safety

- Never walk alone, especially at night.
- Be alert to your surroundings and walk with confidence.
- Walk where the sidewalks are well-lit and well-traveled.
- Trust your gut. If you feel like someone is following you, go to a populated place where people can help you and then call campus security.
- Do not wear ear buds when you are walking on campus.
- Know where campus emergency phones are located.

ATM safety

- Be alert to your surroundings.
- Take a friend with you (if possible).
- Have your ATM card in your pocket for easy access.
- Do not give anyone your personal identification number.
- Stand directly in front of the teller machine so no one will see your information.
- Make eye contact with anyone standing in line. If anyone seems suspicious, cancel your transaction and return later.
- Store your cash in a safe place as soon as you receive it. You can always count it later.
- Report any lost ATM cards to your bank.



If you are ever a victim or a witness of campus crime, try to retain information that will help catch the assailant. Obtain a description of the attacker, such as approximate age, weight, and height; eye, hair, and skin color; gender; and distinctive scars. Report any crime that you are aware of to your local police department and inform your school of the crime so administrators may take more campus safety precautions.

residential safety

- Only admit your own visitors to the residence halls.
- Make sure outside doors of residence halls shut securely behind you.
- Insist that your resident assistant or security guard check for doors left ajar during the day and at night.
- Do not loan your room key to anyone.
- Make sure your apartment or dorm room has secure locks on doors and windows.
- Always lock your apartment or dorm room even if you are going to be gone for just a few minutes. Be sure to lock your doors at night as well.
- Have the locks changed if you ever lose the keys to your residence.
- Utilize safes and laptop locks in your dorm room or apartment.
- Leave lights or a radio on at your apartment so it looks like someone is always home.
- Never open the door for someone you do not know.
- Ask anyone who gives you a ride home to wait around until you have safely entered your apartment or dorm building.

parking lot safety

- Always lock your car.
- Place valuables in the trunk or under the seats.
- Have your keys in hand before you leave to go to your car.
- Have someone walk you to your car, especially at night (if possible).
- Utilize your campus's escort service if you feel you might be in danger.
- Check your backseat before entering your car.





10 ways to save money in college

The average
student will
waste
thousands
of dollars
during college.

Unfortunately, during this time you don't have much disposable income, so find ways to reduce your outgoing expenses.

1 Buy used textbooks. Brand new textbooks cost a fortune. Don't make this rookie mistake. Instead, save money by buying used, renting, sharing with a friend, or going digital. You'll save hundreds of dollars over the semesters.

2 Eat in more often. Fifteen bucks for a pizza. Eight bucks for Chinese takeout. Two dollars at the vending machine. It all adds up pretty quickly, and before you know it, you've spent \$200 in one month just on fast food. Stop wasting your money on eating out too often. If you have a meal plan, eat most of your meals on campus. If you don't have a meal plan, start cooking your meals at home. Stop the visits to the vending machines and buy your snacks at the grocery store.

3 Use resources on campus.

Most colleges have mandatory fees beyond the basic cost of tuition. These fees, such as campus center fees, health service fees, technology fees, etc., provide a complete range of student services that support the academic environment. Use the campus fitness center instead of paying for a gym membership. When you are sick, be sure to visit the health services center on campus instead of paying a co-pay for a visit to a private physician's office. Having computer issues? Visit the technology service center on campus for assistance with hardware and software instead of taking your computer to an off-site computer repair shop. Since you are already paying for these services, make sure that you utilize them.

4 Don't skip classes. How many times have you skipped college classes (or plan on skipping once you enroll)? You do realize that is your money (or your parents' money) going down the drain, right? Why even bother going to college at all if you aren't going to put forth the effort to attend classes and soak up as much information as possible? Stop being lazy and go to class! You are paying for it after all.

5 Don't withdraw from your classes after the drop date. The drop deadline for full-time courses is typically two weeks following the course start date (although this will vary among schools). This should give you ample time to know if you want to stay enrolled in the class. If you stop attending the class and fail to drop within the refund deadline, you will forfeit a portion of the money

you spent on tuition. Avoid wasting this money by making sure you drop any unwanted classes by the refund deadline.


6 Pass your classes. If you skip classes and choose not to study for them, chances are pretty high that you will fail some courses during your college career. This is a complete waste of money because not only will you not have a chance for a refund (as you do if you withdraw before drop date mentioned above), but if the course is required for your major, then you will have to take (and pay for) the class again. If you find that you are having trouble in a course, consider getting a tutor.

7 Don't overspend on dorm décor. Of course you want to make your home away from home cozy, comfortable, and stylish, but that doesn't mean that you need to spend big bucks on your décor.

8 Avoid credit cards. On average, college students rack up \$3,000 to \$5,000 in credit card bills by the time they graduate. Add interest payments to those figures, and you're looking at a whole lot of money wasted. Stop using credit cards for items you don't need; use them for emergency circumstances only. Get in the habit of shopping with cash only.

9 Visit cheap spring break destinations. Who said spring break destinations had to be at some faraway, tropical location? Go against the norm and stop wasting money (that you probably don't have) on a

trip to Cancun. Once you graduate and obtain a full-time job with a decent salary, you will have plenty of time to enjoy a tropical vacation. For now, opt for cheaper spring break destinations, like going on a camping trip with friends, going home to visit your family, or staying in your city to do volunteer work for your community.

10 Don't miss out on student deals. Stop wasting money paying full-price and break out your student ID. From deals on computers to deals on travel, college students have it made when it comes to discounts. When you need to make a purchase, do a little research to see if you can get a discount with your student ID; you could save quite a bit of money over your four years of college. 

Remember that
a penny saved is
a penny earned.
Stop making these
money-wasting
mistakes.

Your bank
account will
thank you!





If you haven't already, be prepared when you turn 18 to be bombarded by credit card offers. Using credit cards responsibly can build good credit, but you can quickly become overwhelmed if you aren't careful. Keep these tips in mind to help you stay money-conscious and avoid credit card woes.

Don't fall for free gifts or promotions. Many credit card companies lure in college students by offering incentives. Under the CARD act of 2009, credit card companies can no longer offer "any tangible item as a gift" on campus or within 1000 feet of campus. However, companies can still offer incentives at locations away from campus. Are gift cards, t-shirts, backpacks, coolers, and airline miles really worth damaging your personal credit?

Your credit score decreases each time a new inquiry is run in your name, so choose one or two cards and stick with them for the long run.



Shop around for a card. Before you sign up for a credit card, be sure to read the fine print. Try to find a card that offers no annual fee and a low finance charge.

Open an account with a low credit limit. A low credit limit makes you less likely to accrue a lot of debt. Even if you're approved for more, ask for a limit of under \$1,000 and plan to charge much less.

Pay the full amount each month. If you always pay the total balance, then you will build a good credit rating and avoid credit card trouble and big finance charges. With a finance charge of 18% on a \$1,000 balance, making minimum payments could take 12 years to pay off and cost an additional \$1,115 in interest. If you cannot pay your balance off in full each month, adding even \$25-\$50 above the minimum payment helps.



Pay your bill on time every month.


If you send in late payments, not only will it hurt your credit score, but you will also be charged hefty late fees. Make sure you know when your payment is due each month, so you can avoid those extra charges.



Avoid cash advances. Most fees for cash advances are steep, and interest rates are often higher. If you need cash, use a debit card.

Avoid impulse shopping. Charging an occasional slice of pizza and a soda is fine, but purchases like that add up quickly. Treat your credit card like a checking account. Use it only for emergencies or when you know you can pay off the balance in full when your bill arrives.

Monitor your credit report. Review your report annually and question any discrepancies. Credit agencies can make mistakes.

Use cash. It's easy to take an "out of sight, out of mind" approach to using credit cards, but that's when balances tend to spiral out of control. When you set spending limits and actually have to take cash out of your wallet, you'll be much more aware of where your money's going and how much you have left. 

special section



start off
your
**FRESHMAN
YEAR**
of
college
the
right
way

Your freshman year is an exciting time.

You are starting a new adventure, and the next four years are probably going to be some of the best ones of your life. Be sure to start out on the right track so you can make the most of your freshman year and the rest of your years in college. Here's how!

Attend all classes.

It's very tempting to skip that 8 a.m. biology lecture, especially if it's a big class and your professor doesn't take attendance. However, if you get into the habit of skipping classes, your grades will really suffer. Professors often test you on information from their lectures rather than from textbooks. Furthermore, since you're paying for college, you need to attend all of your classes (even the boring ones) and soak up as much information as possible. Otherwise, you're just wasting your money.

Get to know your professors.

Take advantage of opportunities to meet your professors so you can get to know them and vice versa. Visit them during office hours or meet up after class. You never know when you'll need to ask them for a reference or to write letters of recommendation.

Make at least two friends in each class.

This will apply to you throughout your college career. It's always good to make at least two friends in each class in case you miss a meeting and have to copy notes. You don't have to become best friends with these people, but engaging in small talk about the class will help you form a bond. It's just always easier asking someone you know for a favor than it is asking a complete stranger.

Learn how to manage your time.

As an entering college freshman, you may have difficulty with time management at first because your schedule is more flexible than it was in high school. So the earlier you learn how to balance your college schedule, the better off you will be. Just remember that time management is all about prioritizing your goals and sticking to the schedule you have laid out.

Get involved in at least one club.

By being involved in at least one or two clubs, you will have the opportunity to meet tons of other students while being active in something that you enjoy. Don't over commit to a bunch of different clubs though; doing so will only make you stressed out.

THE FIRST SEMESTER OF YOUR FRESHMAN YEAR IN COLLEGE IS THE MOST CRITICAL

Take advantage of support and services.

Colleges offer an abundance of services to students. If you are having trouble in a class, inquire about a tutor. If you can't decide on a major, visit your school's Career Services Department. Learning disabled? Find out what learning disability services are provided at your school.

Keep your finances in check.

Your freshman year of college is probably the first time you will be managing your money without the supervision of your parents. Therefore, you need to create a college budget and stick to it. As a freshman, you will also be showered with credit card applications, so be sure you are prepared to handle credit responsibly. Learning money management skills early on will help you make smart financial decisions throughout college and as an adult.


Respect your roommate.

Respect and communication are the two most important factors when it comes to successfully living with a roommate. Of course, you will not agree with everything that your roommate says or does. However, if you show him respect and communicate openly about issues that bother you, then problems should be resolved easily and quickly.

Stay healthy.

Transitioning from high school to college can sometimes be stressful for students, so you may turn to food for comfort. It's very common for students to gain between 10 to 15 pounds during their freshman year. Staying active and eating right will help stop that weight gain.

Be true to your school.

Maintaining school spirit throughout your college years will help you form a stronger bond with the school and your peers. Get involved in school activities. Attend sporting events. Show support for your school by wearing and using fan gear with your school's name and logo. 

Good luck in your first year endeavors!

WHAT TO BRING

Be sure to check with your roommate before purchasing any big items.

The two of you can divide up what to bring so there will be enough space for everything.

big stuff

mini fridge
microwave
if allowed by the college
television



room essentials

bedding
extra long twin-size sheets, comforter, pillows
computer
desk lamp
phone
alarm clock
rug
wastebasket
filing cabinet
small fan

toiletries

shampoo/conditioner
soap
razor
deodorant
comb/brush
toothbrush/toothpaste/dental floss
lotion
hair dryer
towels/washcloths
robe
shower shoes
makeup/perfume

laundry essentials

laundry bag
detergent
fabric softener
stain remover stick
rolls of quarters
sewing kit
iron

● clothing

jeans
shorts
t-shirts
long sleeved shirts
walking shoes
10-day supply of underwear & socks
two formal outfits
swimsuit
raincoat
pajamas

● miscellaneous items

hangers
umbrella
first-aid kit
mp3 player
checkbook or debit card
health insurance info
cleaning supplies
flashlight
surge protectors
basic tools
plastic cups/plates/utensils

The dorm room should already be furnished with the basics.



special section

WHAT TO LEAVE at home

● miscellaneous items

your collection of stuffed animals
pick out your favorite one

high school yearbooks

a lot of frames with pics of family, friends, pets, etc.
knickknacks

If you will be able to come home from time to time during the school year, you don't need to pack clothes for every season.

● objectionable items

some electric appliances

candles

halogen lamps

gas/charcoal grills

weapons

explosives/fireworks

pets

Your college has a list of items that students CANNOT bring, so be sure to check that list.

● basic furniture

bed

dresser

desk

desk chair



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back-to-school gear
at eCampusTours.com.





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