

# THRIVING IN COLLEGE

A GUIDE TO YOUR SUCCESSFUL FRESHMAN YEAR





# ARE YOU READY?

Congratulations! You're either finishing your senior year of high school or already off to college, so it's an exciting time in your life. Are you prepared? Let's find out.

This booklet from the Kentucky Higher Education Assistance Authority (KHEAA) will help you thrive during your first year of college.

KHEAA administers the Kentucky Educational Excellence Scholarship (KEES) and other state student aid programs. Our outreach counselors visit schools around the state to help students and parents learn about admissions and financial aid.

When we ask college freshmen what advice they would give to high school seniors, they often say:

*I had no idea how much I would have to read and study.*

*I had to learn how to manage my time.*

*Professors rarely remind you about work that's due. It's up to you to keep track of things like that.*

*I had to learn to live on my own without leaning on my parents for everything.*

We hope Thriving in College gives you ways to deal with these and other situations. When you get to college, whether you're living on campus or at home.

# BE PREPARED

<b>Freshman Year 101</b>	4
Where to Start	
Buying Books	
Making Your Way	
Staying Physically & Mentally Healthy	
Handling Your Independence	
Dealing with Homesickness	
<b>Academics</b>	10
Degree Programs	
Registration	
What to Expect from College Assignments	
Grading and Attendance	
Plagiarism	
Writing Tips	
Learning Styles	
Study Skills	
Going Virtual	
<b>Financial Basics</b>	21
Know Your FA office	
Understanding Your FA Package	
Setting up a Budget	
Banking and Credit Cards	
Taking Advantage of Your Meal Plan	
<b>Campus Life</b>	25
Dorm Living	
Roommate Rules	
Doing Laundry	
Your Student ID Card	
Protecting Yourself	
Getting Involved	
Using Your Resources	
<b>Campus Resources</b>	30
<b>Not a Good Fit?</b>	32
<b>Glossary</b>	34





# 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're taking 12 hours of classes, you're looking at 36 to 48 hours a week either in the classroom or studying.

Your first task is to answer a simple question: Am I here to get an education or to socialize? Answering "get an education" doesn't mean you can't have a social life. You can do both if you learn to manage your time.

## WHERE TO START

Unless you've earned dual credit or have good scores on AP or similar tests, you'll be taking mostly general studies: English, social studies, physical science, etc.

## High School vs. College

- |   |  |
|---|--|
| • Full-day schedule organized for you                   | • Flexible schedule that you design        |
| • Required to attend                                    | • Attendance is up to you                  |
| • 5 to 15 hours of study time a week                    | • 25 to 35 hours of study time a week      |
| • Parents and teachers remind you to get your work done | • Have to complete assignments on your own |
| • Know a lot of students at your school                 | • New, diverse population                  |

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	102	01	BEG SPAN II	TR	3:30-5:30	LB105	MALO	4.0
9203	ENGL	101	09	INTRO WRITG	TR	8-9:30	WH218	DODSON	3.0
0610	MATH	104	02	MULTI CALC	MWF	2-2:50	CC509	SPENCER	3.0
3300	BIOL	103	03	INTRO BIOL-LAB	TR	10:30-11:30	MH102	GARRETT	3.0
8143	HPER	150	01	BEG TENNIS	TR	4-5:30	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. Assuming that you study two hours for each hour of class, you'll need to fit about 30 hours of study and tennis practice time into your weekly schedule.

Check out available timetable apps online or for your phone. Fill in your classes and give yourself time for lunch. Stick to your schedule. 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

Textbooks can be expensive, with some costing \$150 or more, but you have options:

*Buy online.*

*Buy used books if they're available. (You may not be able to do this if your professor is requiring a new edition.)*

*Buy an e-book.*

*Rent a book. Even here, you might have options. Instead of renting an actual book, you can rent a digital copy.*

*Use a student book exchange if your school has one. You can buy a used book for less, then sell it to someone else for more than you would get selling it back to a bookstore.*

Some schools now include textbooks in their tuition costs.

## MAKING YOUR WAY

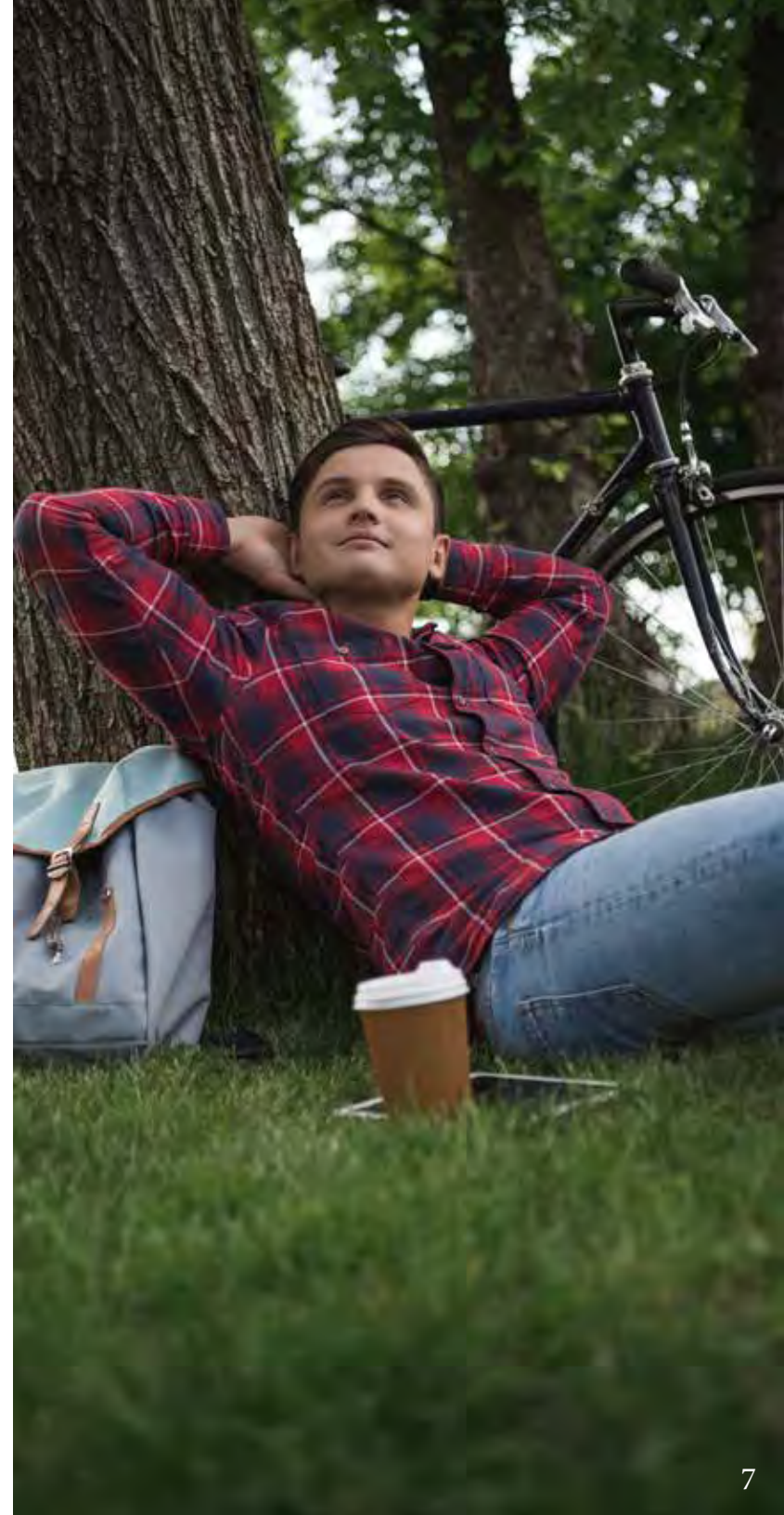
Finding your way around campus shouldn't be a problem at a small school. If you're going to a large school, you might want to study a campus map or walk around campus to become familiar with classrooms and other places you'll want to go. Larger schools may have a campus bus service, which can save you time.

# STAYING PHYSICALLY & MENTALLY HEALTHY

Mental and physical health in college should be a priority, just like maintaining good grades.

Here are five easy ways to stay healthy:

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, take a physical education class. Intramural programs are also a great way to have fun, meet people and keep active.
2. **Reduce stress.** Stress causes health issues, and getting used to being on your own can be stressful. Be organized, don't procrastinate and get enough sleep.
3. **Clean up.** Cleaning and decluttering helps students control, improve, and reduce anxiety levels. Creating a chore list will help you and your roommate maintain a healthier life.
4. **Plan "YOU" time.** Set aside at least 10 minutes per day to check in on yourself. Make a journal talking about your day. Read a book to escape. Taking time to focus on yourself will give you the energy to help others.
5. **Stay connected.** Isolation can take a toll on your physical and mental health, so reach out to friends and family regularly. Doing so will help you feel supported and let you know others have the same feelings and experiences you're having.



# TIPS FOR STARTING THE YEAR OFF RIGHT:

- Go to all your classes.
- Limit your time on social media.
- Get enough rest and exercise.
- 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 or counselor if you need help.

## HANDLING INDEPENDENCE

College gives many students the chance to be independent — or nearly so — for the first time. But it's easy to be so independent that you forget about the responsibilities involved.

Thriving in college depends on learning to manage your time and your priorities.

The syllabus for each course will usually give you a good idea of what you need to do when so you can be prepared. A weekly and monthly calendar will help you keep track of assignments, papers and test.

Make wise use of your time and take care of yourself.







## HOMESICKNESS

Some students, especially those who haven't been away from home for an extended period of time, get homesick. Homesickness can be a threat to thriving on campus. Finding a connection on campus can help you with this adjustment. To keep that from happening to you:

- Be active and make friends on campus. You have less time to be homesick, and you build a support system at school.
- Keep in touch with friends and home.
- Go home for a 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.
- See your advisor now and then to talk about things other than classes. Most will welcome the chance to chat informally.

# ACADEMICS

## DEGREE PROGRAMS

Whether you want a short-term certificate or a bachelor's degree, you'll have to take certain classes. Every program has different requirements. Review yours often and meet with your advisor to make sure you're on track to graduate.

## CREDIT BASICS

- Most classes are 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 or Developmental Courses: Classes you must take if your grades and entrance exam scores indicate that you're not ready for college-level work. These don't count toward your program, but you still have to pay for them.
- 100–200 Level Courses: Introductory and broad survey classes
- 300+ Level Courses: Upper-division courses that study a particular subject more intensely.

## 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.



Bachelor of Science in Civil Engineering		
Course	Title	Credits
<b>General Requirements</b>		
ENGL 101	Writing I	3
ENGL 102	Writing II	3
COM 101/102	Interpersonal Communications/Business Speaking	3
Two classes in Arts and Humanities		6
Two classes in Social and Behavioral Sciences		6
Two classes, one lab in Natural Sciences		7
Subtotal		28
<b>Core Requirements</b>		
CHEM 105	General Chemistry	3
CHEM 201	Chemical Analysis	3
ENGR 101	Introduction to Engineering	3
ENGR 210	Engineering Methods/Tools: Surveying	2
ENGR 211	Engineering Methods/Tools: Graphics	2
ENGR 221	Numerical Methods	3
ENGR 298	Introduction to Mechanics, Heat and Sound	3
ENGR 301	Probability and Statistics for Engineers	3
MATH 201	Calculus I	3
MATH 202	Calculus II	3
MATH 238	Applied Differential Equations	3
PHYS 201	General Physics with Calculus II	3
PHYS 298	Introduction to Mechanics	3
Subtotal		37
<b>Major Requirements</b>		
CVEN 203	Statics	3
CVEN 204	Dynamics	3
CVEN 207	Mechanics of Materials	3
CVEN 310	Introduction to Environmental Engineering	3
CVEN 321	Structural Analysis	3
CVEN 341/342	Fluid Mechanics plus Lab	4
CVEN 351	Construction Materials	3
CVEN 352	Reinforced Concrete Design	3
CVEN 353	Steel Design	3
CVEN 371/372	Soil Mechanics plus Lab	4
CVEN 401	Thermodynamics	3
CVEN 405	Transportation Engineering and Design	3
CVEN 406	Traffic Engineering and Design	3
CVEN 410	Surface Water Hydrology	3
CVEN 411	Water Supply and Wastewater	3
CVEN 450	Hydraulic Engineering Design	3
CVEN 461	Foundation Engineering	3
ENGR 321	Engineering Economics	3
Subtotal		56
<b>TOTAL HOURS</b>		<b>121</b>

If you're interested in civil engineering but don't want a four-year degree, you can choose a shorter program in civil engineering technology. You can get a two-year degree (about 64 hours), a diploma (about 48 hours) or a certificate (about 16 hours).



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.
- Online class offerings.

## 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 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, a pre-med major may need to take a different beginning chemistry class than a liberal arts major. Make sure you sign up for the right one.

## CLASS SIZE

Although small schools may offer a smaller number of classes, they're more likely to have fewer students in a class. That can mean more individual attention from the instructor.

Large universities provide more options in scheduling. For example, most colleges require a broad survey literature course. Many students will sign up for the usual: American literature or Western world literature, which can have large numbers of students. But you'll usually have options. You might be able to satisfy the literature requirement by taking African-American literature or Spanish literature in translation.

# 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.**

## WHEN TO REGISTER

How and when 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 or Registrar's Office how your school handles registration.

After you're already in college, you'll usually register online, with upperclassmen sometimes 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.

## 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 one to four credit hours. Some three credit-hour classes may require you to sign up for a one-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.

## DROP/ADD

It's your responsibility to know the drop/add dates at your school and the rules about adding and dropping classes. Dropping a class after the deadline or just not showing up for class may mean you fail the class and hurt your GPA.

## 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, students should not expect a passing grade in the course if they have missed as many as four 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 your attendance/work ethic.”

Many colleges and universities give instructors the authority to drop 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

E/F = below 60

C = 70-79

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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 fewer graded assignments and tests than you did in high school, so you can't afford to do badly on any of them. That's especially true because you'll rarely get a chance for make-up work or extra credit in college. If you have a professor who allows it, be grateful.



# HELPFUL TIPS FOR WRITING IN COLLEGE

- \* Make sure you understand the assignment and turn in everything the professor wants.
- \* 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 to 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.
- \* As a general rule, don't address more than one idea in a 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

Plagiarism — using someone else’s words or ideas and passing them off as your own — can get you in big trouble.



### 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 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 your class requires a lot of writing, your professor will probably 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.

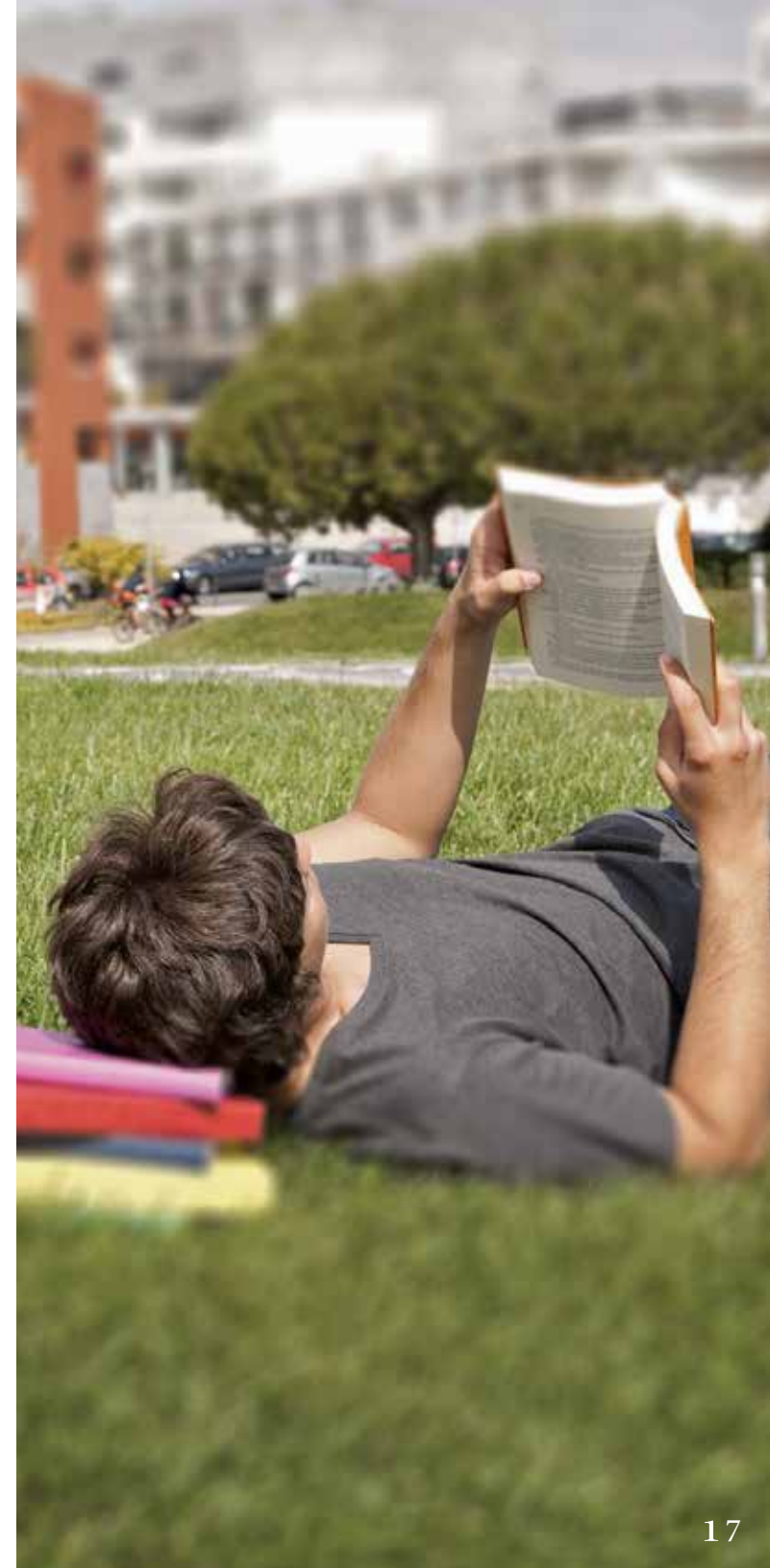
There are different learning style assessments, but one of the most widely used is the Visual-Auditory-Kinesthetic (VAK) model.

- **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 online tests to 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 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 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.

# 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.

## GOING VIRTUAL

Colleges offer more virtual courses now than ever before. Here are some tips to help you succeed in virtual classes:

- Treat an online course the same as an in-person course.
- Practice discipline and time management.
- Set up a dedicated study space.
- Make sure you have a stable internet connection.
- Eliminate distractions.
- Actively participate.
- Build relationships with other students in the class.

	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	

## 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 have read in the textbook. Still others will strike a balance. Some professors will tell you and maybe even have a review session. Pay attention and ask questions.

Remember: In their lectures, many professors go over things that aren't in your textbook. Reading will supplement the lecture, and reading ahead of time will help you understand the lecture.

- **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. 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. 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 instructors will have offices and regular office hours. Don't be afraid to schedule a conference 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 a professor's office, check your school's website or call the department. Many professors will provide their office hours and contact information on the syllabus.

# FINANCIAL BASICS

## THE FINANCIAL AID OFFICE

The financial aid office at your school will help you with questions about 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 time sheets 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 Student Aid Index (SAI) 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.

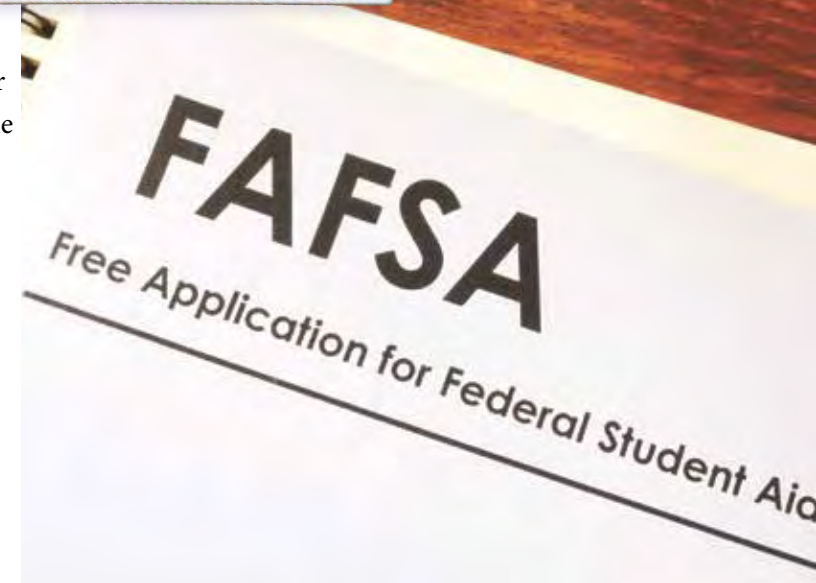
If you still need help, take out loans, but only borrow as much as you absolutely need. You don't want to have to pay back more money than necessary. Because you have a legal obligation to repay student loans, start a file and read and keep all the mail or emails you receive about your loans.

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 every year to be eligible for federal, state and institutional aid.

To refile, go to [studentaid.gov](http://studentaid.gov).



### Sample Aid Notification

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		
<b>Total Award</b>	<b>\$17,473</b>	<b>\$17,472</b>	<b>\$34,945</b>		

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.

## 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. 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.

### INCOME

Take Home Pay from All Jobs \$ \_\_\_\_\_

Leftover Financial Aid Money \$ \_\_\_\_\_

Allowance from Your Family \$ \_\_\_\_\_

TOTAL INCOME \$ \_\_\_\_\_

### EXPENSES

#### FIXED EXPENSES

Car Payment \$ \_\_\_\_\_

Car Insurance \$ \_\_\_\_\_

Cell Phone \$ \_\_\_\_\_

#### 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!

# 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. That can keep you from getting in over your head in credit card debt.
- 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 bank account.
- If 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 “[Money 101](#)” on [kheaa.com](#). The 32-page booklet includes sections about wants vs. needs, banking, credit, insurance, and identity theft.





## TAKING ADVANTAGE OF YOUR MEAL PLAN

Many schools require freshmen to have a meal plan, especially if they live on campus. Meal plans vary, but most will give you a certain number of dining hall meals per week and/or the option of using your plan at a campus food court. The larger a school, the more flexibility you generally have. 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. It will be loaded on a card that you can swipe at on-campus cafeterias and restaurants. The money on the card often expires at the end of each semester, so 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 meals on campus are already paid for through your meal plan, so eat on campus as much as possible.





# CAMPUS LIFE

## LIVING IN THE RESIDENCE HALL

Living in a residence hall may be your first experience in sharing a small area with another person, so expect 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 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
- Phone use (hours, in the room or in the hall, etc.)
- Music (types, volume, headphones)
- TV
- Study time
- Borrowing clothes and other belongings
- 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.)

Visitation policies may vary from school to school and even from dorm to dorm. Establishing some ground rules when you first move in can head off arguments and embarrassing situations.

If you and a roommate are having problems, try to talk it out first. If you still can't resolve it, 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.

# 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!**

You'll almost certainly be issued a student ID. 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.

### YOUR UNIVERSITY

John Doe

ID#: 6101965

LIB: 09151889011972  
0573 0602 7114 9792



STUDENT





## PROTECTING YOURSELF ON CAMPUS

Whenever you have hundreds or thousands of people around, you'll find a few people who aren't 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.

Find out where emergency exits are, not only in your dorm or apartment but also in buildings where you have classes or spend 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.

Always 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 happen. If you have to walk around campus after dark, try to have at least one other person with you. Stick to well-lighted and well-traveled areas. Many campuses have police officers or student volunteers who will escort students around campus. 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 you use an ATM.
- Be careful about social media. Don't post anything that has 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](http://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, campuses offer a wealth of resources 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

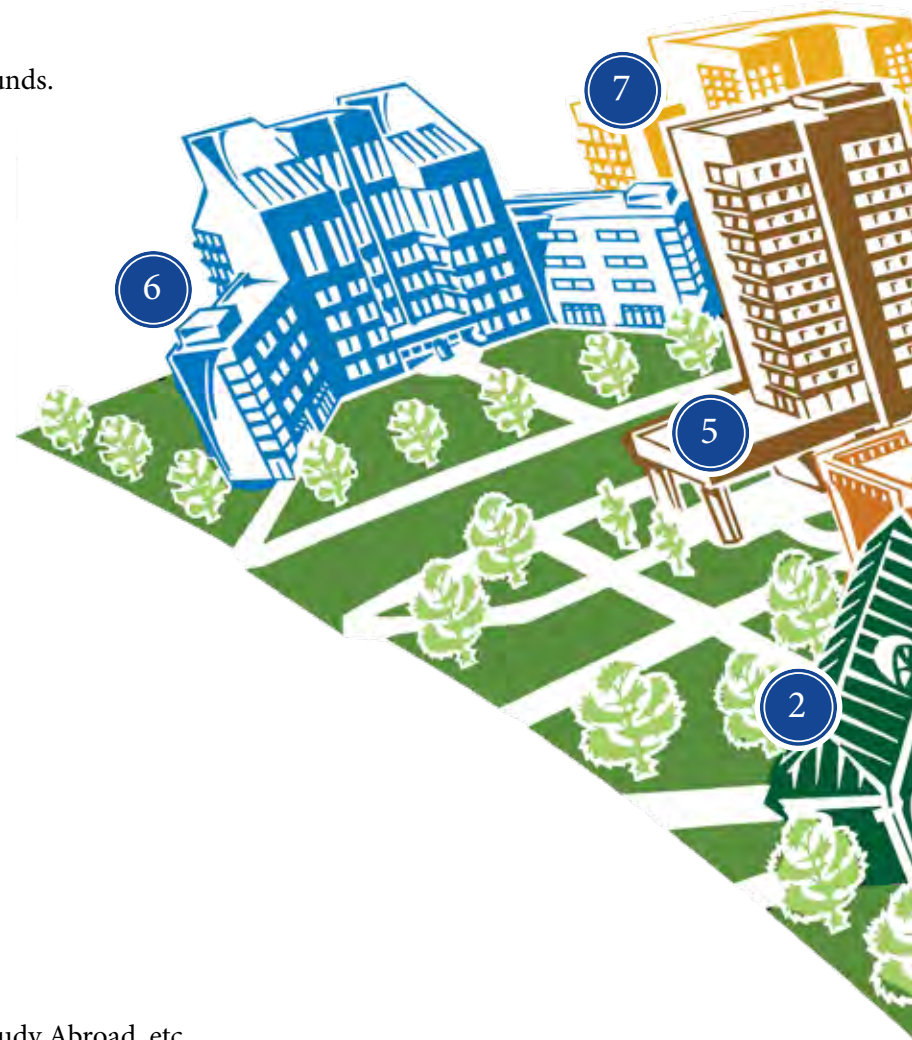
Campus bookstore – Buy books and university apparel.

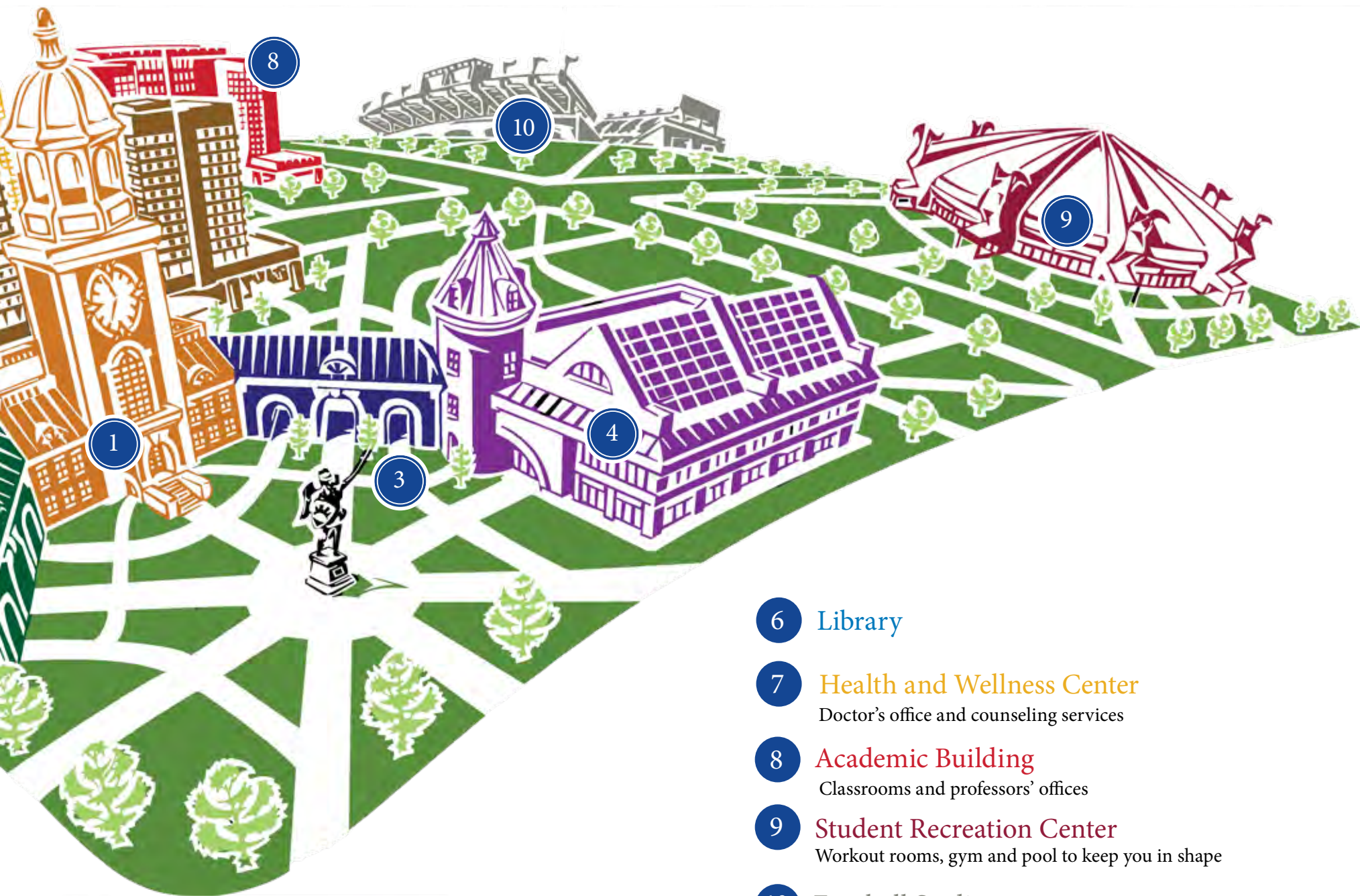
Student Programs – Student Government Association, Fraternity and Sorority Office, Study Abroad, etc.

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, 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](http://www.knowhow2transfer.org).
- The General Education Transfer Policy at [http://knowhow2goky.org/kh2t/transfer\\_policies.php](http://knowhow2goky.org/kh2t/transfer_policies.php).





## 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, burned out, 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 a professor you've made a connection with. If you're living on campus, talk with your RA. You can talk with your parents, high school counselor or favorite high school teacher. Whatever you do, don't go it alone.

If you decide that dropping out is the only solution, withdraw 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. Visit the registrar's office to withdraw officially.

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](http://kheaa.com).



# GLOSSARY

**Academic probation:** If your GPA isn't high enough, 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'll generally have 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 and that lasts 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 and prepares you for a job in a certain 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.) that 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.

**Developmental courses:** See transitional courses.

**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. Not everyone will have a minor.

**Nonresident student:** For tuition purposes, this means you are not considered a resident of your school's state. At public colleges, that usually means you pay a higher tuition rate than a resident student.

**Part-time student:** For undergraduate students, 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.

**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 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.





SCAN ME

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

[www.kheaa.com](http://www.kheaa.com)  
800.928.8926

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