

SURVIVING COLLEGE

A GUIDE TO GET YOU THROUGH YOUR FRESHMAN YEAR





ARE YOU READY?

Congratulations! You're either finishing your senior year of high school or already off to college. This is a huge milestone in your life and a very exciting time. Are you prepared? Let's find out.

The Kentucky Higher Education Assistance Authority (KHEAA) has created this guide to help you make it through your first year of college. Not only do we want you to survive college — we want you to do well and succeed.

You may be familiar with KHEAA because we administer the Kentucky Educational Excellence Scholarship (KEES). KHEAA also administers other state student aid programs, and our outreach counselors visit schools around the state to help students and parents learn about admissions and financial aid.

We talk with college freshmen to find out what advice they would give to high school seniors. Year after year we hear the same things:

- I had no idea how much I would have to read and study.
- I had to learn how to manage my time.
- My professors don't often remind me about work that's due, like my teachers did in high school. It's up to me to turn it in.
- I had to learn to live on my own without leaning on my parents for everything.

Of course, if you live at home and go to a college nearby, the last one may not be a big deal. But if you live on campus, especially out of state or overseas, it definitely will be.

We hope this guide gives you ways to deal with these and other situations. When you get to college, whether you're living on campus or at home, you'll have to fit our general advice into your specific circumstances.

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High School vs. College

- Full-day schedule organized for you
- Required to attend
- 5 to 15 hours of study time a week
- Parents and teachers remind you to get your work done
- Know a lot of students at your school
- Flexible schedule that you design
- Attendance is up to you
- 30 to 40 hours of study time a week
- Have to complete assignments on your own
- New, diverse population

FRESHMAN YEAR 101

Remember those first comments from freshmen?

- I had no idea how much I would have to read and study.
- I had to learn how to manage my time.

You have a good example of cause and effect there: the more you have to read and study, the better you have to manage your time.

The long-standing rule is that you should study two to three hours for every hour you're in class. If you take the two-hour minimum and take 12 hours of classes, you're looking at 36 hours sitting in the classroom or studying. That's like a full-time job, which is why someone who takes 12 hours is called a full-time student.

Your first task is to prioritize, and that basically comes down to answering a simple question: Am I here to get an education, or am I here to socialize? But just because you answer "get an education" doesn't mean you can't have a social life. You can have both if you learn to manage your time.

WHERE TO START

As a freshman, unless you've managed to earn lots of dual credit or AP/IB credit, you'll pretty much be taking the basics: English, social studies, physical science, etc. Those are your general studies, although some colleges may use other names. Since nearly all students are required to take them, you usually have quite a few sections to choose from.



Course number:
You will use this when registering for classes.

Catalog number: The higher the first digit, the more advanced the class is.

Days: What days of the week the class meets.

Building: Where the class meets.

Credits: How many credits you will earn for passing the class.

CRS NO	SUBJ	CAT NO	SEC	TITLE	DAYS	TIME	BLDG	INSTR	CRED
0738	SPAN	101	01	BEG SPAN I	MTWF	10-10:50	LB105	MALO	4.0
9203	ENGL	101	09	INTRO COL WRTG	MWF	11-11:50	WH218	JOHNSON	3.0
0610	HIST	104	02	US HIST I	MWF	2-2:50	CC509	HEDGPETH	3.0
3300	BIOL	103	03	INTRO BIOL-LAB	TR	2-3:15	MH102	GARRETT	3.0
8143	HPER	150	01	BEG TENNIS	TR	4-5:15	SB TN CT	NEWMAN	2.0

Subject: Subject matter of class.

Section: Number used to differentiate between multiple classes with the same title.

Title: Name of class.

Time: When class meets each day.

Instructor: Last name of your professor.

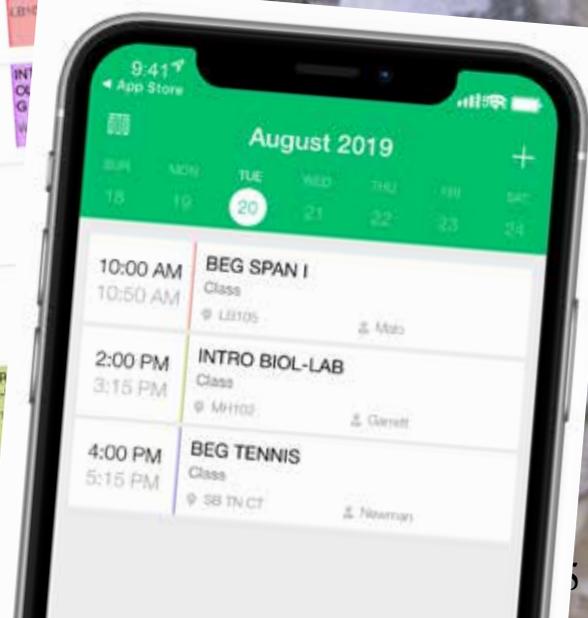
Let's look at the sample schedule above. You're taking 15 hours, but 2 hours are in tennis. You probably don't need to study as much for tennis as for your other classes. Taking 13 credit hours means you need to fit 26 hours of study time into your schedule.

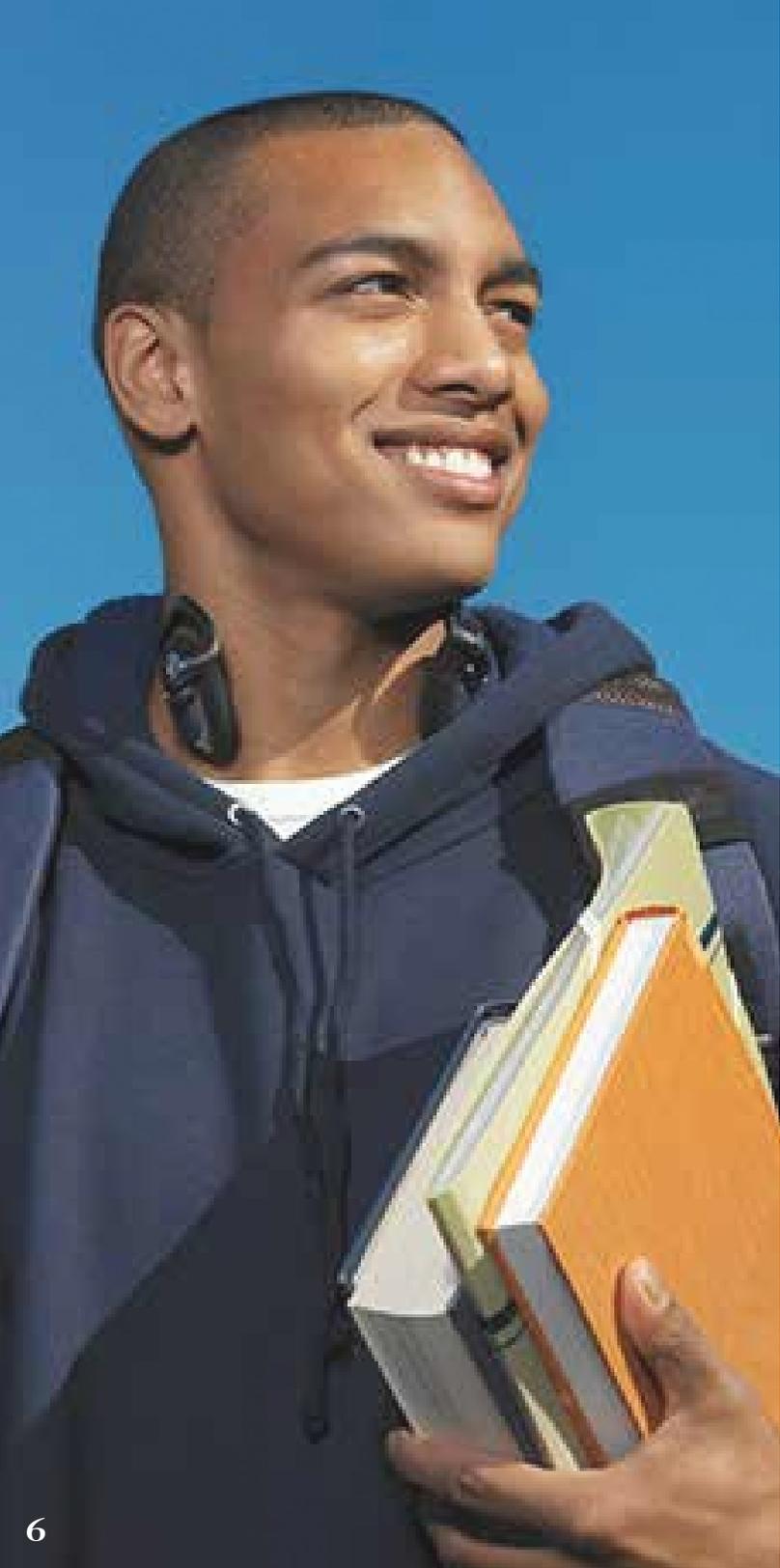
Check out the schedule app at right. Fill in your classes and give yourself time for lunch.

Stick to your schedule and don't procrastinate. You can fit in more studying you need to do without much trouble. Making a plan is especially important if you also have a job.

PROCRASTINATION IS YOUR ENEMY!

Putting things aside to do later can prevent you from managing your time well. Get organized, be positive, plan a reward for yourself when you complete a task and **GET TO IT!**





BUYING BOOKS

Outside of tuition, room and board, one of your biggest expenses will be books for classes. Some schools now include textbooks in their tuition costs.

Most schools have on-campus bookstores. Many schools have a contract with a particular bookseller to provide textbooks through online orders. You can also buy books from other sources, both brick-and-mortar and online. If you decide not to use the school's bookstore or online bookseller, make sure you get the right edition of the textbook. If your professor has chosen a new edition of a textbook, used books aren't an option.

If your professor didn't choose a new edition, your choices include:

- Buying new books for the sample class schedule = \$500 (estimated)
- Opting for used books for the sample class schedule = \$400 (estimated). If your professor has chosen a new edition of a textbook, however, you won't be able to buy a used copy.
- Renting your books = Save up to 50 %
- Buying digital books. Just remember that some textbooks may not be available in digital format.
- Using student exchange stores, where students can buy from and sell to other students.
- Splitting the cost with a classmate and buying one book for both of you.

MAKING YOUR WAY

Find a campus map, either online or already printed, to use until you know your way around campus (see the sample college map on pages 30–31). Many larger schools will have a campus bus service, which may save valuable travel time. Attending an early start program can also help you learn your way around campus before the semester begins.

STAYING HEALTHY

One college tradition you don't want to follow is the Freshman 15. That refers to the amount of weight many freshmen put on during their first year in college.

Here are five easy ways to avoid the Freshman 15:

1. Exercise. Take advantage of free on-campus workout facilities, where you can hit the treadmill, play ball or take yoga. If you can't make yourself go to the gym, build it in to your schedule. Take an aqua aerobics or tennis class where you have to go each week. Intramural programs are also a great way to have fun, meet people and keep active.

2. Reduce stress. Stress is proven to cause weight gain, and getting used to being on your own is a stress in itself. Don't add more. Be organized, don't procrastinate and get enough sleep.

3. Avoid liquid calories. Alcohol, sodas and sugary flavored waters and coffee drinks are full of empty calories that quickly add up to weight gain. Unflavored water and low-fat milk are your best options.

4. Keep only healthy snacks in your dorm room. Reduce your chances of gorging on sweets and high-sodium treats by keeping them as far away as possible. Peanut butter, apples and trail mix are good options to have on hand.

5. Plan your meals. Schedule your meal times and give yourself enough time to eat slowly. If you know you're headed to the cafeteria or the campus food court, have your mind made up about what you are going to eat before you go. If you plan to have the grilled chicken salad, you'll be less likely to get the greasy cheeseburger and fries.



TIPS FOR STARTING THE YEAR OFF RIGHT:

- Go to all your classes.
- Limit your time on social media and time spent texting or calling friends.
- Build your body up by getting enough rest and taking care of illnesses.
- Try not to worry about things over which you have no control.
- Tackle assignments right away and study for tests well in advance.
- Watch TV or movies sparingly.
- Talk with an advisor, mentor or counselor when you need help.

HANDLING INDEPENDENCE

Going away to school gives many students the chance to be independent — or nearly so — for the first time. But it's easy to get caught up and forget about the responsibilities involved.

The successful transition from the routine of high school to the freedom of college involves taking responsibility for your own actions. That means learning to manage your time and your priorities.

The syllabus for each course will help you prioritize. That's why a weekly and monthly calendar is so important. It lets you see what's coming up well in advance, so you shouldn't get caught by surprise.

Perhaps the most important things to remember are to make wise use of your time and take care of yourself.





HOMESICKNESS

One problem many college freshmen deal with is homesickness. For many, it's the first time they've been away from home for an extended period of time, and it can be a difficult adjustment.

Here are some ways to deal with being homesick:

- **Be active and make friends on campus.** That gives you less time to be homesick and helps you build a support system at school.
- **Keep in touch** with friends and home by phone, text or e-mail. You can even write a letter and stick it in the mail once in a while!
- **Go home for an occasional weekend.** But don't overdo it. If you go home too often, it might make your homesickness worse.
- **Write out your feelings.** Putting your emotions into a journal, poem or song helps you deal with them.
- **Talk with your resident advisor** if you're living in on-campus housing. RAs are trained to deal with those issues.
- **See your academic advisor once in a while** to talk about things other than classes. Most advisors will welcome the chance to chat informally.

BS in Marketing Curriculum¹

General Studies Area	Hours
Written Communications	6
Oral Communication	3
Quantitative Reasoning	3
Arts and Humanities	6
Social & Behavioral Science	6
Natural Sciences (1 Lab)	7
Total	31
Pre-Major	Hours
ACCT 201 and 202	6
ECON 201 and 202	6
BUS 201 Career Development	1
BUS 301 Business Communication	3
CIS 205 Information Systems	3
CIS 305 Data Analysis for Decision Making	3
FIN 301 Corporate Finance	3
MKT 301 Principles of Marketing	3
PHIL 225 Business Ethics	3
BSTA 301 Business Statistics	3
CAMP 100 Campus Culture	1
CLAW 301 Legal Environment of Business	3
MATH 180 Elements of Calculus	3
MGMT 301 Management Behavior	3
CLAW 301 Legal Environment of Business	3
MGMT 401 Operations Management	3
Total	47
Major	Hours
MKT 350 Consumer Behavior	3
MKT 360 Professional Relationship Selling	3
MKT 441 Marketing Research	3
MKT 460 Integrative Marketing Strategy	3
Total	12
Electives	30
Grand Total	120²

¹For an associate's degree, your general education requirements might be 24 hours, with 36 to 45 hours in your major.

²120 credit hours is the minimum required to earn a bachelor's degree.

ACADEMICS

DEGREE PROGRAMS

If you're working toward an associate's or bachelor's degree, you'll have to follow a degree program like the example at left that tells you what classes you must take. It includes general studies, which must be taken by all students, and the classes specific to the major you have chosen. Every major has a different degree program, so review yours carefully and meet with your advisor regularly to make sure you are fulfilling all of the requirements.

Credit Basics

- An average class is worth 3 credit hours
- Prerequisites (see next page) may be required for some classes
- AP/IB passing test scores or dual credit earned in high school may count as credit
- College-Level Examination Program (CLEP) scores can count, too

Course Levels

- Transitional, Developmental or Remedial Courses – Classes that you must take and pay for to get you ready for college level work in basic subjects but **DO NOT COUNT TOWARD YOUR DEGREE**. Try to avoid.
- 100 – 200 Level Courses – Intro and broad surveys classes
- 300 + Level Courses – Upper-division courses with more focus on a particular subject

Explore and Have Some Fun

Use your electives to check out things other than your major that you're interested in or to broaden your knowledge in your chosen field.





When it comes time to register for classes, remember:

- General studies requirements.
- Your major's requirements.
- How much individual attention you want or need.
- Travel time between classes.
- Your other commitments, like work, athletics or band.

REGISTERING FOR CLASSES

Regardless of your major, a good plan is to get your general studies requirements out of the way during your first two years. If you start at a community college, most of the classes you take will count as general studies if you transfer to a four-year school.

Consider your Major

If you have chosen a major, pay close attention to any prerequisites you may need. A prerequisite is a class that you must already have passed to take another course. Some majors also offer beginning level courses designed specifically for their students. For example, if you are a pre-med major, you may need to take a different beginning chemistry class than a liberal arts major. Be sure that you sign up for the correct course number.

Class Size

Small schools may offer a smaller variety of classes, but they are also more likely to have small class sizes. That often translates to more individual attention from the instructor.

If you're going to a large university, you'll have more options in scheduling. For example, most colleges require some kind of broad survey literature course. Many students will sign up for the usual courses: American literature, Western world literature or British literature. At a large university, you may be looking at a class size of 50 or more. Those generally aren't your only options. You might be able to satisfy the literature requirement by taking African-American literature, Spanish literature or Middle Eastern literature. If so, you'll probably have a smaller class.

TAKE MORE CLASSES TO FINISH EARLY

Graduate *on time* by completing at least 15 credits a semester, or 30 a year.

- You'll save money if your school charges the same for taking 15 hours instead of 12. Check your school's tuition schedule online to make sure.
- You're more likely to graduate on time and enter the workforce sooner.
- You're more likely to get good grades.
- You'll maximize your KEES award. You can use it for eight semesters within **five** years of high school graduation.
- You'll avoid the cost of an extra year, which could save you thousands of dollars!

Know the courses you need to graduate and meet with your advisor to map out a plan to earn your degree on time.

Remember: the fewer credits you take a semester, the longer it will take you to graduate, and the more your education will cost.

Scheduling

Once you've picked your classes, use a campus map to make sure you have the time needed to get from one class to another. If you don't, select a different class time or take a different class.

When scheduling be aware of how many credit hours you are signing up for. **Taking less than 12 hours will make you a part-time student, which may affect your financial aid.**

Classes are usually worth 1 to 4 credit hours. Some 3 credit-hour classes may require you to sign up for a 1-hour lab separately. If you have any accelerated or half-semester courses, they may require more study time than other classes.

If you're involved in extracurricular activities, you may not want to take 18 credit hours a semester. It's a balancing act — if you're not sure how many classes to take, talk things over with your parents or your advisor.

When to register

Always meet with your advisor before scheduling your classes. Your advisor can answer any questions you may have and offer advice for what classes you should take.

How you register will vary from college to college. If your school has freshman orientation during the summer, you'll probably register for classes then. At smaller schools, including community colleges, you may be able to register for classes the day they begin. You'll need to find out from the Admissions Office how your school handles registration.

After you're already in college, you'll usually register online, with upperclassmen getting the first chance to schedule their classes. If you transfer to a new school, you'll need to find out the details from the Admissions Office.

Drop/Add

It is your responsibility to know the drop/add dates for your college and the rules regarding adding and dropping classes. Dropping a class after the deadline or simply quitting going to class may mean you fail the class and hurt your GPA.

WHAT TO EXPECT FROM COLLEGE COURSES

Attendance

Attendance policies vary so much it's not easy to generalize. Read the syllabus for each class carefully because many professors will explain their policies there. Here's what one syllabus states:

"Because classroom activities are so important, no student should expect a passing grade in the course if he has missed as many as 4 classes, regardless of the reasons. An instructor may withdraw a student for excessive absences. Special Note: I reserve the right to raise or lower your grade based on attendance/work ethic."

Many colleges and universities are now implementing *First Day of Class* attendance policies, giving instructors the authority to request dropping a student for non-attendance, including the first class meeting.

The best strategy is to make every class on time if at all possible. If you know you're going to have to miss a class or be late, let your professor know. If you come in late, do so with the least amount of disturbance possible.

Grades

To the right you will find the grading scale that most colleges use.

Some schools also give instructors the option of giving A+, B-, and so on. **You may find out that professors don't round up. That means an 89.8 is still a B, not an A, because it's not a 90 or above.**

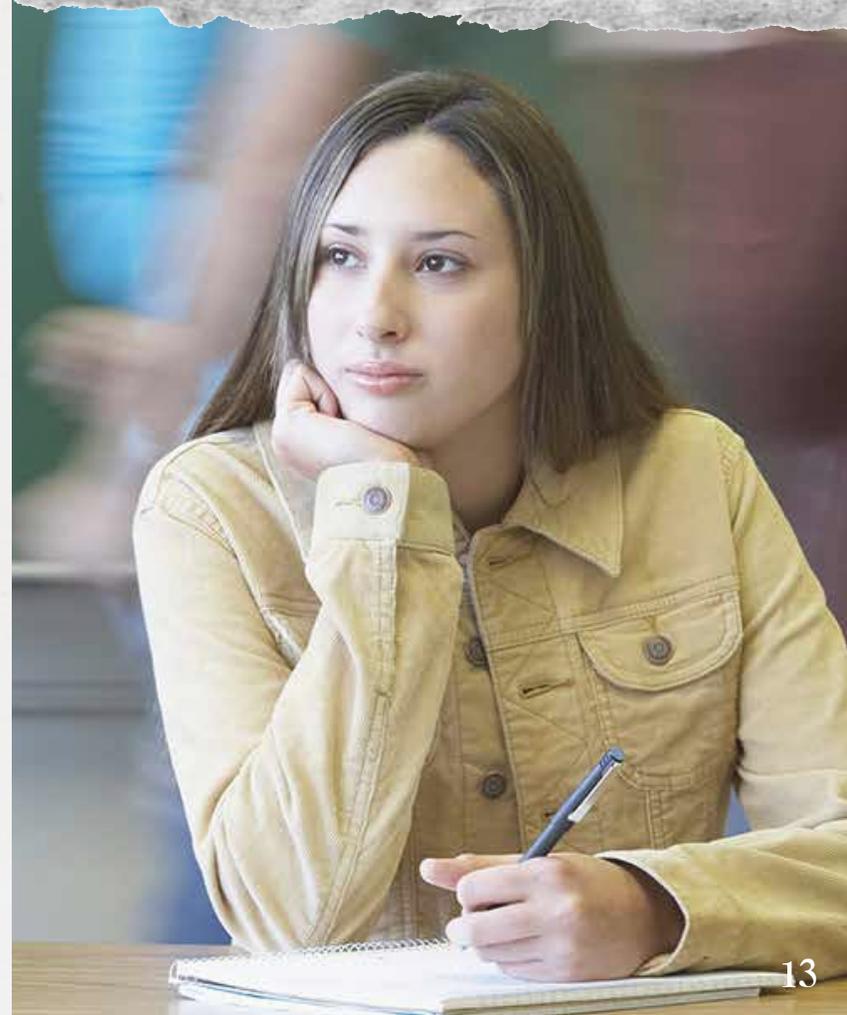
In addition to grades, your school will usually have something along these lines:

- **Incomplete.** That means you didn't finish all your work, but you have time to do so. If you don't, it usually becomes an F.
- **Withdrew** by the deadline.
- **WF** means you withdrew after the deadline or withdrew with a failing grade. It may count as an F on your GPA.

College Grading Scale

A = 90-100 D = 60-69
B = 80-89 F = below 60
C = 70-79

I = Incomplete
W = Withdrew
WF = Withdrew with
failing grade



Assignments

College study prepares you for a career. So, expect college assignments to require you to do what you need to do to analyze and solve problems, often by yourself. In college, the problem may be an essay or a lab experiment.

That means doing research. The research involved may be simple, such as reading a poem and writing what you think it means. It may be more involved, asking you to provide a certain number of sources to support your argument or to perform a minimum number of experiments. Most assignments will provide fairly detailed instructions on what to do.

In college you may have fewer graded assignments than in high school. Some courses only have three exams for the whole semester and no other assignments. That means you can't afford to do badly on any of them.

There is rarely a chance for make-up work or extra credit in college. If you have a professor who allows it, be grateful — but don't expect it from every professor.



HELPFUL TIPS FOR WRITING IN COLLEGE

- ◆ Make sure you **understand the assignment and turn in everything** the professor wants. If you're supposed to include a works cited page, make sure you do.
- ◆ **Have a main idea**, and make sure that idea is clear throughout what you write.
- ◆ **Support the main idea with examples.** If you're analyzing a character in a book, use examples from the book that support your point.
- ◆ **Organize what you write.** If you have time, write an outline of the points you want to make. If it's an essay question on a test, take a moment to organize your thoughts before you start writing.
- ◆ **Address only one idea at a time** in each paragraph.
- ◆ **Use proper grammar, punctuation and spelling.** A comma you leave out or put in the wrong place can change the entire meaning of what you wrote. Use spell check, but remember it won't tell you that you have "to" where you're supposed to have "too."
- ◆ **Proofread, proofread, proofread!** That often makes the difference between a bad grade, a so-so grade and a great grade.
- ◆ **Turn papers in on time.** Many professors will drop you a letter grade for a late paper. Some won't accept them at all. They'll just give you a zero.
- ◆ Professors have a lot of essays to read. **Make sure your papers hold their interest.**
- ◆ If you're struggling with writing, many campuses have a writing lab with instructors who can help you **sharpen your skills.**





PLAGIARISM

The word plagiarism comes from a Latin word that means “kidnapper.” It means you’re kidnapping someone else’s words or ideas and passing them off as your own.

WARNING

Getting caught plagiarizing in college can be hazardous to your academic career. In fact, it may *end* your academic career.

The potential penalties vary according to the severity of the offense, whether it’s a first offense and where you go to school. At the minimum, you can expect to fail the assignment or the test. Some schools let the professor decide whether you fail the assignment or the entire course. Other schools have a no-tolerance policy: you cheat or plagiarize, you’re expelled.

It’s much easier for you to plagiarize than it was for your parents and grandparents. You have the Internet. It doesn’t take long to go online, do a search and copy and paste or even buy a research paper.

It also doesn’t take a professor long to go online, do a search and find out what you’ve done. Some colleges even provide an online service so professors can do that quickly. If you’re in a class that requires a lot of writing, most professors will be familiar enough with your writing style to tell whether you wrote something or not.

LEARNING STYLES

One helpful thing to know about yourself when you begin college is your primary learning style — the way you're most comfortable learning.

There are many different learning style assessments, but one of the most widely used is the Visual-Auditory-Kinesthetic (VAK) model.

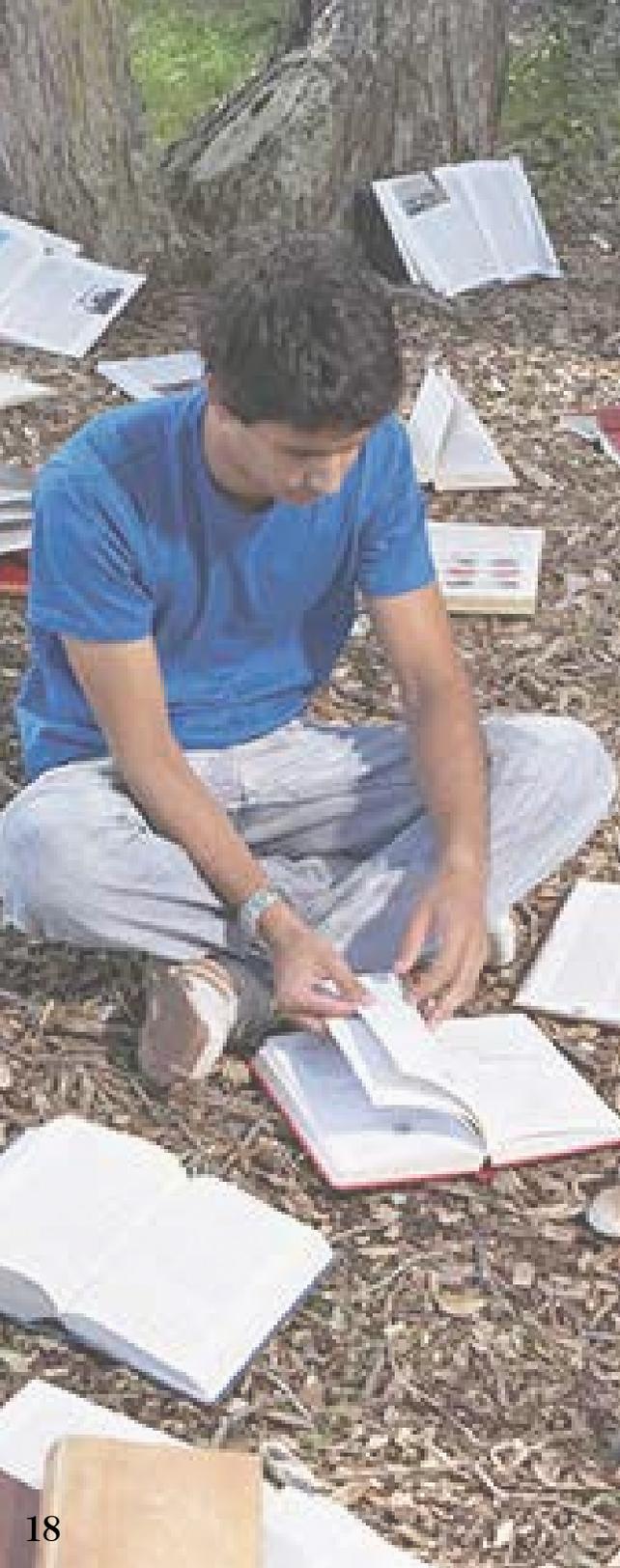
- **Visual learners** tend to take detailed notes, find something to watch if they get bored and like to see what they're learning.
- **Auditory learners** prefer to learn by hearing and reading aloud. They'll hum or talk to themselves or others if they're bored.
- **Kinesthetic learners** learn better by touch and will tinker with something or move around when they're bored.

You can find free, short online tests that will help you determine your learning style. You might use different learning styles in different situations, but you'll probably have a primary learning style with which you're most comfortable.

A good professor will use techniques that involve all learning styles so all students are engaged in class. Students will be comfortable with activities geared toward their primary learning style, and they'll become more comfortable with the other learning styles by using them.

Why is knowing your learning style important? Because it may not match a professor's primary teaching style. The more you're aware of your style and the professor's style, the better you can shape your studying to do well in every class.





STUDY SKILLS

An all-night cram session before a test is a time-honored college tradition. It's also unnecessary, bad for your health and all too often bad for your grades. The best way to avoid those all-nighters is to develop study skills that keep you on top of things as you go along.

The first thing to do is **READ THE SYLLABUS**. A syllabus generally lists texts, assignments, test dates and other information your professor deems important. Some are long and detailed, others short.

Here's a selection from an actual college syllabus for a second-semester freshman English class:

Week 6

Reading Assignment: Poetry ("Tell all the Truth but tell it slant" by Dickinson, plus two other poems of the student's choice)

Poetry ratings results

Journal entry #6: comparing/contrasting the poets

Writing assignment: An original poem

What are you supposed to do?

You're supposed to have read the Emily Dickinson poem and two other poems *before* you come to class. You're also supposed to have written a poem yourself *before* you come to class. The "poetry ratings results" are how the students in the class rated a handout of ten poems in different styles during Week 5, ranking them from 1 (best) to 10 (worst). The journal entry is also written *before* class, with the students' doing a compare and contrast of Dickinson and the other poets in the reading assignment. Get used to "compare and contrast" if you're not already familiar with it. Such an assignment asks you to tell how things are alike ("compare") AND how they're different ("contrast"). It's a favorite of many professors.

How would you study for this?

If you're a visual learner, you'd want to find a quiet place where you can read to yourself and take notes as you read. Auditory learners would be more comfortable where they could read the poems out loud and make comments to themselves about their reactions to the poems. Kinesthetic learners, unfortunately, would have to adapt themselves to the visual or auditory style.

College freshmen often tell us is that they never realized how much they were expected to read and write while at college. Those are the two main things you'll be expected to do outside of class, although you might also be required to go to a performance or attend a literary event. Even then you'll be expected to write about your experience.

Now for an important message: Not all professors will lecture in class about what is in the required textbook! Reading will supplement the lecture, and reading ahead of time will help you understand the lecture.

Sample study schedule

Let's look at the sample schedule on this page. You have an hour of study time each morning before your Spanish class. That's a good time to go over what's coming up at 10 o'clock or to go to the language lab.

You also have free time between lunch and your history and biology classes each day. Again, you have time to read what's coming up or review what you just went over in your English class, whichever you need to work on most. In fact, going over what you've just been exposed to in class helps you retain it.

Plan ahead. Get out the syllabus for each class to get a picture of what you need to do when. A weekly planner will help immensely. You can do an electronic one, a written one or both.

	M	T	W	Th	F
9	Review last week's vocabulary	Memorize vocabulary, finish Chapter 5 worksheets	Review Spanish verb conjugations	Language Lab Study for Spanish quiz	Practice verb conjugations
10	Spanish Class verbs	Spanish Class verbs	Spanish Class verbs		Spanish Class Verbs Quiz
11	English Class Chapter 3	Language Lab	English Class Chapter 3		English Class Second essay due
12	Read history chapter 6 Mesopotamia	Read tennis Chapter 4	Review history notes Read chapter 6, Egypt	Read tennis Chapter 5	Review for history quiz
1		Read Biology Chapter 7 Review Frog anatomy		Review Frog anatomy	
2	History class Chapter 6 Mesopotamia	Biology class Chapter 7 Frog Anatomy	History class Chapter 6 Ancient Egypt	Biology class Lab: Dissect Frog	History class Quiz on Chapter 6
3	Write first draft of English essay		Review Egypt lecture notes		
4		Tennis class Chapter 4 Practice serving	Proofread, revise English Essay	Tennis class Chapter 5 More serving	

Notetaking Rules to Live By

1. If it's important enough for the professor to write it on the board, it's important enough to put in your notes and remember it.
2. If your professor mentions figures or dates, make a note.



What should you study for a test?

The first time around, there may be no way of knowing. Some professors will test mainly on what they went over during their lectures. Others will test mainly over what you were supposed to read in the textbook. Still others will strike a balance. Some professors will tell you, maybe even have a review session. Pay attention and ask questions.

- **Take notes in every class.** You'll have to find a system that works for you. Trying to write down every word will leave you hopelessly lost. Make sure you get down enough to remind you of what was said. You can expand on those ideas later.
- **Read in stages.** First, read the chapter overview or skim over the headings to get an idea of what the chapter contains. Then read the chapter, taking notes or underlining important ideas as you go along. Make a note of any questions you have. You can even make up self-study questions that will help you come test time. Some people find flash cards helpful.
- **Combine the reading and lecture notes** while the lecture is still fresh in your mind.
- **Hold a study session with other students.** Discussing what might be on the test may help you focus on the important ideas.
- **Review your notes on test day.** Don't overdo it. The longer you spend on one subject, the more your concentration drains away. Two hours should be the max you spend on one subject at one time.

Adapt these rules to suit your learning style. That way you won't have to pull an all-nighter, and you'll be rested and ready when you have the test in your hand.

Asking for help

Most of your professors and instructors have offices and regular office hours. Don't be afraid to schedule a student-teacher conference if you are having trouble in class. When emailing a professor to schedule an appointment, be sure to clearly identify yourself and your purpose ("meeting to discuss test grade"), use correct grammar and keep it short. To locate your professor's office, check your school's website or call the department for which he or she works. Often, professors will provide their office hours and contact information on the syllabus you receive on the first day of class.

FINANCIAL BASICS

THE FINANCIAL AID OFFICE

Every school has a financial aid office, and you can turn to the staff there for help with paying for college. Not only do they put together your financial aid package, staff will explain the process to you and your parents, answer any questions you have and keep you posted on anything you need to do. On some campuses, the financial aid office will help you find a work-study job and handle your timesheets so you get paid. It pays to stay in touch with the financial aid staff so you can avoid any surprises.

YOUR FINANCIAL AID PACKAGE

Each college that accepts you as a student will prepare a financial aid package that shows the total cost of attendance (COA), your expected family contribution (EFC) and how much financial aid the school is offering.

You don't have to accept everything in the package. You can take the awards that are best for you. Take advantage of all the free financial aid you can get first — the grants and scholarships.

If you still need help, take the loans, but only borrow as much as you absolutely need. You don't want to have to pay back more money than necessary. Because you have a legal obligation to repay student loans, start a file and keep all the mail you receive about your loans — after you read it.

State and federal programs generally have limits on how much you can receive, but many schools have their own funds. If you really want to go to a particular school but the financial aid package isn't quite what you want, talk with someone in the financial aid office to see if you can qualify for more aid.

Reminder:

You must refile your FAFSA as soon as possible after October 1 every year to be eligible for federal, state and institutional aid.

To refile go to fafsa.gov.



Sample Award Letter

Total Cost of Attendance: \$39,544

Financial Aid Awards	Fall	Spring	Total	Accept	Reject
Pell Grant	\$1,973	\$1,972	\$3,945		
State Grants	\$2,500	\$2,500	\$5,000		
KEES	\$750	\$750	\$1,500		
Institutional Aid	\$9,500	\$9,500	\$19,000		
Sub. Loan	\$1,750	\$1,750	\$3,500		
Unsub. Loan	\$1,000	\$1,000	\$2,000		
Total Award	\$17,473	\$17,472	\$34,945		

Difference \$4,599

If all the aid was accepted, you or your family would need to pay \$4,599 out-of-pocket for the year and you would have \$5,500 in student loans that would have to be repaid plus interest.



SETTING UP A BUDGET

A must-have for your college years is a budget, which tells you how much you have to spend and what you're going to spend it on.

Some major expenses in college are easy to quantify. You know how much your tuition and fees will be, and you know how much your room and board will be if you live on campus.

Others aren't straightforward. You really don't know exactly how much you will spend on textbooks, supplies, transportation and personal items. But you'll have the COA from your school that shows what it thinks you'll spend. That's a starting point.

On the income side, you know how much financial aid you'll receive. You should also have an idea how much your parents will be able to contribute. If you have a job, include that income.

With that information, you can put together a budget, like the sample at left.

TAKING ADVANTAGE OF YOUR MEAL PLAN

Many schools require freshmen to have a meal plan, especially if they live on campus. Meal plans vary among colleges, but most will give you a certain number of dining hall meals per week and the option of adding flex dollars that you can use at the campus food court or other locations. The larger a school is, the greater flexibility you generally have. You should study your options carefully, because you may be able to trim some of the costs of your education by selecting the plan that is best for you.

Most often, your meal plan will come out of your financial aid (or your parents' money if they're footing the bill). It will be loaded on a card

EXPENSES		INCOME	
FIXED EXPENSES		Take Home Pay from All Jobs \$ _____	
Car Payment \$ _____		Leftover Financial Aid Money \$ _____	
Car Insurance \$ _____		Allowance from Your Family \$ _____	
Cell Phone \$ _____		TOTAL INCOME \$ _____	
VARIABLE EXPENSES			
Food \$ _____	Entertainment \$ _____	Parking \$ _____	
Gas \$ _____	Personal Items \$ _____	Gifts/Charity \$ _____	
Clothing \$ _____	Medical \$ _____	Supplies \$ _____	
		TOTAL EXPENSES \$ _____	

**BUDGET YOUR VARIABLE EXPENSES
SO YOUR TOTAL EXPENSES ARE LESS
THAN YOUR TOTAL INCOME!!!**

that you can swipe at on-campus cafeterias and restaurants. **The money on the card often expires at the end of each semester, so you need to use it or lose it.**

You can waste a lot of money eating off-campus and even rack up credit card debt by charging food. Most of your meals on campus are already paid for through your meal plan, so eat on campus as much as possible.

BANKING

You may find it helpful to open a bank account where you're going to college. Do a little research before picking your bank, though.

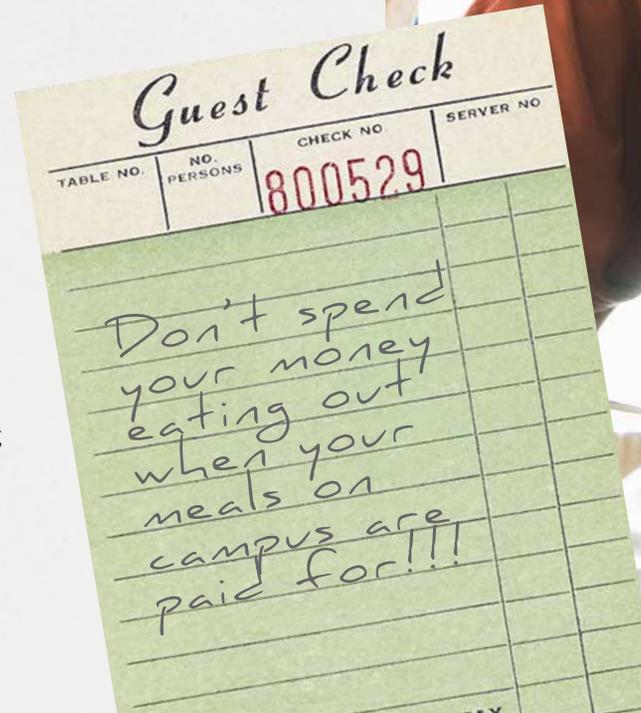
Find out what features banks offer for savings and checking accounts. Watch the overdraft fees the bank will charge if you don't have enough money in your account to cover your purchase, ATM withdrawal or debit charge. Banks can require you to have a fixed balance or earn interest on deposits to waive an account fee.

Fees can add up quickly, so choosing your bank and the type of account can make a difference.



CHECK THIS OUT

“It’s Money, Baby” is a road map to your money. The 32-page booklet includes sections about: wants vs. needs; banking; credit; insurance; and identity theft. Visit kheaa.com to download a free copy





CREDIT CARD TIPS

If you're under 21, you may be eligible for a credit card if you have a qualified cosigner or can prove you can make required payments.

- **Compare credit card offers.** Some charge an annual fee, while others require a deposit equal to the amount of credit you have available — not a bad idea, since you can't charge over this limit. It's easy to get in way over your head with bills you can't pay by charging on your card.
- Before making that swipe, **ask yourself if you can REALLY afford it.** You might feel like your plastic really isn't money. But if you don't pay more than the minimum balance, or worse, avoid paying the bill for a couple of months, your credit will be shot.
- Once you've figured out how much you can responsibly charge on your cards, **keep track of your spending** just like you do for your checking/debit account.
- When you've drawn down to zero in your credit fund for the month, **STOP using your card.**
- What you charge today can affect your financial future for years to come. Banks look at your credit report to determine your eligibility and interest rates for car and home loans. **If you are unable to pay your credit card bill, it can put a black mark on your credit report for up to seven years.**

For more help managing your money, check out *It's Money, Baby* and other financial literacy resources at kheaa.com.

CAMPUS LIFE

LIVING IN THE DORM

Living in a dorm may be your first experience in sharing a small area with another person, so expect to have to make adjustments.

That's true even if you're rooming with a long-time friend. Sometimes, sad to say, friendships can't take the strain of sharing a dorm room.

Before showing up on campus, talk with your future roommate to decide who's going to bring what large items: refrigerator, microwave, etc. If you only have one, you'll have more free space in your room.

Check out the housing page on your school's website for additional tips and to find out what you aren't allowed to bring or do. Schools won't let you repaint your walls or put up wallpaper, for example. They may have size restrictions on refrigerators, and you probably won't be allowed to bring electric skillets, halogen lamps and other items.

What to bring

- Shower caddy, robe and flip flops
- Laptop, printer, mini fridge, microwave, TV
- Cleaning supplies - broom, sponges, dish soap
- Laundry supplies - basket, stain stick, detergent
- Alarm clock, desk lamp reading light
- Mini Toolkit with hammer screwdriver
- First aid kit - bandages, pain reliever, thermometer
- Under the bed storage containers
- Power strips and extension cords
- School supplies - backpack, stapler, notebooks
- XL Twin bedding, pillow and throw blanket
- Can opener, dishes and utensils
- Dry-erase board, bulletin board, push pins
- Trash can and bags
- Health Insurance Card





ROOMMATE RULES

The number one rule for getting along with a roommate can be summed up as: Respect each other, and respect each other's space.

Talk with your roommate about expectations — study time, visitors, etc. Here are a few things you might want to talk about with your roommate:

- Overnight guests
- Guests of the opposite sex
- Cell phone use (hours, in the room or in the hall, etc.)
- Music (types, volume, headphones)
- TV use
- Study time
- Borrowing clothes & other belongings (DVDs, AirPods, etc.)
- Sharing (or not sharing) food
- Bedtime
- Alarm settings (how many times can you hit snooze?)
- Locking the door
- Using each other's things (computer, dishes, etc.)

Different schools have different visitation policies, especially when it comes to visits by the opposite gender. Sometimes there are different policies for different dorms on the same campus. Establishing some ground rules when you first move in can head off arguments and embarrassing situations.

If you and your roommate are having problems, try to talk it out first. If you still can't resolve it, sit down and talk with your resident advisor (RA). RAs are trained to help in such situations. It may end up that the only solution is a different roommate for each of you.

DOING LAUNDRY

If you're lucky, you already know how to do laundry. If you don't, get a crash course before you show up on campus.

Most dorms have laundry facilities. Some will take quarters, while others will take only your campus debit card. To save money, bring detergent, bleach, fabric softener and other needed laundry items from home. Hangers and a laundry bag or basket are musts, too.

CARE INSTRUCTIONS

Never leave your clothes unattended in a washer or dryer. Unless, of course, you'd like to see someone else wearing your favorite jeans or tee around campus!

YOUR STUDENT ID

You'll most likely be issued a student ID when you arrive at school. Most schools require students to carry their student ID card at all times on campus.

It's a useful card to have, because it can get you into athletic events, plays and other on-campus activities, sometimes for free. It may also be needed to get into libraries, labs, test centers, campus health centers, workout facilities and dorms.

Beyond that, many businesses in college towns will give you a discount if you present a valid student ID, so you can save some money here and there.





PROTECTING YOURSELF ON CAMPUS

Whenever you have hundreds or thousands of people around, you'll find a few people who aren't so trustworthy. Other dangerous situations, such as fires, can also arise. Common sense tells you to take precautions to protect yourself, your property and your identity.

One of the first things to do is **find out where emergency exits are**, not only in your dorm or apartment but also in the buildings where you have classes or will be spending time, like the library. It's not a bad idea to find out where storm shelters are, too.

Each school has to provide a **campus crime report** if asked. Many have these reports and weekly crime logs posted on their websites, so you can get an idea of what to protect yourself against.

Number one, of course, is **lock your room when you're not there** — even if you're just across the hall. Don't walk off, even for a few seconds, and leave your stuff lying around a classroom or the library. Someone can walk by and take it while your back is turned.

Violence on campus is rare, but it does occur. If you have to walk around campus after dark, try to have at least one other person with you, and stick to well-lighted and well-traveled areas. Many campuses have police officers or student volunteers who will escort students around campus if they don't feel safe. Check to see if your school has campus text alerts and sign up for them to stay up to date on campus safety news.

Tips for preventing identity theft

- **Protect your PIN.** Never write a PIN on a credit/debit card or on a slip of paper kept in your wallet or at your desk.
- **Watch out for "shoulder surfers."** Use your free hand to shield the keypad when using an ATM.
- **Be cautious about what you post on social media.** Do not post any photos that include any personal information and avoid answering questionnaires that might give away answers to security questions.
- **Pay attention to your billing cycles.** If bills or financial statements are late, contact the sender.
- **Keep your receipts.** Ask for incorrect charge slips as well. Promptly compare receipts with account statements. Watch for unauthorized transactions.
- **Check your credit report at least once a year at [AnnualCreditReport.com](https://www.annualcreditreport.com).** Check it more frequently if you suspect someone has gained access to your account information.

GETTING INVOLVED

College shouldn't be all class work and studying. Take advantage of the many chances college gives you to sample activities. Nearly all colleges have student organizations you can join — from student government to student publications to student theater and more. Getting involved is a great way to build friendships, learn what does and doesn't interest you and provide an outlet for your creative side.

Many schools have intramural sports in which you'll compete against other non-scholarship athletes. Some colleges also have club teams, which compete against teams from other schools. Club players aren't scholarship athletes, just people who play for the love of a particular sport.

So, when you get to campus, or even before, find out what opportunities there are. One good place to start is the student center on campus, where many groups put up posters and flyers seeking participants.

USING YOUR RESOURCES

Along with clubs and student organizations, college campuses offer a wealth of resources that you should take advantage of while you're a student. From career centers that help you find a job to philanthropic networks that provide volunteer opportunities to study abroad offices, you're surrounded by people who want to help you figure out who you are and what your interests are. Look at the sample map on the next two pages to get a better idea of what your campus may have to offer.

Going Greek

PROS

- Leadership and networking opportunities
- Philanthropy and community involvement
- A great way to meet people and make new friends
- Consistent social calendar

CONS

- Expensive
- Time-consuming — can take away from study time and time with friends outside of the organization
- Can be cliquish



Campus Resources

1 Student Services Building

Financial Aid – Apply for financial aid and find out when to expect your student aid funds.

Bursar – Make a payment.

Registrar – Register for classes, check your schedule, access your records and order transcripts.

Career Center – Get help finding a job, writing your résumé and preparing for interviews.

Advising Center – Get advice about your degree progress and graduation requirements.

I.D. Card Services

2 Computer Lab/Writing Center

Use a computer if you don't have your own and get help with writing assignments.

3 Campus Police

4 Student Center

Campus bookstore – Buy books and university apparel.

Student Programs – Student Government Association, Greek Life Office, Study Abroad, etc.

Dining services – Cafeteria or food court, depending on the size of your school

Post Office – Mail packages and check your P.O. box.

5 Residence Hall





6

Library

7

Health and Wellness Center

Doctor's office and counseling services

8

Academic Building

Classrooms and professors' offices

9

Student Recreation Center

Workout rooms, gym and pool to keep you in shape

10

Football Stadium

NOT A GOOD FIT?

TRANSFERRING

Many college students end up transferring from one school to another. Some students plan it that way, going to a two-year school to complete their basics, then finishing up at a four-year school. Others find the school they chose really isn't the best fit for them, or perhaps family circumstances changed. Be aware that not all credits and grades will necessarily transfer from one school to another.

TRANSFER TIPS

These tools can help answer your questions about transferring:

- The Transfer Planning Guide section of www.knowhow2transfer.org.
- The General Education Transfer Policy at http://knowhow2goky.org/kh2t/transfer_policies.php.
- The Kentucky Virtual Campus, www.kyvc.org, which has information about transferring credits from an associate's degree to an online bachelor's program.



DROPPING OUT

At some point in their college careers, many students think about dropping out of college. The reasons may vary: not prepared for college work, homesick, burnout, too much partying, no one to turn to for advice, too expensive, can't balance work and school.

But there are people you can turn to for advice. You should have an advisor. If not, maybe you've got one professor you really like. If you're living on campus, talk with your RA. Go back and talk with your parents, high school counselor or favorite high school teacher. Whatever you do, don't go it alone.

If, after you've talked with someone you trust, you decide that dropping out is the only solution, withdraw from school the right way. Talk with the financial aid office to see if you'll have to pay back any of the aid you've received, and make sure the registrar knows you're officially withdrawing.

Try to make it to the end of the semester so you will receive credit for the classes you've taken. That way you won't have to retake those classes if you decide to return to school.

NEED MORE ADVICE?

We hope that you have found this guide helpful! It might not be a bad idea to take it to campus with you when you go.

Good luck in your college career! If you need more help, visit your school's website or call **KHEAA's College Access Team at 800.928.8926** or check out our website **kheaa.com**.



GLOSSARY

Academic probation: If your GPA is not high enough under your school's standards, you may be put on academic probation. That generally means you will have to bring your grades up in the next semester or quarter.

Academic suspension: If you don't bring your grades up after being put on academic probation, you may be put on academic suspension. You will generally be required to sit out a semester or quarter.

Accreditation: A review process by an outside agency that determines whether a college or a particular program within a college provides acceptable education and preparation to its students.

Add/drop: A process by which you can register for an additional course or drop a course for which you are registered. Also called drop/add.

Advisor: A faculty member who will help you decide what classes to take to earn your degree. Students are generally assigned advisors by the school or department.

Articulation: The transfer of credits from one college to another. Most states have articulation agreements among public colleges and universities.

Associate's degree: A program that involves taking 64 credit hours or more, lasting two to three years. Some prepare students to enter the workforce, while others prepare students to continue working toward a bachelor's degree.

Audit: To take a class without receiving credit for it.

Bachelor's degree: A program that requires 120 or more credit hours and usually takes four to five years to complete.

Bursar: The office on campus that handles financial affairs, including billing and receiving tuition and fees, room and board, and other fees.

Certificate program: A program that usually includes 10 to 40 credit hours that prepares you to work in a particular field.

Continuous enrollment: Remaining enrolled without ceasing to attend classes. In a school on a semester system, you're continuously enrolled even if you don't take classes during the summer.

Core classes: Basic classes in broad areas of study (math and logic, social studies, natural science, arts and humanities, English, etc.) Students are required to take to have a well-rounded background. Your school may have a different name, such as general studies.

Credit hour: A unit of measure that roughly corresponds to the number of hours you spend in a class each week. The class for a three-hour course will generally meet almost three hours a week.

Degree program: The list of courses needed to complete your degree.

Diploma program: A program that takes longer than a certificate program but less than an associate's degree.

Electives: Classes you don't have to take to fulfill core class, major or minor requirements.

FAFSA: The Free Application for Federal Student Aid, used to apply for federal and state financial aid. You should file it **every** year.

Full-time student: For an undergraduate student, generally 12 or more credit hours.

General studies: See core classes.

Intersession: A short session of classes between semesters or between the end of the spring semester and the start of the summer term.

Major: Your primary course of study.

Minor: Your secondary course of study.

Nonresident student: For tuition purposes, this means you are not considered a resident of the state in which the school is located. With

public colleges, that usually means you have to pay a higher tuition rate than a resident student.

Part-time student: For an undergraduate student, this generally means anyone taking fewer than 12 credit hours.

Prerequisite: A class you must take and pass before you can register for another class.

Quarter: Another fairly common system of classes. Most schools on a quarter system will have fall, winter, spring and summer quarters.

Reciprocity agreement: An agreement that lets students from certain areas of one state attend college in an adjoining state for reduced or in-state tuition.

Registrar: The office on campus that is responsible for keeping all student records relating to enrollment, degree completion, student honors and transcripts.

Remediation: See transitional course.

Resident advisor (RA): Someone who lives in the dorm to ensure that rules are obeyed and to counsel dorm residents who are having trouble adjusting to college life.

Resident student: For tuition purposes, a student who resides in the state in which the college is located. See also reciprocity agreement.

Satisfactory academic progress: Making progress toward receiving a degree. Each school sets the criteria for satisfactory academic progress. Meeting those criteria is often required to continue to receive financial aid or to remain enrolled.

Semester: Probably the most common division of an academic year. Schools generally have a fall and spring semester, often with a summer session in between.

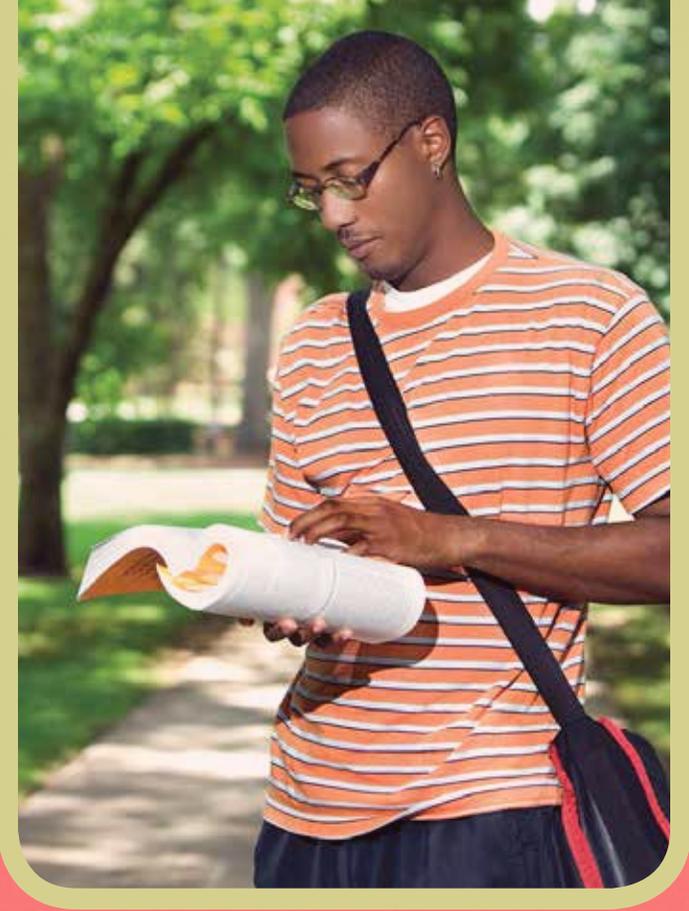
Syllabus: A written guide to a class, usually including special dates (tests, papers, projects) and explaining the professor's grading philosophy.

Transitional course: A course you may be required to take if the college feels you need more preparation in reading, writing or math before tackling regular college courses. You have to pay for them, but you don't get credit for them. Also called developmental or remedial courses.

Trimester: A less common system that divides the academic year into three terms.

Verification: The process by which the information you and your parents provided on the FAFSA is checked to make sure it is correct.





**KHEAA can help you with college
planning and financial aid. Ask us how.**

**www.kheaa.com
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