

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

Self • Relationships • World

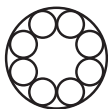
We are each like a drop of water splashing into a pond. Our actions cause concentric ripples of actions. A helping hand or a smile from one person can ripple through their relationships to the relationships of others, and so on; until the world has changed. The actions of the individual may seem insignificant,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



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



Relationships: Our impact grows through our Relationships, where we find encouragement as well as challenges.



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

Look for the Self, Relationships, and World symbols in your planner and supplements. They mark sections and ideas to help make positive ripples in your Self, Relationships, and World.

PROFESSORS, PAPERWORK, AND OTHER HAZARDS OF COLLEGE LIFE

Okay, you've chosen your courses, bought your books, and stocked up on notebooks, highlighters, and batteries for the old alarm clock. Let the learning begin! But wait. Your first class doesn't start until 11:00, and then right after you have a lecture halfway across campus. You can't find the Science Building on the map, the room numbers don't even go that high, and your Intro to Spanish teacher doesn't habla inglés. Time to panic? Nope. Just read the brief First-Semester Survival Guide below, and you'll master many of the secrets to stress-free (well, stress-reduced) higher education.

ORIENTATION



- New student orientation is what you make of it. It helps to get an early introduction to campus, school policies, and some of your fellow students, but you shouldn't feel terrible if you can't attend. If you do go, try to participate and pay attention. You never know what will prove useful in a few months.
- Meeting people and making friends at orientation ensures you'll arrive to familiar faces in the hectic first week of school. Make an effort to socialize now while there's no pressure.
- Try to anticipate situations and concerns you'll experience as a new student, and ask questions. This is the time when college staff will give you their undivided attention and will be thinking about some of the same issues you are. The answers you get could also help everyone listening.
- Gather information on clubs, activities, majors, and other areas of interest, and plan to attend several meetings or events. The first months of school are a great time to try different things, and you may find a group you can enjoy for your entire college career.
- Whether or not you schedule a formal tour, explore campus and the surrounding area. Getting the lay of the land will help when you're rushing to those first early classes, hungry for a quick snack between lectures, or seeking a quiet spot to study.

CAMPUS LIFE



- Meal plans can be a blessing and a curse. Cafeteria food is often nutritious and tasty, but it takes self-control not to have cereal for dinner or enjoy quadruple desserts. Eat regularly to keep your energy up, and choose a balanced variety of foods.
- Try to fit regular exercise into your routine, even when your schedule is most intense. This will reduce stress, increase energy, and improve concentration in addition to helping you stay healthy.
- College is a time to try new things, but don't aim to reinvent yourself completely. Be yourself, remember your roots, and don't feel like you have to leave everything from high school behind.
- Try to find a club, activity, sport, or other form of involvement outside of class. This will help you meet people, fight stress, and enjoy college more.
- Freedom can be overwhelming. Make time for fun, but resist the impulse to live on junk food, watch TV until 4:00 AM, sleep through class but attend every party, blow your semester budget in a month, etc. Dare to be responsible, and your fun will last a lot longer and not end in misery.
- Don't rush home every weekend, even if it's close enough and you miss family and friends. Spend time on campus getting to know your roommate(s) and neighbors, and give the local attractions a chance. You'll feel a part of the campus scene and have some unique stories to share the next time you do go home.

PUTTING THE FUN BACK IN FUNDING

College is a fantastic investment in your future, but like all investments, it requires money up front. Ways to pay for school are about as diverse as today's student population, so don't despair if a swollen bankbook isn't among your personal possessions. Once tuition is covered, it's time to think about housing, food, entertainment, and other expenses, plus the ongoing challenge of spending what you must, saving what you can, and avoiding debt. The tips below should prove useful, and more information is available online (see site list in this guide).



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



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



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



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



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



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



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



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



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



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



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

THREE MONTHS' DEPOSIT AND UTILITIES NOT INCLUDED

Babies grow up, birds fly the nest, and students eventually say goodbye to the dorms. Apartment life has many advantages, but finding the right place, keeping peace with roommates and neighbors, and still finding time to study can be challenging. Most schools, many web sites, and a good library will have resources to help the new apartment hunter, but to help you get started, we've included some key tips below.



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



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



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



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



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



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



- Consider location carefully. Are you close enough to campus? Where is the nearest grocery store, bank, and post office? Do you have convenient access to public transportation or secure parking?



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



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



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



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



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



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



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



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



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



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



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

CAREER PLANNING

(OR “WHAT I CAN IMAGINE DOING FOR 40 YEARS AND STILL STAY SANE”)

The title of this section is actually way out of date. Nowadays, hardly anyone settles into a career and retires after decades of the same routine. The average adult will have 5 to 7 careers before calling it quits. That’s not to say you should aim to become a meter reader by starting out as an animal trainer, but the pressure’s not so intense to discover a lifelong passion the first time you need a paycheck. For other insights and insider tips on facing the job market as a novice, read on.

THE JOB SEARCH



- Start early. Even freshman year you can take aptitude and interest tests, look into different fields, try a variety of courses, and discuss the long-term employment outlook with your advisor. Sophomore and junior years are perfect for internships or work study, and by senior year you can be interviewing before Winter Break.
- If you’re not sure what kind of job to pursue, your college may have tests or surveys to help you discover some options. These tests are also commonly available online.
- Let friends, family, professors, and others know that you’re looking for a job. Personal contacts usually mean better opportunities and improved chances of success.
- Take advantage of your campus career center and other resources for students. You may be able to get help discovering fields of interest, researching job openings, preparing a résumé and cover letters, practicing for interviews, and tackling other job-hunt tasks.
- Attend job fairs and recruiting events on campus or in your community. Dress for success, pack plenty of résumés, and treat every encounter like a mini-interview (learn about the company/job while presenting yourself well).
- Don’t overlook online job listings and résumé databases, but don’t rely on them exclusively. Old-fashioned personal contact is always your best bet, and traditional job search methods still have their place.
- Visit a library or bookstore and browse the career section. *What Color is Your Parachute?* and other books can be useful guides to the job search process.
- The easiest path is far from being the only one. If corporate America seems unappealing, consider small businesses, government agencies (federal, state, or local), non-profit groups, educational institutions, work abroad, national service programs, etc.
- It doesn’t hurt to be original. You may want to skip the tie-dyed blazer or neon résumé paper, but unconventional methods can yield results. Many books cover creative résumés, cover letters, job search methods, interviewing tips, and other ideas to help you stand out from the crowd.

- Finding a job can be as much work as having one. Be willing to devote time and energy to your job search—up to 40 hours a week or more!
- Good grades, a diverse course load, activities, clubs, summer or part-time jobs, hobbies, and other pursuits all provide valuable experience you can mention in interviews, cite in your résumé, or highlight in a cover letter.
- If you hope to enter a specific field, try to gain related work experience. This could mean the difference between an “entry” level job (or no openings!) and a very attractive offer.

INTERVIEWING



- Make an effort to learn about the company, position, and key people in the business before your interview. Not only will you be better prepared, but you’ll likely impress the interviewer(s) with your initiative and your interest in the job.
- When applying for a job, internship, scholarship, etc., your goal is to sell yourself as the best person for the position. Consider your past employment, coursework, activities, and life experience in terms of the opportunity you’re pursuing. Draw on everything that qualifies you and present yourself with confidence.
- Every interview and application is useful. You may or may not get an offer, but take advantage of the chance to hone your interviewing skills, learn more about a field or job, and gain knowledge of the working world.
- Remember, an interview is your chance to learn about the position while the employer learns about you. Ask questions, be assertive, and don’t hesitate to bring up legitimate concerns.
- Be honest. If you lack a skill or experience the employer wants, admit it. Then explain why your attitude, intelligence, and work ethic will help you quickly become an asset for the company. If you’re talented and hardworking, it’s worth the time to train you.
- In an interview, it’s better to be overdressed than too casual. Make eye contact, be direct and honest, and try to act naturally. Make sure you provide a clear answer to each question.

Useful Phone Numbers and Web Sites

LODGING

Best Western	800.780.7234	bestwestern.com
Choice Hotels	800.221.2222	choicehotels.com
Days Inn	800.329.7466	daysinn.com
Doubletree Hotels	800.222.8733	doubletree.com
Embassy Suites	800.362.2779	embassysuites.com
Hampton Inns	800.426.7866	hamptoninn.com
Hilton	800.774.1500	hilton.com
Holiday Inn	800.465.4329	holiday-inn.com
Howard Johnson	800.406.1411	hojo.com
Hyatt	800.633.7313	hyatt.com
Sheraton	888.625.5144	sheraton.com
LaQuinta Inns	800.531.5900	laquinta.com
Marriott	888.236.2427	marriott.com
Radisson	800.333.3333	radisson.com
Ramada	800.272.6232	ramada.com
Red Roof Inns	800.733.7663	redroof.com
Super 8	800.800.8000	super8.com
Travelodge	800.578.7878	travelodge.com
Westin Hotels	888.625.5144	westin.com

TRANSPORTATION

Aero Mexico	800.237.6639	aeromexico.com
Air Canada	800.776.3000	aircanada.com
Amtrak	800.872.7245	amtrak.com
Alaska Airlines	800.252.7522	alaskaairlines.com
American Airlines	800.433.7300	aa.com
Continental Airlines	800.525.0280	continental.com
Delta Airlines	800.221.1212	delta.com
Greyhound	800.229.9424	greyhound.com
Hawaiian Airlines	800.367.5320	hawaiianair.com
Horizon Air	800.547.9308	horizonair.com
Mexicana Airlines	800.531.7921	mexicana.com
Northwest Airlines	800.225.2525	nwa.com
Southwest Airlines	800.435.9792	southwest.com
United Airlines	800.241.6522	united.com
US Airways	800.428.4322	usairways.com

LOST CREDIT CARDS

VISA	800.847.2911	visa.com
MasterCard	800.622.7747	mastercard.com
Discover/Novus	800.347.2683	discovercard.com
American Express	800.528.4800	americanexpress.com

Toll-Free Information 800.555.1212

Scholarships/Financial Aid

Federal Student Aid 1-800-4-FED-AID
www.fafsa.ed.gov/
www.fastweb.com/
www.finaid.org/
www.scholarships.com/
www.collegebound.net/
www.ed.gov/offices/OSFAP/Students/
www.ed.gov/prog_info/SFA/StudentGuide

Graduate Tests/Study Abroad

www.gre.org/ (GRE)
www.mba.com (GMAT)
www.aamc.org/students/mcat/ (MCAT)
www.lsac.org/ (LSAT)
www.studyabroad.com/
www.ciee.org/
www.nrca.com/
www.goabroad.com/
travel.state.gov/studentinfo.html
www.iefa.org/
www.iie.org/
www.worldstudy.gov/
www.planetedu.net/

Internships/Jobs/Volunteering

www.jobtrak.com/
www.collegejournal.com/
www.employmentguide.com/
www.collegegrad.com/
www.jobweb.com/experiential/jintern.htm
www.jobs.com
www.quintcareers.com/
www.usajobs.opm.gov/
www.twc.edu/
www.jobgusher.com/
www.petersons.com/
www.careerbuilder.com/
www.nationalservice.org/
www.peacecorps.org/
www.cityyear.org/
www.americorps.org/
www.teachforamerica.org/
www.habitat.org/
www.servenet.org/

Help Lines/ Hotlines

Help Lines/ Hotlines

General Crisis

Covenant House Crisis Support

1-800-999-9999

(24 hours)

General Crisis

Counseling

1-800-785-8111

National Hopeline Network/Suicide Help Line

1-800-SUICIDE

(1-800-784-2433)

Youth Crisis Line

1-800-448-4663

National Youth Crisis Hotline

1-800-442-HOPE

(1-800-442-4673)

(24 hours)

Gay and Lesbian National Hotline

1-888-843-4564

The Help Line USA

1-866-334-HELP

(24 hours)

Boys Town USA

1-800-448-3000

(24 hours)

Alcohol/Drug

Al-Anon/Alateen

1-800-344-2666

(8am-6pm EST M-F)

American Council on Alcoholism Helpline

1-800-527-5344

Just Say No International

1-800-258-2766

NIH-Clearinghouse for Alcohol and Drug Information

1-800-729-6686

Health/Abuse

American Heart Association

1-888-MY-HEART

Cancer Information Clearinghouse/

National Cancer Institute

1-800-4-CANCER

CDC National HIV/AIDS Hotline

1-800-342-AIDS

(24 hours)

CDC STD National Hotline

1-800-227-8922

National Organization for Rare Disorders

1-800-999-6673

National Womens' Health Information Center

1-800-994-9662

(9am-6pm EST M-F)

Poison Help

1-800-222-1222

(24 hours)

Rape, Abuse, and Incest National Network (RAINN)

1-800-656-HOPE

(24 hours)

Mental Health Eating Disorders Help Line

1-800-382-2832

(24 hours)

Grief Recovery Institute

1-800-445-4808

National Depressive and Manic-Depressive Association

1-800-826-3632

National Foundation for Depressive Illness

800-239-1295

(24 hours)

National Mental Health Association

1-800-969-NMHA

SAFE (Self-Abuse Finally Ends)

1-800-DONT-CUT