

First-Year Seminar: An Academic Success Guide to  
Your First Year



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# About The University of Baltimore



## About The University of Baltimore:

Founded in 1925, The University of Baltimore was established to provide educational opportunities to the working men and women of Baltimore City. UBalt created was viewed an economically affordable college option, offering night and weekend courses to working adults.

Soon after the construction of the Langsdale Library in 1966 (re-named Robert L. Bogomolny Library after its previous president), UBalt merged with Eastern College, Mount Vernon School of Law and Baltimore College of Commerce.

In 1975, UBalt moved to an Upper-Division institution, focused on transfer, graduate and law students until 2005. In 2007, UBalt returned to a full-four year degree offering institution with the re-introduction of its freshman program.

## **Support at UBalt**

### UBalt Resources

There were many different methods of learning discussed in this chapter and there are resources available here at the The University of Baltimore to help you explore these topics in more detail.

Academic Coaches are provided by the RLB Library. Academic coaches are student leaders that have been trained by library staff to work with students on developing study skills and strategies. For more information contact [coaching@ubalt.edu](mailto:coaching@ubalt.edu) or visit their [website](#).

Tutors are provided by the RLB Library. Tutors of all disciplines are student leaders that have been trained by library staff to work with students on content specific questions. For more information contact [tutoring@ubalt.edu](mailto:tutoring@ubalt.edu) for questions not relating to math or statistics and [math@ubalt.edu](mailto:math@ubalt.edu) for math and statistics questions. You can also visit their websites, [Tutoring](#) or [Math and Statistics Center](#).

Writing Consultants are provided by the RLB Library. Writing consultants are student leaders that have been trained by library staff to work with students in any stage of the writing process. For more information contact [writing@ubalt.edu](mailto:writing@ubalt.edu) or visit their [website](#).



# Chapter 1: Defining Success: Why Are You Here?

ALISE LAMOREAUX AND DAVE DILLON



*Image Courtesy of The University of Baltimore*

Non-traditional students have an ever-growing presence on college campuses, especially community colleges. Non-traditional students can be broadly defined as having one or more of the following characteristics:

- Entry to college delayed at least one year following high school
- 24 years or older
- Having dependents
- Being a single parent
- Being employed full-time
- Being financially independent

- Being incarcerated or a returning citizen
- Veterans of US armed services
- Homeless or at risk of homelessness
- Attending college part-time
- Not having a high school diploma
- First-generation college student
- First generation in the US
- English Language Learner
- Dislocated worker

The degree to which a student is non-traditional can greatly influence college success. The more characteristics from the list a student possesses, the more non-traditional the student may be from the perspective of the college system. However, the student may not view themselves as non-traditional since several of the characteristics listed are typical adult behaviors, but when it comes to how colleges serve students, the individual is nontraditional in behaviors, needs, and expectations.

Non-traditional students face critical issues surrounding participation in college and ultimately, college success. These critical issues include, but are not limited to, the following:

- Strategies for managing competing needs on their time
- Difficulty navigating confusing institutional environments
- Understanding the culture of college
- Transitional services not in place to the same degree as for “traditional” students
- Knowledgeable support systems
- Personal barriers
- Unpredictable influences on their schedules
- Work first, study second priorities
- Paying for college
- Underprepared foundation skills (Reading, Writing, Math, Computer Literacy, Human Relations, Oral Communication).

## **DOES A NON-TRADITIONAL STUDENT SELECT THE SAME COLLEGE ENVIRONMENT AS TRADITIONAL STUDENT?**

“College Attendance Demographics” by National Center for Education Statistics

Data from the National Center for Educational Statistics (NCES) supports the information highlighted in their 2003 report titled, [Work First Study Second](#). During the 1999–2000 academic year, 43% of undergraduates enrolled in post-secondary education were age 24 or older. This age is significant because it is used for determining financial independence for Federal Financial Aid programs ([fafsa.ed.gov](http://fafsa.ed.gov)). Financial independence combined with the growing cost of attending college is leading to a growing number of part-time students enrolled in college classrooms. A more recent article in the Wall Street Journal indicates that the number of non-traditional students passed the 50% mark in 2011 (Number of the Week: ‘Non-Traditional’ Students Are Majority on College Campuses). Research provided in 2012 by the Institute for Women’s Policy Research (IWPR) revealed that 51% of college students qualified as low income and would have to work to cover direct and indirect college expenses. The data shows that almost a third of college students need to work 35 hours/week or more while balancing their course loads, homework, and meeting family responsibilities. A little more than a quarter of non-traditional students are parents and 15% are likely to be single parents.

The face of the college student is changing, as the data shows: Yesterday’s Non-Traditional Student is Today’s Traditional Student. Financial independence influences attendance patterns and suggests a trend in college selection by non-traditional students. In the [Work First Study Second](#) report, 82% percent of the students were employed while attending college and thought of themselves as “employees who study” rather than “students who work.” A significant difference between employees who study and students who work is how they blend work and college attendance. Not surprisingly, employees who study work full-time and attend

college part-time; students who work attend college full-time and work part-time. Analyzing the data from NCES around college attendance patterns in the fall of 2013, 4-year colleges, both public and private had over 85% of their **full-time** student enrollment composed of young adults (under the age of 25). This trend was *not* true for private for-profit colleges, where young adults represented about 30% of the student population. Students over 24 years old tend to select private for-profit colleges 4-year colleges over public and private 4-year colleges. At 2-year colleges, the same trend could be seen. Approximately 70% of students attending 2-year colleges, both public and private, were young adults and 30% were over the age of 24. Once again, private for-profit colleges were composed of more nontraditional students. Students over 24 years old made up 53% of their student population.

According to NCES data, during the same time period, students over the age of 24 accounted for nearly 50% of the **part-time** students at public 4-year institutions; nearly 66% of part-time enrollment at private non-profit institutions; and over 75% of part-time students enrolled at 4-year for profit institutions. At 2-year colleges, 55% of the students were young adults at public colleges and 45% were over 24 years of age. Two-year private colleges had only 42% students were young adults and 48% were over 24 years old. At private for-profit 2-year colleges, 35% of part-time students were young adults and 65% were students over the age of 24. Yesterday's non-traditional students are becoming today's *students* and bringing with them a different set of experiences and expectations. Employees who study report being interested in gaining skills to enhance their positions or improve future work opportunities as reasons for attending post-secondary education. In the [Work First Study Second report](#), 80% of the employees who work reported enrolling in post-secondary education to gain a degree or credential. Based on the research, non-traditional students are more likely to display the following preferences/behaviors than traditional students:

- Attend community colleges
- Be working towards an associate degree and vocational certificates
- Major in occupational fields such as computer science, business, vocational/technical fields
- Take fewer courses in behavioral sciences and general education.

### **WHY DO THE DEMOGRAPHICS MATTER?**

If you talk to people who have gone to college 10, 15, 20, or even 40 years ago, you will hear similar stories about what their college experiences were like. College systems and structural foundations have not changed much from the past. The change that is happening is in the student demographics and their needs/ expectations. It is important for students to realize every college has its own culture. Finding a comfortable match between student expectations and college expectations is essential for student success. Looking at demographics can help students think about what type of student needs would impact college selection and how does that relate their individual needs. For example, working students may need more course offering that are online or have shorter class session. Working students may have skills from their jobs and feel that they don't need certain types of classes as a result. In addition, looking at college selection demographics can help perspective students understand there are many roads to college. Ultimately, college is a dynamic equation. Recognizing expectations from the student's needs and the college's ability to provide for those needs is a major factor in the student's college success.

### **WHAT FRAMES YOUR VALUE OF EDUCATION? WHAT KIND OF RETURN ON YOUR INVESTMENT DO YOU EXPECT FROM COLLEGE?**

Deciding to go to college has an “**opportunity cost**.” An opportunity cost is based on the economic principle that there are limited resources available and choices must be made. Examples of

resources would be things like time and money. If you are spending time doing something, you must give up doing something else you want to do. That is the opportunity cost of your choice. Going to college will have an opportunity cost in your life. An important question to ask in the beginning of your college venture is: what are you willing to trade off for going to college? Opportunity costs are tied to the idea of return on investment. Once you make an investment of your time and money in college, what investment are you hoping to get in return?

How you define success in relationship to your college experience impacts how you see the concept of return on investment. Some ways to gauge return on investment include: job opportunities after college, immediate financial benefit to earned wages, social network/connections made while attending college, development of communication and other “soft skills,” and personal enrichment and/or happiness. Short-term rewards compared to long-term rewards are another way to look at return on investment. For example, it takes much longer to become a CEO (Chief Executive Officer) of a company than it does to get a well-paid job at the same company. Different skills would be required from the CEO and it may require more investment to acquire those skills. Frances Bronet, the Dean of the School of Architecture at the University of Oregon, conducted a survey of former engineering graduates when she taught at Rensselaer Polytechnic Institute.

She asked former graduates what they felt they had missed in their education. The results were very different depending on how recent their graduation was. Students who had graduated 1 year ago felt that they needed more technical skills. People who had graduated 5 years ago felt that they needed more management skills, and people who had graduated 10-20 years ago felt that they needed more cultural literacy because their work now involved more working with other cultures. Deciding to go to college is a big decision and choosing a course of study can seem overwhelming to many students. Considering the changing world we live in, knowing what direction to go is not easy. According to Richard Riley,

secretary of education under Bill Clinton, “We are currently preparing students for jobs that don’t exist using technology that haven’t been invented in order to solve problems that we don’t even know.”

### **PERSONAL INVENTORY QUESTIONS:**

1. Why are you here?
2. Why college, why now?
3. How do you define college?
4. What do you imagine college life to be like?
5. How do you know when you are ready for college?
6. What have you done to prepare for college?
7. What do you think college expects from students?
8. What does going to college mean for your future?
9. Using the list of 5 reasons students attend college provided in this chapter, rank your reasons for going to college.
10. In your opinion, is it a good idea for academic counselors to steer high school kids towards either a 4-year degree or vocational training? Should students be steered towards careers that would be a good “fit” for them?
11. Opportunity Cost Analysis: Create a pie chart identifying how you currently spend your time (daily/weekly).

A college website can be like a cookbook, full of great information and ideas, and can be completely overwhelming. Where do you start? Looking at the pictures? Scrolling down through the information? Can you taste the food in your mind just by looking at a picture? Can you imagine a food just from the list of ingredients? Is the number of ingredients needed to make the recipe exciting or paralyzing? How experienced a cook you are can impact your reaction to the cookbook. As you begin navigating new information, remember, world-famous chef and author, Julia Child wasn’t always a great chef! In fact, when she got married, she could barely cook.

Experience isn't everything. An open mind is paramount. Let the joy of discovering be your guide.

*"Take risks and you'll get pay offs. Learn from your mistakes until you succeed. It's that simple."*

– Bobby Flay, Master Chef

The role of a college website has changed substantially over the past few years. Student expectations for easy, accessible information drives colleges to get as much information online as possible. It also can lead to a battle for what information makes it onto the home page and how many clicks it will take to find what the student is looking for. Student services are increasingly utilizing the college website to communicate with students and expecting that students will be proficient in navigating the college website. Students expect to easily locate information; this is helped when the college uses logical organization to the information architecture and design of the website. College websites can be very frustrating to new users, especially if the new user is a first-time college student and is unfamiliar with the underlying structure of the college system. The people creating the college web site may be very familiar with the way their system works and not see the structure as confusing.

Adding to potential confusion can be the lack of ability to view the entire home page of the college depending on the size of monitor or mobile device the student is accessing the website from.

Students are increasingly using smart phones and tablets as their primary viewing device for the Internet. Sometimes key information a student needs may be just out of view on the screen. The experienced user knows to make adjustments, but new users may not. Knowing where and how to get started may not be as easy as the "start here" button. Logical arrangement of information for the college's needs may not be a logical progression of information for the student's needs. From the college perspective, students come in different groups/classifications.

Here are some examples:



- New
- Returning
- Transferring
- Students needing accommodations
- Local residents
- Veterans
- International
- Student-athletes
- Non-credit/Community Education
- Adult Basic Education

Each of these groups can have variations on what their first steps should be. Students aren't necessarily used to thinking of themselves in terms of these classifications/groups. It can be difficult for first time students, who may fit into more than one of these groups, to decide which one is the place to start.

Most college websites have a "Getting Started" type button on the home page. After clicking that button, a student begins to make a decision about what category of student they are. To an experienced user, this is not an obstacle, but to the first-time college student it may be a barrier. For example, what if a student falls into more than one group or classification? Where does the person fit? The answer may vary from college to college.

In addition, some college websites may not be mobile friendly so that students who are trying to use smartphones or tablets may face additional obstacles. Despite the potential difficulties, today's college students need to become savvy users of the college website and recognize the role it will play in the communication process.

# Chapter 2: Class Preparation and Attendance

DAVE DILLON AND ALISE LAMOREAUX

## **Prepare for Class**

*Kai feels like he is struggling through his first semester of college. Making the decision to study while being incarcerated has been challenging. Faced with little study-time and other limitations, he is often too tired for homework or studying. He has trouble focusing during class and occasionally drifts off during lectures. In addition, he is constantly worried about his family, and the responsibilities he will be faced with upon being released from prison. Kai knows he needs to change some of his habits, but he feels too overwhelmed to know where to start.*

Lots of students like Kai have to balance a lot of responsibilities, such as work, school, and family. Such competing demands can make it hard to get the most out of class time and assignments. The effort you put in to succeed in college will pay off, though, and there are ways that you can physically and mentally prepare to excel in class.

## Eat Healthy Meals and Snacks

Sometimes students get so busy that they skip meals like breakfast or lunch and then resort to junk food and coffee or caffeinated drinks to get them through. While a candy bar and soda might give you a temporary boost, you'll soon feel tired and hungry again. Eating healthy meals and snacks that contain lean protein, vegetables, and fruits will give you the energy needed to accomplish all of your daily tasks. The United States Department of Agriculture

[MyPlate on Campus](#) site includes tips on healthy eating, especially in the cafeteria setting. We'll return to this topic later in the course.

## Exercise Regularly

Similarly to healthy eating, exercising can give you energy throughout the day. Physical activity can also help prevent you from getting sick, which can lead to missed classes and work and lower grades. According to the Center for Disease Control and Prevention (CDC), college-aged students should get at least 2.5 hours of exercise each week.

## Get Enough Sleep

Sleeping is like recharging your personal battery each night for the next day. However, studies show that on some campuses like the University of Alabama, 60 percent of the student population doesn't get adequate sleep. Although some students will need slightly more or less sleep, most should aim for eight hours every night. Along with getting enough sleep, students can practice healthy habits to sleep soundly, like avoiding caffeinated beverages before they go to bed and reading instead of using electronic devices before bed to help the body start to relax.<sup>[1]</sup>

## Manage Stress

According to a recent American Psychological Association (APA) study, more than half of college students who used their school's counseling services cited anxiety as the reason they sought help.

Other stress points included relationship and academic problems. Stress management will look different for each student. For some students, the solution might include exercising. Other students might want to make time each week to meditate, go out with friends, spend time with pets, listen to music, or work on arts-and-crafts projects. Regardless of which activities you enjoy, it's important to make time for stress management in your schedule.[\[2\]](#)

## Talk to Instructors or Second Chance Staff Members

Instructors are good resources to help you learn strategies for being successful both in and out of the classroom. Your instructor might be able to give you additional studying resources for any concepts you find difficult, so you can catch up for future classes. Second Chance staff member can connect you with the appropriate resources for success.

Sometimes student success can be as simple as changing your mindset. For example, if you identify what makes you happy and brings you positive thoughts, you might generate more motivation and enthusiasm for schoolwork and class time.

### Class-Time to Study-Time Ratio

*Kai is encouraged to create a schedule to better manage his time. With the number of daily counts and prison obligations, it can be difficult to create a schedule that he can stick with. Nonetheless, Kai knows that in order to be successful, he must manage his time as much as possible. Kai is confident that he can make additional time for studying throughout the day and plans to use the designated study sessions included in his program to the best of his ability. Kai created a rough schedule to further refine as he goes through the next couple of weeks.*

Although Kai knows that studying is important and he is trying

to keep up with homework, he really needs to work on time management. This is challenging for many college students, especially ones with lots of responsibilities outside of school. Unlike high school classes, college classes meet less often, and college students are expected to do more independent learning, homework, and studying. The amount of time students spend on coursework outside of the physical classroom will vary, depending on the course (how rigorous it is and how many credits it's worth) and on the institution's expectations. However, a general rule is that the ratio of classroom time to study time is 1:2 or 1:3. That means that for every hour you spend in class, you should plan to spend two to three hours out of class working independently on course assignments. For example, if your composition class meets for one hour, three times a week, you're expected to devote from six to nine hours each week on reading assignments, writing assignments, etc.

If you account for all the classes you're taking in a given semester, the study time really adds up—and if it sounds like a lot of work, it is! The only way to stay on top of the workload is by creating a schedule to help you manage your time. You might decide to use a weekly or monthly schedule—or both. Whatever you choose, the following tips can help you design a smart schedule that's easy to follow and stick with.

## Start with Fixed Time Commitments

First off, mark down the commitments that don't allow any flexibility. These include class meetings, work hours, appointments, etc. Capturing the "fixed" parts of your schedule can help you see where there are blocks of time that can be used for other activities.

## *Kai's Schedule*

Kai is taking four classes: Spanish 101, US History, College Algebra, and Introduction to Psychology. He also has a fixed work schedule—he works 27 hours a week.

## Consider Your Studying and Homework Habits

When are you most productive? Are you a morning person or a night owl? Block out your study times accordingly. You'll also want to factor in any resources you might need. For instance, if you prefer to study very early or late in the day, and you're working on a research paper, you might want to check the library hours to make sure it's open when you need it.

## *Kai's Schedule*

Since Kai's Spanish class starts his schedule at 9:00 every day, Kai decides to use that as the base for his schedule. He doesn't usually have trouble waking up in the mornings (except for on the weekends), so he decides that he can do a bit of studying before class. His Spanish practice is often something he can do at any time, so this gives him a bit of leniency with his schedule.

Kai's marked work in grey, classes in green, and dedicated study time in yellow:

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
8:00 AM							
9:00 AM		Spanish 101	Spanish 101	Spanish 101	Spanish 101	Spanish 101	
10:00 AM		US History I		US History I		US History I	Work
11:00 AM		College Algebra	Intro to Psychology (ends at 12:30)	College Algebra	Intro to Psychology (ends at 12:30)	College Algebra	
12:00 PM							

1:00 PM		Work (start 12:30 end 4:30)		Work (start 12:30 end 4:30)		Work (start 12:30 end 4:30)	
2:00 PM			Work				Work
3:00 PM							
4:00 PM							
5:00 PM							
6:00 PM							
7:00 PM							

## Consider Your Studying and Homework Habits

When are you most productive? Are you a morning person or a night owl? Block out your study times accordingly. You'll also want to factor in any resources you might need. For instance, if you prefer to study very early or late in the day, and you're working on a research paper, you might want to check the library hours to make sure it's open when you need it.

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weekends), so he decides that he can do a bit of studying before class. His Spanish practice is often something he can do while eating or traveling, so this gives him a bit of leniency with his schedule.

Kai's marked work in grey, classes in green, and dedicated study time in yellow:

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
7:00 AM							
8:00 AM		Spanish 101	Spanish 101	Spanish 101	Spanish 101	Spanish 101	
9:00 AM		Spanish 101	Spanish 101	Spanish 101	Spanish 101	Spanish 101	
10:00 AM		US History I	Spanish 101	US History I	Spanish 101	US History I	Work
11:00 AM		College Algebra	Intro to Psychology (ends at 12:30)	College Algebra	Intro to Psychology (ends at 12:30)	College Algebra	
12:00 PM		Spanish 101		Spanish 101		Spanish 101	
1:00 PM	Spanish 101	Work (start 12:30 end 4:30)		Work (start 12:30 end 4:30)		Work (start 12:30 end 4:30)	Spanish 101
2:00 PM	US History I		Work		Work		Intro to Psych
3:00 PM							
4:00 PM							
5:00 PM		College Algebra		College Algebra		College Algebra	
6:00 PM							

7:00 PM						
8:00 PM		Intro to Psych		Intro to Psych		
9:00 PM			US History I		US History I	
10:00 PM						

## Plan Ahead

Even if you prefer weekly over monthly schedules, write reminders for yourself and keep track of any upcoming projects, papers, or exams. You will also want to prepare for these assignments in advance. Most students eventually discover (the hard way) that



cramming for exams the night before and waiting till the last minute to start on a term paper is a poor strategy. Procrastination creates a lot of unnecessary stress, and the resulting final product—whether an exam, lab report, or paper—is rarely your best work. Try simple things to break down large tasks, such as setting aside an hour or so each day to work on them during the weeks leading up to the deadline. If you get stuck, get help from your instructor early, rather than waiting until the day before an assignment is due.

#### Consider Leisure Time

It might seem impossible to leave room in your schedule for fun activities, but every student needs and deserves to socialize and relax on a regular basis. Try to make this time something you look forward to and count on, and use it as a reward for getting things done. You might reserve every Friday or Saturday evening for going out with friends, for example. Or, if a club you're interested in meets on Thursdays during a time you've reserved for studying, try to reschedule your study time so you can do both.

### *Kai's Schedule*

When you look at Kai's schedule, you can see that he's left open Friday, Saturday, and Sunday evenings. While he plans on using Sundays to complete larger assignments when he needs to, he's left his Friday and Saturday evenings open for leisure.

Now that you have considered ways to create a schedule, you can practice making one that will help you succeed academically. [The California Community College's Online Education site](#) has a free source for populating a study schedule based on your individual course load.

#### Why Go to Class?

Students don't always want to go to class. They may have required classes that they find difficult or don't enjoy, or they may feel overwhelmed by other commitments or feel tired if they have early morning classes. However, even if instructors allow a certain

number of unexcused absences, you should aim to attend every class session. Class attendance enhances class performance in the following ways:

- **Class participation:** If you don't attend class, you can't participate in class activities. Class activities are usually part of your final grade, and they can help you apply concepts you learn from lectures and reading assignments.
- **Class interaction:** If you rely on learning on your own (by doing the reading assignments outside of class, for example), you'll miss out on class discussions with fellow students. Your classmates will often have the same questions as you, so going to class enables you to learn from them and ask your instructor about topics you all find difficult.
- **Interaction with the instructor:** There is a reason why classes are taught by instructors. Instructors specialize in the subjects they teach, and they can provide extra insight and perspective on the material you're studying. Going to class gives you the chance to take notes and ask questions about the lectures. Also, the more you participate, the more your instructors will come to know you and be aware of any help or support you might need. This will make you feel more comfortable to approach them outside of class if you need advice or are struggling with the course material.
- **Increased learning:** Even though you will typically spend more time on coursework outside of the classroom, this makes class sessions even more valuable. Typically, in-class time will be devoted to the most challenging or key concepts covered in your textbooks. It's important to know what these are so you can master them—also they're likely to show up on exams.

## Why Missing a Class Sometimes Makes Sense (though not often)



*Image Courtesy of The University of Baltimore*

### If You Need to Miss a Class

Class attendance is obviously important for academic success, but from time to time you may need to miss a class. Sometimes it can't be helped. Since college classes have fewer sessions than high school, missing one class means missing more work. The following strategies can help you minimize the academic impact when can't attend a class:

- **Plan in advance:** Although nobody can plan to be sick, students should give their instructors advanced notice if they know they will need to miss class for something like a doctor's appointment. This is not only respectful to the instructor, but he or she may be able to give you any handouts or assignments that you might otherwise miss. If you anticipate that class will be canceled on account of bad weather, etc., make sure you have all the materials, notes, etc. that you need to work at

home. In college, “snow days” are rarely “free days”—i.e., expect that you will be responsible for all the work due on those days when school reopens.

- **Talk to fellow students:** Ask to borrow class notes from one or two classmates who are reliable note takers. Be sure to also ask them about any announcements or assignments the instructor made during the class you missed.
- **Do the reading assignment(s) and any other homework.** Take notes on any readings to be discussed in the class you missed. If you have questions on the reading or homework, seek help from your classmates. Completing the homework and coming prepared for the next session will demonstrate to your instructor that you are still dedicated to the class.

Listening and Participating

## Effective Listening Strategies

Physically showing up to class is important (especially if attendance is taken), but what you do once you’re there is equally important. Getting the most out of class time involves listening effectively, which means more than simply hearing what your instructors say. Effective listening involves engaging with the speaker and the material you hear in an active way.

To maximize the benefit you get from attending class, try to use the following active listening skills:



Access the source text for free at [OpenStax](#)

Effective listening skills start outside of the classroom with the students coming prepared with questions and comments.

- focus your full attention on the speaker
- ask questions, either out loud or internally, in response to what is being said
- paraphrase ideas in notes
- listen non-judgmentally
- show empathy for the speaker

Restating what you hear is a powerful strategy for being an active listener, but it's obviously impractical in a roomful of other students. That's why taking notes is so important. Think of it as a "silent" way to restate what you're taking in. Focus on capturing the key

ideas and on paraphrasing what you hear (rather than writing things down verbatim). Putting ideas into your own words will deepen your understanding and strengthen your ability to recall the information later.

Preparing ahead of time will also make listening more useful and engaging. Do any assigned reading before coming to class, using effective reading strategies discussed elsewhere in this course.

### *The Power of Listening*

Listening is a skill that can (and should) be developed.

## Effective Participation Strategies

Like listening, participating in class will help you get more out of class. It may also help you stand out as a student. Instructors notice the students who participate in class (and those who don't), and participation is often a component of the final grade. "Participation" may include contributing to discussions, class activities, or projects. It means being actively involved. The following are some strategies for effective participation:

- **Be a team player:** Although most students have classmates they prefer to work with, they should be willing to collaborate in different types of groups. Teamwork demonstrates that a student can adapt to and learn in different situations.
- **Share meaningful questions and comments:** Some students speak up in class repeatedly if they know that participation is part of their grade. Although there isn't necessarily anything wrong with this, it's a good practice to focus on quality vs. quantity. For instance, a quieter student who raises her hand

only twice during a discussion but provides thoughtful comments might be more noticeable to an instructor than a student who chimes in with everything that's said.

- **Be prepared:** As with listening, effective participation relies on coming to class prepared. Students should complete all reading assignments beforehand and also review any notes from the previous meeting. This way they can come to class ready to discuss and engage. Be sure to write down any questions or comments you have—this is an especially good strategy for quieter students or those who need practice thinking on their feet.

The resource [Class Participation: More Than Just Raising Your Hand](#) can help you evaluate what you need to work on in order to participate in class more effectively.

#### Note-Taking

Effective note-taking helps students retain what they learned in class so that they can use the material to study and build their knowledge and tackle more complex concepts later on. In fact, research indicates that there's a 34 percent chance that students will remember key information if it's present in their notes but only a 5 percent chance if it's not.<sup>[1]</sup> It doesn't matter whether you prefer to write brief summaries or make visual guides and diagrams in your notes. The important thing is to find a note-taking strategy that works for you. The following are a few recommendations to try out:

- **Stay organized:** Keep your notes and handouts separate for each class. For example, you might have a different notebook and folder for each class, or a large notebook with a different tab for each class. This will save you the time of trying to organize and locate your notes when studying for an exam.
- **Use visual cues:** Try highlighting, underlining, or drawing arrows or exclamation points next to any main or difficult concepts. This will call attention to these sections and remind you to spend more time reviewing them.

- **Group together similar concepts:** Grouping or “chunking” material is a good way to make studying and memorization easier. You can try drawing the main concept and connecting it to smaller, related concepts or making an outline of the information. Either one can serve as an effective study guide.
- **Make notes legible:** Some people have messy handwriting. However, writing as clearly as possible when you take notes will make it easier to review them later. It’s also helpful if you’re asked to share your notes with another student who missed class. If laptop use is permitted during class, you can also type your notes.



# Chapter 3: Time Management and Goal Setting

DAVE DILLON, ALISE LAMOREAUX, AND FOUNDATIONS OF ACADEMIC SUCCESS: WORDS OF WISDOM



*Image Courtesy of The University of Baltimore*

## **Balancing College, Work, and Life**

Attending classes, studying, working, and finding time for family, friends, and yourself can be a challenging schedule for college students to balance. How a student organizes their class load can affect their overall success when starting college. Class names may remind students of high school classes and how classes were scheduled in those years. College classes may only meet once a week or as many as 5 times a week. Not all classes are worth the same amount of credit or have the same attendance requirements. Some classes like Biology or Spanish will probably have additional

lab requirements, which means a student will need to spend additional time on campus for those labs. Writing classes will require time outside of class preparing, editing, and revising papers. Many teachers require electronic submission of papers/projects. Students may need to build in extra time for meeting submission deadlines.

As a new college student, it is a good idea to take fewer classes in the beginning as you learn what college classes will mean to your daily life. Students who work full-time might want to start with 1 or 2 classes. You may find that you can handle more as you learn to manage your class time and work time. A counselor or advisor can help you with this decision. Be sure to include classes that interest you as well as required classes.

Something to think about: The table below illustrates the recommended number of hours a student should study per week based on the number of units they are taking.

Hourly Recommendations (per week)

Work Units	Study	Time	Total
40	6	12	58
30	9	18	57
20	12	24	56

**Where is class information located?**

The college *catalog* will have descriptions of specific classes and the college *schedule* for each term will be the place to find what modality (in person, hybrid, or online), days, times, and locations for classes. Not all classes are offered every term and some must be taken in sequence.

**How to read the course numbering system**

Courses are identified by a subject and a number. To search for courses when planning your class schedule, you will generally use the subject and section number to identify the course rather than the course title.

WR 115: Introduction to College Writing

↑↑↑

### **Subject Number Course Title**

Many colleges utilize section numbers that identify specific sections of the class being offered. Section numbers are often used by students to register for their classes.

If you have selected a specific program of study, consult the college catalog for directions on the sequence of courses to take and/or look up the courses required for your program of study to see if they have prerequisites or co-requisites.

### **Know key dates and deadlines!**

Organization is an important part of being a successful college student. One important aspect of organization is knowing the important dates for your classes and the college in general. Academic deadlines matter! Deadlines in college may **not** be flexible. They can have consequences for financial aid and grading that cannot be undone. A student needs to be aware of key dates throughout the term. The responsibility for knowing important dates lies with the student. The course syllabus that you get for each class you take will have important dates for that specific class. The college will put important dates to know on an academic calendar for the school.

Examples of key dates to know for a college:

- When does the term/semester start and end?
- Are there holidays or campus closures during the term?
- When is the last day to drop a class with a complete refund?
- When is the last day to make changes to your schedule?
- When is the last day to drop a class?
- When is the last day to change grading options?
- When is finals week and what is the schedule like during that week?

### **Identifying, Organizing and Prioritizing Goals**

The universal challenge of time is that there are more things that

we want to do and not enough time to do them. I talk to students frequently who have aspirations, dreams, goals and things they want to accomplish. Similarly, I ask students to list their interests at the beginning of each of my classes and there is never a shortage of items. But I often talk to students who are discouraged by the length of time it is taking them to complete a goal (completing their education, reaching their career goal, buying a home, getting married, etc.). And every semester there are students that drop classes because they have taken on too much or they are unable to keep up with their class work because they have other commitments and interests. There is nothing wrong with other commitments or interests. On the contrary, they may bring joy and fulfillment, but do they get in the way of your educational goal(s)? For instance, if you were to drop a class because you required surgery, needed to take care of a sick family member or your boss increased your work hours, those may be important and valid reasons to do so. If you were to drop a class because you wanted to binge watch Grey's Anatomy, play more Minecraft, or spend more time on Facebook, Twitter, or Instagram, you may have more difficulty justifying that decision, but it is still your decision to make. Sometimes students do not realize the power they have over the decisions they make and how those decisions can affect their ability to accomplish the goals they set for themselves.

### **Identifying Goals**

Recently, there has been a lot of attention given to the importance of college students identifying their educational objective and their major as soon as possible. Some high schools are working with students to identify these goals earlier. If you are interested in career identification, you may wish to look into a career decision making course offered by your college. You may also wish to make an appointment with a counselor, and/or visit your college's Career Center and/or find a career advice book such as *What Color is Your Parachute?* by Richard N. Bolles.

Goal identification is a way to allow us to keep track of what we

would like to accomplish as well as a mechanism to measure how successful we are at achieving our goals. This video gives modern practical advice about the future career market.

### **Educational Planning**

There has also been focused attention on the importance of educational planning.

Education plans developed with a counselor help students determine and explore a program of study and have proven to facilitate student success. Students can follow educational plans like a road map so they can see how to complete required classes in the most efficient and logical order based on their educational goals.

Educational planning may appear to be simple: identifying the program of study and then figuring out which courses are required to complete it.

However, it can often be extremely complex. Many students have multiple goals. One student might be interested in more than one of these goals: earn multiple degrees, transfer to a four year college or university, prepare for graduate school, start a minor, or complete requirements for several transfer schools.

Students also have different strengths. Some might be strong in English. Some students excel in Math. Others might be strong in Science, Arts and Humanities, or Social Sciences. Educational planning takes these strengths (and weaknesses) into consideration. Students are encouraged to take English and Math early as statistics show that those students will be more successful. But the order of courses taken for students with different strengths could vary even if the students have the same goal.

There is not a one-size-fits-all solution. Educational planning may be further complicated by availability of courses a college or university offers, the process in which a student may be able to register for those courses and which sections fit into students' schedules. Transcript evaluations (if students have attended previous colleges or universities), assessment of appropriate English or Math levels and prerequisite clearance procedures may also

contribute to the challenge of efficient educational planning. Further, students have different priorities. Some students want to complete their goals in a certain amount of time. Other students may have to work full-time and take fewer units each semester.

Educational planning might also consider student interests, skills, values, personality, or student support referrals. Grade point average requirements for a student's degree, transfer or specific programs are also considered in educational planning.

While some students may know what they want to do for their career, and have known since they were five years old, many students are unsure of what they want to do. Often, students aren't sure how to choose their major. A major is an area of concentration in which students will specialize at a college or university. Completing a major requires passing courses in the chosen concentration and degrees are awarded that correlate with students' majors. For instance, my bachelor's degree in Sociology means that my major was Sociology.

It is OK to not know what major you want to pursue when you start college, but I suggest careful research to look into options and narrow them down to a short list of two or three. Talking with a counselor, visiting your college's Career Center, or taking a college success class may help with your decisions.

Seventy percent of students change their major at least once while in college and most will change their major at least three times. It is important for students to find the best major for them, but these changes may make previous educational plans obsolete.

Due to the complicated nature of educational planning, a counselor can provide great value for students with assistance in creating an educational plan, specifically for each individual student. If you have not done so already, I highly recommend you meet with a counselor and continue to do so on a frequent basis (once per semester if possible).

### **How To Start Reaching Your Goals**

Without goals, we aren't sure what we are trying to accomplish, and there is little way of knowing if we are accomplishing anything.

If you already have a goal-setting plan that works well for you, keep it. If you don't have goals, or have difficulty working towards them, I encourage you to try this.

Make a list of all the things you want to accomplish for the next day. Here is a sample to do list:

- Go to class
- Read
- Exercise
- Call family
- Study
- Eat lunch with friend
- Work
- Watch TV
- Talk with friends

Your list may be similar to this one or it may be completely different. It is yours, so you can make it however you want. Do not be concerned about the length of your list or the number of items on it.

*“Obstacles are things a person sees when he takes his eyes off his goal.”*

– E. Joseph Cossman

You now have the framework for what you want to accomplish the next day. Hang on to that list. We will use it again. Now take a look at the upcoming week, the next month and the next year. Make a list of what you would like to accomplish in each of those time frames. If you want to start a business or get a bachelor's degree: Write it down. Pay attention to detail. The more detail within your goals the better. Ask yourself: what is necessary to complete your goals? With those lists completed, take into consideration how the best goals are created. Commonly called “SMART” goals, it is often helpful to apply criteria to your goals. **SMART is an acronym for Specific, Measurable, Attainable, Realistic and Timely.** Perform a

web search on the Internet to find out more about “SMART” goals. Are your goals SMART goals? For example, a general goal would be, “Achieve an ‘A’ in my anatomy class.” But a specific goal would say, “I will schedule and study for one hour each day at the library from 2pm–3pm for my anatomy class in order to achieve an ‘A’ and help me gain admission to nursing school.”

Now revise your lists for the things you want to accomplish in the next week, month and year by applying the SMART goal techniques. The best goals are usually created over time and through the process of more than one attempt, so spend some time completing this. Do not expect to have “perfect” goals on your first attempt. Also, keep in mind that your goals do not have to be set in stone. They can change. And since over time things will change around you, your goals should also change.

Another important aspect of goal setting is accountability. Someone could have great intentions and set up SMART goals for all of the things they want to accomplish. But if they don’t work towards those goals and complete them, they likely won’t be successful. It is easy to see if we are accountable in short-term goals. Take the daily to-do list for example. How many of the things that you set out to accomplish, did you accomplish? How many were the most important things on that list? Were you satisfied? Were you successful? Did you learn anything for future planning or time management? Would you do anything differently? The answers to these questions help determine accountability.

Long-term goals are more difficult to create and it is more challenging for us to stay accountable. Think of New Year’s Resolutions. Gyms are packed and mass dieting begins in January. By March, many gyms are empty and diets have failed. Why? Because it is easier to crash diet and exercise regularly for short periods of time than it is to make long-term lifestyle and habitual changes.

Randy Pausch was known for his lecture called “The Last Lecture,” now a bestselling book. Diagnosed with terminal pancreatic cancer, Pausch passes along some of his ideas for best strategies for uses of



time in his lesser known lecture on time management. I don't believe there is someone better suited to teach about time management than someone trying to maximize their last year, months, weeks and days of their life.

### **Time Management Strategies for Success**

Following are some strategies you can begin using immediately to make the most of your time:

- **Prepare to be successful.**

When planning ahead for studying, think yourself into the right mood. Focus on the positive. "When I get these chapters read tonight, I'll be ahead in studying for the next test, and I'll also have plenty of time tomorrow to do X." *Visualize* yourself studying well!

- **Use your best—and most appropriate—time of day.**

Different tasks require different mental skills. Some kinds of studying you may be able to start first thing in the morning as you wake, while others need your most alert moments at another time.

- **Break up large projects into small pieces.**

Whether it's writing a paper for class, studying for a final exam, or reading a long assignment or full book, students often feel daunted at the beginning of a large

project. It's easier to get going if you break it up into stages that you schedule at separate times—and then begin with the first section that requires only an hour or two.

- **Do the most important studying first.**

When two or more things require your attention, do the more crucial one first. If something happens and you can't complete everything, you'll suffer less if the most crucial work is done.

- **If you have trouble getting started, do an easier task first.**

Like large tasks, complex or difficult ones can be daunting. If you can't get going, switch to an easier task you can accomplish quickly. That will give you momentum, and often you feel more confident tackling the difficult task after being successful in the first one.

- **If you're feeling overwhelmed and stressed because you have too much to do, revisit your time planner.**

Sometimes it's hard to get started if you keep thinking about other things you need to get done. Review your schedule for the next few days and make sure everything important is scheduled, then relax and concentrate on the task at hand.

- **If you're really floundering, talk to someone.**

Maybe you just don't understand what you should be doing. Talk with your instructor or another student in the class to get back on track.

- **Take a break.**

We all need breaks to help us concentrate without becoming fatigued and burned out. As a general rule, a short break every hour or so is effective in helping recharge your study energy. Get up and move around to get your blood flowing, clear your thoughts, and work off stress.

- **Use unscheduled times to work ahead.**

You've scheduled that hundred pages of reading for later today, but you have the textbook with you as you're waiting for the bus. Start reading now, or flip through the chapter to get a sense of what you'll be reading later. Either way, you'll save time later.

You may be amazed how much studying you can get done during down times throughout the day.

- **Keep your momentum.**

Prevent distractions, such as multitasking, that will only slow you down. Check for messages, for example, only at scheduled break times.

- **Reward yourself.**

It's not easy to sit still for hours of studying. When you successfully complete the task, you should feel good and deserve a small reward. A healthy snack or social activity can help you feel even better about your successful use of time.

- **Just say no.**

Always tell others nearby when you're studying, to reduce the chances of being interrupted. Still, interruptions happen, and if you are in a situation where you are frequently interrupted by a roommate or friend, it helps to have your "no" prepared in advance: "No, I *really* have to be ready for this test" or "That's a great idea, but let's do it tomorrow—I *just can't* today." You shouldn't feel bad about saying no—especially if you told that person in advance that you needed to study.

- **Have a life.**

Never schedule your day or week so full of work and study that you have no time at all for yourself, your family and friends, and your larger life.

- **Use a calendar planner and daily to-do list.**

We'll look at these time management tools in the next section.

## **Battling Procrastination**

Procrastination is a way of thinking that lets one put off doing something that should be done now. This can happen to anyone at any time. It's like a voice inside your head keeps coming up with these brilliant ideas for things to do right now other than studying: "I really ought to get this room cleaned up before I study" or "I can study anytime, but tonight's the only chance I have to do X." That voice is also very good at rationalizing: "I really don't need to read that chapter now; I'll have plenty of time tomorrow at lunch..."

Procrastination is very powerful. Some people battle it daily, others only occasionally. Most college students procrastinate often, and about half say they need help avoiding procrastination. Procrastination can threaten one's ability to do well on an assignment or test.

People procrastinate for different reasons. Some people are too relaxed in their priorities, seldom worry, and easily put off responsibilities. Others worry constantly, and that stress keeps them from focusing on the task at hand. Some procrastinate because they fear failure; others procrastinate because they fear success or are so perfectionist that they don't want to let themselves down. Some are dreamers. Many different factors are involved, and there are different styles of procrastinating.

Just as there are different causes, there are different possible solutions for procrastination. Different strategies work for different people. The time management strategies described earlier can help you avoid procrastination.

Because this is a psychological issue, some additional psychological strategies can also help:

- Since procrastination is usually a habit, accept that and work on breaking it as you would any other bad habit: one day at a time. Know that every time you overcome feelings of procrastination, the habit becomes weaker—and eventually you'll have a new habit of being able to start studying right away.

- Schedule times for studying using a daily or weekly planner. Carry it with you and look at it often. Just being aware of the time and what you need to do today can help you get organized and stay on track.
- If you keep thinking of something else you might forget to do later (making you feel like you “must” do it now), write yourself a note about it for later and get it out of your mind.
- Counter a negative with a positive. If you’re procrastinating because you’re not looking forward to a certain task, try to think of the positive future results of doing the work.
- Counter a negative with a worse negative. If thinking about the positive results of completing the task doesn’t motivate you to get started, think about what could happen if you keep procrastinating. You’ll have to study tomorrow instead of doing something fun you had planned. Or you could fail the test. Some people can jolt themselves right out of procrastination.
- On the other hand, fear causes procrastination in some people—so don’t dwell on the thought of failing. If you’re studying for a test, and you’re so afraid of failing it that you can’t focus on studying and you start procrastinating, try to put things in perspective. Even if it’s your most difficult class and you don’t understand *everything* about the topic, that doesn’t mean you’ll fail, even if you may not receive an A or a B.
- Study with a motivated friend. Form a study group with other students who are motivated and won’t procrastinate along with you. You’ll learn good habits from them while getting the work done now.
- Keep a study journal. At least once a day write an entry about how you have used your time and whether you succeeded with your schedule for the day. If not, identify what factors kept you from doing your work. (Use the form at the end of this chapter.) This journal will help you see your own habits and distractions so that you can avoid things that lead to procrastination.
- Get help. If you really can’t stay on track with your study

schedule, or if you're always putting things off until the last minute, see a Second Chance staff member.

### **Calendar Planners and To-Do Lists**

Calendar planners and to-do lists are effective ways to organize your time. Many types of academic planners are commercially available (check your college bookstore), or you can make your own. Some people like a page for each day, and some like a week at a time. Some use computer calendars and planners. Almost any system will work well if you use it consistently. Some college students think they don't need to actually write down their schedule and daily to-do lists. They've always kept it in their head before, so why write it down in a planner now?

Some first-year students were talking about this one day in a study group, and one bragged that she had never had to write down her calendar because she never forgot dates. Another student reminded her how she'd forgotten a preregistration date and missed taking a course she really wanted because the class was full by the time she went online to register. "Well," she said, "except for that time, I never forget anything!" Of course, none of us ever forgets anything—until we do. Calendars and planners help you look ahead and write in important dates and deadlines so you don't forget.

But it's just as important to use the planner to schedule *your own time*, not just deadlines. For example, you'll learn later that the most effective way to study for an exam is to study in several short periods over several days. You can easily do this by choosing time slots in your weekly planner over several days that you will commit to studying for this test. You don't need to fill every time slot, or to schedule every single thing that you do, but the more carefully and consistently you use your planner, the more successfully will you manage your time. But a planner cannot contain every single thing that may occur in a day. We'd go crazy if we tried to schedule every telephone call, every e-mail, every bill to pay, every trip to the grocery store. For these items, we use a to-do list, which may be kept on a separate page. or in a planner.

First write in all your class meeting times; your work or volunteer schedule; and your usual hours for sleep, family activities, and any other activities at fixed times. Don't forget time needed for transportation, meals, and so on. Your first goal is to find all the blocks of "free time" that are left over. Remember that this is an **academic planner**. Don't try to schedule in everything in your life—this is to plan ahead to use your study time most effectively.

Next, check the syllabus for each of your courses and write important dates in the planner. If your planner has pages for the whole term, write in all exams and deadlines. Use red ink or a highlighter for these key dates. Write them in the hour slot for the class when the test occurs or when the paper is due, for example.

Remember that for every hour spent in class, plan an average of two hours studying outside of class. These are the time periods you now want to schedule in your planner. These times change from week to week, with one course requiring more time in one week because of a paper due at the end of the week and a different course requiring more the next week because of a major exam. Make sure you block out enough hours in the week to accomplish what you need to do. As you choose your study times, consider what times of day you are at your best and what times you prefer to use for social or other activities.

Don't try to micromanage your schedule. Don't try to estimate exactly how many minutes you'll need two weeks from today to read a given chapter in a given textbook. Instead, just choose the blocks of time you will use for your studies. Don't yet write in the exact study activity—just reserve the block. Next, look at the major deadlines for projects and exams that you wrote in earlier. Estimate how much time you may need for each and work backward on the schedule from the due date.

For example: You have a short paper due on Friday. You determine that you'll spend ten hours total on it, from initial brainstorming and planning through to drafting and revising. Since you have other things also going on that week, you want to get an early start; you might choose to block an hour a week ahead on Saturday morning,

to brainstorm your topic, and jot some preliminary notes. Monday evening is a good time to spend two hours on the next step or pre-writing activities. Since you have a lot of time open Tuesday afternoon, you decide that's the best time to reserve to write the first draft; you block out three or four hours. You make a note on the schedule to leave time open that afternoon to see your instructor during office hours in case you have any questions on the paper; if not, you'll finish the draft or start revising. Thursday, you schedule a last block of time to revise and polish the final draft due tomorrow.

If you're surprised by this amount of planning, you may be the kind of student who used to think, "The paper's due Friday—I have enough time Thursday afternoon, so I'll write it then." What's wrong with that?

First, college work is more demanding than many first-year students realize, and the instructor expects higher-quality work than you can churn out quickly without revising. Second, if you are tired on Thursday because you didn't sleep well Wednesday night, you may be much less productive than you hoped—and without a time buffer, you're forced to turn in a paper that is not your best work.

Here are some more tips for successful schedule planning:

- Studying is often most effective immediately after a class meeting. If your schedule allows, block out appropriate study time after class periods.
- Be realistic about time when you make your schedule. If your class runs to four o'clock and it takes you twenty minutes to wrap things up and reach your study location, don't figure you'll have a full hour of study between four o'clock and five o'clock.
- Don't overdo it. Few people can study four or five hours nonstop, and scheduling extended time periods like that may just set you up for failure.
- Schedule social events that occur at set times, but just leave holes in the schedule for other activities.



Enjoy those open times and recharge your energies!

- Try to schedule some time for exercise at least three days a week.
- Plan to use your time between classes wisely. If three days a week you have the same hour free between two classes, what should you do with those three hours? Maybe you need to eat, walk across campus, or run an errand. But say you have an average forty minutes free at that time on each day.

Instead of just frittering the time away, use it to review your notes from the previous class or for the coming class or to read a short assignment. Over the whole term, that forty minutes three times a week adds up to a lot of study time.

- If a study activity is taking longer than you had scheduled, look ahead and adjust your weekly planner to prevent the stress of feeling behind.
- If you maintain your schedule on your computer or smartphone, it's still a good idea to print and carry it with you. Don't risk losing valuable study time if you're away from the device.

If you're not paying close attention to everything in your planner, use a colored highlighter to mark the times blocked out for really important things.

- When following your schedule, pay attention to starting and stopping times. If you planned to start your test review at four o'clock after an hour of reading for a different class, don't let the reading run long and take time away from studying for the test.

### **Your Daily To-Do List**

People use to-do lists in different ways, and you should find what

works best for you. As with your planner, consistent use of your to-do list will make it an effective habit.

Some people prefer not to carry their planner everywhere but instead copy the key information for the day onto a to-do list. Using this approach, your daily to-do list starts out with your key scheduled activities and then adds other things you hope to do today.

Some people use their to-do list only for things not on their planner, such as short errands, phone calls or e-mail, and the like. This still includes important things—but they're not scheduled out for specific times. Although we call it a daily list, the to-do list can also include things you may not get to today but don't want to forget about. Keeping these things on the list, even if they're a low priority, helps ensure that eventually you'll get to it.

Start every day with a fresh to-do list written in a special small notebook or on a clean page in your planner. Check your planner for key activities for the day and check yesterday's list for items remaining. Some items won't require much time, but other activities such as assignments will. Include a time estimate for these so that later you can do them when you have enough free time. If you finish lunch and have twenty-five minutes left before your next class, what things on the list can you do now and check off?

Finally, use some system to prioritize things on your list. Some students use a 1, 2, 3 or A, B, C rating system for importance. Others simply highlight or circle items that are critical to get done today.

Here are some more tips for effectively using your daily to-do list:

- Be specific: "Read history chapter 2 (30 pages)"—not "History homework."
- Put important things high on your list where you'll see them every time you check the list.
- Make your list at the same time every day so that it becomes a habit.
- Don't make your list overwhelming. If you added *everything* you eventually need to do, you could end up with so many

things on the list that you'd never read through them all. If you worry you might forget something, write it in the margin of your planner's page a week or two away.

- Use your list. Lists often include little things that may take only a few minutes to do, so check your list any time during the day you have a moment free.
- Cross out or check off things after you've done them—doing this becomes rewarding.
- Don't use your to-do list to procrastinate. Don't pull it out to find something else you just “have” to do instead of studying!

### **Time Management Tips for Students Who Work**

If you're both working and taking classes, you seldom have large blocks of free time. Avoid temptations to stay up very late studying, for losing sleep can lead to a downward spiral in performance at both work and school.

Instead, try to follow these guidelines:

- If possible, adjust your work or sleep hours so that you don't spend your most productive times at work. If your job offers flex time, arrange your schedule to be free to study at times when you perform best.
- Try to arrange your class and work schedules to minimize commuting time. If you are a part-time student taking two classes, taking classes back-to-back two or three days a week uses less time than spreading them out over four or five days. Working four ten-hour days rather than five eight-hour days reduces time lost to travel, getting ready for work, and so on.
- If you can't arrange an effective schedule for classes and work, consider online courses that allow you to do most of the work on your own time.
- Use your daily and weekly planner conscientiously. Any time you have thirty minutes or more free, schedule a study activity.
- Consider your “body clock” when you schedule activities. Plan easier tasks for those times when you're often fatigued and

reserve alert times for more demanding tasks.

- Look for any “hidden” time potentials. Maybe you prefer the thirty-minute drive to work over a forty five- minute train ride. But if you can read on the train, that’s a gain of ninety minutes every day at the cost of thirty minutes longer travel time. An hour a day can make a huge difference in your studies.
- Can you do quick study tasks during slow times at work? Take your class notes with you and use even five minutes of free time wisely.
- Remember your long-term goals. You need to work, but you also want to finish your college program. If you have the opportunity to volunteer for some overtime, consider whether it’s really worth it. Sure, the extra money would help, but could the extra time put you at risk for not doing well in your classes?
- Be as organized on the job as you are academically. Use your planner and to-do list for work matters, too. The better organized you are at work, the less stress you’ll feel—and the more successful you’ll be as a student also.
- If you have a family as well as a job, your time is even more limited. In addition to the previous tips, try some of the strategies that follow.

### **Point Exercise**

1. What time(s) of day are you at your most alert?
2. What time(s) of day are you at your least alert?
3. What category of *discretionary* activity (not sleeping, working, studying, etc.) represents your largest use of time?
4. Can you reduce the time you spend in that activity if you need more time for your coursework?
5. For each of the following statements about time management, circle T for true or F for false:

T F Think yourself into a positive mood before starting to study.

T F Always study just before going to sleep so that you'll dream about the topic.

T F Break up larger projects into smaller parts and stages.

T F Get everything done on your to-do list before studying so that you're not distracted.

T F When feeling stressed by a project, put it off until tomorrow.

T F Talk with your instructor or another student if you're having difficulty.

T F Try to study at least three hours at a time before taking a break.

T F Reward yourself for successfully completing a task.

T F Avoid studying at times not written in on your weekly planner; these are all free times just for fun.

T F Whenever interrupted by a friend, use that opportunity to take a break for up to thirty minutes.

T F Turn off all electronic devices when reading an assignment except for your laptop if you use it to take notes.

T F Since people procrastinate when they're distracted by other things that need doing, it's best to delay studying until you've done everything else first.

T F Studying with a friend is a sure way to waste time and develop poor study habits.

T F Use a study journal to observe how you use your time and determine what things are keeping you from getting your work done.

T F There's no reason to keep a weekly calendar if all your instructors have provided you with a syllabus that gives the dates for all assignments and tests.

T F Studying for a particular class is most effective immediately after that class meets.

6. Without looking at your planner, to-do list, or anything else in writing, quickly write a list of everything you need to do in the next few days. Then look through your planner, to-do list, and any other class notes for anything you missed.

What might you have forgotten or delayed if you weren't keeping a planner and to-do list?

7. Without looking at your weekly or daily schedule, think about your typical week and the times you have free when not in class, working, studying, eating, socializing, and so on. List at least three “downtimes” when you don't usually study that you can use for coursework when necessary.

### **Organizing Goals**

Place all of your goals, plans, projects and ideas in one place. Why? It prevents confusion. We often have more than one thing going on at a time and it may be easy to become distracted and lose sight of one or more of our goals if we cannot easily access them. Create a goal notebook, goal poster, goal computer file—organize it any way you want—just make sure it is organized and that your goals stay in one place.

# Chapter 4: Careers and Internships: Connecting Career to College

LAKEISHA MATHEWS AND LINDA BRUCE

## **Career Exploration**

There are any number of reasons students decide to come to college. Can you identify your top reasons for choosing to pursue a degree? Some students choose to attend college right after high school to pursue a specific career. Others, choose college because they do not have a defined career goal and want to explore their options. There are also adult learners who return to college or start college after starting a family to change careers or advance in their career field. Chances are regardless of why you decided to attend college or what college you enroll in you expect your academic experience to help you advance professionally.

## **Employment Rates and Salaries**

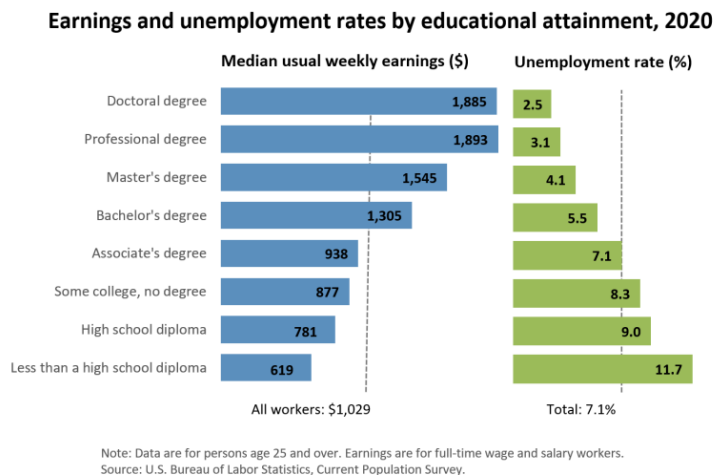
Consider, too, the following statistics on employment rates and salaries for college graduates. College does make a big difference!

- The average college graduate earns about 75 percent more than a non-college graduate over a typical, forty-year working lifetime. (U.S. Census Bureau)[\[2\]](#)
- In 2014, young adults ages 20 to 24 with a bachelor's degree or higher had a higher employment rate (88.1 percent) than young adults with just some college (75.0 percent). (NCES)
- The employment rate for young adults with just some college (63.7 percent) was higher than the rate for those who had completed high school. (NCES)
- The employment rate for those who completed high school (46.6 percent) was higher than the employment rate for young

adults who had not finished high school. (NCES)

- Employment rates were generally higher for males than females at each level of educational attainment in 2014. (NCES)[3]
- Over the course of a forty-year working life, the typical college graduate earns an estimated \$550,000 more than the typical high school graduate. (PEW)
- The median gap in annual earnings between a high school and college graduate as reported by the U.S. Census Bureau in 2010 is \$19,550. (PEW)[4]

Perhaps most important, an overwhelming majority of college graduates—86 percent—say that college has been a good investment for them personally. (PEW)



Source: [Bureau of Labor Statistics](#).

Despite the desire to launch, advance or change your career path after graduation, some students' complete college and struggle to find meaningful work. This is because career planning is an action-oriented process that must be engaged in during your academic experiences starting in your freshman year. It is often too late to



start career planning in the last semester of your senior year. Job searching takes 3–6 months and longer in some industries. And, that is not including taking the time to reflect on the type of work you want to do, the positions available, and ensuring that you are career ready.

So what is career planning?

According to Schermerborn, Hunt, and Osborn (2002), “Career planning takes the form of structured opportunities” to work on career issues. The authors go on to explain that the steps involved in career planning includes mapping career goals, assessing personal developments needs, and planning short and long-term career moves (Schermerborn, Hunt, and Osborn, 2002, pg. 59). For the sake of this text, career planning is defined as the intentional and ongoing practice of reflecting, planning and taking-action concerning one’s future occupational goals.

- Intentional: Career Planning is an intentional process...
- Ongoing: Career Planning is an ongoing process...
- Reflecting: Career planning requires reflecting...
- Planning: Career planning requires planning
- Action: career planning requires action

### **Differences in Earnings between States**

You may wish to use this [Earnings and Educational Attainment \(2011\)](#) interactive table to see how earnings for college graduates vs. high school–only graduates in your state compare with those in other states.

All in all, college imparts a wide and deep range of benefits.

- Have a higher salary
- Have and keep a job
- Get a pension plan
- Be satisfied with your job
- Feel your job is important
- Have health insurance

### **Career Readiness: NACE**

Each year thousands of college graduates transition into the workplace. And, each year, employers share their thoughts on the abilities of recent graduates. According to the the Association of American Colleges and Universities, 82% of executives and hiring managers see a college degree as very important or essential (AAC&U, 2018). However, the degree along is not enough. Employers also expect recent graduates to be “Career Ready.” When surveyed by the National Association of Colleges and Employers, companies identified the following competencies as essential qualities of a career ready professional:

- Critical Thinking/Problem Solving
- Oral/Written Communications
- Teamwork/Collaboration
- Digital Technology
- Leadership
- Professionalism/Work Ethic
- Career Management
- Global/Intercultural Fluency

Learn more about the NACE Career Readiness competencies [here](#).

To assess your career readiness, take the Employability Skills Self-Assessment tool developed by the College & Career Readiness & Success Center [here](#).

### **Steps to Career Planning: The UBalt Career Cycle**

#### **What is career planning?**

See if you can remember a time in your childhood when you noticed somebody doing professional work. Maybe a nurse or doctor, dressed in a lab coat, was listening to your heartbeat. Maybe a worker at a construction site, decked in a hard hat, was operating noisy machinery. Maybe a cashier at the checkout line in a grocery store was busily scanning bar codes. Each day in your young life you could have seen a hundred people doing various jobs. Surely

some of the experiences drew your interest and appealed to your imagination.

If you can recall any such times, those are moments from the beginning stage of your career development. What exactly is career development? It's a lifelong process in which we become aware of, interested in, knowledgeable about, and skilled in a career. It's a key part of human development as our identity forms and our life unfolds.

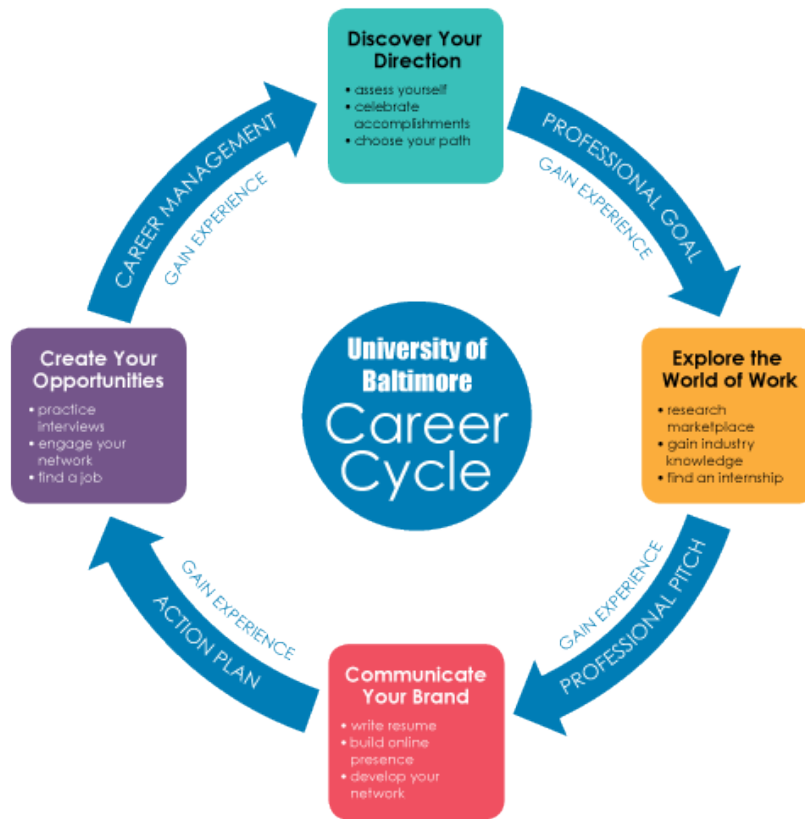
There are five main stages of career development. Each stage correlates with attitudes, behaviors, and relationships we all tend to have at that point and age. As we progress through each stage and reach the milestones identified, we prepare to move on to the next one.

Which stage of career development do you feel you are in currently? Think about each stage. What challenges are you facing now? Where are you headed?

#	STAGE	DESCRIPTION
1	GROWING	This is a time in early years (4–13 years old) when you begin to have a sense about the future. You begin to realize that your participation in the world is related to being able to do certain tasks and accomplish certain goals.
2	EXPLORING	This period begins when you are a teenager, and it extends into your mid-twenties. In this stage you find that you have specific interests and aptitudes. You are aware of your inclinations to perform and learn about some subjects more than others. You may try out jobs in your community or at your school. You may begin to explore a specific career. At this stage, you have some detailed “data points” about careers, which will guide you in certain directions.
3	ESTABLISHING	This period covers your mid-twenties through mid-forties. By now you are selecting or entering a field you consider suitable, and you are exploring job opportunities that will be stable. You are also looking for upward growth, so you may be thinking about an advanced degree.
4	MAINTAINING	This stage is typical for people in their mid-forties to mid-sixties. You may be in an upward pattern of learning new skills and staying engaged. But you might also be merely “coasting and cruising” or even feeling stagnant. You may be taking stock of what you’ve accomplished and where you still want to go.
5	REINVENTING	In your mid-sixties, you are likely transitioning into retirement. But retirement in our technologically advanced world can be just the beginning of a new career or pursuit—a time when you can reinvent yourself. There are many new interests to pursue, including teaching others what you’ve learned, volunteering, starting online businesses, consulting, etc.

Keep in mind that your career-development path is personal to you, and you may not fit neatly into the categories described above. Perhaps your socioeconomic background changes how you fit into the schema. Perhaps your physical and mental abilities affect you define the idea of a “career.” And for everyone, too, there are factors of chance that can’t be predicted or anticipated. You are unique, and your career path can only be developed by you.

What steps are involved in the career planning process? According to The University of Baltimore, there are four phases to the career planning process. Each phase requires intentional career planning and reflection and concludes with a career-related action step. The model is known as the UBalt Career Cycle. The four phases are: (1) Discover Your Direction, (2) Explore the World of Work, Communicate Your Brand, and (4) Create Your Opportunities.



*Image Courtesy of The University of Baltimore's Career and Internship Center*

The remainder of this book will focus on the four phases of the UBalt Career Cycle. Of note, the UBalt Career Cycle is recognized nationally and was lauded for its impact on student success by [University Business Magazine in 2015](#).

## Discover Your Direction



Image Courtesy of The University of Baltimore's Career and Internship Center

The first phase of the UBalt Career Cycle is *Discover Your Direction*. In this phase students take time to think about the occupations that interest them, select a major, and/or identify a specific professional pathway. In order to Discover Your Direction, focus will be on learning more about yourself—not merely making a career decision. The more you know about yourself—your knowledge, skills, abilities, accomplishments and the values that drive you—the easier it will be to choose a major and career path.

### **Job Satisfaction**

There are many benefits to selecting a good fit major and career pathway. Researchers cite the following outcomes for students who

take time to select a pathway congruent with their interests and personality:

**Academic Performance Benefits**

According to Jones (2012) if you chose your major based on your personality and interests you will perform better academically including earning higher grades and graduating on time.

**Career Satisfaction**

According to Gallup (2002), the publishers of the Clifton Strengths Assessment say professionals who know and use their strengths, “are six times as likely to be engaged in their jobs and to strongly agree that they have the chance to do what they do best.”

**Action Steps**

As mentioned previously, each phase of the UBalt Career Cycle has an accompanying action step. Activities suggested to help you Discover Your Direction are to assess yourself, celebrate your accomplishments, and choose your path. The **Action Step** is to identify and write your **Professional Goal**.

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**Discover Your Direction-Career Activities**

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<b>Assess Yourself</b>	<b>Celebrate Your Accomplishments</b>	<b>Choose Your Path</b>
Learn more about your interests, personality and strengths by taking a career assessment. Contact your Career Center for free assessments.	Reflect on things you have done well or been recognized for a write them down.	After assessing yourself and identifying your accomplishments, select your career path.

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**Professional Goal**

Once you complete the career activities listed above you are ready to write a professional goal which states your intended career path.

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For assistance with this Action Step see the [Professional Goal](#)

[Worksheet](#). You can use the following resources to assess your interests and review your accomplishments:

- [16 Personalities](#)
- [Keirsey Temperament Assessment](#)
- [Writing Accomplishments Statements](#)
- [What Can I Do With Major In...](#)

### ***What Do You Want To Do***

Sometime when students approach the career planning process they immediately begin thinking about salary, “safe careers,” or perceived prestigious careers. Few are challenged to think beyond “what they want be” to focus on “what they want to do.” For instance, wanting to become a doctor to save lives is different than wanting to become a doctor because it is considered a prestigious. After drafting your Professional Goal, go back and consider if your statement incorporates your “What”—how will you impact the world with your career choice.

### **Choosing a Career**





A YouTube element has been excluded from this version of the text. You can view it online here: <https://ubalt.pressbooks.pub/idis101fys2021/?p=41>

As your thoughts about career expand, keep in mind that over the course of your life, you will probably spend a lot of time at work—thousands of hours, in fact. According to the Bureau of Labor Statistics, the average workday is about 8.7 hours long, and this means that if you work 5 days a week, 50 weeks a year, for 35 years, you will spend a total of 76,125 hours of your life at work. These numbers should convince you that it's pretty important to enjoy your career!

If you do pursue a career, you'll find yourself making many decisions about it. Is this the right job for me? you may ask. Am I feeling fulfilled and challenged? Does this job enable me to have the lifestyle I desire? It's important to consider these questions now, whether you're just graduating from high school or college, or you're returning to school after working for a while.

Choosing a career—any career—is a unique process for everyone,

and for many people the task is daunting. There are so many different occupations to choose from. How do you navigate this complex world of work?

Video: <https://youtu.be/vMiSf7LpFQ>

### Explore the World of Work



Image Courtesy of The University of Baltimore’s Career and Internship Center

The second Phase of the UBalt Career Cycle is *Explore the World of Work*. In this phase students search for their “sweet spot.” The goal is to confirm that your professional goal is a good fit. In this phase, you’re encouraged to learn about trends in your field, problems you want to solve and challenges you will face. This phase of the Career Cycle is similar to purchasing a car. Most people research and test drive multiple vehicle before making a purchase. Some consumer needs to narrow down the brand they want to purchase.

Others know what brand they are interested in but need to narrow down the model. Exploring the Work of Work is similar, students research a career and even obtain internships to gain experience, These career activities can help a student learn more a particular major, career, or industry.

**Action Steps**

As mentioned previously, each phase of the UBalt Career Cycle has an accompanying action step. Activities suggested to help you *Explore the World of Work* are to research the marketplace, gain industry knowledge, and find an internship. The **Action Step** is to craft and practice your **Professional Pitch**.

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<b>Explore the World of Work – Career Activities</b>		
Research the Marketplace	Gain Industry Knowledge	Find an Internship
Research careers, industries and companies you are considering for your next step.	As you research the marketplace, it's very important that you learn the ins and outs of the industry and occupations you decide to pursue.	Internships are invaluable ways to experience the world of work firsthand.

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**Explore the World of Work – Action Step**

Professional Pitch

**Once you complete the career activities listed above you are ready to write a professional pitch which communicated your professional brand and career goal.**

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For assistance with this Action Step see the **Professional Pitch Worksheet**. You can use the following resources to research the marketplace and gain industry knowledge:

- [O\\*Net](#)
- [Occupational Outlook Handbook](#)
- [Glassdoor](#)

- [Salary.com](https://www.salary.com)

### **About Internships—How to Gain Experience**

Gaining experience is also a critical part of career planning. Participating in activities such as internships can help students explore a career, make contacts, find a mentor, and increase relevant skills, knowledge and abilities. The National Association of Colleges and Employers (2011) defines internships as follows:

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An internship is a form of experiential learning that integrates knowledge and theory learned in the classroom with practical application and skills development in a professional setting. Internships give students the opportunity to gain valuable applied experience and make connections in professional fields they are considering for career paths; and give employers the opportunity to guide and evaluate talent. (National Association of Colleges and Employers, 2011)

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According to Indeed.com (2020) there are [twelve benefits to obtaining an internship in college](#) including:

1. Testing industry knowledge
2. Helping you figure out your interests
3. Creating new interests
4. Connecting you to industry professionals
5. Allowing you to learn in a safe environment
6. Giving you the opportunity to get paid to learn
7. Providing possible credit for your college degree
8. Allowing you to potentially gain more internship opportunities
9. Creating a unique travel experience
10. Inspiring you to learn more about an industry
11. Teaching you about the importance of work-life balance
12. Introducing you to office politics

Gaining Experience is not limited to internships. There are alternative ways students can gain experience and build their academic portfolios. The Association of American Colleges and Universities (2008) includes undergraduate research, study abroad,

community service and special projects as additional educational activities that help students explore career interests and gain experience.



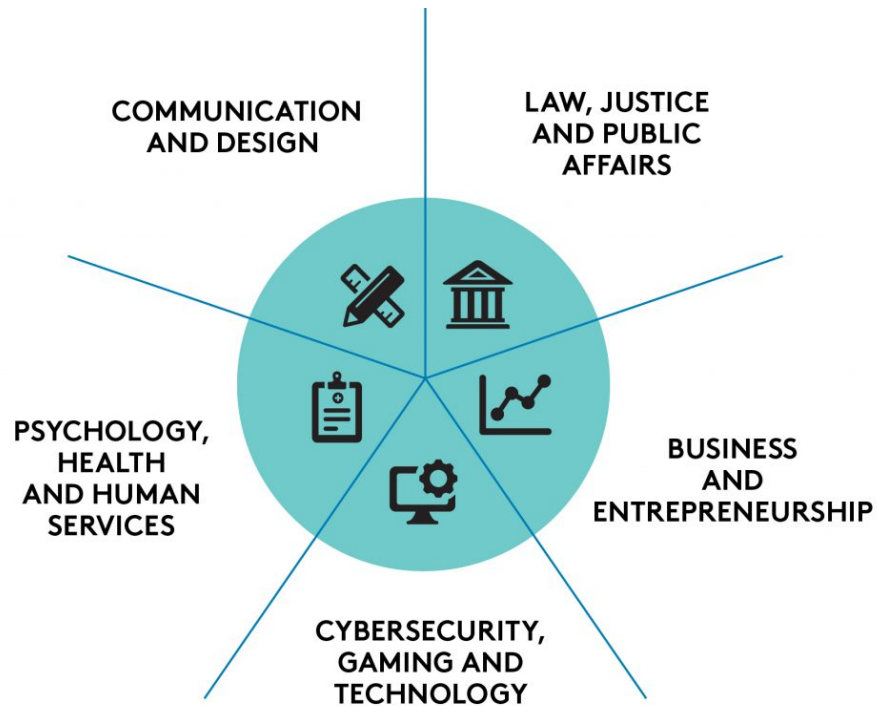
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## Professional Pathways

Students who are not ready to select a specific career can start by identifying a professional pathway that interests them. Professional pathways are also called industries or career clusters and reflect a group of professions that are similar. For example, Business is a professional pathway composed of similar careers such as Finance, Accounting, and Management.

The University of Baltimore encourages students to start with a [Professional Pathway](#) before selecting an occupation. Professional Pathways at The University of Baltimore allow students to explore

various academic programs in one Pathways without taking extra classes.



*Image Courtesy of The University of Baltimore*

At The University of Baltimore and students academic experience is integrated with career development including personal career coaching, professional development, mentoring, gaining experience and more (see below):

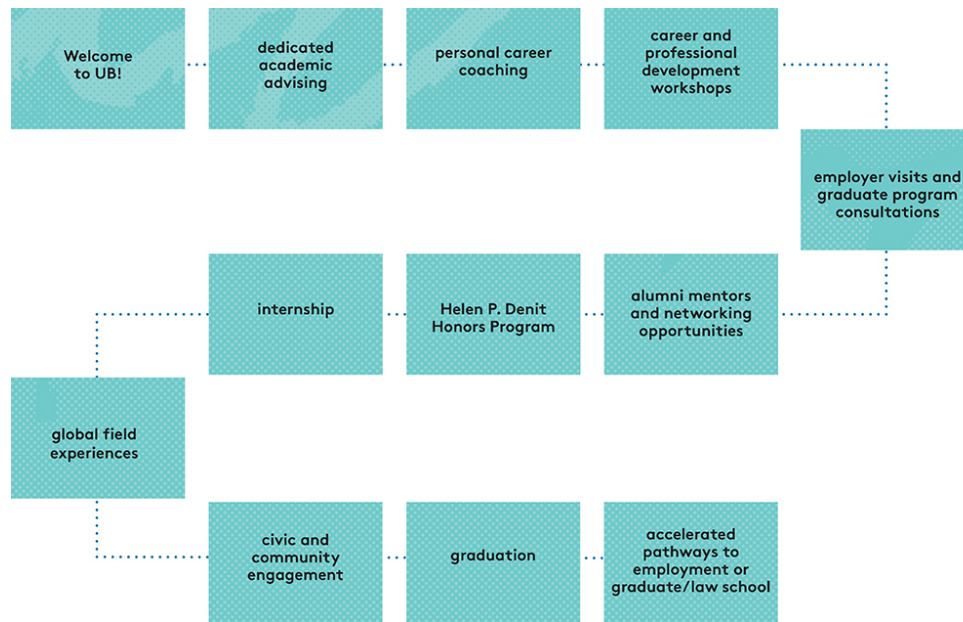


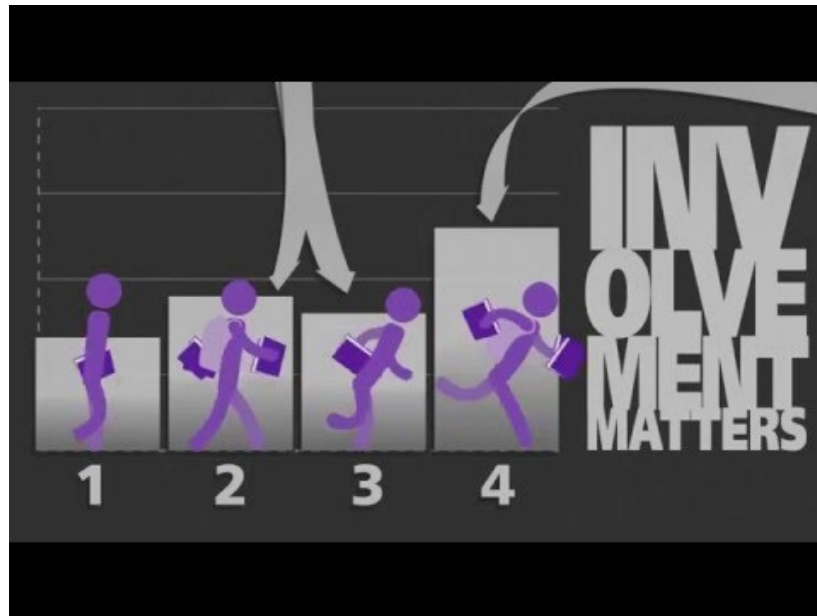
Image Courtesy of The University of Baltimore

### Just Get Involved

After you’ve networked with enough people and built up your reputation, your peers can connect you with job openings that may be a good fit for your skills. The video, below, from Monash University in Australia offers the following tips:

1. Get involved in part-time work
2. Get involved in extracurricular activities
3. Get involved with employment and career development

“Just Get involved. There are so many opportunities and open doors for you.”



A YouTube element has been excluded from this version of the text. You can view it online here: <https://ubalt.pressbooks.pub/idis101fys2021/?p=41>

## **Communicate Your Brand**





Image Courtesy of The University of Baltimore's Career and Internship Center

The third Phase of the UBalt Career Cycle is *Communicate Your Brand*. In this phase students begin to define or refine their professional brand by identifying the knowledge, skills, and abilities that differentiate them from everyone else. A Professional Brand reveals what makes you unique and well suited to pursue your career goal including obtaining an internship or a full time job.

**Action Steps**

As mentioned previously, each phase of the UBalt Career Cycle has an accompanying action step. Activities suggested to help you *Communicate Your Brand* include writing your resume, building an online presence and developing your network. The **Action Step** is to design your **Action Plan**.

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**Communicate Your Brand**

-

**Career Activities**

**Write Your Resume**

Developing an error free resume that highlights your accomplishments and experience is an essential component of your brand

**Build an Online Presence**

Your online presence also reflects your. Establishing a student profile on LinkedIn and maintaining a positive presence on other accounts is important.

**Develop Your Network**

The more professional contacts you have, the more opportunities you will have access to.

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**Communicate Your Brand – Action Step**

**Career Action Plan**

Once you complete the career activities listed above you are ready to communicate your brand. This will include developing professional documents, establishing a LinkedIn profile, and making business contacts.

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For assistance with this Action Step you can access the career [Action Plan worksheet](#). You can also use the following resources to learn more about building a professional brand:

- [LinkedIn Profile Checklist](#)
- [How to Network on LinkedIn](#)
- UBalt [Resume Guide](#) and [Cover Guide](#)

**Strategies for Networking [College Success]**

In the context of career development, networking is the process

by which people build relationships with one another for the purpose of helping one another achieve professional goals.

When you “network,” you exchange information.

- You may share business cards, resumes, cover letters, job-seeking strategies, leads about open jobs, information about companies and organizations, and information about a specific field.
- You might also share information about meet-up groups, conferences, special events, technology tools, and social media.
- You might also solicit job “headhunters,” career counselors, career centers, career coaches, an alumni association, family members, friends, acquaintances, and vendors.

Networking can occur anywhere and at any time. In fact, your network expands with each new relationship you establish. And the networking strategies you can employ are nearly limitless. With imagination and ingenuity, your networking can be highly successful.

### **Networking Strategies at College**

- **Get to know your professors:** Communicating with instructors is a valuable way to learn about a career and also get letters of reference if and when needed for a job. Professors can also give you leads on job openings, internships, and research possibilities. Most instructors will readily share information and insights with you. Get to know your instructors. They are a valuable part of your network.
- **Check with your college’s alumni office:** You may find that some alumni are affiliated with your field of interest and can give you the “inside scoop.”
- **Check with classmates:** Classmates may or may not share your major, but any of them may have leads that could help you. You could be just one conversation away from a good lead.

## Networking Strategies at Work [College Success]

- **Join professional organizations:** You can meet many influential people at local and national meetings and events of professional and volunteer organizations. Learn about these organizations. See if they have membership discounts for students, or student chapters. Once you are a member, you may have access to membership lists, which can give you prospective access to many new people to network with.
- **Volunteer:** Volunteering is an excellent way to meet new people who can help you develop your career, even if the organization you are volunteering with is not in your field. Just by working alongside others and working toward common goals, you build relationships that may later serve you in unforeseen and helpful ways.
- **Get an internship:** Many organizations offer internship positions to college students. Some of these positions are paid, but often they are not. Paid or not, you gain experience relevant to your career, and you potentially make many new contacts. Check [CollegeRecruiter.com](http://CollegeRecruiter.com) for key resources.
- **Get a part-time job:** Working full-time may be your ultimate goal, but you may want to fill in some cracks or crevices by working in a part-time job. Invariably you will meet people who can feasibly help with your networking goals. And you can gain good experience along the way, which can also be noted on your resume.
- **Join a job club:** Your career interests may be shared by many others who have organized a club, which can be online or in person. If you don't find an existing club, consider starting one.
- **Attend networking events:** There are innumerable professional networking events taking place around the world and also online. Find them listed in magazines, community calendars, newspapers, journals, and at the Web sites of companies, organizations, and associations.
- **Conduct informational interviews:** You may initiate contact

with people in your chosen field who can tell you about their experiences of entering the field and thriving in it. Many Web sites have guidance on how to plan and conduct these interviews.

### **Networking Strategies at Home and Beyond**

- **Participate in online social media:** An explosion of career opportunity awaits you with social media, including LinkedIn, Twitter, Facebook, Instagram, Pinterest, and many more. You will find an [extensive list of suggested sites at CareerOneStop](#). Keep your communication ultra-professional at these sites. Peruse magazine articles, and if you find one that's relevant to your field and it contains names of professionals, you can reach out to them to learn more and get job leads.
- **Ask family members and friends, coworkers, and acquaintances for referrals:** Do they know others who might help you? You can start with the question "Who else should I be talking to?"
- **Use business cards or networking cards:** A printed business card can be an essential tool to help your contacts remember you. Creativity can help in this regard, too. Students often design cards themselves and either hand print them or print them on a home printer.

### **Sources for Developing Professional Networks**

The bottom line with developing professional networks is to cull information from as many sources as possible and use that information in creative ways to advance your career opportunities. The strategies listed in the section above provide you with a comprehensive set of suggestions. Below is a summary of sources you can use to network your way to career success:

Meet-up groups	Conferences	Special events	Technology tools
Social media	Career centers	Alumni association	Professional organizations
Volunteer organizations	Internships	Part-time job	Job club
Networking events	Magazine articles	Web sites	Career coaches
Headhunters	Career counselors	Family members	Family members
Coworkers	Vendors	College professors	Advisers
Classmates	Administrators	Coaches	Guest speakers

### Create Your Opportunities



Image Courtesy of The University of Baltimore’s Career and Internship Center

The fourth Phase of the UBalt Career Cycle is *Create Your Opportunities*. In this phase students begin to interview for positions and put their career into motion to attain their professional goal. In this phase students use their professional pitch and professional brand to connect with employers, activate their network, and land the internship or job of their dreams

**Action Steps**

As mentioned previously, each phase of the UBalt Career Cycle has an accompanying action step. Activities suggested to help you *Create Your Opportunities* include interviewing for positions, engaging your network, and implementing your action plan. The **Action Step** is to *Create Your Opportunities* is to practice Career Management.

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<b>Communicate Your Brand – Career Activities</b>		
<b>Practice Interviewing</b>	<b>Engage Your Network</b>	<b>Conduct a Job/ Internship Search</b>
<p>Developing an error free resume that highlights your accomplishments and experience is an essential component of your brand</p>	<p>Your online presence also reflects your. Establishing a student profile on LinkedIn and maintaining a positive presence on other accounts is important.</p>	<p>The more professional contacts you have, the more opportunities you will have access to.</p>

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## **Create Your Opportunities – Action Step**

### Career Management

Once you complete the career activities listed above you are ready to *Create Your Opportunities*. You will begin to actively search for opportunities by engaging your network. You will also conduct a practice interview to prepare for connecting with potential employers.

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For assistance with this Action Step you can access the [Career Management Plan](#). You can also use the following resources to help you create Career Management Plan:

- UBalt [Interview Guide](#)
- [Arts & Sciences Career Guide](#)
- [Business Career Guide](#)
- [Public Affairs Career Guide](#)

### **Connecting with Employers**

Most career centers assist students with employers contacts by holding career fairs, hosting employers on campus and offering a job portal. At The University of Baltimore, students and alumni have access to UBworks, a free job portal where employers post internships and jobs directly to students. UBworks is also where students schedule an appointment with their assigned Career Specialist and sign up for career events.

- [Assignment: The Big Picture](#)
- [Assignment: Career Paths](#)
- [Assignment: Professional Skill Building](#)
- [Assignment: Career Development](#)
- [Assignment: Networking](#)
- [Assignment: Resumes and Cover Letters](#)
- [Assignment: Interviewing](#)



# Chapter 5: College Level Critical Thinking, Reading and Decision Making

JEREMY BOETTINGER, [OPENSTAX.ORG/BOOKS/COLLEGE-SUCCESS](https://openstax.org/books/college-success),  
AND FOUNDATIONS OF ACADEMIC SUCCESS: WORDS OF WISDOM



*Image Courtesy of The University of Baltimore*

## Words of Wisdom: Thinking Critically and Creatively

Critical and creative thinking skills are perhaps the most fundamental skills involved in making judgments and solving problems. They are some of the most important skills I have ever developed. I use them everyday and continue to work to improve them both.

The ability to think critically about a matter—to analyze a

question, situation, or problem down to its most basic parts—is what helps us evaluate the accuracy and truthfulness of statements, claims, and information we read and hear. It is the sharp knife that, when honed, separates fact from fiction, honesty from lies, and the accurate from the misleading. We all use this skill to one degree or another almost every day. For example, we use critical thinking every day as we consider the latest consumer products and why one particular product is the best among its peers. Is it a quality product because a celebrity endorses it? Because a lot of other people may have used it? Because it is made by one company versus another? Or perhaps because it is made in one country or another? These are questions representative of critical thinking.

The academic setting demands more of us in terms of critical thinking than everyday life. It demands that we evaluate information and analyze a myriad of issues. It is the environment where our critical thinking skills can be the difference between success and failure. In this environment we must consider information in an analytical, critical manner. We must ask questions—What is the source of this information? Is this source an expert one and what makes it so? Are there multiple perspectives to consider on an issue? Do multiple sources agree or disagree on an issue? Does quality research substantiate information or opinion? Do I have *any* personal biases that may affect my consideration of this information? It is only through purposeful, frequent, intentional questioning such as this that we can sharpen our critical thinking skills and improve as students, learners, and researchers. Developing my critical thinking skills over a twenty year period as a student in higher education enabled me to complete a quantitative dissertation, including analyzing research and completing statistical analysis, and earning my Ph.D. in 2014.

While critical thinking analyzes information and roots out the true nature and facets of problems, it is *creative* thinking that drives progress forward when it comes to solving these problems.

Exceptional creative thinkers are people that invent new solutions to existing problems that do not rely on past or current solutions. They are the ones who invent solution C when everyone else is still arguing between A and B. Creative thinking skills involve using strategies to clear the mind so that our thoughts and ideas can transcend the current limitations of a problem and allow us to see beyond barriers that prevent new solutions from being found.

Brainstorming is the simplest example of intentional creative thinking that most people have tried at least once. With the quick generation of many ideas at once we can block-out our brain's natural tendency to limit our solution-generating abilities so we can access and combine many possible solutions/thoughts and invent new ones. It is sort of like sprinting through a race's finish line only to find there is new track on the other side and we can keep going, if we choose. As with critical thinking, higher education both demands creative thinking from us and is the perfect place to practice and develop the skill. Everything from word problems in a math class, to opinion or persuasive speeches and papers, call upon our creative thinking skills to generate new solutions and perspectives in response to our professor's demands. Creative thinking skills ask questions such as—What if? Why not? What else is out there? Can I combine perspectives/solutions? What is something no one else has brought-up? What is being forgotten/ignored? What about \_\_\_\_\_? It is the opening of doors and options that follows problem-identification.

Consider an assignment that required you to compare two different authors on the topic of education and select and defend one as better. Now add to this scenario that your professor clearly prefers one author over the other. While critical thinking can get you as far as identifying the similarities and differences between these authors and evaluating their merits, it is creative thinking that you must use if you wish to challenge your professor's opinion and

invent new perspectives on the authors that have not previously been considered.

So, what can we do to develop our critical and creative thinking skills? Although many students may dislike it, group work is an excellent way to develop our thinking skills. Many times I have

heard from students their disdain for working in groups based on scheduling, varied levels of commitment to the group or project, and personality conflicts too, of course. True—it's not always easy, but that is why it is so effective. When we work collaboratively on a project or problem we bring many brains to bear on a subject. These different brains will naturally develop varied ways of solving or explaining problems and examining information. To the observant individual we see that this places us in a constant state of back and forth critical/creative thinking modes.

For example, in group work we are simultaneously analyzing information and generating solutions on our own, while challenging other's analyses/ideas and responding to challenges to our own analyses/ideas. This is part of why students tend to avoid group work—it challenges us as thinkers and forces us to analyze others while defending ourselves, which is not something we are used to or comfortable with as most of our educational experiences involve solo work. Your professors know this—that's why we assign it—to help you grow as students, learners, and thinkers!



Picture Courtesy of Mentatdgt/Pexels. (<https://openstax.org/books/college-success@10.2/pages/2-3-its-all-in-the-mindset>)

## Performance vs. Learning Goals

As you have discovered in this chapter, much of our ability to learn is governed by our motivations and goals. What has not yet been covered in detail has been how sometimes hidden goals or mindsets can impact the learning process. In truth, we all have goals that we might not be fully aware of, or if we are aware of them, we might not understand how they help or restrict our ability to learn. An illustration of this can be seen in a comparison of a student that has *performance*-based goals with a student that has *learning*-based goals.

If you are a student with strict performance goals, your primary psychological concern might be to appear intelligent to others. At first, this might not seem to be a bad thing for college, but it can truly limit your ability to move forward in your own learning. Instead, you would tend to play it safe without even realizing it. For

example, a student who is strictly performance-goal-oriented will often only say things in a classroom discussion when they think it will make them look knowledgeable to the instructor or their classmates. For example, a performance-oriented student might ask a question that she knows is beyond the topic being covered (e.g., asking about the economics of Japanese whaling while discussing the book *Moby Dick* in an American literature course). Rarely will they ask a question in class because they actually do not understand a concept. Instead they will ask questions that make them look intelligent to others or in an effort to “stump the teacher.” When they do finally ask an honest question, it may be because they are more afraid that their lack of understanding will result in a poor performance on an exam rather than simply wanting to learn.

If you are a student who is driven by learning goals, your interactions in classroom discussions are usually quite different. You see the opportunity to share ideas and ask questions as a way to gain knowledge quickly. In a classroom discussion you can ask for clarification immediately if you don’t quite understand what is being discussed. If you are a person guided by learning goals, you are less worried about what others think since you are there to learn and you see that as the most important goal.

Another example where the difference between the two mindsets is clear can be found in assignments and other coursework. If you are a student who is more concerned about performance, you may avoid work that is challenging. You will take the “easy A” route by relying on what you already know. You will not step out of your comfort zone because your psychological goals are based on approval of your performance instead of being motivated by learning.

This is very different from a student with a learning-based psychology. If you are a student who is motivated by learning goals, you may actively seek challenging assignments, and you will put a great deal of effort into using the assignment to expand on what you already know. While getting a good grade is important to you, what is even more important is the learning itself.

If you find that you sometimes lean toward performance-based goals, do not feel discouraged. Many of the best students tend to initially focus on performance until they begin to see the ways it can restrict their learning. The key to switching to learning-based goals is often simply a matter of first recognizing the difference and seeing how making a change can positively impact your own learning.

What follows in this section is a more in-depth look at the difference between performance- and learning-based goals. This is followed by an exercise that will give you the opportunity to identify, analyze, and determine a positive course of action in a situation where you believe you could improve in this area.

## What Students Say

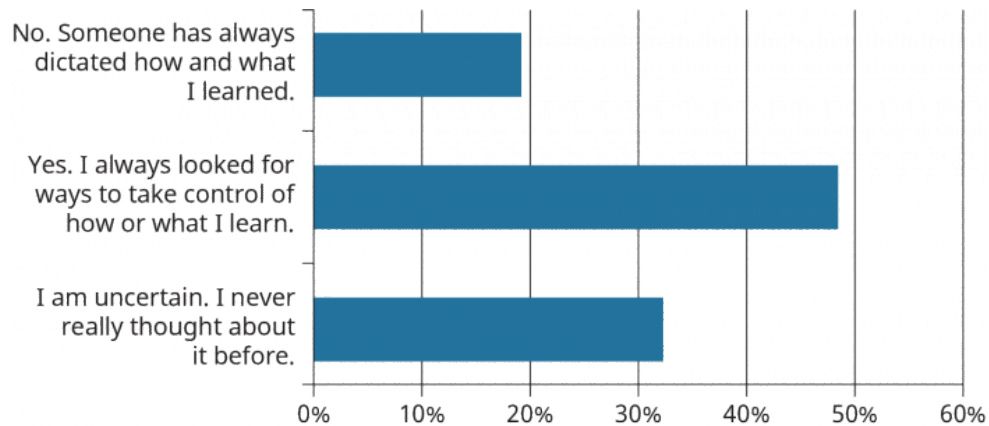
1. In the past, did you feel like you had control over your own learning?
  1. No. Someone has always dictated how and what I learned.
  2. Yes. I always look for ways to take control of what and how I learned.
  3. I am uncertain. I never thought about it before.
2. Have you ever heard of learning styles or do you know your own learning style?
  1. No. I have never heard of learning styles.
  2. Yes. I have heard of learning styles and know my own.
  3. Yes. I have heard of learning styles, but I don't think they're accurate or relate to me.
3. Which factors other than intelligence do you think have the greatest influence on learning?
  1. Motivation
  2. Perseverance
  3. Understanding how I learn

#### 4. Good teachers and support

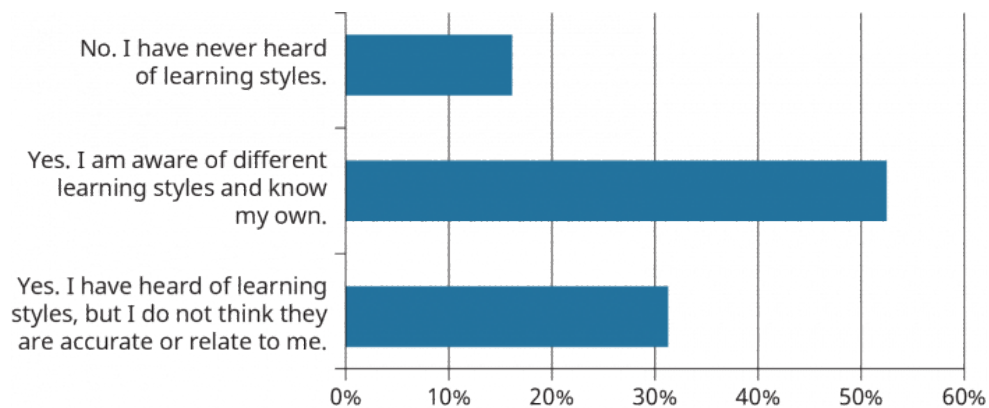
You can also take the anonymous [What Students Say](#) surveys to add your voice to this textbook. Your responses will be included in updates.

Students offered their views on these questions, and the results are displayed in the graphs below.

In the past, did you feel like you had control over your own learning?

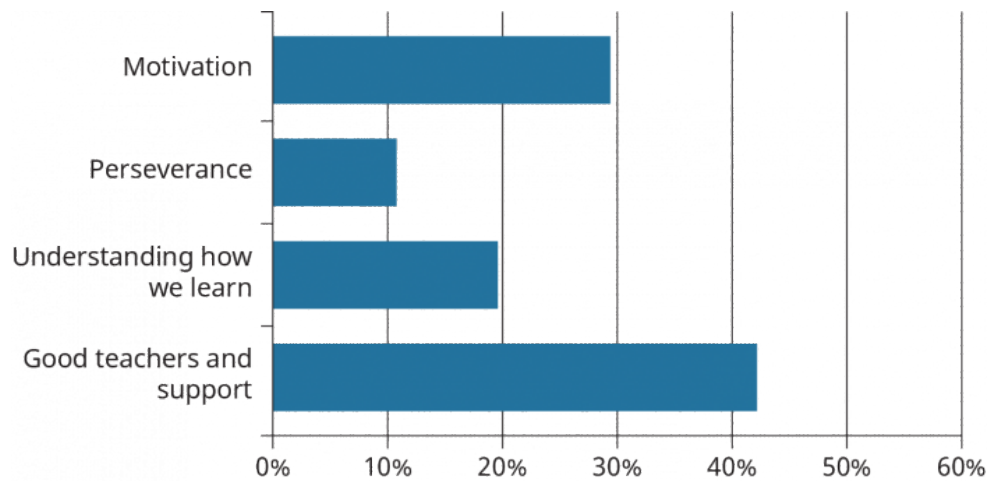


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### *Fixed vs. Growth Mindset*

The research-based model of these two mindsets and their influence on learning was presented in 1988 by Carol Dweck.<sup>7</sup> In Dr. Dweck's work, she determined that a student's perception about their own learning accompanied by a broader goal of learning had a significant influence on their ability to overcome challenges and grow in knowledge and ability. This has become known as the Fixed vs. Growth Mindset model. In this model, the *performance*-goal-oriented student is represented by the *fixed* mindset, while the *learning*-goal-oriented student is represented by the *growth* mindset.



your major goal, you would normally keep trying to attain that goal even if it took you multiple attempts. Not only that, but if you learned a little bit more with each try you would see each attempt as a success, even if you had not achieved complete mastery of whatever it was you were working to learn.

With that in mind, it should come as no surprise that Dr. Dweck found that those people who believed their abilities could change through learning (growth vs. a fixed mindset) readily accepted learning challenges and persisted despite early failures.

### *Improving Your Ability to Learn*

As strange as it may seem, research into fixed vs. growth mindsets has shown that if you believe you can learn something new, you greatly improve your ability to learn. At first, this may seem like the sort of feel-good advice we often encounter in social media posts or quotes that are intended to inspire or motivate us (e.g., *believe in yourself!*), but in looking at the differences outlined between a fixed and a growth mindset, you can see how each part of the growth mindset path would increase your probability of success when it came to learning.

### Activity

Very few people have a strict fixed or growth mindset all of the time. Often we tend to lean one way or another in certain situations. For example, a person trying to improve their ability in a sport they enjoy may exhibit all of the growth mindset traits and characteristics, but they find themselves blocked in a fixed mindset when they try to learn something in another area like computer programming or arithmetic.

In this exercise, do a little self-analysis and think of some areas

where you may find yourself hindered by a fixed mindset. Using the outline presented below, in the far right column, write down how you can change your own behavior for each of the parts of the learning process. What will you do to move from a fixed to a growth mindset? For example, say you were trying to learn to play a musical instrument. In the *Challenges* row, you might pursue a growth path by trying to play increasingly more difficult songs rather than sticking to the easy ones you have already mastered. In the *Criticism* row, you might take someone's comment about a weakness in timing as a motivation for you to practice with a metronome. For *Success of others* you could take inspiration from a famous musician that is considered a master and study their techniques.

Whatever it is that you decide you want to use for your analysis, apply each of the Growth characteristics to determine a course of action to improve.

<b>Parts of the learning process</b>	<b>Growth characteristic</b>	<b>What will you do to adopt a growth mindset?</b>
Challenges	Embraces challenges	
Obstacles	Persists despite setbacks	
Effort	Sees effort as a path to success	
Criticism	Learns from criticism	
Success of Others	Finds learning and inspiration in the success of others	

### **Applying What You Know about Learning**

Another useful part of being an informed learner is recognizing that as a college student you will have many choices when it comes to learning. Looking back at the Uses and Gratification model, you'll discover that your motivations as well as your choices in how you interact with learning activities can make a significant difference in not only what you learn, but how you learn. By being aware of a few

learning theories, students can take initiative and tailor their own learning so that it best benefits them and meets their main needs.

## Student Profile

“My seating choice significantly affects my learning. Sitting at a desk where the professor’s voice can be heard clearly helps me better understand the subject; and ensuring I have a clear view helps me take notes. Therefore, sitting in the front of the classroom should be a “go to” strategy while attending college. It will keep you focused and attentive throughout the lecture. Also, sitting towards the front of the classroom limits the tendency to be on check my phone.”

—Luis Angel Ochoa, Westchester Community College

## Making Decisions about Your Own Learning

As a learner, the kinds of materials, study activities, and assignments that work best for you will derive from your own experiences and needs (needs that are both short-term as well as those that fulfill long-term goals). In order to make your learning better suited to meet these needs, you can use the knowledge you have gained about UGT and other learning theories to make decisions concerning your own learning. These decisions can include personal choices in learning materials, how and when you study, and most importantly, taking ownership of your learning activities as an active participant and decision maker. In fact, one of the main principles emphasized in this chapter is that students not only benefit from being involved in planning their instruction, but learners also gain by continually evaluating the actual success of that instruction. In other words: *Does this work for me? Am I learning what I need to by doing it this way?*

While it may not always be possible to control every component of your learning over an entire degree program, you can take every opportunity to influence learning activities so they work to your best advantage. What follows are several examples of how this can be done by making decisions about your learning activities based on what you have already learned in this chapter.

### *Make Mistakes Safe*

Create an environment for yourself where mistakes are safe and mistakes are expected as just another part of learning. This practice ties back to the principles you learned in the section on grit and persistence. The key is to allow yourself the opportunity to make mistakes and learn from them *before* they become a part of your grades. You can do this by creating your own learning activities that you design to do just that. An example of this might be taking practice quizzes on your own, outside of the more formal course activities. The quizzes could be something you find in your textbook, something you find online, or something that you develop with a partner. In the latter case you would arrange with a classmate for each of you to produce a quiz and then exchange them. That particular exercise would serve double learning duty, since to create a good quiz you would need to learn the main concepts of the subject, and answering the questions on your partner's quiz might help you identify areas where you need more knowledge.

The main idea with this sort of practice is that you are creating a safe environment where you can make mistakes and learn from them before those mistakes can negatively impact your success in the course. Better to make mistakes on a practice run than on any kind of assignment or exam that can heavily influence your final grade in a course.

## *Make Everything Problem Centered*

When working through a learning activity, the practical act of problem-solving is a good strategy. Problem-solving, as an approach, can give a learning activity more meaning and motivation for you, as a learner. Whenever possible it is to your advantage to turn an assignment or learning task into a problem you are trying to solve or something you are trying to accomplish.

In essence, you do this by deciding on some purpose for the assignment (other than just completing the assignment itself). An example of this would be taking the classic college term paper and writing it in a way that solves a problem you are already interested in.

Typically, many students treat a term paper as a collection of requirements that must be fulfilled—the paper must be on a certain topic; it should include an introduction section, a body, a closing, and a bibliography; it should be so many pages long, etc. With this approach, the student is simply completing a checklist of attributes and components dictated by the instructor, but other than that, there is no reason for the paper to exist.

Instead, writing it to solve a problem gives the paper purpose and meaning. For example, if you were to write a paper with the purpose of informing the reader about a topic they knew little about, that purpose would influence not only how you wrote the paper but would also help you make decisions on what information to include. It would also influence how you would structure information in the paper so that the reader might best learn what you were teaching them. Another example would be to write a paper to persuade the reader about a certain opinion or way of looking at things. In other words, your paper now has a purpose rather than just reporting facts on the subject. Obviously, you would still meet the format requirements of the paper, such as number of pages and inclusion of a bibliography, but now you do that in a way that helps to solve your problem.

## *Make It Occupation Related*

Much like making assignments problem centered, you will also do well when your learning activities have meaning for your profession or major area of study. This can take the form of simply understanding how the things you are learning are important to your occupation, or it can include the decision to do assignments in a way that can be directly applied to your career. If an exercise seems pointless and possibly unrelated to your long-term goals, you will be much less motivated by the learning activity.

An example of understanding how a specific school topic impacts your occupation future would be that of a nursing student in an algebra course. At first, algebra might seem unrelated to the field of nursing, but if the nursing student recognizes that drug dosage calculations are critical to patient safety and that algebra can help them in that area, there is a much stronger motivation to learn the subject.

In the case of making a decision to apply assignments directly to your field, you can look for ways to use learning activities to build upon other areas or emulate tasks that would be required in your profession. Examples of this might be a communication student giving a presentation in a speech course on how the Internet has changed corporate advertising strategies, or an accounting student doing statistics research for an environmental studies course. Whenever possible, it is even better to use assignments to produce things that are much like what you will be doing in your chosen career. An example of this would be a graphic design student taking the opportunity to create an infographic or other supporting visual elements as a part of an assignment for another course. In cases where this is possible, it is always best to discuss your ideas with your instructor to make certain what you intend will still meet the requirements of the assignment.



## *Managing Your Time*

One of the most common traits of college students is the constraint on their time. As adults, we do not always have the luxury of attending school without other demands on our time. Because of this, we must become efficient with our use of time, and it is important that we maximize our learning activities to be most effective. In fact, time management is so important that there is an entire chapter in this text dedicated to it. When you can, refer to that chapter to learn more about time management concepts and techniques that can be very useful.

## *Instructors as Learning Partners*

In K-12 education, the instructor often has the dual role of both teacher and authority figure for students. Children come to expect their teachers to tell them what to do, how to do it, and when to do it. College learners, on the other hand, seem to work better when they begin to think of their instructors as respected experts that are partners in their education. The change in the relationship for you as a learner accomplishes several things: it gives you ownership and decision-making ability in your own learning, and it enables you to personalize your learning experience to best fit your own needs. For the instructor, it gives them the opportunity to help you meet your own needs and expectations in a rich experience, rather than focusing all of their time on trying to get information to you.

The way to develop learning partnerships is through direct communication with your instructors. If there is something you do not understand or need to know more about, go directly to them. When you have ideas about how you can personalize assignments or explore areas of the subject that interest you or better fit your needs, ask them about it. Ask your instructors for guidance and recommendations, and above all, demonstrate to them that you are

taking a direct interest in your own learning. Most instructors are thrilled when they encounter students that want to take ownership of their own learning, and they will gladly become a resourceful guide for you.

## Application

### **Applying What You Know about Learning to What You Are Doing:**

In this activity, you will work with an upcoming assignment from one of your courses—preferably something you might be dreading or are at least less than enthusiastic about working on. You will see if there is anything you can apply to the assignment from what you know about learning that might make it more interesting.

In the table below are several attributes that college students generally prefer in their learning activities, listed in the far left column. As you think about your assignment, consider whether or not it already possesses the attribute. If it does, go on to the next row. If it does not, see if there is some way you can approach the assignment so that it does follow preferred learning attributes; write that down in the last column, to the far right.

Does it ...?	Yes	No	What you can do to turn the assignment into something that is better suited to you as a learner?
Does it allow you to make decisions about your own learning?			In essence, you are doing this right now. You are making decisions on how you can make your assignment more effective for you.
Does it allow you to make mistakes without adversely affecting your grade?			Hints: <i>Are there ways for you to practice? Can you create a series of drafts for the assignment and get feedback?</i>
Is it centered on solving a problem?			Hint: <i>Can you turn the assignment into something that solves a problem? An example would be making a presentation that actually educated others rather than just covered what you may have learned.</i>
Is it related to your chosen occupation in any way?			Hint: <i>Can you turn the assignment into something you might actually do as a part of your profession or make it about your profession? Examples might be creating an informative poster for the workplace or writing a paper on new trends in your profession.</i>
Does it allow you to manage the time you work on it?			More than likely the answer here will be “yes,” but you can plan how you will do it. For more information on this, see the chapter on time management.
Does it allow interaction with your instructor as a learning partner?			Hint: <i>Talking to your instructor about the ideas you have for making this assignment more personalized accomplishes this exact thing.</i>

### **The Hidden Curriculum**

The *hidden curriculum* is a phrase used to cover a wide variety of circumstances at school that can influence learning and affect your experience. Sometimes called the invisible curriculum, it varies

by institution and can be thought of as a set of unwritten rules or expectations.

**Situation:** According to your syllabus, your history professor is lecturing on the chapter that covers the stock market crash of 1929 on Tuesday of next week.

Sounds pretty straightforward and common. Your professor lectures on a topic and you will be there to hear it. However, there are some unwritten rules, or hidden curriculum, that are not likely to be communicated. Can you guess what they may be?

- What is an unwritten rule about what you should be doing before attending class?
- What is an unwritten rule about what you should be doing in class?
- What is an unwritten rule about what you should be doing after class?
- What is an unwritten rule if you are not able to attend that class?

Some of your answers could have included the following:

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Before class: *read the assigned chapter, take notes, record any questions you have about the reading*

During class: *take detailed notes, ask critical thinking or clarifying questions, avoid distractions, bring your book and your reading notes*

After class: *reorganize your notes in relation to your other notes, start the studying process by testing yourself on the material, make an appointment with your professor if you are not clear on a concept*

Absent: *communicate with the professor, get notes from a classmate, make sure you did not miss anything important in your notes*

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The expectations before, during, and after class, as well as what you should do if you miss class, are often unspoken because many professors assume you already know and do these things or because they feel you should figure them out on your own. Nonetheless, some students struggle at first because they don't know about these

habits, behaviors, and strategies. But once they learn them, they are able to meet them with ease.

While the previous example may seem obvious once they've been pointed out, most instances of the invisible curriculum are complex and require a bit of critical thinking to uncover. What follows are some common but often overlooked examples of this invisible curriculum.

One example of a hidden curriculum could be found in the beliefs of your professor. Some professors may refuse to reveal their personal beliefs to avoid your writing toward their bias rather than presenting a cogent argument of your own. Other professors may be outspoken about their beliefs to force you to consider and possibly defend your own position. As a result, you may be influenced by those opinions which can then influence your learning, but not as an official part of your study.

Other examples of how this hidden curriculum might not always be so easily identified can be found in classroom arrangements or even scheduling. To better understand this, imagine two different classes on the exact same subject and taught by the same instructor. One class is held in a large lecture hall and has over 100 students in it, while the other meets in a small classroom and has fewer than 20 students. In the smaller class, there is time for all of the students to participate in discussions as a learning activity, and they receive the benefit of being able to talk about their ideas and the lessons through direct interaction with each other and the professor. In the larger class, there is simply not enough time for all 100 students to each discuss their thoughts. On the flip side, most professors who teach lecture classes use technology to give them constant feedback on how well students understand a given subject. If the data suggests more time should be spent, these professors discover this in real time and can adapt the class accordingly.

Another instance where class circumstances might heavily influence student learning could be found in the class schedule. If the class was scheduled to meet on Mondays and Wednesdays and the due date for assignments was always on Monday, those students

would benefit from having the weekend to finalize their work before handing it in. If the class met on a different day, students might not have as much free time just before handing in the assignment. The obvious solution would be better planning and time management to complete assignments in advance of due dates, but nonetheless, conditions caused by scheduling may still impact student learning.

## Working Within the Hidden Curriculum

The first step in dealing with the hidden curriculum is to recognize it and understand how it can influence your learning. After any specific situation has been identified, the next step is to figure out how to work around the circumstances to either take advantage of any benefits or to remove any roadblocks.

To illustrate this, here are some possible solutions to the situations given as examples earlier in this section:

**Prevailing Opinions**—Simply put, you are going to encounter instructors and learning activities that you sometimes agree with and sometimes do not. The key is to learn from them regardless. In either case, take ownership of your learning and even make an effort to learn about other perspectives, even if it is only for your own education on the matter. There is no better time to expose yourself to other opinions and philosophies than in college. In fact, many would say that this is a significant part of the college experience. With a growth mindset, it is easy to view everything as a learning opportunity.

**Classroom Circumstances**—These kinds of circumstances often require a more structured approach to turn the situation to your advantage, but they also usually have the most obvious solutions. In the example of the large class, you might find yourself limited in the ability to participate in classroom discussions because of so many other students. The way around that would be to speak to several classmates and create your own discussion group. You could

set up a time to meet, or you could take a different route by using technology such as an online discussion board, a Skype session, or even a group text. Several of the technologically based solutions might even be better than an in-class discussion since you do not all have to be present at the same time. The discussion can be something that occurs all week long, giving everyone the time to think through their ideas and responses.

Again, the main point is to first spot those things in the hidden curriculum that might put your learning at a disadvantage and devise a solution that either reduces the negative impact or even becomes a learning advantage.

# Chapter 6: Diversity and Accessibility

BRITTANY RICHMOND, UNIVERSITY OF BALTIMORE, UMBC, AND  
CENTER FOR AMERICAN PROGRESS



Image of three people. Authored by: Oregon Department of Transportation.  
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## Factors of Diversity

### What Is Diversity?

There are few words in the English language that have more diverse interpretations than *diversity*. What does *diversity* mean? Better yet—what does diversity mean to *you*? And what does it mean to your best friend, your teacher, your parents, your religious leader, or the person standing behind you in a grocery store?



For each of us, diversity has unique meaning. Below are a few of the many definitions offered by college students at a 2010 conference on the topic of diversity. Which of these definitions rings out to you as most accurate and thoughtful? Which definitions could use some embellishment or clarification, in your opinion?

Diversity is a group of people who are different in the same place.

Diversity to me is the ability for differences to coexist together, with some type of mutual understanding or acceptance present. Acceptance of different viewpoints is key.

Tolerance of thought, ideas, people with differing viewpoints, backgrounds, and life experiences.

Anything that sets one individual apart from another.

People with different opinions, backgrounds (degrees and social experience), religious beliefs, political beliefs, sexual orientations, heritage, and life experience.

Dissimilar

Having a multitude of people from different backgrounds and cultures together in the same environment working for the same goals.

Difference in students' background, especially race and gender.

Differences in characteristics of humans.

Diversity is a satisfying mix of ideas, cultures, races, genders, economic statuses and other characteristics necessary for promoting growth and learning among a group.

Diversity is the immersion and comprehensive integration of various cultures, experiences, and people.

Heterogeneity brings about opportunities to share, learn and grow from the journeys of others. Without it, limitations arise and knowledge is gained in the absence of understanding.

Diversity is not tolerance for difference but inclusion of those who are not the majority. It should not be measured as a count or a fraction—that is somehow demeaning. Success at maintaining diversity would be when we no longer ask if we are diverse enough, because it has become the norm, not remarkable.

Diversity means different things to different people, and it can be

understood differently in different environments. In the context of your college experience, diversity generally refers to people around you who differ by race, culture, ethnicity, religion, socioeconomic status, sexual orientation, abilities, opinions, political views, and in other ways. When it comes to diversity on the college campus, we also think about how groups interact with one another, given their differences (even if they're just perceived differences.) How do diverse populations experience and explore their relationships?

“More and more organizations define diversity really broadly,” says Eric Peterson, who works on diversity issues for the Society for Human Resource Management (SHRM). “Really, it’s any way any group of people can differ significantly from another group of people—appearance, sexual orientation, veteran status, your level in the organization. It has moved far beyond the legally protected categories that we’ve always looked at.”

### **Surface Diversity and Deep Diversity**

Surface diversity and deep diversity are categories of personal attributes—or differences in attributes—that people perceive to exist between people or groups of people.

**Surface-level diversity** refers to differences you can generally observe in others, like ethnicity, race, gender, age, culture, language, disability, etc. You can quickly and easily observe these features in a person. And people often do just that, making subtle judgments at the same time, which can lead to bias or discrimination. For example, if a teacher believes that older students perform better than younger students, she may give slightly higher grades to the older students than the younger students. This bias is based on perception of the attribute of age, which is surface-level diversity.

**Deep-level diversity**, on the other hand, reflects differences that are less visible, like personality, attitude, beliefs, and values. These attributes are generally communicated verbally and nonverbally, so they are not easily noticeable or measurable. You may not detect deep-level diversity in a classmate, for example, until you get to know him or her, at which point you may find that you are either comfortable with these deeper character levels, or perhaps not.

But once you gain this deeper level of awareness, you may focus less on surface diversity. For example: At the beginning of a term, a classmate belonging to a minority ethnic group, whose native language is not English (surface diversity), may be treated differently by fellow classmates in another ethnic group. But as the term gets under way, classmates begin discovering the person's values and beliefs (deep-level diversity), which they find they are comfortable with. The surface-level attributes of language and perhaps skin color become more “transparent” (less noticeable) as comfort is gained with deep-level attributes.

### **Diversity in Education**

#### **Positive Effects of Diversity in an Educational Setting**

Why does diversity matter in college? It matters because when you are exposed to new ideas, viewpoints, customs, and perspectives—which invariably happens when you come in contact with diverse groups of people—you expand your frame of reference for understanding the world. Your thinking becomes more open and global. You become comfortable working and interacting with people of all nationalities. You gain a new knowledge base as you learn from people who are different from yourself. You think “harder” and more creatively. You perceive in new ways, seeing issues and problems from new angles. You can absorb and consider a wider range of options, and your values may be enriched. In short, it contributes to your education.

Consider the following facts about diversity in the United States:

- More than half of all U.S. babies today are people of color, and by 2050 the U.S. will have no clear racial or ethnic majority. As communities of color are tomorrow's leaders, college campuses play a major role in helping prepare these leaders.
- But in 2009, while 28 percent of Americans older than 25 years of age had a four-year college degree, only 17 percent of African Americans and 13 percent of Hispanics had a four-year degree. More must be done to adequately educate the population and help prepare students to enter the workforce.

- Today, people of color make up about 36 percent of the workforce (roughly one in three workers). But by 2050, half the workforce (one in two workers) will be a person of color. Again, college campuses can help navigate these changes.

All in all, diversity brings richness to relationships on campus and off campus, and it further prepares college students to thrive and work in a multicultural world. Diversity is fast becoming America's middle name.

**Questions to consider:**

- What is identity?
- Can a person have more than one identity?
- Can identity be ambiguous?
- What are fluidity and intersectionality?

The multiple roles we play in life—student, sibling, employee, roommate, for example—are only a partial glimpse into our true identity. Right now, you may think, “I really don’t know what I want to be,” meaning you don’t know what you want to do for a living, but have you ever tried to define yourself in terms of the sum of your parts?

Social roles are those identities we assume in relationship to others. Our social roles tend to shift based on where we are and who we are with. Taking into account your social roles as well as your nationality, ethnicity, race, friends, gender, sexuality, beliefs, abilities, geography, etc., who are you?

## Who Am I?

Popeye, a familiar 20th-century cartoon character, was a sailor-philosopher. He declared his own identity in a circular manner, landing us right where we started: “I am what I am and that’s all that

I am.” Popeye proves his existence rather than help us identify him. It is his title, “The Sailor Man,” that tells us how Popeye operates in the social sphere.

According to the American Psychological Association, personal identity is an individual’s sense of self defined by (a) a set of physical, psychological, and interpersonal characteristics that is not wholly shared with any other person and (b) a range of affiliations (e.g., ethnicity) and social roles. Your identity is tied to the most dominant aspects of your background and personality.<sup>5</sup> It determines the lens through which you see the world and the lens through which you receive information.

## ACTIVITY

Complete the following statement using no more than four words:

I am \_\_\_\_\_.

It is difficult to narrow down our identity to just a few options. One way to complete the statement would be to use gender and geography markers. For example, “I am a male New Englander” or “I am an American woman.” Assuming they are true, no one can argue against those identities, but do those statements represent everything or at least most things that identify the speakers? Probably not.

Try finishing the statement again by using as many words as you wish.

I am \_\_\_\_\_.

If you ended up with a long string of descriptors that would be hard for a new acquaintance to manage, don’t worry. Our identities are complex and reflect that we lead interesting and multifaceted lives.

To better understand identity, consider how social psychologists describe it. Social psychologists, those who study how social interactions take place, often categorize identity into four types:

personal identity, role identity, social identity, and collective identity.

**Personal identity** captures what distinguishes one person from another based on life experiences. No two people, even identical twins, live the same life.

**Role identity** defines how we interact in certain situations. Our roles change from setting to setting, and so do our identities. At work you may be a supervisor; in the classroom you are a peer working collaboratively; at home, you may be the parent of a 10-year-old. In each setting, your bubbly personality may be the same, but how your coworkers, classmates, and family see you is different.

**Social identity** shapes our public lives by our awareness of how we relate to certain groups. For example, an individual might relate to or “identify with” Korean Americans, Chicagoans, Methodists, and Lakers fans. These identities influence our interactions with others. Upon meeting someone, for example, we look for connections as to how we are the same or different. Our awareness of who we are makes us behave a certain way in relation to others. If you identify as a hockey fan, you may feel an affinity for someone else who also loves the game.

**Collective identity** refers to how groups form around a common cause or belief. For example, individuals may bond over similar political ideologies or social movements. Their identity is as much a physical formation as a shared understanding of the issues they believe in. For example, many people consider themselves part of the collective energy surrounding the #metoo movement. Others may identify as fans of a specific type of entertainment such as Trekkies, fans of the Star Trek series.

*“I am large. I contain multitudes.”* Walt Whitman

In his epic poem *Song of Myself*, Walt Whitman writes, “Do I

contradict myself? Very well then I contradict myself (I am large. I contain multitudes.)” Whitman was asserting and defending his shifting sense of self and identity. Those lines importantly point out that our identities may evolve over time. What we do and believe today may not be the same tomorrow. Further, at any one moment, the identities we claim may seem at odds with each other. Shifting identities are a part of personal growth. While we are figuring out who we truly are and what we believe, our sense of self and the image that others have of us may be unclear or ambiguous.

Many people are uncomfortable with identities that do not fit squarely into one category. How do you respond when someone’s identity or social role is unclear? Such ambiguity may challenge your sense of certainty about the roles that we all play in relationship to one another. Racial, ethnic, and gender ambiguity, in particular, can challenge some people’s sense of social order and social identity.

When we force others to choose only one category of identity (race, ethnicity, or gender, for example) to make ourselves feel comfortable, we do a disservice to the person who identifies with more than one group. For instance, people with multiracial ancestry are often told that they are too much of one and not enough of another.

The actor Keanu Reeves has a complex background. He was born in Beirut, Lebanon, to a white English mother and a father with Chinese-Hawaiian ancestry. His childhood was spent in Hawaii, Australia, New York, and Toronto. Reeves considers himself Canadian and has publicly acknowledged influences from all aspects of his heritage. Would you feel comfortable telling Keanu Reeves how he must identify racially and ethnically?

There is a question many people ask when they meet someone whom they cannot clearly identify by checking a specific identity box. Inappropriate or not, you have probably heard people ask, “What are you?” Would it surprise you if someone like Keanu Reeves shrugged and answered, “I’m just me”?

Malcom Gladwell is an author of five New York Times best-sellers

and is hailed as one of Foreign Policy's Top Global Thinkers. He has spoken on his experience with identity as well. Gladwell has a black Jamaican mother and a white Irish father. He often tells the story of how the perception of his hair has allowed him to straddle racial groups. As long as he kept his hair cut very short, his fair skin obscured his black ancestry, and he was most often perceived as white. However, once he let his hair grow long into a curly Afro style, Gladwell says he began being pulled over for speeding tickets and stopped at airport check-ins. His racial expression carried serious consequences.

## *Gender*

More and more, gender is also a diversity category that we increasingly understand to be less clearly defined. Some people identify themselves as gender fluid or non-binary. "Binary" refers to the notion that gender is only one of two possibilities, male or female. Fluidity suggests that there is a range or continuum of expression. Gender fluidity acknowledges that a person may vacillate between male and female identity.

Asia Kate Dillon is an American actor and the first non-binary actor to perform in a major television show with their roles on *Orange is the New Black* and *Billions*. In an article about the actor, a reporter conducting the interview describes his struggle with trying to describe Dillon to the manager of the restaurant where the two planned to meet. The reporter and the manager struggle with describing someone who does not fit a pre-defined notion of gender identity. Imagine the situation: You're meeting someone at a restaurant for the first time, and you need to describe the person to a manager. Typically, the person's gender would be a part of the description, but what if the person cannot be described as a man or a woman?

Within any group, individuals obviously have a right to define themselves; however, collectively, a group's self-determination is



also important. The history of black Americans demonstrates a progression of self-determined labels: Negro, Afro-American, colored, black, African American. Similarly, in the nonbinary community, self-described labels have evolved. Nouns such as *genderqueer* and pronouns such as *hir*, *ze*, and *Mx.* (instead of *Miss*, *Mrs.* or *Mr.*) have entered not only our informal lexicon, but the dictionary as well.

**Merriam-Webster’s dictionary includes a definition of “they” that denotes a nonbinary identity, that is, someone who fluidly moves between male and female identities.**

Transgender men and women were assigned a gender identity at birth that does not fit their true identity. Even though our culture is increasingly giving space to non-heteronormative (straight) people to speak out and live openly, they do so at a risk. Violence against gay, nonbinary, and transgender people occurs at more frequent rates than for other groups.

To make ourselves feel comfortable, we often want people to fall into specific categories so that our own social identity is clear. However, instead of asking someone to make us feel comfortable, we should accept the identity people choose for themselves. Cultural competency includes respectfully addressing individuals as they ask to be addressed.

### **Table Gender Pronoun Examples**

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Subjective	Objective	Possessive	Reflexive	Example
She	Her	Hers	Herself	She is speaking. I listened to her. The backpack is h
He	Him	His	Himself	He is speaking. I listened to him. The backpack is h
They	Them	Theirs	Themselves	They are speaking. I listened to them. The backpack is t
Ze	Hir/Zir	Hirs/Zirs	Hirself/Zirself	Ze is speaking. I listened to hir. The backpack is z

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### *Intersectionality*

The many layers of our multiple identities do not fit together like puzzle pieces with clear boundaries between one piece and another. Our identities overlap, creating a combined identity in which one aspect is inseparable from the next.

The term intersectionality was coined by legal scholar Kimberlé Crenshaw in 1989 to describe how the experience of black women was a unique combination of gender and race that could not be

divided into two separate identities. In other words, this group could not be seen solely as women or solely as black; where their identities overlapped is considered the “intersection,” or crossroads, where identities combine in specific and inseparable ways.



Access the source text for free at [OpenStax](https://openstax.org/r/diversity-and-accessibility)

**Figure:** Our identities are formed by dozens of factors, sometimes represented in intersection wheels. Consider the subset of identity elements represented here. Generally, the outer ring are elements that may change relatively often, while the inner circle are often considered more permanent. (There are certainly exceptions.) How

does each contribute to who you are, and how would possible change alter your self-defined identity?

Intersectionality and awareness of intersectionality can drive societal change, both in how people see themselves and how they interact with others. That experience can be very inward-facing, or can be more external. It can also lead to debate and challenges. For example, the term “Latinx” is growing in use because it is seen as more inclusive than “Latino/Latina,” but some people—including scholars and advocates—lay out substantive arguments against its use. While the debate continues, it serves as an important reminder of a key element of intersectionality: Never assume that all people in a certain group or population feel the same way. Why not? Because people are more than any one element of their identity; they are defined by more than their race, color, geographic origin, gender, or socio-economic status. The overlapping aspects of each person’s identity and experiences will create a unique perspective.

#### **ANALYSIS QUESTION**

Consider the intersectionality of race, gender, and sexuality; religion,

## ANALYSIS QUESTION

Consider the intersectionality of race, gender, and sexuality; religion, ethnicity, and geography; military experience; age and socioeconomic status; and many other ways our identities overlap. Consider how these overlap in you.

Do you know people who talk easily about their various identities? How does it inform the way you interact with them?

#### **Cultural Competency**

As a college student, you are likely to find yourself in diverse classrooms, organizations, and— eventually—workplaces. It is important to prepare yourself to be able to adapt to diverse environments. **Cultural competency** can be defined as the ability

to recognize and adapt to cultural differences and similarities. It involves “(a) the cultivation of deep cultural self-awareness and understanding (i.e., how one’s own beliefs, values, perceptions, interpretations, judgments, and behaviors are influenced by one’s cultural community or communities) and (b) increased cultural other-understanding (i.e., comprehension of the different ways people from other cultural groups make sense of and respond to the presence of cultural differences).”

In other words, cultural competency requires you to be aware of your own cultural practices, values, and experiences, and to be able to read, interpret, and respond to those of others. Such awareness will help you successfully navigate the cultural differences you will encounter in diverse environments. Cultural competency is critical to working and building relationships with people from different cultures; it is so critical, in fact, that it is now one of the most highly desired skills in the modern workforce.

In the following video, representatives from Rutgers University Behavioral Health Care elaborate on the concept of cultural competency:



A YouTube element has been excluded from this version of the text. You can view it online here: <https://ubalt.pressbooks.pub/idis101fys2021/?p=53>

## Cultural Competency at Rutgers University Behavioral Health Care

We don't automatically understand differences among people and celebrate the value of those differences. Cultural competency is a skill that you can learn and improve upon over time and with practice. What actions can you take to build your cultural competency skills?

### **KEY TAKEAWAYS**

- Diversity refers to a great variety of human characteristics and ways in which people differ.
- Surface-level diversity refers to characteristics you can easily observe, while deep-level diversity refers to attributes that are not visible and must be communicated in order to understand.
- Cultural competency is the ability to recognize and adapt to

cultural differences and similarities.

- Diverse environments expose you to new perspectives and can help deepen your learning.

# Chapter 7: Campus and Student Life

BRITTANY RICHMOND, UNIVERSITY OF BALTIMORE, AND UMBC



Image Courtesy of The University of Baltimore

## Getting to Know Your Campus

Whether your campus is small, tall, *grande*, or *venti*, you are probably amazed by the array of institutionally supported student activities available for your enrichment and enjoyment. Perhaps your biggest challenge is deciding how much extra time you have after studying and which added activities yield the greatest reward.

Below, you will find a video that gives a sample of campus life at The University of Baltimore. Regardless, though, of where your institution fits on the spectrum of size, or how many activities,



clubs, and organizations your institution offers, it's very important for you to be able to explore co-curricular interests—for learning, enjoyment, and personal satisfaction. Student life should always be satisfying and rewarding to students, as well as to alumni, faculty, staff, and community members. Together, these groups are an institution's lifeblood.

### *The University of Baltimore*



A YouTube element has been excluded from this version of the text. You can view it online here: <https://ubalt.pressbooks.pub/idis101fys2021/?p=58>

### *Student Organizations*

Colleges have an abundance of student organizations. Some

examples you may be familiar with are the Student Events Board for enhancing campus life for all students, the History Club, and Student Government Association. Larger institutions may have hundreds of such organizations. Here is a lengthy and exciting list of [student organizations at The University of Baltimore](#).

Generally, an organization is created and run by current students, and an executive officer, dean, or director of a major academic or operational unit sponsors it. This is especially the case when considering Honors Organizations. An organization must also have a mission that's consistent with the mission of the college and/or sponsor. It might also collect dues from members, but in many cases, membership is free. Below is the list of student organization categories offered at the University of Baltimore.

### **Student Organization Classifications**

Student organizations are groups formed by students that have met all of the criteria outlined in the Registration section of this Handbook and have gained recognition from the Center for Student Involvement (CSI). Student organizations must register with CSI each academic year. These organizations shall abide by the policies and procedures of the State of Maryland, University System of Maryland, The University of Baltimore, and CSI.

*CSI recognizes two classifications of student organizations.*

#### *Categories of Student Organization Classifications*

- **Premier Student Organizations:** Premier Organization status is granted by the Center for Student Involvement to organizations that 1) serve an overall governance, programmatic, or fee allocation function at the institutional level and 2) have a primary advisor who is a full-time University employee and for whom advisement of the organization is a formal and significant portion of the employee's job responsibilities.
  - Student Government Association (SGA)
  - Student Events Board (SEB)

- **Registered Student Organizations**
  - **Honorary Organizations (Honor Societies):** Recognize high level of academic achievement and generally require a demonstrated interest in a particular career or academic discipline.
  - **Service Organizations:** Raise awareness about a social issue through service, engagement and philanthropy.
  - **Academic/Professional Organizations:** Promote development in a particular academic discipline or professional field.
  - **Cultural Organizations:** Foster cultural diversity on campus and provide students an avenue to explore and celebrate their own cultural heritage and provide programs and services designed to support students of various cultural heritages
  - **General Interest Organizations:** Serve to enhance campus life through the co-curricular involvement of special interests and hobbies
  - **Sports Clubs Organizations:** Provide the opportunity for competition, personal fitness and recreational activities.

**Law School Organizations** assist law students through educational programming, community service, and social programs. The Law School Office of Academic Affairs recognizes Law School Organizations.

*Student Organization Benefits*

Being a registered student organization at The University of Baltimore has many benefits, some of which are listed below.

- Ability to reserve and use campus facilities
- Ability to request funding
- Event/program planning support
- Risk management tools
- Ability to fundraise
- Student organization mailbox

- Access to the Student Organization Suite including the ability to request a locker
- Support from CSI Staff

To link up with a student organization, you may not need to do much more than take stock of your interests. What do you love to do? In a later section, you'll find a list of ways to learn about student organizations at your institution. If you find that your college doesn't have an organization that speaks to your particular interests, you might consider starting one.

Diversity and multiculturalism are indeed critical pursuits not just on college campuses but in communities, businesses, and organizations around the world. If you are interested in expanding and promoting awareness of these issues on campus and further afield, you can seek opportunities at your college for starters. You will likely find informal gatherings, presentations, campus-wide events, individual students and classes focused on creating diverse, multicultural, and inclusive communities. As an example, here is the link to the [Diversity and Culture Center at The University of Baltimore](#).

Most colleges have many opportunities for you to learn about and prepare for civic and democratic engagement on campus and in the wider community. What is civic engagement? It's your involvement in protecting and promoting a diverse and democratic society—and clearly, leadership is an important part of this. Civic and democratic engagement is central to the mission of higher education and the values of The University of Baltimore. Student organizations and activities related to these pursuits may be student government associations, leadership courses and retreats, social change projects, service opportunities, social innovation initiatives, and many others. The Center for Student Involvement at The University of Baltimore is committed to ensuring that the UBalt community always has access to resources and information to be fully prepared to take part in the democratic process.

[Provided is a list of upcoming events and opportunities at The](#)

[University of Baltimore](#) to participate in discussions and activities to advance civic engagement, locally and beyond.

**“Democracy cannot succeed unless those who express their choice are prepared to choose wisely. The real safeguard of democracy, therefore, is education.”**

**-Franklin D. Roosevelt**



Image Courtesy of The University of Baltimore

### *Service and Volunteerism*

If you are like many new college students, you probably already have experience volunteering. It may have been part of your high school requirements. Or perhaps you engaged in volunteering as part of a faith organization or as part of a community fundraising effort. Any of your volunteering can continue in college, too, as your institution will have many special and meaningful ways to stay involved, work on social problems, and contribute to a better world. Service and volunteer efforts may include philanthropy, activism, social entrepreneurship, advocacy, and direct service.<sup>[1]</sup>

Get involved in BeMore, The University of Baltimore’s community engagement program, and you’ll:

- meet other people committed to service
- get support and follow-up from professional staff
- document your efforts through an involvement record and

certificate

- grow and develop as a leader, citizen and scholar
- discover ways to deepen what you're learning in the classroom.

Learn more about [service opportunities](#) and [alternative breaks](#).

## *Student Activities*

On any college campus, satellite center, or virtual space, students may be involved in activities around the clock on any given day. These activities may include student organization activities as well as special presentations, meetings, performing arts events, sporting events, intramurals, recreational activities, local community activities, holiday events, commemorative events, and so on.

You are heartily encouraged to pursue any interests that enhance your education and enrich your student experience. Your participation can expand your horizons, deepen your interests, and connect you with new people.

## Resources for Learning About Campus Organizations

It can seem overwhelming to learn about all the activities, events, clubs, organizations, athletics, performing arts, etc. on campus. Sometimes you may need to dig a little, too. The following resources are a good place to start:

- **Your institution's Web site:** Try a keywords search at your college's Web site, using any of the following: *student life, college life, student organizations, clubs, student activities office, student services, special events, events calendar,*

*performing arts calendar, athletics calendar, etc.*

- **Email:** Keep alert to the many email messages you receive from campus offices and organizations. They publicize all kinds of activities and opportunities for you to engage with campus and student life.
- **Other technology-based support services:** Take advantage of other technology-based student support services if they are available. For example, some colleges use an online platform that connects student organizations and allows them to reach out to prospective new members. With this service, you could access a list of student organizations to see which ones you might like to join and see what events are ahead. You can also search for organizations based on categories or interests.
- **Social media:** Most institutions keep up-to-date information on Facebook, Twitter, Instagram, and more. Individual groups on campus may also have separate social media presences that you can locate through the institution's offerings.
- **Bulletin boards:** Take a look at bulletin boards as you pass through hallways in academic buildings, dining halls, sports facilities, dormitories, even local service centers, and retail stores. You can often find fliers with event details and contact information.
- **Friends:** Keep a pulse on what others are doing in their spare time. This is also a good way to make new friends and align yourself with others who have similar interests.
- **Campus offices for social functions:** Make a point to visit the student activities office or the student affairs office. Both often have physical spaces for student organizations.
- **Campus offices for academic functions:** Inquire with your academic adviser. He or she will likely be knowledgeable about campus organizations related to your interests and may know about local, regional and national organizations, too.

## Benefits of Participating in Student Life

How is it that becoming fully involved in student life can have such a positive impact on student satisfaction and academic success?

The [National Survey of Student Engagement](#)—a survey measuring student involvement in academic and co-curricular activities—shows that student success is directly linked to student involvement in the institution. In fact, survey results show that the higher the level of student involvement is, the higher student grades are and the more likely students are to re-enroll the next semester. All of this seems to translate to satisfaction. The following lists some of the many benefits and rewards that result from active participation in campus and student life.

- **Personal interests are tapped:** Co-curricular programs and activities encourage students to explore personal interests and passions. As students pursue these interests, they learn more about their strengths and possible career paths. These discoveries can be lasting and life-changing.
- **A portfolio of experience develops:** Experience with just about any aspect of college life may be relevant to a prospective employer. Is freshman year too soon to be thinking about resumes? Definitely not! If you gain leadership experience in a club, for example, be sure to document what you did so you can refer back to it (you might want to keep track of your activities and experiences in a journal, for instance).
- **Fun leads to good feelings:** Students typically pursue co-curricular activities because the activities are enjoyable and personally rewarding. Having fun is also a good way to balance the stress of meeting academic deadlines and studying intensely.
- **Social connections grow:** When students are involved in co-curricular activities, they usually interact with others, which means meeting new people, developing social skills, and being a part of a community. It's always good to have friends who share your interests and to develop these relationships over time.



- **Awareness of diversity expands:** The multicultural nature of American society is increasingly reflected and celebrated on college campuses today. You will see this not only in the classroom but also in the co-curricular activities, clubs, organizations, and events. For example, your college might have a Black Student Union, an Asian Pacific Student Union, a Japanese Student Association, a Chinese Student Association, and many others. Having access to these resources gives students the opportunity to explore different cultures and prepare to live, work, and thrive in a vibrantly diverse world.
- **Self-esteem grows:** When students pursue their special interests through co-curricular activities, it can be a real boost to self-esteem. Academic achievement can certainly be a source of affirmation and satisfaction, but it's nice to have additional activities that validate your special contributions in other ways.



*Image Courtesy of The University of Baltimore*

All in all, being involved in the campus community is vital to every student, and it's vital to the college, too. It's a symbiotic relationship that serves everyone well.

The key to getting the most out of college is to take advantage of as many facets of student life as possible while still keeping up with your academic commitments. That's pretty obvious, right? What may be less obvious is that focusing exclusively on your academic work and not getting involved in any of the rich and diverse co-curricular activities on campus can come at a real price and even hamper your success.

# Chapter 8: Behind the Scenes of Learning

JEREMY BOETTINGER AND OPENSTAX.ORG/BOOKS/  
COLLEGE-SUCCESS



*Image courtesy of The university of Baltimore*

## **The Power to Learn**

We humans have been obsessed with how we learn and understand things since ancient times. Because of this, some of our earliest recorded philosophies have tried to explain how we take in information about the world around us, how we acquire new knowledge, and even how we can be certain what we learn is correct. This obsession has produced a large number of theories, ideas, and research into how we learn. There is a great deal of information out there on the subject—some of it is very good, and some of it, while well-intentioned, has been a bit misguided.

Because of this obsession with learning, over the centuries, people have continually come up with new ideas about how we acquire knowledge. The result has been that commonly held “facts” about education have been known to change frequently. Often, what was once thought to be the newest, greatest discovery about learning was debunked later on. One well-known example of this is that of corporal punishment. For most of the time formal education has existed in our society, educators truly believed that beating students when they made a mistake actually helped them learn faster. Thankfully, *birching* (striking someone with a rod made from a birch tree) has fallen out of favor in education circles, and our institutions of learning have adopted different approaches. In this chapter, not only will you learn about current learning theories that are backed by neuroscience (something we did not have back in the days of birching), but you will also learn other learning theories that did not turn out to be as effective or as thoroughly researched as once thought. That does not mean those ideas about learning are useless. Instead, in these cases you find ways to separate the valuable parts from the myths to make good learning choices.

**“Research has shown that one of the most influential aids in learning is an understanding about learning itself.”**

## What Is the Nature of Learning?

To begin with, it is important to recognize that learning is work. Sometimes it is easy and sometimes it is difficult, but there is always work involved. For many years people made the error of assuming that learning was a passive activity that involved little more than just absorbing information. Learning was thought to be a lot like copying and pasting words in a document; the student’s mind was blank and ready for an instructor to teach them facts that they could quickly take in. As it turns out, learning is much more than that. In fact, at its most rudimentary level, it is an actual process

that physically changes our brains. Even something as simple as learning the meaning of a new word requires the physical alteration of neurons and the creation of new paths to receptors. These new electrochemical pathways are formed and strengthened as we utilize, practice, or remember what we have learned. If the new skill or knowledge is used in conjunction with other things we have already learned, completely different sections of the brain, our nerves, or our muscles may be tied in as a part of the process. A good example of this would be studying a painting or drawing that depicts a scene from a story or play you are already familiar with. Adding additional connections, memories, and mental associations to things you already know something about expands your knowledge and understanding in a way that cannot be reversed. In essence, it can be said that every time we learn something new we are no longer the same.

In addition to the physical transformation that takes place during learning, there are also a number of other factors that can influence how easy or how difficult learning something can be. While most people would assume that the ease or difficulty would really depend on what is being learned, there are actually several other factors that play a greater role.

In fact, research has shown that one of the most influential factors in learning is a clear understanding about learning itself. This is not to say that you need to become neuroscientists in order to do well in school, but instead, knowing a thing or two about learning and how we learn in general can have strong, positive results for your own learning. This is called *metacognition* (i.e., thinking about thinking).

Some of the benefits to how we learn can be broken down into different areas such as

- attitude and motivation toward learning,
- types of learning,
- methods of learning, and
- your own preferences for learning.

In this chapter you will explore these different areas to better understand how they may influence your own learning, as well as how to make conscious decisions about your own learning process to maximize positive outcomes.

## All Learning Is Not the Same

The first, fundamental point to understand about learning is that there are several types of learning. Different kinds of knowledge are learned in different ways. Each of these different types of learning can require different processes that may take place in completely different parts of our brain.

For example, simple memorization is a form of learning that does not always require deeper understanding. Children often learn this way when they memorize poems or verses they recite. An interesting example of this can be found in the music industry, where there have been several hit songs sung in English by vocalists who do not speak English. In these cases, the singers did not truly understand what they were singing, but instead they were taught to memorize the sounds of the words in the proper order.



*Image Courtesy of The University of Baltimore*

For example, collaborative learning and showing your work require different skills and produce different results than reading or notetaking on your own.

Memorizing sounds is a very different type of learning than, say, acquiring a deep understanding of Einstein’s general theory of relativity.

Notice in the comparative examples of music and physics that the different levels of learning are being defined by what they allow you to know or do. When classifying learning in this way, people usually agree on six different levels of learning. In this next section we will take a detailed look at each of these.

In the table below, the cells in the left column each contain one of the main levels of learning, categorized by what the learning allows you to do. To the right of each category are the “skill acquired” and a set of real-world examples of what those skills might be as applied to a specific topic. This set of categories is called Bloom’s

Taxonomy, and it is often used as a guide for educators when they are determining what students should learn within a course.

<b>Category of Learning</b>	<b>Skill acquired</b>	<b>Example 1: Musical ability</b>	<b>Example 2: Historical information on Charles the Bald</b>
Create	Produce new or original work	Compose a piece of music	Write a paper on Charles that draws a new conclusion about his reign
Evaluate	Justify or support an idea or decision	Make critical decisions about the notes that make up a melody—what works, what doesn't, and why	Make arguments that support the idea that Charles was a good ruler
Analyze	Draw connections	Play the specific notes that are found in the key of A	Compare and contrast the historical differences between the reign of Charles and his grandfather, Charlemagne
Apply	Use information in new ways	Use knowledge to play several notes that sound good together	Use the information to write a historical account on the reign of Charles
Understand/ Comprehend	Explain ideas or concepts	Understand the relationship between the musical notes and how to play each on a musical instrument	Explain the historical events that enabled Charles to become Emperor
Remember	Recall facts and basic concepts	Memorize notes on a musical scale	Recall that Charles the Bald was Holy Roman Emperor from 875–877 CE

A review of the above table shows that actions in the left column (or what you will be able to do with the new knowledge) has a direct influence over what needs to be learned and can even dictate the type of learning approach that is best. For example, *remembering*



requires a type of learning that allows the person basic memorization. In the case of Charles the Bald and his reign, it is simply a matter of committing the dates to memory. When it comes to *understanding and comprehension*, being able to explain how Charles came to power requires not only the ability to recall several events, but also for the learner to be able to understand the cause and effect of those events and how they worked together to make Charles emperor. Another example would be the ability to *analyze*. In this particular instance the information learned would not only be about Charles, but also about other rulers, such as Charlemagne. The information would have to be of such a depth that the learner could compare the events and facts about each ruler.

When you engage in any learning activity, take the time to understand what you will do with the knowledge once you have attained it. This can help a great deal when it comes to making decisions on how to go about it. Using flashcards to help memorize angles does not really help you solve problems using geometry formulas. Instead, practicing problem-solving with the actual formulas is a much better approach. The key is to make certain the learning activity fits your needs.

# Chapter 9: Socializing



*Image Courtesy of The University of Baltimore*

## **Benefits of Social Interaction in College**

If you were to ask fellow students what they think are the greatest benefits of social interaction in college, you would probably get a wide and colorful range of responses. How would you answer? Gaining good friends to “talk shop” with? Easing loneliness during difficult times? Having a group to join for Friday night fun? Indeed there are many, many benefits personal to each of us. But you may find, too, that there are certain benefits that are recognizable to all.



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## Form Deep and Lasting Relationships

When you socialize regularly in college, you tend to develop deep and lasting relationships. Even if some of the connections are shorter term, they can support you in different ways. For example, maybe a college friend in your same major is interested in starting a business with you. Or maybe a roommate helps you find a job. With a foundation of caring and concern, you are bound to find that your interdependent relationships fulfill you and others. This interdependence leads to a mutual trust and understanding that strengthens all of the people involved. It's unlikely that students without interdependent relationships will experience these kinds of benefits.

## Develop Good Study Habits

Study habits vary from student to student, but you can usually tell when studying and social life are at odds. Creative, organized students can combine studying and socializing for maximum

advantage. For example, you might join a peer study group for a subject that you find difficult or even for a subject that you excel in. Either way, you and others gain from this relationship. There is mutual support not only for studying but for building social connections.

## Minimize Stress

When you feel stressed, what are your “go-to” behaviors? It can be hard to reach out to others during times of stress, but socializing can be a great stress reliever. When you connect with others, you may find that life is a little easier and burdens can be shared and lightened. Helping is mutual. The key is to balance social activities with responsibilities.

## Share Interests

In college, there are opportunities not only to explore a wide spectrum of interests but also to share them. In the process of exploring and developing your personal interests, you may join a club or perhaps work in a campus location that fits your interests. By connecting with others in a context of shared interests, everyone stands to gain because you expand knowledge and experience through social interaction.

## Develop Social Skills

As you engage in social activities in college, you have the opportunity to observe how other people act in these situations.

You may see behaviors you want to emulate or behaviors you wish to avoid. Throughout these observations and experiences, you can learn new ways to handle yourself in social situations. These skills will benefit you as you pursue a career and engage with people who interest and inspire you.

#### Effective Communication Strategies

Socializing is generally considered a leisurely, enjoyable activity. But depending on your personality and attitude, it can also feel like work or provoke anxiety.

Whatever your natural inclinations are, you can learn how to communicate more effectively with others and foster supportive interactions. The “doors” of change to more effective interactions are threefold:

1. Examine your reservations
2. Engage with others
3. Expand your social circle

## Examine Your Reservations

Everybody feels shy or insecure from time to time, but if you feel inhibited by your shyness, it may be because you’ve developed certain habits of thought that don’t serve your best interests anymore. Below are some strategies to help you examine reservations you may have about engaging in social activities.

- **Change ideas and thoughts:** In our busy, high-octane lives, it’s not always easy to be aware of our thoughts, especially habitual thoughts that sometimes lurk behind the others. But if we make a point to listen to our thoughts, we may discover some that we’d like to change. Once you begin to recognize thoughts you’d like to change, you can train yourself in new directions. For example, you can start by closing your eyes and

visualizing the negative thought. Let it slowly dissolve until it disappears completely.

- **Turn a negative thought into a constructive thought:** If you find yourself thinking that you're not suited to joining a group that interests you, turn this thought into a positive one by saying, "I am an interesting person and I have a lot to offer and share." This affirmation is true! You might want to come up with three or more replacement thoughts.
- **Acknowledge that everyone is unique:** Everybody experiences high and low points in life. But even if we cannot change external circumstances, we can change our perceptions and attitudes. A happy attitude will always serve you well. "Most people are about as happy as they make up their minds to be."  
—Abraham Lincoln

## Engage with Others

- **Smile:** One of the easiest ways to compel yourself into socializing is to smile. Smiling can instantly make you feel more positive. It also draws other people to you.
- **Use welcoming body language:** If you are at a social gathering, be aware of your body language. Does it signal that you are approachable? Make eye contact with people, give them a small wave or a nod, and look in front of you instead of at your feet or at the floor. When you look happy and ready to talk, people are more likely to come up to you.
- **Put your phone away:** If you look busy, people won't want to interrupt you. Your body language should say that you are ready to interact.
- **Be genuine:** Whether you are talking to an old friend or somebody you have just met, show genuine interest in the conversation. Being fully engaged shows that you are compassionate and makes for more stimulating and fulfilling

interactions with others.

- **Keep conversations balanced:** Ask people questions about themselves. Show that you care by asking others to share.
- **Be open-minded:** The old adage “Don’t judge a book by its cover” is relevant here. Someone you’re ambivalent about could end up being your best friend. Give yourself a chance to get to know others. What interests might you share?



*Image  
Courtesy of  
The  
University of  
Baltimore*

## Expand Your Social Circle

- **Offer invitations:** As you reach out to others, others will be more likely to reciprocate and reach out to you. Call old friends that you haven’t seen in a while and set up a time to get together. Invite a friend to the movies, a baseball game, a concert, or other activity. Consider having a party and telling your friends to bring guests.
- **Accept more invitations:** Granted, there are only so many hours in the day for socializing. But if you’re in the habit of turning down invitations, try to make a point to accept some—even if the invitation is to attend something out of your comfort zone. You might even want to make a habit of

arbitrarily saying yes three times for every one time you say no.

- **Join a club or group with like-minded people:** Making new friends and expanding one's social network can be accomplished by joining a club or group. You may even want to consider joining a group focused on something different from what you're used to.
- **Meet mutual friends:** Meeting friends of friends is one of the easiest ways to meet new people. Try to view every person you meet in your life as a doorway into a new social circle.
- **Look for unique opportunities to be social:** This can be as simple as starting a conversation with a checkout clerk—"Hey, how's your day going?"—instead of remaining quiet.

All in all, make your social life one of your top priorities. Everyone needs some alone time, too, but it's important to stay connected. Keeping those connections alive contributes to healthy interdependence and personal success.

#### Social Conflict and Resolution Strategies

Now that you know more about communication strategies for interacting in college, you may find it helpful to identify common situations that can evoke anxiety or social problems and conflict.

## Campus Parties and Hookups

Many college students report that they have social limits not shared by their some of their friends. For example, you may join a group of friends to attend a party off-campus where a lot of drinking is taking place, along with other activities you are not comfortable with. If this kind of situation clashes with your personal, cultural, or religious values, you may feel best leaving the event and seeking out other social settings in the future. Angle your social interests



toward people and situations that are compatible with your values and preferences.

## Academic Problems

When you're in college, it's not unusual to hit a rough patch and find yourself struggling academically, and such challenges can have an impact on your social life. If you may find yourself in this situation—and especially if it includes other stressors, such as employment difficulties, responsibilities for family member, or financial problems—you may benefit from slowing down and getting help. Your college or university has support systems in place to help you. Take advantage of resources such as the tutoring center, counseling center, and academic advisers to help you restore your social life to a balanced state.

## Homesickness

Homesickness is a common among college freshman, but it can persist in later college years, too. During this time, one may not feel up to being fully sociable or outgoing, especially if depression is involved. In fact, depression and social isolation tend to go together. As unappealing as it may feel, one of the best antidotes to homesickness (and depression, too,) is try to make new social connections. Try to appreciate your new environment and know that you are not alone in feeling a bit out of place and alone. Many potential new friends may be sharing the same feeling and hoping to connect with someone just like you. Give yourself time to acclimate, but reach out as soon as possible and take an active role in building your new college life.

## Too Much Social Networking

It's pretty obvious that social media is an integral part of the social landscape in college. From tweeting about a football game, to posting an album on Facebook about your spring break, to beefing up your LinkedIn profile before a job hunt, to Instagramming picture of party hijinks, social networking is everywhere in college, and it's likely to say. The following video gives an insider look at why college students use social media.

Despite the many benefits, as you know, social networking can be a major distraction. If social networking is getting in the way of any part of your college success—whether its social or academic success—take a break and disconnect for a while.

Here are ten reasons why you may wish to step away from social media, at least temporarily: [When It's Time to Unplug—10 Reasons Why Too Much Social Media Is Bad for You](#)

### Baby Steps to digital detox:

We have to accept the fact that internet addiction has become a menace in today's generation millennial. The reason we keep checking our social media is to keep up with everyone and pace with the ongoing trends. We tend to compare our real lives with others social media life. We need to realize that the entire feed portrayed by a person is a mere highlight of their lives and not their lives as a whole. It is filtered. It is unfair for our own selves to have this habit, we realize that the feeling of missing out (FOMO) while we see others pictures is just an illusion it will help us to get over constantly checking our social media pages. So to combat all these problems, following are few baby steps to a digital detox :

1) **Turn off notifications:** The continuous pings in the mobile distract us to do any productive work. It is really hard to resist the siren as we always think it is always important. Therefore turn off notifications of some apps which are not very useful.

2) **Assign time limits for social media sites:** It is tough to completely delete social media at once, it is better to have specific time allotted. This means you can keep track of the hours you spent on social media, this also means you wouldn't constantly be checking your phones.

3) **Choose your friends and followers:** Although socializing is good, sometimes it gets out of hand with more friends and followers and it can be pretty time consuming.

4) **Replace social media time with outdoor activities:** You can take your mind off social media by substituting that time by pursuing your hobbies or developing new ones.

5) **Do not take your electronics to bed:** Your bedroom should be a place of peace and tranquility. Reflect the activities which you have witnessed throughout the day and plan for tomorrow instead of hanging on social media sites or other electronics. The continuous signals sent by Wi-Fi disturb our mental being too.

6) **Uninstall Social Media:** This will eliminate the chance of getting distracted completely.

7) **Look at the positive benefits of social media detox:** Our brain is inclined to do activities which have reasoned to it. If you look at the benefits of the detox, we can have more focused life, better mental health, strong relationships and so on and so forth.

## With a Little Help from My Friends

In a 2014 research study by the University of California-Los Angeles (the [American Freshman Survey](#)), 153,000 full-time, first-year students at more than 200 four-year public and private institutions were surveyed. Only 18 percent of those surveyed said they spend more than 16 hours weekly with friends. Compare this data point with a similar survey conducted in 1987: in that year, two-thirds of surveyed students said they spent more than 16 hours each week socializing.

What accounts for this change? Are academic pursuits now taking a larger percentage of students' time? Is socializing being replaced by part-time jobs? And what is the impact of less socializing? You can read about the survey results to find out more: [College Freshmen Socialize Less, Feel Depressed More](#).

For now, keep in mind the many benefits of socializing in college. It's possible to have a healthy social life that's balanced with other responsibilities.

# Chapter 10: Financial Literacy

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## What Would You Do?

Everything was working out for Elan. They got into the college they wanted to, and some friends were planning to attend as well. They felt like an adult, and were looking forward to new freedoms and opportunities. Elan's parents let them get a credit card after high school graduation. Elan shared an apartment with their friends just off campus, and was able to get where they needed to go because they had a car. Elan had also saved over \$1,000 from gifts and a summer job. They needed a new laptop.

Elan planned to stay within set limits. They went to the store and found a very knowledgeable salesperson, Jermain, who said he knew exactly what Elan needed. Jermain pointed out that the laptop in Elan's budget would do schoolwork just fine, but it was not as powerful as the best top-of-the line unit with advanced gaming features. Plus, the better computer came with new headphones! Jermain suggested that Elan could later sell the computer to incoming students. (Most freshmen bought used computers if they did not have one when they came to school.) The high-powered computer was \$2,000, though, and Elan didn't have that much money. Maybe they should use the credit card? Maybe their new part-time job would pay for it. But Jermain arranged for a small down payment and monthly payments of only \$100. That did not seem too bad to Elan. The future looked bright!

At least, that's what Elan thought. They soon realized that working more hours meant fewer hours to study. Meanwhile, Elan's rent and gas usage went up, and, as a young car owner, their insurance was

through the roof. Only three months into the first semester, Elan missed a payment on the laptop and accrued a late fee. They put the next laptop payment on the credit card. Soon, Elan was alternating payments between the credit card, laptop, and car, building up interest and late charges. Now Elan was having trouble paying their rent and started getting calls from creditors. Everything had seemed so promising. Elan didn't know where they had gone wrong.

Elan comes to you and shares the situation. They ask, "What could I have done differently?"

This chapter offers you insight into your finances so that you can make good decisions and avoid costly mistakes. We all face chances to spend money and try to get what we want. Many think only about now and not next month, next year, or ten years from now, but our behavior now has consequences later. Not everyone can own all the latest technology, drive their dream car, continually invest for their retirement, or live in the perfect home at this moment. But by understanding the different components of earning money, banking, credit, and budgeting, you can begin working toward your personal and financial goals. We'll also discuss a related topic, safeguarding your accounts and personal information, which is critical to protecting everything you've worked for. By the end of this chapter, you will have good insights for Elan . . . and you!

## Education Debt: Paying for College

"An investment in knowledge always pays the best interest."

—Benjamin Franklin, *The Way to Wealth: Ben Franklin on Money and Success*

As you progress through your college experience, the cost of college can add up rapidly. Worse, your anxiety about the cost of college may rise faster as you hear about the rising costs of college and horror stories regarding the "student loan crisis." It is important

to remember that you are in control of your choices and the cost of your college experience, and you do not have to be a sad statistic.

## Education Choices

Education is vital to living. Education starts at the beginning of our life, and as we grow, we learn language, sharing, and to look both ways before crossing the street. We also generally pursue a secular or public education that often ends at high school graduation. After that, we have many choices, including getting a job and stopping our education, working at a trade or business started by our parents and bypassing additional schooling, earning a certificate from a community college or four-year college or university, earning a two-year or associate degree from one of the same schools, and completing a bachelor's or advanced degree at a college or university. We can choose to attend a public or private school. We can live at home or on a campus.

Each of these choices impacts our debt, happiness, and earning power. The average income goes up with an increase in education, but that is not an absolute rule. The New York Federal Reserve Bank reported in 2017 that approximately 34 percent of college graduates worked in a job that did not require a college degree,<sup>14</sup> and in 2013, CNN Money reported on a study from Georgetown University's Center on Education and the Workforce showing that nearly 30 percent of Americans with two-year degrees are now earning more than graduates with bachelor's degrees.<sup>15</sup> Of course, many well-paying occupations do require a bachelor's or master's degree. You have started on a path that may be perfect for you, but you may also choose to make adjustments.

College success from a financial perspective means that you must:

- Know the total cost of the education
- Consider job market trends

- Work hard at school during the education
- Pursue ways to reduce costs

Most importantly: Buy only the amount of education that returns more than you invest.

According to US News & World Report, the average cost of college (including university) tuition and fees varies widely. In-state colleges average \$9,716 while out-of-state students pay \$21,629 for the same state college. Private colleges average \$35,676. The local community college averages approximately \$3,726. On-campus housing and meals, if available, can add approximately \$10,000 per year.<sup>16</sup> See the table below, and create your own chart after you research.

### Sample College Costs

Type of School	Annual Tuition without Housing	Tuition If Living on Campus	Total Cost at Planned Completion
Community College (2 yr.)	\$3,726	Live at Home	\$7,452
Public University, In State (4 yr.)	\$9,716	Live at Home	\$38,864
Public University, In State (4 yr.)		\$19,716	\$78,864
Public University, Out of State (4 yr.)	\$21,629	\$31,629	\$126,516
Private College (4 yr.)	\$35,676	\$45,676	\$182,704

You may need to adjust your college plan as circumstances change for you and in the job market. You can modify plans based on funding opportunities available to you (see next sections) and your location. You may prefer a community-college-only education, or you may complete two years at a community college and then

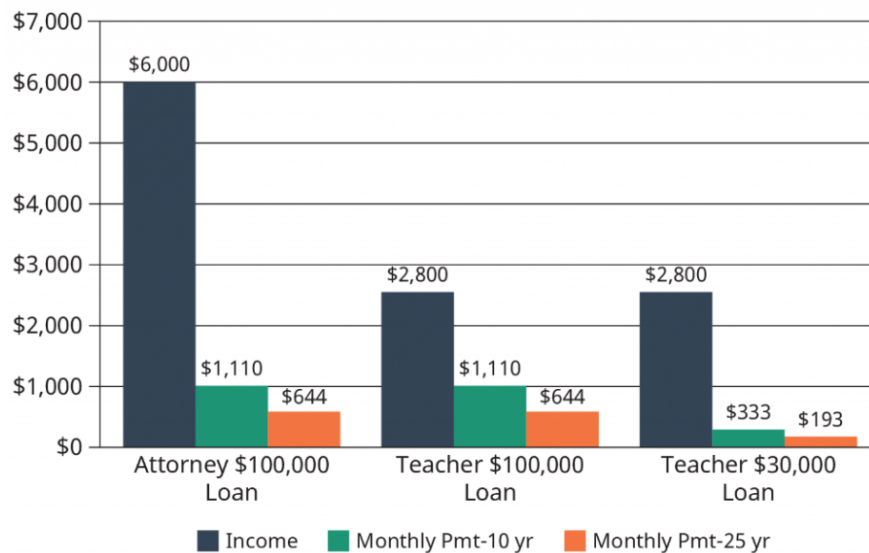


transfer to a university to complete a bachelor's degree. Living at home for the first two years or all of your college education will save a lot of money if your circumstances allow. Be creative!

## Key to Success: Matching Student Debt to Postgraduation Income

Students and parents often ask, “How much debt should I have?” The problem is that the correct answer depends on your personal situation. A big-firm attorney in a major city might make \$120,000 in their first year as a lawyer. Having \$100,000 or even \$200,000 in student debt in this situation may be reasonable. But a high school teacher making \$40,000 in their first year would never be able to pay off the debt.

The amount of debt you take on should be tied to the income you expect.



Access the source text for free at [OpenStax](#)

Each field of employment brings with it an average income and assumed debt. This graph shows the impact of an attorney's income versus debt, and then compares a teacher who took a \$100,000 loan with one who took a \$30,000 loan. Note the teacher's income is the same in both cases. (Credit: Based on information from National Association of Colleges and Employers and US Bureau of Labor Statistics.)

### *Research Your Starting Salary*

Begin by researching your expected starting salary when you graduate. Most students expect to make significantly more than they will actually make.<sup>17</sup> As a result, your salary expectations are likely much higher than reality. Ask professors at your college what is typical for a recent graduate in your field, or do informational interviews with human resource managers at local companies. Explore the US Bureau of Labor Statistics' [Occupational Outlook Handbook](#). [PayScale](#) also has a handy tool for getting general information based on your personal experience and location. Search websites and talk to employees of companies that interest you for future employment to identify real starting salaries.

### *Undergraduate Degree: 1 x Annual Salary*

For students working toward a bachelor's or associate degree, both forms of undergraduate degrees, you should try to keep your student loans equal to or less than your expected first year's salary. So if, based on research, you expect to make \$40,000 in your first year out of college, then \$33,000 in student loans would be a reasonable amount for you to pay out of a monthly budget with some sacrifice.

## *Advanced Degrees: 1–2 x Annual Salary*

Once you've graduated with your bachelor's degree, you may want to get an advanced degree such as a master's degree, a law degree, a medical degree, or a doctorate. While these degrees can greatly increase your income, you still need to match your student debt to your expected income. Advanced degrees can often double your expected annual salary, meaning your total debt for all your degrees should be equal to or less than twice your expected first job income. A lower number for the debt portion of your education would be more manageable.

Your goal should be to pay for college using multiple methods so your student loan debt can be as small as possible, rather than just making low monthly payments on a large loan that will lead to a higher overall cost.

## **Types of Financial Aid: How to Pay for College**

The true cost of college may be more than you expected, but you can make an effort to make the cost less than many might think. While the price tag for a school might say \$40,000, the net cost of college may be significantly less. The net price for a college is the true cost a family will pay when grants, scholarships, and education tax benefits are factored in. The net cost for the average family at a public in-state school is only \$3,980. And for a private school, free financial aid money reduces the cost to the average family from \$32,410 per year to just \$14,890.

If you haven't visited your college's financial aid office recently, it's probably worth it to talk with them. You must seek out opportunities, complete paperwork, and learn and meet criteria, but it can save you thousands of dollars.

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Type of College	Average Published Yearly Tuition and Fees
Public Two-Year College (in-district students)	\$3,440
Public Four-Year College (in-state students)	\$9,410
Public Two-Year College (out-of-state students)	\$23,890
Private Four-Year College	\$32,410

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## *Grants and Scholarships*

Grants and scholarships are free money you can use to pay for college. Unlike loans, you never have to pay back a grant or a scholarship. All you have to do is go to school. And you don't have to be a straight-A student to get grants and scholarships. There is so much free money, in fact, that billions of dollars go unclaimed every year.<sup>18</sup>

While some grants and scholarships are based on a student's academic record, many are given to average students based on their major, ethnic background, gender, religion, or other factors. There are likely dozens or hundreds of scholarships and grants available to you personally if you look for them.

### **Federal Grants**

Federal Pell Grants are awarded to students based on financial need, although there is no income or wealth limit on the grant program. The Pell Grant can give you more than \$6,000 per year in free money toward tuition, fees, and living expenses.<sup>19</sup> If you qualify for a Pell Grant based on your financial need, you will automatically get the money.

Federal Supplemental Educational Opportunity Grants (FSEOGs)

are additional free money available to students with financial need. Through the FSEOG program, you can receive up to an additional \$4,000 in free money. These grants are distributed through your school's financial aid department on a first-come, first-served basis, so pay close attention to deadlines.

Teacher Education Assistance for College and Higher Education (TEACH) Grants are designed to help students who plan to go into the teaching profession. You can receive up to \$4,000 per year through the TEACH Grant. To be eligible for a TEACH Grant, you must take specific classes and majors and must hold a qualifying teaching job for at least four years after graduation. If you do not fulfill these obligations, your TEACH Grant will be converted to a loan, which you will have to pay back with both interest and back interest.

There are numerous other grants available through individual states, employers, colleges, and private organizations.

## **State Grants**

Most states also have grant programs for their residents, often based on financial need. Eleven states have even implemented free college tuition programs for residents who plan to continue to live in the state. Even some medical schools are beginning to be tuition free. Check your school's financial aid office and your state's department of education for details.

## **College/University Grants and Scholarships**

Most colleges and universities have their own scholarships and grants. These are distributed through a wide variety of sources, including the school's financial aid office, the school's endowment fund, individual departments, and clubs on campus.

## Private Organization Grants and Scholarships

A wide variety of grants and scholarships are awarded by foundations, civic groups, companies, religious groups, professional organizations, and charities. Most are small awards under \$4,000, but multiple awards can add up to large amounts of money each year. Your financial aid office can help you find these opportunities.

## Employer Grants and Scholarships

Many employers also offer free money to help employees go to school. A common work benefit is a tuition reimbursement program, where employers will pay students extra money to cover the cost of tuition once they've earned a passing grade in a college class. And some companies are going even further, offering to pay 100 percent of college costs for employees. Check to see whether your employer offers any kind of educational support.

## Additional Federal Support

The federal government offers a handful of additional options for college students to find financial support.

### Education Tax Credits

The IRS gives out free money to students and their parents through two tax credits, although you will have to choose between them. The American opportunity tax credit (AOTC) will refund up to \$2,500 of qualifying education expenses per eligible student, while the lifetime learning credit (LLC) refunds up to \$2,000 per year regardless of the number of qualifying students.

While the AOTC may be a better tax credit to choose for some, it can only be claimed for four years for each student, and it has other limitations. The LLC has fewer limitations, and there is no limit on the number of years you can claim it. Lifetime learners and nontraditional students may consider the LLC a better choice. Calculate the benefits for your situation.

The IRS warns taxpayers to be careful when claiming the credits. There are potential penalties for incorrectly claiming the credits, and you or your family should consult a tax professional or financial adviser when claiming these credits.

### **Federal Work-Study Program**

The Federal Work-Study Program provides part-time jobs through colleges and universities to students who are enrolled in the school. The program offers students the opportunity to work in their field, for their school, or for a nonprofit or civic organization to help pay for the cost of college. If your school participates in the program, it will be offered through your school's financial aid office.

## **Student Loans**

Federal student loans are offered through the US Department of Education and are designed to give easy and inexpensive access to loans for school. You don't have to make payments on the loans while you are in school, and the interest on the loans is tax deductible for most people. Direct Loans, also called Federal Stafford Loans, have a competitive fixed interest rate and don't require a credit check or cosigner.

## **Direct Subsidized Loans**

Direct Subsidized Loans are federal student loans on which the government pays the interest while you are in school. Direct Subsidized Loans are made based on financial need as calculated from the information you provide in your application. Qualifying students can get up to \$3,500 in subsidized loans in their first year, \$4,500 in their second year, and \$5,500 in later years of their college education.

## **Direct Unsubsidized Loans**

Direct Unsubsidized Loans are federal loans on which you are charged interest while you are in school. If you don't make interest payments while in school, the interest will be added to the loan amount each year and will result in a larger student loan balance when you graduate. The amount you can borrow each year depends on numerous factors, with a maximum of \$12,500 annually for undergraduates and \$20,500 annually for professional or graduate students.

There are also aggregate loan limits that apply to put a maximum cap on the total amount you can borrow for student loans.

## **Direct PLUS Loans**

Direct PLUS Loans are additional loans a parent, grandparent, or graduate student can take out to help pay for additional costs of college. PLUS loans require a credit check and have higher interest rates, but the interest is still tax deductible. The maximum PLUS loan you can receive is the remaining cost of attending the school.

Parents and other family members should be careful when taking out PLUS loans on behalf of a child. Whoever is on the loan is responsible for the loan forever, and the loan generally cannot be



forgiven in bankruptcy. The government can also take Social Security benefits should the loan not be repaid.

### **Private Loans**

Private loans are also available for students who need them from banks, credit unions, private investors, and even predatory lenders. But with all the other resources for paying for college, a private loan is generally unnecessary and unwise. Private loans will require a credit check and potentially a cosigner, they will likely have higher interest rates, and the interest is not tax deductible. As a general rule, you should be wary of private student loans or avoid them altogether.

## **Repayment Strategies**

Payments on student loans will begin shortly after you graduate. While many websites, financial “gurus,” and talking heads in the media will encourage you to pay off your student loans as quickly as possible, you should give careful consideration to your repayment options and how they may impact your financial plans. Quickly paying off your student loans or refinancing your student loans into a private loan may be the worst option available to you.

### **Payment Plans**

The federal government has eight separate loan repayment programs, each with their own way of calculating the payment you owe. Five of the programs tie loan payments to your income, which can make it easier to afford your student loans when you are just starting off in your career. The programs are described briefly

below, but you should seek the help of a licensed fiduciary financial adviser familiar with student loans when making decisions related to student loan payment plans.

The standard repayment plan sets a consistent monthly payment to pay off your loan within 10 years (or up to 30 years for consolidated loans). You can also choose a graduated repayment plan, which will begin with lower payments and then increase the payment every two years. The graduated plan is also designed to pay off your student loans in 10 years (or up to 30 years for consolidated loans). A third option is the extended repayment plan, which provides a fixed or graduated payment for up to 25 years. However, none of these programs are ideal for individuals planning to seek loan forgiveness options, which are discussed below.

Beyond the “normal” repayment options, the government offers five income-based repayment options: (1) the Pay As You Earn (PAYE) repayment plan, (2) the Revised Pay As You Earn (REPAYE) repayment plan, (3) the Income-Based Repayment (IBR) plan, (4) the Income-Contingent Repayment (ICR) plan, and (5) the Income-Sensitive Repayment (ISR) plan. Each program has its method of calculating payments, along with specific requirements for eligibility and rules for staying eligible in the program. Many income-based repayment plans are also eligible for loan forgiveness after a set period of time, assuming you follow all the rules and remain eligible.

## **Loan Forgiveness Programs**

Many income-based repayment options also have a loan forgiveness feature built into the repayment plan. If you make 100 percent of your payments on time and follow all the other plan rules, any remaining loan balance at the end of the plan repayment term (typically 20 to 30 years) will be forgiven. This means you will not have to pay the remainder on your student loans.

This loan forgiveness, however, comes with a catch: taxes. Any

forgiven balance will be counted and taxed as income during that year. So if you have a \$100,000 loan forgiven, you could be looking at an additional \$20,000 tax bill that year (assuming you were in the 20 percent marginal tax rate).

Another option is the Public Service Loan Forgiveness (PSLF) program for students who go on to work for a nonprofit or government organization. If eligible, you can have your loans forgiven after working for 10 years in a qualifying public service job and making 120 on-time payments on your loans. A major advantage of PSLF is that the loan forgiveness may not be taxed as income in the year the loan is forgiven.

## **Consider Professional Advice**

The complexity of the payment and forgiveness programs makes it difficult for non-experts to choose the best strategy to minimize costs. Additionally, the strict rules and potential tax implications create a minefield of potential financial problems. In 2017, the first year graduates were eligible for the PSLF program, 99 percent of applicants were denied due to misunderstanding the programs or having broken one of the many requirements for eligibility.[20](#)

## **Your Rights as a Loan Recipient**

As a recipient of a federal student loan, you have the same rights and protections as you would for any other loan. This includes the right to know the terms and conditions for any loan before signing the paperwork. You also have the right to know information on your credit report and to dispute any loan or information on your credit file.

If you end up in collections, you also have several rights, even though you have missed loan payments. Debt collectors can only call you between 8 a.m. and 9 p.m. They also cannot harass you,

threaten you, or call you at work once you've told them to stop. The United States doesn't have debtors' prisons, so anyone threatening you with arrest or jail time is automatically breaking the law.

Federal student loans also come with many other rights, including the right to put your loan in deferment or forbearance (pushing pause on making payments) under qualifying circumstances. Deferment or forbearance can be granted if you lose your job, go back to school, or have an economic hardship. If you have a life event that makes it difficult to make your payments, immediately contact the student loan servicing company on your loan statements to see if you can pause your student loan payments.

The Consumer Financial Protection Bureau (CFPB) has created a [series of sample letters](#) you can use to respond to a debt collector. You can also file a [complaint](#) with the CFPB if you believe your rights have been violated.

## Applying for Financial Aid, FAFSA, and Everything Else

Take this first step—you will need to do it. The federal government offers a standard form called the Free Application for Federal Student Aid (FAFSA), which qualifies you for federal financial aid and also opens the door for nearly all other financial aid. Most grants and scholarships require you to fill out the FAFSA, and they base their decisions on the information in the application.

The FAFSA only requests financial aid for the specific year you file your application. This means you will need to file a FAFSA for each year you are in college. Since your financial needs will change over time, you may qualify for financial aid even if you did not qualify before.

You can apply for the FAFSA through your college's financial aid office or at [studentaid.gov](http://studentaid.gov) if you don't have access to a financial

aid office. Once you file a FAFSA, any college can gain access to the information (with your approval), so you can shop around for financial aid offers from colleges.

## **Maintaining Financial Aid**

To maintain your financial aid throughout your college, you need to make sure you meet the eligibility requirements for each year you are in school, not just the year of your initial application. The basic requirements include being a US citizen or eligible non-citizen, having a valid Social Security number, and registering for selective service if required. Undocumented residents may receive financial aid as well and should check with their school's financial aid office.

You also must make satisfactory academic progress, including meeting a minimum grade-point average, taking and completing a minimum number of classes, and making progress toward graduation or a certificate. Your school will have a policy for satisfactory academic progress, which you can get from the financial aid office.

## **What to Do with Extra Financial Aid Money**

One expensive mistake that students make with financial aid money is spending the money on non-education expenses. Students often use financial aid, including student loans, to purchase clothing, take vacations, or dine out at restaurants. Nearly 3% spend student loan money on alcohol and drugs.<sup>21</sup> While this seems like fun now, these non-education expenses are major contributors to student loan debt, which will make it harder for you to afford a home, take vacations, or save for your retirement after you graduate.

When you have extra student loan money, consider saving it for future education expenses. Just like you will need an emergency fund all your adult life, you will want an emergency fund for college

when expensive books or travel abroad programs present unexpected costs. If you make it through your college years with extra money in your savings, you can use the money to help pay down debt.

## Analysis Question

A closer look: How much student loan debt do you currently have, and how much do you think you'll have by the end of college? How could this debt impact your future?

### **Working During College**

#### **Typical Student Jobs**

College students can take on a range of jobs while in school, depending on their availability, experience, talents, and financial needs. For example, if a student is taking a lot of course credits in order to graduate early, he or she may not have time to work more than five hours a week. Let's look at the types of jobs college students might have.

## Work-Study Programs



*Image Courtesy of The University of Baltimore*

Work study is part-time work that's awarded to students as part of a financial aid package. Students can often find work study related to their areas of interest. For example, someone studying biology might have a work-study job taking inventory of lab supplies on campus. Because work-study jobs are a part of financial aid packages, students who simply want to earn extra money may not qualify.

Not all campus jobs are work-study related. Students may be able to ask their institution's human resource director or individual campus departments to see if other work is available. For example, the office of the registrar might need help filing papers. It may also be possible to apply to become a resident adviser (RA) and get free room and board in exchange for living on campus and serving as a role model for students. Some students may prefer to seek work off-

campus, instead, since they may be able to work more hours and avoid competing with other students for on-campus jobs.

## **Off-Campus Jobs**

Students can certainly explore job opportunities in their communities. Such work might be related to a student's field of interest—for example, a student interested in journalism might get a job writing ads for a local publication. Or it might be worth seeking a job that's unrelated to school simply because it offers the most hours and pay. On the other hand, some may prefer on-campus jobs because their work supervisors are more respectful of their academic commitments and the need for flexible hours.

## **Internships**

Similar to work-study opportunities, internships are usually related to a student's area of interest. For example, a marketing student may get an internship working with a marketing director and contributing to the company's social media campaigns. While internships can provide invaluable work experience, it can be hard to find ones that are paid.

## **Summer Jobs**

Students who are concerned about not having enough time to work during college may wait and find part-time or full-time work during summer break. Such opportunities can be found through one's guidance counselor, financial aid department, community



members, or even online. One disadvantage of summer jobs is that they don't last very long—the work is typically seasonal.

### **Working During College**

Finding a job as a college student can be both exciting and stressful, and it's not for everyone. For example, students who have already received tuition assistance through scholarships and have full course loads may not have enough time for work. Let's look more closely at the advantages and disadvantages of working during college:

## **Pros**

- **Earning extra money:** One of the most obvious benefits to working during college is earning extra money for college expenses.
- **Enhanced budgeting skills:** Students with the responsibility of working may learn to budget their money better since they have to earn it themselves.
- **Enhanced time-management skills:** Students who have to juggle classes, work, and possibly other activities such as clubs or sports may actually excel in classes because they learn how to effectively management their time.
- **Networking:** Students may not only get work experience in a field related to their interests, but they may also meet people who can help them later when they're ready for a career. For example, a law student who gets a job as a file clerk with a law firm may be able to ask the lawyers at the firm for recommendations when she applies to law school.

## Cons

- **Lack of time-management skills:** Though working during college can help students build time-management skills, those who aren't used to balancing activities may struggle. For example, a student who heads to college straight from high school without any prior job experience (or with few extracurricular activities during high school) may have trouble meeting multiple academic and job obligations and commitments.
- **Lack of free time:** If students take on a lot of work hours while in college, they may not have time for other activities or opportunities, such as joining clubs related to their interests or finding volunteer work or internships that might help them discover career opportunities and connections. These “extras” are actually significant résumé items that can make students more employable after college.

Deciding whether or not to work while you're in college is obviously personal decision that involves your own comfort level and situation. Some students may prefer to put off looking for a job until after the first semester of college, so they can better gauge their work load and schedule, while others may prefer to avoid working altogether. For some, the question isn't “Should I or shouldn't I get a job?” but “How much should I work?” In other words, the challenge is to strike the right balance between schoolwork, social activities, and earning money.

### **Employment Resources**

We've identified some categories of work that are typically available to college students, but what about the actual process of finding a suitable job? You have a number of employment resources available to you on campus, online, and in the community:

- **Career centers:** Most colleges have a career center where you can learn about job opportunities both on and off campus and

also during the summer. Career center also have staff who can help you practice the interview process and write effective resumes and cover letters.

- Career fairs: Many colleges organize on-campus career fairs (like the one shown in the photo, below). Local—and, in some cases, national—companies are invited to set up booths and share information with you about potential job and career opportunities.
- Online job search: Web sites such as Careerbuilder, Snagajob, and even Craigslist post job listings for positions ranging from seasonal retail work to freelance writing opportunities. You should look for listings that include company and contact information, so you can confirm that the leads are legitimate and reputable.
- Community businesses and places of worship: You may be surprised by the job opportunities they can find right in their own backyard. Don't overlook community centers or bulletin boards in places like neighborhood coffee shops and grocery stores—someone always seems to need a dog walker, house sitter, or nanny. Churches, temples, and mosques are additional places that often have notice boards with “Help Wanted” listings.

### **Personal Financial Planning**

*If you fail to plan, you are planning to fail.*

Honestly, practicing money management isn't that hard to figure out. In many ways it's similar to playing a video game. The first time you play a game, you may feel awkward or have the lowest score. Playing for a while can make you OK at the game. But if you learn the rules of the game, figure out how to best use each tool in the game, read strategy guides from experts, and practice, you can get really good at it.

Money management is the same. It's not enough to “figure it out as you go.” If you want to get good at managing your money, you must treat money like you treat your favorite game. You have to

come at it with a well-researched plan. Research has shown that people with stronger finances are healthier<sup>1</sup> and happier,<sup>2</sup> have better marriages,<sup>3</sup> and even have better cognitive functioning.<sup>4</sup>

## What Students Say

1. What is your top immediate financial priority?
  1. Minimizing debt
  2. Get a better job
  3. Pay for college
  4. Move out on my own
  5. Get a car
  6. Increase my savings or money on hand
2. Which aspect of your finances concerns you the most?
  1. The amount of debt I have or will have
  2. Getting a job that will pay well enough
  3. Being financially independent
  4. Supporting my family
  5. Planning/saving for the future
3. When considering how to pay for college, which of the following do you know least about?
  1. Grants
  2. Scholarships
  3. Loans
  4. Work-study programs

You can also take the anonymous What Students Say surveys to add your voice to this textbook. Your responses will be included in updates.

You can also take the anonymous [What Students Say surveys](#) to add your voice to this textbook. Your responses will be included in updates.

Students offered their views on these questions, and the results are displayed in the graphs below.

What is your top immediate financial priority?

Which aspect of your finances concerns you the most?

When considering how to pay for college, which of the following do you know least about?

## Financial Planning Process

Personal goals and behaviors have a financial component or consequence. To make the most of your financial resources, you need to do some financial planning. The financial planning process consists of five distinct steps: goal setting, evaluating, planning, implementing, and monitoring. You can read in more depth about SMART goals in chapter three.

### Financial Planning in Five Steps

1. Develop Personal Goals
  - What do I want my life to look like?
2. Identify and Evaluate Alternatives for Achieving Goals for My Situation
  - What do my savings, debt, income, and expenses look like?
  - What creative ways are available to get the life I want?
3. Write My Financial Plan

- What small steps can I take to start working toward my goals?
4. Implement the Plan
    - Begin taking those steps, even if I can only do a few small things each week.
  5. Monitor and Adjust the Plan
    - Make sure I don't get distracted by life. Keep taking those small steps each week. Make adjustments when needed.

Figure 10.5 Steps of financial planning.

## How to Use Financial Planning in Everyday Life

The financial planning process isn't only about creating one big financial plan. You can also use it to get a better deal when you buy a car or computer or rent an apartment. In fact, anytime you are thinking about spending a lot of money, you can use the financial planning process to pay less and get more.

To explore financial planning in depth, we'll use the example of buying a car.

### **I. Develop Goals**

First, what do you really need? If you're looking for a car, you probably need transportation. Before you decide to buy a car, consider alternatives to buying a car. Could you take a bus, walk, or bike instead? Often one goal can impact another goal. Cars are typically not good financial investments. We have cars for

convenience and necessity, to earn an income and to enjoy life. Financially, they are an expense. They lose value, or depreciate, rather than increasing in value, like savings. So buying a car may slow your savings or retirement plan goals. Cars continually use up cash for gas, repairs, taxes, parking, and so on. Keep this in mind throughout the planning process.

## **2. Identify and Evaluate Alternatives for Achieving Goals in Your Current Situation.**

For this example, let's assume that you have determined the best alternative is to buy a car. Do you need a new car? Will your current car last with some upkeep? Consider a used car over a new one. On average, a new car will lose one-fifth of its value during its first year.<sup>5</sup> Buying a one-year-old car is like getting a practically new car for a 20 percent discount. So in many cases, the best deal may be to buy a five- or six-year-old car. Sites such as the Kelley Blue Book website (KBB.com) and Edmunds.com can show you depreciation tables for the cars you are considering. Perhaps someone in your family has a car they will sell you at a discount.

Do you know how much it will cost in total to own the car? It will help to check out the total cost of ownership tools (also on KBB.com and Edmunds.com) to estimate how much each car will cost you in maintenance, repairs, gas, and insurance. A cheap car that gets poor gas mileage and breaks down all the time will actually cost you more in the long run.

## **3. Write Down Your Financial Plan**

Goal	Item	Details	Budget	Timeline
Transportation/ Car	2014 Toyota Camry	Black, A/C, power windows, less than 60,000 miles	Car \$12,000 (max)	Have \$3600 in savings for this.
			Down payment \$3,000 Insuran ce \$100/ mo Sales tax \$900 + Licensing \$145 Cash needed \$4,145	Save \$50/ week. Purchase in approximately 11 weeks.
Computer	Used or refurbished laptop	Dell w/ Windows, minimum 13", 128G hard drive, HD Graphics	\$300	Sell current laptop for \$100.
			Use free Windows update from school. Use free Wi- Fi at school.	Buy refurbished from Dell site for \$289. \$189 on credit card. Pay off when statement comes.

#### 4. Implement Your Plan

Once you've narrowed down which car you are looking for, do more online research with resources such as Kelley Blue Book to see what is for sale in your area. You can also begin contacting dealerships and asking them if they have the car you are looking for with the features you want. Ask the dealerships with the car you want to give you their best offer, then compare their price to your researched price. You may have to spend more time looking at other dealerships to compare offers, but one goal of online research is to save time and avoid driving from place to place if possible.

When you do go to buy the car, bring a copy of your written plan



into the dealership and stick to it. If a dealership tries to switch you to a more expensive option, just say no, or you can leave to go to another dealership. Remember Elan in our opening scenario? He went shopping alone and caved to the pressure and persuasion of the salesperson. If you feel it is helpful, take a responsible friend or family member with you for support.

### **5. Monitor and Adjust the Plan to Changing Circumstances and New Life Goals**

Life changes, and things wear out. Keep up the recommended maintenance on the car (or any other purchase). Keep saving money for your emergency fund, then for your next car. The worst time to buy a car is when your current car breaks down, because you are easier to take advantage of when you are desperate. When your car starts giving you trouble or your life circumstances start to change, you will be ready to shop smart again.

A good practice is to keep making car payments once the car loan is paid off. If you are paying \$300 per month for a car loan, when the loan is paid off, put \$300 per month into a savings account for a new car instead. Do it long enough and you can buy your next car using your own money!

## **Use the Financial Planning Process for Everything**

The same process can be used to make every major purchase in your life. When you rent an apartment, begin with the same assessment of your current financial situation, what you need in an apartment, and what goals it will impact or fulfill. Then look for an apartment using a written plan to avoid being sold on a more expensive place than you want.

You can even use the process of assessing and planning for small things such as buying textbooks or weekly groceries. While saving a few bucks each week may seem like a small deal, you will gain

practice using the financial planning process, so it will become automatic for when you make the big decisions in life. Stick to your plan.

## Savings, Expenses, and Budgeting

“Do not save what is left after spending; instead spend what is left after saving.”

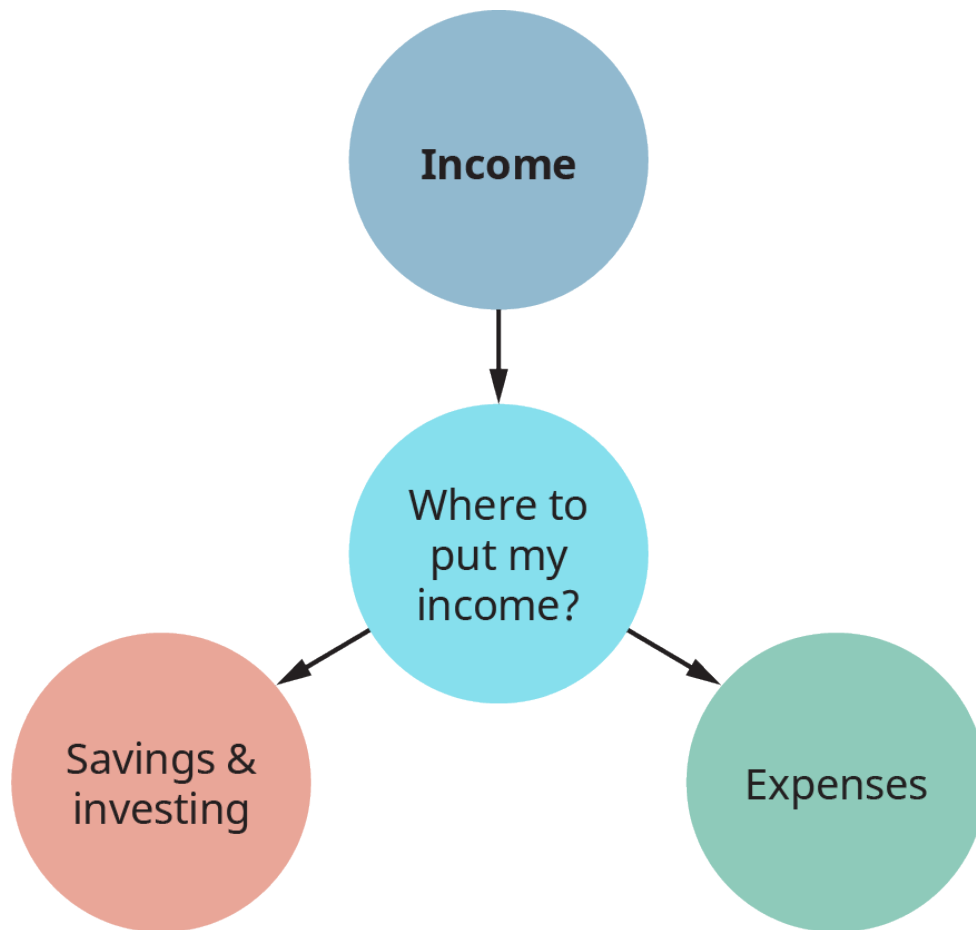
—Warren Buffett<sup>6</sup>

What is the best way to get to the Mississippi River from here? Do you know? To answer the question, even with a map app, you would need to know where you are starting from and exactly where on the river you want to arrive before you can map the best route. Our financial lives need maps, too. You need to know where you are now and where you want to end up in order to map a course to meet the goal.

You map your financial path using a spending and savings plan, or budget, which tracks your income, savings, and spending. You check on your progress using a balance sheet that lists your assets, or what you own, and your liabilities, or what you owe. A balance sheet is like a snapshot, a moment in time, that we use to check our progress.

## Budgets

The term budget is unpleasant to some people because it just looks like work. But who will care more about your money than you? We all want to know if we have enough money to pay our bills, travel, get an education, buy a car, etc. Technically, a budget is a specific financial plan for a specified time. Budgets have three elements: income, saving and investing, and expenses.



*A budget is a specific financial plan for a finite amount of time. For example, you can set a budget for your family for a year. Access the source text for free at [OpenStax](#).*

## Income

Income most often comes from our jobs in the form of a paper or electronic paycheck. When listing your income for your monthly budget, you should use your net pay, also called your disposable income. It is the only money you can use to pay bills. If you currently have a job, look at the pay stub or statement. You will find gross pay, then some money deducted for a variety of taxes, leaving a smaller amount—your net pay. Sometimes you have the opportunity to have some other, optional deductions taken from your paycheck before

you get your net pay. Examples of optional deductions include 401(k) or health insurance payments. You can change these amounts, but you should still use your net pay when considering your budget.

Some individuals receive disability income, social security income, investment income, alimony, child support, and other forms of payment on a regular basis. All of these go under income. During school, you may receive support from family that could be considered income. You may also receive scholarships, grants, or student loan money.

## **Saving and Investing**

The first bill you should pay is to yourself. You owe yourself today and tomorrow. That means you should set aside a certain amount of money for savings and investments, before paying bills and making discretionary, or optional, purchases. Savings can be for an emergency fund or for short-term goals such as education, a wedding, travel, or a car. Investing, such as putting your money into stocks, bonds, or real estate, offers higher returns at a higher risk than money saved in a bank. Investments include retirement accounts that can be automatically funded with money deducted from your paycheck. Automatic payroll deductions are an effective way to save money before you can get your hands on it. Setting saving as a priority assures that you will work to make the payment to yourself as hard as you work to make your car or housing payment. The money you “pay” toward saving or investing will earn you back your money, plus some money earned on your money. Compare this to the cost of buying an item on credit and paying your money plus interest to a creditor. Paying yourself first is a habit that pays off!

Pay yourself first! Put something in savings from every paycheck or gift.

## Expenses

Expenses are categorized in two ways. One method separates them into fixed expenses and variable expenses. Rent, insurance costs, and utilities (power, water) are fixed: they cost about the same every month and are predictable based on your arrangement with the provider. Variable expenses, on the other hand, change based on your priorities and available funds; they include groceries, restaurants, cell phone plans, gas, clothing, and so on. You have a good degree of control over your variable expenses. You can begin organizing your expenses by categorizing each one as either fixed or variable.

A second way to categorize expenses is to identify them as either needs or wants. Your needs come first: food, basic clothing, safe housing, medical care, and water. Your wants come afterward, if you can afford them while sticking to a savings plan. Wants may include meals at a restaurant, designer clothes, video games, other forms of entertainment, or a new car. After you identify an item as a need or want, you must exercise self-control to avoid caving to your desire for too many wants.

## Activity

List the last ten purchases you made, and place each of them in the category you think is correct.

---

Item	Need Expense \$	Want Expense \$
------	-----------------	-----------------

Totals		
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How do your total “need” expenses compare to your total “want” expenses? Should either of them change?

Budgets are done in a chart or spreadsheet format and often look like the ones below. Pay attention to how the first budget differs from the second.

---

Income (use net monthly pay)	
Paycheck	\$2200
Other	\$300
Total Income	\$2500
Saving and Investing	
Savings Account	\$120
Investments	\$240
Amount Left for Expenses	\$2140
Expenses (Monthly)	
Housing	\$750
Car Payment/Insurance	\$450
Groceries	\$400
Restaurants/Food Delivery	\$100
Internet	\$60
Phone	\$60
Medical Insurance and Co-pays	\$120
Gas	\$200
Total Expenses	\$2140
Balance (Amount left for expenses minus total expenses)	\$0

---

This budget balances because all money is accounted for.

---

Income (use net monthly pay)	
Paycheck	\$2200
Other	\$300
Total Income	\$2500
Saving and Investing	
Savings Account	\$120
Investments	\$240
Amount Left for Expenses	\$2140
Expenses (Monthly)	
Housing	\$750
Car Payment/Insurance	\$450
Groceries	\$400
Restaurants/Food Delivery	\$225
Internet	\$60
Phone	\$75
Medical Insurance and Co-pays	\$120
Gas	\$250
Total Expenses	\$2330
Balance (Amount left for expenses minus total expenses)	-\$190

---

The table notes that Restaurants, Phone, and Gas are more expensive in this budget, so the total expenses are more than the amount left for them.

## Balancing Your Budget

Would you take all your cash outside and throw it up in the air on a windy day? Probably not. We want to hold on to every cent and

decide where we want it to go. Our budget allows us to find a place for each dollar. We should not regularly have money left over. If we do, we should consider increasing our saving and investing. We also should not have a negative balance, meaning we don't have enough to pay our bills. If we are short of money, we can look at all three categories of our budget: income, savings, and expenses.

We could increase our income by taking a second job or working overtime, although this is rarely advisable alongside college coursework. The time commitment quickly becomes overwhelming. Another option is to cut savings, or there's always the possibility of reducing expenses. Any of these options in combination can work.

Another, even less desirable option is to take on debt to make up the shortfall. This is usually only a short-term solution that makes future months and cash shortages worse as we pay off the debt. When we budget for each successive month, we can look at what we actually spent the month before and make adjustments.

## Tracking the Big Picture

When you think about becoming more financially secure, you're usually considering your net worth, or the total measure of your wealth. Earnings, savings, and investments build up your assets—that is, the valuable things you own. Borrowed money, or debt, increases your liabilities, or what you owe. If you subtract what you owe from what you own, the result is your net worth. Your goal is to own more than you owe.

When people first get out of college and have student debt, they often owe more than they own. But over time and with good financial strategies, they can reverse that situation. You can track information about your assets, liabilities, and net worth on a balance sheet or part of a personal financial statement. This information will be required to get a home loan or other types of loans. For your net worth to grow in a positive direction, you must increase your assets and decrease your liabilities over time.



Assets (Owned) – Liabilities (Owed) = Net Worth

## Analysis Question

Can you identify areas in your life where you are losing money by paying fees on your checking account or interest on your loans? What actions could you take to stop giving away money and instead set yourself up to start earning money?

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Good Practices That Build Wealth	Bad Practices That Dig a Debt Hole
Tracking all spending and saving	Living paycheck to paycheck with no plan
Knowing the difference between needs and wants	Spending money on wants instead of saving
Resisting impulse buying and emotional spending	Using credit to buy more than you need and increasing what you owe

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## Get Connected

You can write down your budget on paper or using a computer spreadsheet program such as Excel, or you can find popular budgeting apps that work for you.<sup>7</sup> Some apps link to your accounts and offer other services such as tracking credit cards and your credit score. The key is to find an app that does what you need and use it.

Here are some examples:

- [Mint](#)
- [Mvelopes](#)
- [Wally](#)
- [Goodbudget](#)

## The Danger of Debt

When you take out a loan, you take on an obligation to pay the money back, with interest, through a monthly payment. You will take this debt with you when you apply for auto loans or home loans, when you enter into a marriage, and so on. Effectively, you have committed your future income to the loan. While this can be a good idea with student loans, take on too many loans and your future self will be poor, no matter how much money you make. Worse, you'll be transferring more and more of your money to the bank through interest payments.

### Compounding Interest

While compounding works to make you money when you are earning interest on savings or investments, it works against you when you are paying the interest on loans. To avoid compounding interest on loans, make sure your payments are at least enough to cover the interest charged each month. The good news is that the interest you are charged will be listed each month on the loan account statements you are sent by the bank or credit union, and fully amortized loans will always cover the interest costs plus enough principal to pay off what you owe by the end of the loan term.

The two most common loans on which people get stuck paying compounding interest are credit cards and student loans. Paying the minimum payment each month on a credit card will just barely cover the interest charged that month, while anything you buy with the credit card will begin to accrue interest on the day you make the purchase. Since credit cards charge interest daily, you'll begin

paying interest on the interest immediately, starting the compound interest snowball working against you. When you get a credit card, always pay the credit card balance down to \$0 each month to avoid the compound interest trap.

Student loans are another way you can be caught in the compound interest trap. When you have an unsubsidized student loan or put your loans into deferment, the interest continues to rack up on the loans. Again, you'll be charged interest on the interest, not just on the original loan amount, forcing you to pay compound interest on the loan.

### **Sacrificing Your Future Fun**

When you graduate college, you are most likely to graduate with student loan debt and credit card debt.<sup>11</sup> Many students use credit cards and student loans to allow them to pay for fun today, such as trips, clothing, and expensive meals.

Getting into debt while in college forces you to sacrifice your future fun. Say you take out \$100,000 in student loans instead of the \$50,000 you need, doubling your monthly payment. You are not just making an extra \$338 payment; you are also sacrificing anything else you can do with that money. You sacrifice that extra \$338 a month, every month, for the next twenty-five years. You can't use it to go to the movies, pay down other debt, save for a home, take a vacation, or throw a party. When you sign those papers, you sacrifice all those opportunities every month for decades. As a result, when you take out a loan, you should make sure it's a good loan.

### **How Much Good Debt to Take On**

A drink of water is refreshing on a hot day and is required to stay alive. Too much water, however, and you will drown.

During college and for the first few years after graduation, most

students should only have two loans: student loans and possibly a car loan. We've already discussed your student loans, which should be equal to or less than your first year's expected salary after graduation.

When you get a car, you should keep your car payment to between 10 and 20 percent of your monthly take-home pay. This means if your paycheck is \$200 per week, your car payment should be no more than \$80–\$160 each month.

In total, you want your debt payments (plus rent if you are renting) to be no more than 44 percent of your take-home pay. If you are planning to build wealth, however, you want to cap it at 30 percent of take-home pay.

## Signs You Have Too Much Debt

You can consider yourself in too much debt if you have any of the following situations:

- You cannot make your minimum credit card payments.
- Your money is gone before your next paycheck.
- Bill collectors are contacting you.
- You are unable to get a loan.
- Your paycheck is being garnished by creditor.
- You are considering a debt consolidation loan with extra fees added.
- Your items are repossessed.
- You do not know your debt or financial situation.

## Getting and Using a Credit Card

One of the most controversial aspects of personal finance is the use of credit cards. While credit cards can be an incredibly useful

tool, their high interest rates, combined with the how easily credit cards can bury you in debt, make them extremely dangerous if not managed correctly.

Reflect on Elan from the chapter introduction and how he felt. How would you (or did you) feel to hold a new credit card with a \$2,000 spending limit?

## **Benefits of a Credit Card**

There are three main benefits of getting a credit card. The first is that credit cards offer a secure and convenient method of making purchases, similar to using a debit card. When you carry cash, you have the potential of having the money lost or stolen. A credit card or debit card, on the other hand, can be canceled and replaced at no cost to you.

Additionally, credit cards offer greater consumer protections than debit cards do. These consumer protections are written into law, and with credit cards you have a maximum liability of \$50. With a debit card, you are responsible for transfers made up until the point you report the card stolen. In order to have the same protections as with credit cards, you need to report the card lost or stolen within 48 hours. The longer you wait to report the loss of the card, or the longer it takes you to realize you lost your card, the more money you may be responsible for, up to an unlimited amount.<sup>12</sup>

The final benefit is that a credit card will allow you to build your credit score, which is helpful in many aspects of life. While most people associate a credit score with getting better rates on loans, credit scores are also important to getting a job, lowering car insurance rates, and finding an apartment.<sup>13</sup>

## **What Is a Good Credit Score?**

Most credit scores have a 300–850 score range. The higher the

score, the lower the risk to lenders. A “good” credit score is considered to be in the 670–739 score range.

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Credit Score Ranges	Rating	Description
< 580	Poor	This credit score is well below the average score of US consumers and demonstrates to lenders that the borrower may be a risk.
580-669	Fair	This credit score is below the average score of US consumers, though many lenders will approve loans with this score.
670-739	Good	This credit score is near or slightly above the average of US consumers, and most lenders consider this a good score.
740-799	Very Good	This credit score is above the average of US consumers and demonstrates to lenders that the borrower is very dependable.
800+	Exceptional	This credit score is well above the average score of US consumers and clearly demonstrates to lenders that the borrower is an exceptionally low risk.

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## Components of a Credit Score and How to Improve Your Credit

Credit scores contain a total of five components. These components are credit payment history (35 percent), credit utilization (30 percent), length of credit history (15 percent), new credit (10 percent), and credit mix (10 percent). The main action you can take to improve your credit score is to stop charging and pay all bills on time. Even if you cannot pay the full amount of the credit card balance, which is the best practice, pay the minimum on time. Paying more is better for your debt load but does not improve your score. Carrying a balance on a credit card does not improve your score. Your score will go down if you pay bills late and owe more than 30 percent of your credit available. Your credit score is a

reflection of your willingness and ability to do what you say you will do—pay your debts on time.

## How to Use a Credit Card

All the benefits of credit cards are destroyed if you carry credit card debt. Credit cards should be used as a method of paying for things you can afford, meaning you should only use a credit card if the money is already sitting in your bank account and is budgeted for the item you are buying. If you use credit cards as a loan, you are losing the game.

Every month, you should pay your credit card off in full, meaning you will be bringing the loan amount down to \$0. If your statement says you charged \$432.56 that month, make sure you can pay off all \$432.56. If you do this, you won't pay any interest on the credit card.

But what happens if you don't pay it off in full? If you are even one cent short on the payment, meaning you pay \$432.55 instead, you must pay daily interest on the entire amount from the date you made the purchases. Your credit card company, of course, will be perfectly happy for you to make smaller payments—that's how they make money. It is not uncommon for people to pay twice as much as the amount purchased and take years to pay off a credit card when they only pay the minimum payment each month.

### **What to Look for in Your Initial Credit Card**

1. Find a Low-Rate Credit Card: Even though you plan to never pay interest, mistakes will happen, and you don't want to be paying high interest while you fix a misstep. Start by narrowing the hundreds of card options to the few with the lowest APR (annual percentage rate).
2. Avoid Cards with Annual Fees or Minimum Usage Requirements: Your first credit card should ideally be one you can keep forever, but that's expensive to do if they charge you an annual fee or have other requirements just for having the

card. There are many options that won't require you to spend a minimum amount each month and won't charge you an annual fee.

3. **Keep the Credit Limit Equal to Two Weeks' Take-Home Pay:**  
Even though you want to pay your credit card off in full, most people will max out their credit cards once or twice while they are building their good financial habits. If this happens to you, having a small credit limit makes that mistake a small mistake instead of a \$5,000 mistake.

### **Avoid Rewards Cards**

Everyone loves to talk about rewards cards, but credit card companies wouldn't offer rewards if they didn't earn them a profit. Rewards systems with credit cards are designed by experts to get you to spend more money and pay more interest than you otherwise would. Until you build a strong habit of paying off your card in full each month, don't step into their trap.

#### Assignment: Working Objective

- Identify jobs that college students frequently hold
- Assess what type of job might best fit your current needs and situation

#### Directions

1. Schedule a brief interview with a college representative from an institution who works with students to help them find jobs. This representative might be from the career center, counseling services, or the human resource department.
2. Considering your field(s) of interest, personal skills, and lifestyle, ask the college representative the following questions:
  - What types of jobs would you recommend based on my interests and skills as me? Why?
  - What types of jobs would be most compatible with my



availability/schedule?

- What are the pros and cons of these jobs?
3. After the interview, write a short paper (1–2 pages) summarizing what you found out. Do any of the jobs the college representative mentioned sound like opportunities you might pursue? Why or why not?



This is where you can add appendices or other back matter.