

SURVIVING COLLEGE

for adults



ARE YOU READY?



Congratulations! You're starting or returning to college. This is a huge milestone in your life and a very exciting time. Are you prepared?

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

KHEAA is the state agency that administers state financial aid programs such as the College Access Program (CAP) and the Work Ready Kentucky Scholarship. Our mission is to expand educational opportunities by providing financial and informational resources that enable Kentuckians to attain their higher education goals.

As an adult going to college you are probably juggling a lot of responsibilities. You may have a family as well as a job. This guide will help you learn how to:

- Manage your time.
- Set up a budget.
- Prepare and study for college courses.

We hope this guide gives you ways to deal with these and other situations. When you get to college, you'll have to determine how our general advice will best fit your specific circumstances.

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WHERE TO START



The first thing you need to figure out is **how many classes you can fit into your life** without completely overwhelming yourself.

The long-standing rule is that you should study two to three hours for every hour you're in class. If you study 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.

Most adults with work and family life cannot manage a full course load along with their other responsibilities, so taking one or two classes as a part-time student may be best. **But remember: as a part-time student you may only get a portion of the financial aid available.**

If you're taking a break from work to go back to school, 12 to 18 hours of classes may work for you. The more classes you take, and pass, per semester, the sooner you'll finish your education — but **only take on what you can handle.**

As a mature student, you most likely have an idea of what major you need for the career path you're planning. First, **find out the degree requirements for your chosen major.**

If this is your first time in college, you'll typically be taking the basics to start. Most colleges have core requirements that nearly every student needs to take regardless of major. These general studies normally include English, physical science, social science, humanities and mathematics courses. If you're still unsure of a major, taking these classes first will give you more time to decide on a major and still work toward a degree.

If you're returning to college, **find out if any of your previous credit hours can be used toward your current degree.** Contact an admissions or registrar's office at your current college to see what you can count and what you need to retake before registering for classes.

FIGURING OUT YOUR SCHEDULE

Think about your daily life. What days do you work? Are your hours flexible? What nights do your kids have activities? Are there days when family or friends can baby-sit? Do you have easy access to the internet so you can take online courses? All of these are things to consider when scheduling your classes.

CRS NO	SUBJ	CAT NO	SEC	TITLE	DAYS	TIME	BLDG	INSTR	CRED
0738	PSY	100	01	INTRO PSY	M	2-4:50	LB105	MASOUDI	3.0
9203	ENGL	101	09	INTRO COL WRTG	M	6-8:40	WH218	JOHNSON	3.0
0610	STAT	210	02	STAT REASNG	Th	3:30-6	CC509	HEDGPETH	3.0
3300	BIOL	103	03	INTRO BIOL-LAB	Th	6:30-9	MH102	GARRETT	3.0

The sample schedule above is for 12 credit hours, with two classes on Mondays and two classes on Thursdays. Each class lasts between 2.5 and 3 hours. Longer class times can lead to fewer days on campus, which can leave you more class-free days for studying, your job or your family. This kind of schedule may or may not work the best for you. Schedule classes according to the time you can devote to school.

Actual hours in the classroom are not the only thing you need to schedule — scheduling for study time is also important. Set aside designated times in the week for studying. This will help keep you on track in your classes and help other people know not to disturb you during these periods.

Tips for starting the year off right:

- Go to all your classes.
- Limit your time doing non-productive activities such as playing games or browsing social media.
- 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.





ONLINE CLASSES

Look at online class options. Online classes may give you more flexibility, but they require a lot of self-motivation. Before signing up for online classes, here are some things you should know:

- **You must be organized and disciplined.** It's up to you to keep up with deadlines and exam times. Write down all due dates from your syllabus on a calendar at the beginning of the semester and create a weekly plan for when you will log into the online classroom, participate in the discussion posts and complete assignments.
- **Online doesn't mean easy.** The coursework can be just as demanding as a traditional classroom, yet you have less personal interaction with your professor. If you have a question about the material, it may be hours before you get a response. Yes, you may be able to use your book during quizzes, but many are timed and you won't have time to search for the answers.
- **You can't be a procrastinator.** Servers go down and computers can crash, so don't wait until the last minute to do an assignment.
- **You need to have access to a reliable, technically compatible computer.** Before the course starts, make sure your computer will work with all the programs you'll need to complete the course and that you know how to use the programs.
- **It takes more time than you think.** Online discussions can get lengthy, and it takes time to go through all the posts to find the pertinent information you need. For some classes you may be able to check in a few times a week, but others can require daily attention.

You may want to sign up for one online class in a subject you feel confident in. Once you get the feel for how the online class works, you can decide if harder online classes will work for you.

FAMILY LIFE

When you go back to school, family obligations may create problems. Spouses may have to work more to help pay for expenses or may have to take kids to activities more frequently. Children may have to do more chores around the house. Having a parent back in college will definitely be a joint effort for the whole family.

Earning your degree will take a lot of your free time. This often makes parents feel guilty because coursework takes time away from their kids. The key is to be open with your family and try to involve them as much as possible. Tell them why you want to earn your degree and how your education can benefit the whole family. If you have school-age children, have them use flashcards to help you study.

Maximize your time. If possible, take a laptop or download coursework to your smartphone so you can work or read assignments while waiting at your child's activity or while getting your oil changed.

CHILD CARE

If you don't have family or friends who can watch your children, you may have to find child care while you are attending class. Many colleges offer child care facilities on or near campus and give reduced rates to students.

The Child Care Council of Kentucky helps families find quality child care, provides child care payment assistance for families who qualify, supports working parents and presents parent training programs. For more information, visit www.childcarecouncilofky.com.



STAYING HEALTHY

A big part of staying healthy is managing stress. It's easy to get caught up and not take time for your mental and physical well-being.

Here are some tips to help reduce stress and keep physically fit:

- 1. Exercise helps you physically and academically.** According to a study by University of Illinois at Urbana-Champaign professor Art Kramer, regular exercise, such as walking three times per week, increases cognitive function, a.k.a. brain power. Take advantage of 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 by taking an aqua aerobics or tennis class where you have to go each week.
- 2. Get enough sleep.** It's easy to stay up half the night studying after your kids have gone to bed, but according to Mark Mahowald, a professor of neurology at the University of Minnesota Medical School, any amount of sleep deprivation will diminish mental performance. Too little sleep can also leave you cranky and irritable, which can contribute to stress.
- 3. Maintain a healthy diet.** Well-fueled people are better prepared to cope with stress. Eating a diet rich in whole grains can boost serotonin levels and improve your mood. Getting plenty of fruits and vegetables containing Vitamin C and magnesium such as oranges and spinach can reduce cortisol, a stress-inducing hormone. Also, try to avoid too much caffeine and sugar, which can make you restless and anxious.
- 4. Stay organized.** Organization prevents disorder and confusion, giving you a sense of control and peace of mind. Losing an assignment or forgetting a deadline will cause stress and irritation. With so much going on in your life, make sure you have a system that will keep schoolwork, housework, family-life and work life on track.





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.

"The beautiful thing about learning is no one can take it away from you."

— B.B. King

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 right 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.

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.





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 or family activities.

REGISTERING FOR CLASSES

Regardless of your major, a good plan is to get your general studies requirements out of the way first. If you've been to college before, you may have already taken a lot of these courses. If you start at a community college or went to one before, the classes taken there may count as general studies if you transfer to a four-year school.

Consider your Major

If you've 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. But 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.



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 three 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 working or have family obligations, 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 family 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 orientation during the summer, you may 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 now have attendance policies that let instructors 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.

You may have only a few graded assignments. 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.

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!



HELPFUL TIPS FOR COLLEGE WRITING

- ◆ 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.**

Don't try to figure out what other people want to hear from you; figure out what you have to say. It's the one and only thing you have to offer.

- Barbara Kingsolver





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.

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.

WARNING

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

It’s much easier to plagiarize than it used to be because of 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.

First-time college students often tell us 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. Material from both the lecture and the text are usually covered on the exam. 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.

Note-taking 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 meeting if you're 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, they can explain the process to you, answer any questions you have and keep you posted on anything you need to do. 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.

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: \$14,905

Financial Aid Awards	Fall	Spring	Total	Accept	Reject
Pell Grant	\$1,523	\$1,522	\$3,045		
State Grant	\$1,000	\$1,000	\$2,000		
Scholarships	\$750	\$750	\$1,500		
Institutional Aid	\$250	\$250	\$500		
Sub. Loan	\$1,750	\$1,750	\$3,500		
Unsub. Loan	\$1,000	\$1,000	\$2,000		
Total Award	\$6,273	\$6,272	\$12,545		

Difference **\$2,360**

If all the aid was accepted, you or your family would need to pay \$2,360 out-of-pocket for the year and you would have \$5,500 in student loans that would have to be repaid plus interest. Student loan interest rates change yearly. Visit studentaid.ed.gov for the current rates.





Student Loans

You should research all other means of financial aid before taking out a student loan. **Your student loan has to be repaid with interest, whether you finish your education or not.** You're taking on a commitment that will help improve your future, but there are no guarantees you will find a job in your field. Also, your loan won't be canceled even if your financial circumstances are difficult.

If you choose to take out student loans, take out the minimum amount you need and use the aid for educational purposes only. Start a file and keep all the mail you receive about your loans — after you read it. Once you enter repayment, make sure you keep your account in good standing. **Having a student loan in default or not making timely payments can prevent you from getting any student aid in the future.** If you already have a student loan, contact your lender to make sure it is in good standing. If it isn't, ask about rehabilitation.

SETTING UP A BUDGET

A must-have when returning to school 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, such as tuition and fees. 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 can include any financial aid you'll receive and any money from your work (and your spouse's work if you're married). With that information, you can put together a budget, like the sample at left.

EXPENSES

FIXED EXPENSES

Car Payment \$ _____

Car Insurance \$ _____

Cell Phone \$ _____

VARIABLE EXPENSES

Food \$ _____ Entertainment \$ _____ Parking \$ _____

Gas \$ _____ Personal Items \$ _____ Gifts/Charity \$ _____

Clothing \$ _____ Medical \$ _____ Supplies \$ _____

TOTAL EXPENSES \$ _____

INCOME

Take Home Pay from All Jobs \$ _____

Leftover Financial Aid Money \$ _____

Allowance from Your Family \$ _____

TOTAL INCOME \$ _____

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

TIPS FOR REDUCING EXPENSES

Going back to school can be a strain financially. Financial aid may not always cover the entire cost of education, and if you take out student loans, you'll have to pay the money back with interest.

Here are some things to consider when trying to cut costs in your household:

- **Food** — Can you eat out less often? Try packing your lunch daily and only eat out for dinner for special occasions. Make your own coffee and tea at home and take a cup if you make frequent trips to the coffee shop. Use coupons whenever possible.
- **Housing** — Could you move to a smaller place or refinance your mortgage to reduce your housing costs? If you're not married, maybe you could get a roommate. Have you shopped for better rates on home owner's or renter's insurance? Are there ways to reduce your electricity, water or other utility expenses?
- **Streaming Service** — Can you live without TV? If you can't, skip on a TV altogether and use your computer to stream movies or television shows. If you sign up for a subscription service, maybe you can split the cost with a friend.
- **Phones** — Does everyone in your household need a cell phone or data plan? Can you reduce the amount of data on your plan? Do you need a landline if you have a cell phone plan?
- **Transportation** — If you have to commute to school or work, can you carpool to save on costs? Are you getting the best deal on car insurance?
- **Banking** — Do you have a free checking account and a savings account that allows you to earn interest? Do you keep your account balanced to avoid overdraft fees?
- **Credit cards** — Compare credit card offers to avoid cards with annual fees and high interest rates. Only charge what you can afford to pay off at the end of the month. Keep your balance to a minimum and pay on-time to avoid late fees.
- **Credit for prior learning** — Check with your school to see if it offers credit for skills and knowledge that you already possess or for AP, CLEP or IB exams you may have taken.

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



College graduates tend to make more money and have higher employment rates. According to the Organization for Economic Cooperation and Development, a graduate from a four-year college earns **69** percent more than a high school graduate and a graduate from a community college makes **12** percent more.

ON CAMPUS



PROTECTING YOURSELF

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** 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, 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-lit 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.
- **Collect mail promptly.** Ask the post office to put your mail on hold when you're away for more than a day or two.
- **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

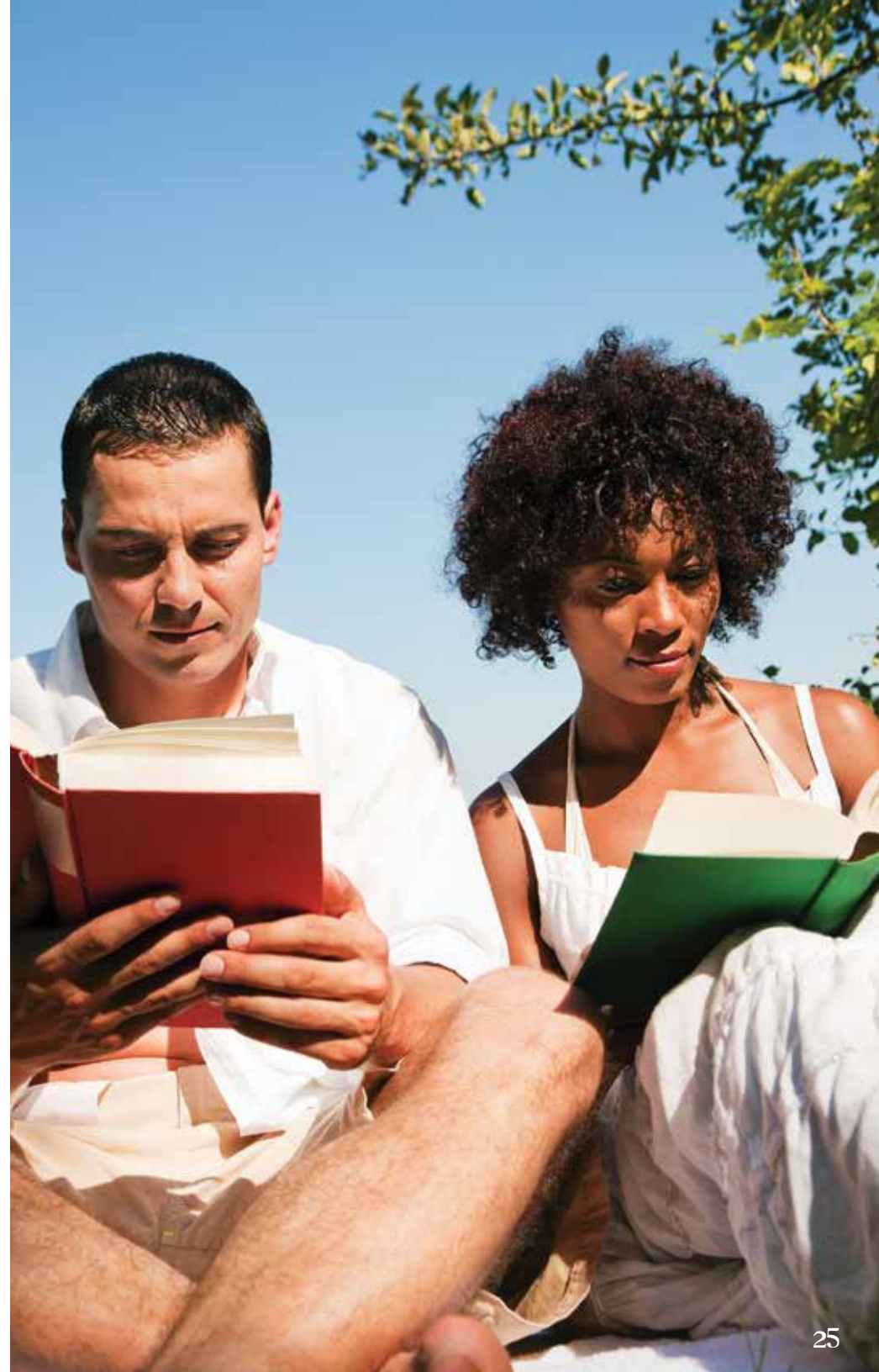
College shouldn't be all class work and studying. Take advantage of the many chances college gives you to sample activities. Nearly all colleges have student organizations you can join — from student government to student publications to student theater and more. Getting involved is a great way to build 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.



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

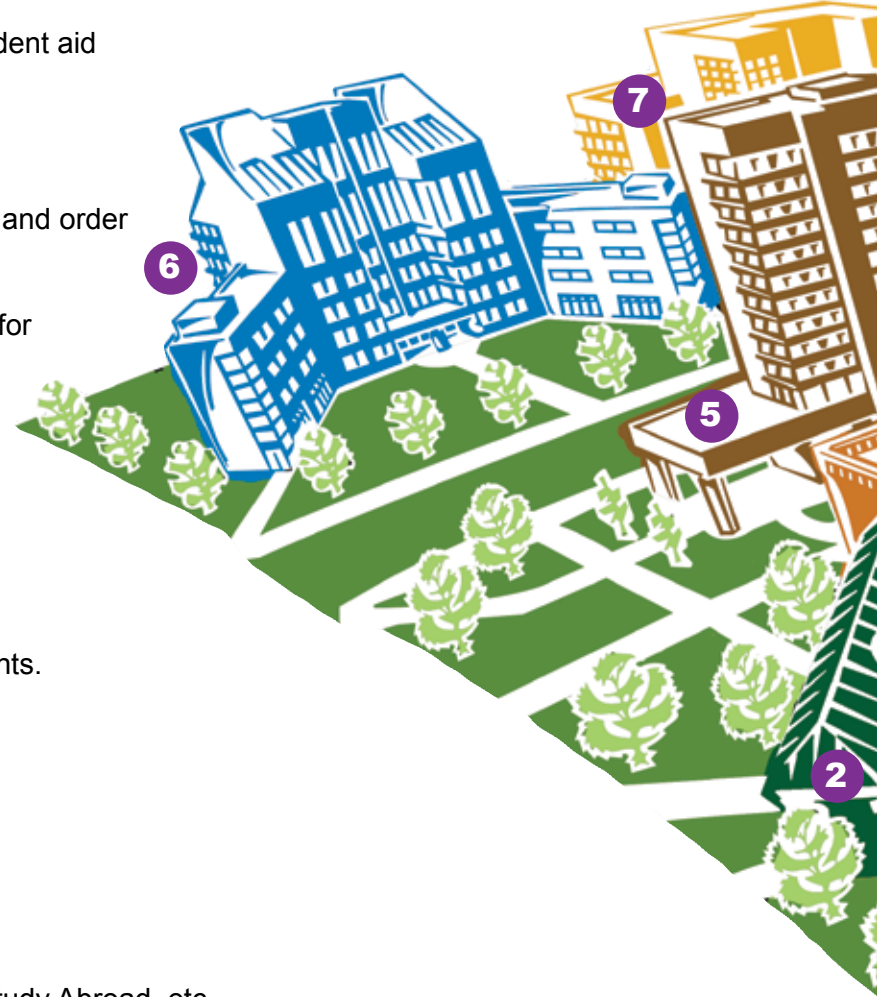
Campus bookstore – Buy books and university apparel.

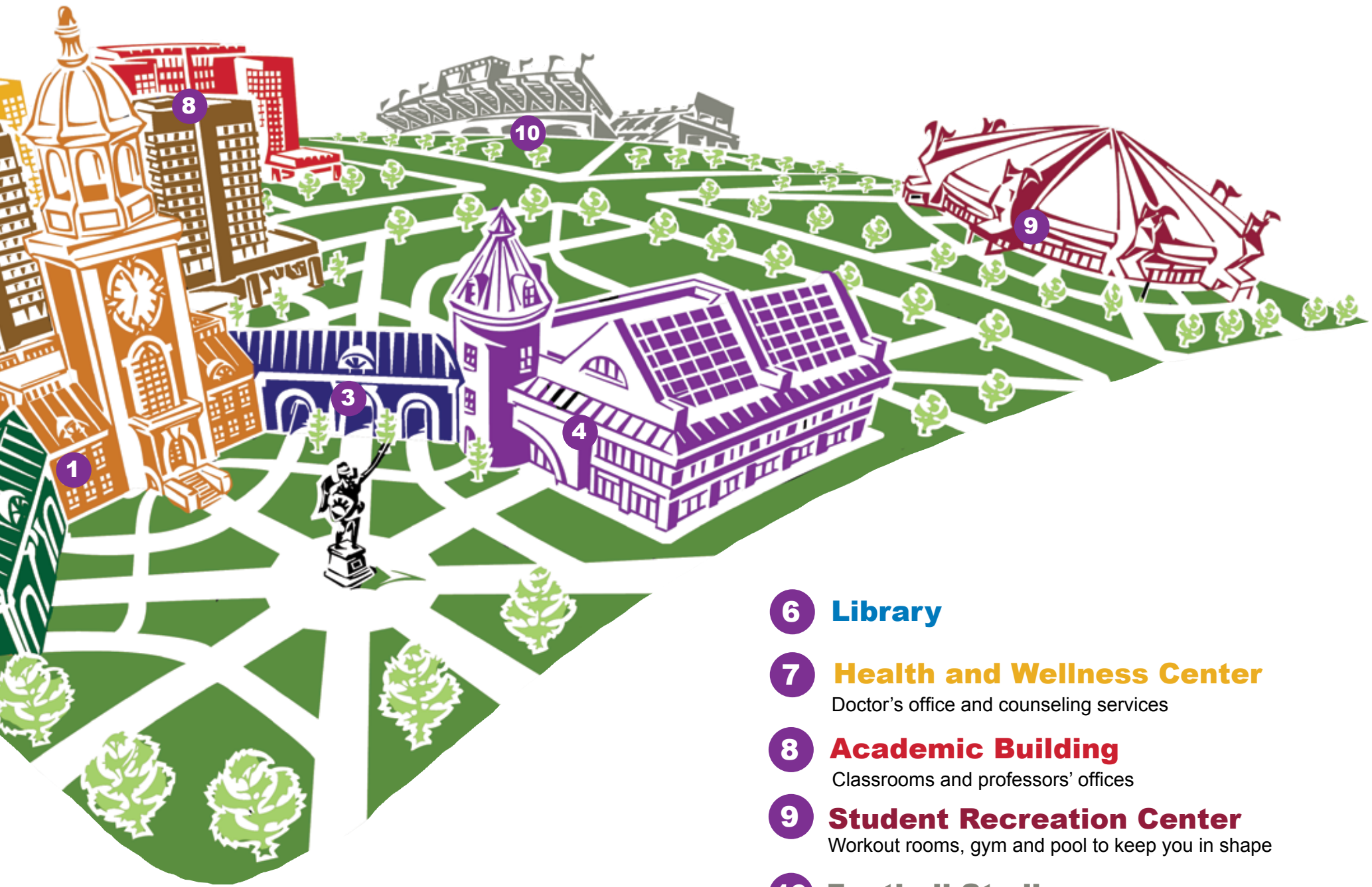
Student Programs – Student Government Association, Greek Life Office, Study Abroad, etc.

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, burnout, 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. 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.

According to the Organization for Economic Cooperation and Development, a college degree is worth about \$250,000 for the average American after subtracting all its direct and indirect costs over a lifetime.



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
800.928.8926**

