

# Mapping Your Future®

## Success in College Guide

Since college is an investment of time and money, you don't want to waste either one by failing to graduate. You CAN be a successful college student.

Learn how to make the most of college by following these steps:

1. Develop a college plan.
2. Identify your goals and priorities.
3. Prepare academically for college.
4. Prepare financially for college.
5. Manage your time.
6. Practice good money management.
7. Ask for advice, and see your academic advisor.
8. Get around roadblocks.
9. Enjoy the college experience!

Don't forget to explore careers ([mappingyourfuture.org/PlanYourCareer/](http://mappingyourfuture.org/PlanYourCareer/)), prepare for college ([mappingyourfuture.org/CollegePrep/](http://mappingyourfuture.org/CollegePrep/)), and determine how you'll pay for college ([mappingyourfuture.org/Paying/](http://mappingyourfuture.org/Paying/)).

### **Develop a college plan**

A plan for your education may seem unnecessary. You will just go to school and get an education, right?

Well, it could work out okay that way, but you may end up with a college degree that doesn't fit your interests or skills. By developing an education plan or a plan for college, you are getting your dreams down on paper, and that is the first step in accomplishing your life goals.

Some of the items to include in an educational plan are:

- **A mission statement.** What do you want to achieve ultimately? It might be a good idea to review your goals and priorities.
- **A personal inventory.** What do you do best? Determine your talents and skills and see how that matches up with your mission. This is also a great list to include in scholarship applications.

- **The results of any research** you've done into the possible career fields that match your interest. What is the long-term outlook for the possible jobs in your career field? What are the requirements for the various careers?
- **A calendar of important dates.** If you are in high school, include the important dates for your [junior](#) or [senior](#) years.
- **A list of potential schools, colleges, or universities** that you could attend.
- **A financial plan to pay for your education.** Do you have any money saved up? Will you be eligible for any scholarships? If you are in high school, make sure your plan includes a calendar of scholarship application deadlines. Also, if you are a senior, be sure to complete the Free Application for Federal Student Aid (FAFSA) and any school- or college-specific financial aid applications.

## **Identify your goals and priorities**

### **Outline your mission**

You don't have to be a superhero or social activist to have a mission. It just means you have an idea of what you want out of life. Fortunately, this is the time in your life when you get to take the lead; you get to decide what you want out of it. Knowing who you are and what you want can help set you in the right direction, and the earlier you start thinking about your life mission, the easier it is to make the appropriate decisions and plans to reach it.

So how do you go about developing a life mission? It's not as scary as it sounds.

- **Choose your values.** Your values are what you hold near and dear. They can be principles, standards, or beliefs that you find most worthwhile. You probably already have a core set of beliefs that guide you. Think about what is most important to you.
- **Analyze your values, interests, and skills.** Are there things that have influenced your thinking and behavior? Think about what you enjoy and what you're good at. What about the skills you've learned from full- or part-time jobs, volunteer experiences, or school and social activities. There could be a connection between your activities and skills and your values. Will any of these skills help you get where want to go?
- **Set realistic goals.** To make your dream future your reality, set some reasonable, short- and long-term goals for yourself based on your top values. You're more likely to get where you want to go if you set a goal and commit yourself to it. To increase your chances of success even further:
  - Choose some logical steps toward your goal.
  - Take each step and fill out the details. Include the what, when, where, and how for each step.
  - Now it's time for action. Do your plan.
  - Keep your plan close by, so you can see how each action step is working and make improvements to the plan as you go.
- **Do some research.** Think about your dream job, and learn more about it. Find out how other people in that field developed the career you want. Do a job shadow. Go to work with someone to find out what kind of training, education, and skills are required? What are the real-life work conditions, the work environment, and the work schedule? What are

the likely rewards-- salary, fringe benefits, room to grow, retirement plans? Are these rewards important to you? Would other rewards be more important to you?

Based on the work you've just done, define your life mission and start living it with every decision you make. Soon you'll be able to look back and see how far you've come.

## **Establish your priorities**

Once you know your mission, be brutally honest with yourself: Are the activities that take up most of your time really moving you towards your goals. If not, it is time to set some priorities that support your goals, and make sure they get your time and attention.

Time is a precious commodity; basically, you *use it or lose it*. The good news is that we all have the same amount of time every day, so use it to your advantage. Since there will always be plenty of diversions to distract you from your goals, practice staying in the driver's seat when it comes to time management. Remember putting off for tomorrow the things you can do today is *procrastination*. Procrastination is wasted energy.

Here are some time management tools that can bring a sigh of relief to your busy college life.

- **Use task lists and a calendar to manage school, family, and social responsibilities.** You have enough important facts and figures to remember right now without committing your ongoing calendar to memory. Use a time management tool to coordinate all of your daily, weekly, monthly tasks, obligations, social events, tests --and anything that is important for you to do.
- **Understand the difference between *important* and *urgent*.** Important tasks must be done; urgent tasks must be done NOW. Some things can be taken care of tomorrow, later this week, or next week. Really!
- **Work with your natural rhythm, not against it.** Everyone has specific periods of peak productivity, so capitalize on *your* best time of day. If you're a morning person, plan to tackle the most difficult tasks before lunch. Likewise, if you're a night owl, don't force yourself to study or work on complicated projects until late afternoon or evening.
- **Accept that you just can't do everything.** Don't be a popularity addict. It may feel good in the moment to be "in demand," but wouldn't it feel even better to achieve the life you really want? Limit your commitments by choosing activities that you enjoy and are consistent with your goals. Practice saying **no** without feeling guilty; the mastery of the tactful decline is a skill that will come in handy throughout your life!
- **Take care of yourself by paying attention to your physical, emotional, and financial health.** The same rules still apply: eat well, get plenty of sleep, exercise regularly, and build time into your schedule for relaxation. Take proper care of your body and it will take care of you. Remember that stress, although it can't be seen, can cause a lot of damage - don't overtax your emotions with too many commitments. Also, pay attention to your financial health as well. Be realistic about your money, create a realistic budget and stick to it. Using a spending plan to control your finances can actually feel great-- it's empowering. Develop that muscle of determined discipline, and watch how it drives you towards your goals.

## **Prepare academically for college**

It's not too early for college preparation. If you're in high school, enroll in the right classes, practice good study habits, and work on your writing skills.

### **Take the right classes during high school**

What are the right classes in high school? The courses required for college vary. Contact your guidance counselor to learn more, and check out these sites:

- ACT, Inc. recommendations ([www.actstudent.org/college/plancourses.html](http://www.actstudent.org/college/plancourses.html))
- The College Board (SAT) recommendations (<https://bigfuture.collegeboard.org/get-in/your-high-school-record/high-school-classes-colleges-look-for>)

It's also a good idea to choose more challenging classes so you can get a better idea of what college courses may be like. Colleges want students with a well-rounded education. Take challenging classes to get a better idea of what college courses may be like.

### **Practice good study habits**

You may not know if your study habits are up to par with college courses. Start now. Practice good study habits, so when you're in college, you'll already have some effective tools under your belt.

Tips to improve your study skills:

- Stay organized by making a "To Do" list. Stick to it.
- Set goals for yourself.
- Prioritize! A test tomorrow is more important than an assignment due next week.
- Take good notes, and then be sure to review them carefully later.
- Experiment a little. Where and when do you work best? Alone or in a group, bright or dim lighting, quiet or noisy? Then study that way!

### **Improve your writing skills**

Effective writing conveys your thoughts into words. It's a skill you use throughout your life, and no matter what career you pursue, the ability to communicate in writing will help you succeed.

Quick tips for effective writing:

- Think about your audience. For example, you would use a different tone in an essay than you would in a message to a friend.
- Plan ahead. List important points in the order you wish to make them.

- Use a strong opening sentence to catch the reader's attention.
- Be clear and to the point. Delete unnecessary words and information.
- Read through your writing for spelling errors and typos. Spell check programs don't catch everything!

## **Prepare financially for college**

### **Savings**

It's never too late to start saving for college, but the earlier you start, the better. You'll thank yourself for it later, when every dollar you save now reduces your student loan debt after graduation. You probably can set aside a specific amount every pay period to build a college fund- but it takes some good planning and self control.

### **The cost of college**

College expenses vary depending on the type of college (public or private, in-state or out-of-state), the number of courses, your major, and personal lifestyle. Costs can include tuition and fees, room and board, allowance for books, supplies, transportation, and other expenses.

- Fees added on to your tuition bill include services such as the health center, library, and student activities.
- Room and board costs can be for on-campus or off-campus housing. It can include meals at the college cafeteria, at a restaurant, or prepared on your own. In off-campus apartments, students can often pay to have meals in the college cafeteria. Living at home and commuting to campus is usually the least expensive option (though you need to consider the cost of fuel, parking, or public transportation).
- You also will need to buy textbooks, supplies, calculators, etc. -- whatever you need to complete your courses. You also may need to purchase a computer. (Don't forget the expense of necessary software and applications.)
- Personal expenses can include laundry, clothing, recreation, medical care, insurance, etc. If you plan to travel home often, don't forget to add any transportation expenses.

Other expenses to consider:

- Utilities (gas and electric) if you're living off campus
- Phone bills (yes, that includes your cell phone)
- Furniture/bedding
- Car payments
- Car licensing fees
- Toiletries/personal care items
- Clothing (including cleaning costs)
- Doctor/dentist visits
- Insurance (car, medical, and life)
- Entertainment
- Gym memberships

- Internet access and cable TV
- Emergency funds

Use the budget calculator ([mappingyourfuture.org/money/budgetcalculator.htm](http://mappingyourfuture.org/money/budgetcalculator.htm)) to help determine your income and expenses.

## **Financial aid**

Yes, college can be expensive, but costs vary and financial aid can make even an expensive college affordable. There are three main types of financial assistance available to qualified students: Grants and scholarships ([mappingyourfuture.org/paying/scholarships.htm](http://mappingyourfuture.org/paying/scholarships.htm)), loans ([mappingyourfuture.org/paying/studentloans.htm](http://mappingyourfuture.org/paying/studentloans.htm)), and work-study ([mappingyourfuture.org/paying/workstudy.htm](http://mappingyourfuture.org/paying/workstudy.htm)). Financial aid can come from federal, state, local, and private sources. Most "free" aid (grants or scholarships) are distributed on a first-come, first-serve basis; so apply early.

Remember: During your senior year of high school and every year during college, complete all necessary financial aid forms, including the FAFSA (Free Application for Federal Student Aid; [mappingyourfuture.org/paying/fafsa.htm](http://mappingyourfuture.org/paying/fafsa.htm)). Complete the FAFSA as soon as possible after January 1 and prior to the start of each college academic year.

## **Manage your time**

Starting college, working, and keeping up with your social life can seem overwhelming. You can learn to handle it, though. Gather a few simple tools, a portable file box, colored file folders, envelope files, and a "month-at-a-glance" calendar. Then check out the following six steps. Just 15 minutes a day will at least get you on your way.

1. Get a box and start a filing system. You want a way to get that document out of the way for now, but quickly in your hands later. Forget the frustrations and frantic moments of a messy desk and hard-to-find "important" papers; file it away. Keep a supply of file folders, envelopes, and stamps in the front of the box.
2. Color code your files for your different activities. For example, keep all your high school documents and information about extracurricular activities in yellow folders. Use blue folders for financial aid papers (FAFSA, loan applications/promissory notes, award letters, etc.). How about red for important bills? (You don't want to miss a car payment or paying your cell phone bill.) Once you've paid a bill, move it to an envelope folder for that month. You also can file receipts for cash purchases in that month's file; that way you can track your purchases, and you have a head start when it's time for paying your taxes or completing the FAFSA!
3. Prioritize: Put first things first. Use your calendar to keep track of deadlines, work schedule, dates bills are due, and other important activities. If you use an electronic calendar, you might want to print it in a monthly format. Meeting deadlines for applications and other activities becomes increasingly important in college. They can really make you or break you, so find a way to keep track of them.

4. Keep lists. Know that you have everything you need and you have completed all your tasks by getting it down on paper. Bonus: Later you can smile with pride as you look over the list of all the things you've accomplished. Now that's motivation enough to make another list!
5. Schedule time for studying AND time for relaxing. Know what you need for optimum performance, and adjust your schedule accordingly.
6. Finally, know the time of day when you have the most energy. Tackle your most demanding assignments and tasks at that time. If you don't have the time or energy to complete a task today, instead of putting it off until tomorrow, do a piece of it today. You may never have a block of time big enough to finish the whole thing in one sitting!

## **Balancing your life**

It's too bad we can't do everything. Even with positive, new opportunities, there is added responsibility and time commitments. Don't weigh yourself down with too much to do. Be realistic. You may decide it's best to at least delay participation for now.

Tips for balancing:

- Remember why you're here--to get an education. Make anything that will help you with this goal a priority.
- Have you scheduled at least a couple of hours for studying every day? You may need more than two hours if you are taking particularly tough classes, though you may be able to get by on less study time and do okay. Decide how much time you need for every course, and schedule it on your calendar.
- If you have activities that keep you busy every night, you may have too much going on in your life. Plan your social activities for the weekend and your days off. Remember, adequate rest is needed to enjoy college and benefit from the experience--not to mention, stay awake in class.
- An internship is a great opportunity to get real-world experience. Before you jump at the opportunity, though, realistically consider the hours (including any travel time to the workplace) and how that will impact your time to study and other activities. If your schedule is busy already, maybe a summer internship would work better.

## **Practice good money management**

While the idea of money management may seem difficult, it's really not. It's like any other skill -- you just learn it. No matter the amount, you can start practicing now. Then when you have more of it, you'll already have good money management habits in place.

You could live day to day, allowing the demands of the present to swallow up your money and time, or you could try something different. Money can be a tool. Manage it correctly and it can reduce the stress in your life. As you plan for the expected, and the unexpected, expenses don't have to be scary obstacles.

Here are a few simple rules that can help you live within your means and manage debt so it doesn't manage you:

- Establish yourself financially ([mappingyourfuture.org/money/establish.htm](http://mappingyourfuture.org/money/establish.htm); you can take a simple test that will tell you if your financial situation is getting out of control.)
- Balance your checkbook ([mappingyourfuture.org/money/checkbook.htm](http://mappingyourfuture.org/money/checkbook.htm); even if you don't write checks often or ever, you should reconcile your records to the banks). Keep track of the ATM debit withdrawals you make on your account.
- Keep your "wants" under control by establishing a budget ([mappingyourfuture.org/money/budget.htm](http://mappingyourfuture.org/money/budget.htm)) and sticking to it.
- Use your credit cards wisely.

Learn more about managing your money at [mappingyourfuture.org/Money/](http://mappingyourfuture.org/Money/).

## **Ask for advice**

Having trouble with a class? Having second thoughts about your major? Having problems with your roommate? Sympathetic advice from your best friend or your grandparents may be helpful, but sometimes advice from an expert can help solve the problem.

Administrators at your school want to see you succeed in college and have the knowledge to show you how to do it. Probably the best place to start is with your own Resident Advisor (or RA). If your RA isn't sure who to contact, then call your Academic Advisor. These two people on campus can assist with almost any question or problem you may encounter while attending school.

## **Major course of study**

1. **Academic Advisor:** Your academic advisor may be able to offer the following suggestions:
  - Classes that may not be as strenuous
  - Recommendations of a professor whose personality may be a better match for you
  - Plan your classes for next year
  - Help schedule for a job with your academic schedule

Can't remember who your advisor is? Don't worry: go to your Academic Dean or the Department Chair for your major to find out.

2. **Career Planning Center:** Explore your career options. Stop by the career planning office. People there will be able to share information about opportunities for graduates with your major, offer some suggestions for majors that might suit you better, and discuss careers options for various majors.

## Housing

1. **Resident Advisor (RA):** Having roommate trouble? Is your dorm too noisy? Talk to your RA. He or she may be able to help you switch roommates or offer suggestions on how to find some quiet so you can get your studying done. RAs are usually upper-class students who've lived at your college for a few years and know the ins and outs of dorm life. It may pay off to stop and chat.
2. **Dean of Housing:** Want to relocate? If you don't like where your dorm is located or, for some reason, you just don't like your dorm, ask the Dean of Housing to help you find a new place. If you're ready to move out of the dorms and into an apartment off-campus, ask for suggestions on apartment buildings nearby or rental agents who have rental information.

## Trouble paying college expenses

1. **Financial Aid Office:** If you're having a hard time paying your tuition or education-related expenses, stop by the Financial Aid Office on campus and speak to a counselor. If you haven't filled out your FAFSA (Free Application for Federal Student Aid), be sure to do so! Ask the financial aid counselor about scholarships and websites that may help.
2. **Part-time jobs:** Need extra money for school? Depending on your major, a part-time job can relieve some of the worries about having enough money to stay in school. If you have transportation, you could look at off-campus options (though you may prefer to stick by the campus so you can get back to studying as soon as you're done with work).

Your school's Career Development Office probably has a continual up-to-date listing of part-time jobs available to students. Also check the classified ads in the campus newspaper local newspapers, or online job postings.

## Graduate early with summer school or extra credits

1. **Academic Advisor:** If you want to accelerate or attend summer school, think ahead. Will all the courses you want to take be offered during the terms you want to take them? What are particular classes like when condensed into a summer term? What would the workload be like with that extra class? Your advisor can help answer all of these questions.
2. **Bursar's/Business Office:** Contact the Bursar's or Business Office and find out what tuition and fees would be if you took more than the standard course load. Some schools charge more if you take more than the standard credits per semester. If you're considering summer courses, find out what the per-credit charge would be. Some colleges charge a different fee for summer classes than they do for classes during the academic year.
3. **Financial Aid Office:** If you take summer courses, how will that affect your financial aid eligibility for the academic year? What financial aid is available during the summer? Check with the Financial Aid Office.

## **Study-abroad and/or internship programs**

Ask your academic advisor whether the study-abroad or internship program will count towards your degree requirements. Check with the Bursar's or Business Office to find out how much the study-abroad or internship program will cost. Is there any financial aid available while you're studying abroad or doing your internship? Be sure to talk with someone in the Financial Aid Office.

## **Get around roadblocks**

So you thought getting into college would be the hard part. Unfortunately, challenges and roadblocks can surprise you at any time in your life. As you get used to your new surroundings and start on your college path, you will eventually come across roadblocks. Learning to overcome these obstacles will be as much a learning experience as your classroom education. Here are some possible ones that could rear their ugly heads.

### **"I bombed this term. My grades were awful."**

You may have been a straight "A" student in high school, but now find it difficult to earn even a "B". Many factors lead to a decline in grades during college, including too many extracurricular activities, demanding classes, and the stress of all that is new in your life.

When you get a bad grade, whatever you do, do not give up. Meet with your Academic Advisor to see if you need to make up any classes. Start working on time management skills to manage your priorities for school work. Get involved in study groups, and maybe even find a tutor. Low grades don't mean the end of your academic career, just a sign that you need to make adjustments.

### **"I'm Broke."**

Did you already spend all of your money for the semester and it's only October? Are you tempted to drop out of school and get a job? There are many options for financial assistance. Visit the Financial Aid Office. Talk to your family.

One option is working while you go to school -- if you have the time. Try and find a job on campus. They are typically more flexible with students' schedules.

### **"College is stressful. I just don't know if I can do it."**

There will be times when you feel completely overwhelmed and unequipped to handle all the pressures you face in college. Are you experiencing problems with your family or relationships, conflicts with a job, fear of failure? All of these can add stress, and just when you don't need it. Find someone to talk to. A counselor is a great resource, and so are family, friends, and older students who have been through it.

## **"I'd just rather not do this right now. I know I will come back to it."**

Some reasons for taking a break are valid, such as health reasons or military duty, but if you just feel like taking time off, think through it carefully. The longer you take off, the harder it can be to get back into the college life; you may find yourself out of practice. You could have more financial obligations in the future, and less time. One thing you have going for you now is that you are already here.

If you're feeling burnt out, acknowledge how you feel and have a serious talk with yourself. Look back at all the successes you had and the roadblocks you've knocked down. Consider how far you have come and how much you have invested. Take a deep breath and imagine what it would be like to finish college and accomplish your goals. Maybe you'll find that little bit motivation to help you keep going.

## **Enjoy the college experience!**

The college years are very exciting times - exercising independence, meeting new friends, experiencing new things, and preparing for the future. When you are experiencing college life, make sure to keep your future in mind as well.

Make good decisions about all of your activities. Don't participate or experiment in activities that may put you at risk or threaten your future. Be a good digital citizen and use appropriate language and pictures online. Enjoy all of the activities - class discussions, football games, study get-togethers, and the parties, but make the right choices along the way.

Best wishes to you in your pursuit of higher education!