

# TRIO WORKS!

Academic Success

Career Planning

Financial Literacy

Personal Growth

**2-Year  
College**

**Activities to help TRIO students succeed!**

# THE IMPORTANCE OF TRIO

Since 1964, TRIO programs like Student Support Services have made it possible for more students to attend, succeed in, and graduate from college.

Funded by the federal government, TRIO programs provide support, services, and resources to nearly one million students nationwide – students like you!

## What can TRIO do for you?



### ▶ Academic Support

TRIO can offer academic assistance and support, as well as help you develop the study skills you need to succeed in college.



### ▶ Career Planning

As you plan for your future, Student Support Services can provide you with personalized guidance and support every step of the way.



### ▶ Financial and Economic Literacy

Your TRIO program can help you improve your economic and financial literacy skills, and plan for your financial future.



### ▶ Life Skills and Personal Growth

Student Support Services can help you achieve your goals, get the most out of your college experience, and more.

How does your TRIO program help you?

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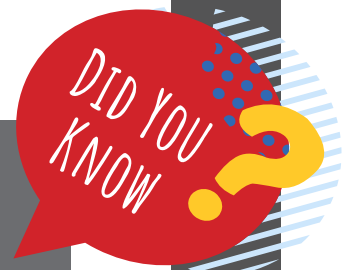
These TRIO programs support students from middle school through college:

Talent Search • Upward Bound • Upward Bound Math and Science • Student Support Services  
McNair Scholars Program • Veterans Upward Bound • Educational Opportunity Centers

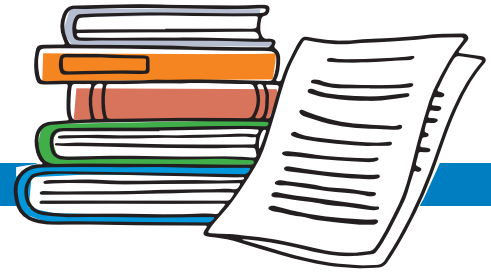
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The name TRIO refers to the three original TRIO programs: Upward Bound, Talent Search, and Student Support Services. *Look for more TRIO Trivia throughout this book!*



# ACADEMIC SUCCESS



To be a good student, you need to be organized.

You also need to manage your time well, study smart, be a good test taker, and more.

This section will give you some tips on how you can improve your grades, and be the best student you can be. But first, take a minute to think about your academic skills and set some academic goals for this term.

## Academic Skills Assessment

Put a check mark in the column that best describes how you think you are doing in each area.

	Very Good	Good	Need to Improve
Organization	_____	_____	_____
Time management	_____	_____	_____
Homework	_____	_____	_____
Class participation	_____	_____	_____
Taking notes	_____	_____	_____
Reading comprehension	_____	_____	_____
Preparing for tests	_____	_____	_____
Taking tests	_____	_____	_____

Which two of these areas do you need to improve the most?

1. \_\_\_\_\_ 2. \_\_\_\_\_

## Set academic goals for this term.

Goals give you direction and focus—and something specific to work toward.

	Courses	Grades
1		
2		
3		
4		
5		
6		
7		

List the courses you're currently taking, and write down the highest grade you think you can earn in each course.

*Think of these grades as your goals for the term.*

# TIME MANAGEMENT

With good time management, you have time for the things you need to do, and you still have time for the things you want to do.

## Create To-Do lists.

To-Do lists are a great way to keep track of and prioritize the things you need to do. If you have a lot to do, going through the following steps will help you create a great To-Do list.

Step 1. Each day, make a list of all the things you need to do.

Step 2. Rate each item as an A (must do today), B (should do today), or C (want to do today, but it can wait).

Step 3. Take all of the As and rank them in order of importance (1, 2, 3...). Do the same with the Bs and Cs.

Step 4. Rewrite your list with the As at the top (in the order of importance), followed by the Bs and Cs.

Step 5. Cross things off as they get done. At the end of each day, take the tasks that didn't get done and put them on the next day's To-Do list.

Wed	
A	1 Study for French test 2 Do math assignment 3 Get TJ's birthday gift
B	1 Do outline for paper 2 Call Jenny
C	1 Do laundry 2 Work on lab report 3 Get haircut

## Try it!

Think of the things you need or want to do today, tomorrow, or this week. Rate each as an A, B, or C.

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## Tips for students who also work

If you have a job while you're in college, time management is especially important. The following are a few tips to help you keep on top of both your school and work responsibilities.

- ▶ **Use time management tools.** To-Do lists, a wall calendar, and a planner should be your best friends. These tools can help you make sure nothing falls through the cracks.
- ▶ **Control time-wasters.** Social media, TV, and video games can all be huge time wasters. Try to schedule small chunks of time for these activities, and stick to your schedule.
- ▶ **Take time to unwind.** Make sure to take time for yourself, even if it's just a short walk, a hot bath, or playing with a pet. And never sacrifice sleep to get everything done.
- ▶ **Trust in your abilities.** Juggling so many responsibilities can be difficult, but you can do this!

# ORGANIZATION

Being organized makes your life run smoother, saves you time, and makes you feel like you're "on top of things."

## Use a planner.

A planner is your most important organizational tool. A planner will help you keep track of what you need to do, and help ensure that you get your assignments completed on time.

Use your planner to record the following:

- ▶ daily assignments
- ▶ tests and quizzes
- ▶ large assignments
- ▶ social activities
- ▶ appointments
- ▶ important dates
- ▶ weekly goals
- ▶ deadlines
- ▶ anything you need to remember

What can you do to make better use of your planner?

## Take organized notes.

Since test questions most often come from material that's been presented in class, having organized class notes to study from will help you do well on tests.

**Sample Notes**

Key Words	Inventors	History Oct. 10 / p. 12
	Thomas Edison	invented electric light bulb, phonograph, & motion picture camera - had over 1,000 patents / started General Electric
	Alexander Graham Bell	invented telephone in 1876 - age 29 was an inventor, engineer & scientist also invented microphone & metal detector



- ▶ Put the name of the class, the date, and the page number at the top of each page of notes.
- ▶ Put the subject of your notes at the top of the page.
- ▶ Skip lines between topics and only use one side of the paper.
- ▶ Put key words on the left.
- ▶ Don't worry about grammar or punctuation.

## Improve your notes by adding key words.

Leave a wide space or margin on the left side of each page. As you're taking notes, listen for **key words** (topics, people, places, events). When you hear a key word, write it in the left-hand margin.

Inventors	History Oct. 10 / p. 12
Thomas Edison	
Alexander Graham Bell	

Key words help you organize your thoughts, and they make your notes easier to understand.

Key words can also help you review for a test. Just cover up your notes, look at each key word, and test yourself to see what you can remember about that topic, person, place, or event.

# STUDY SMART

Students who “study smart” find that they spend less time studying, and yet they get better grades.

## Improve your homework.

If you don't do your class assignments (or do them poorly) you don't learn as much, and your grades won't be as good as they should be.

What can you do to improve how you do your assignments?

- Allow more time for homework and studying.
- Get help from a classmate or instructor.
- Be more focused on my work.
- Find a better place to study.
- Start working on assignments earlier.
- Limit the interruptions (phone, text messages, etc.).
- Other \_\_\_\_\_



## Stay motivated.

All students get stressed out, discouraged, or overwhelmed from time to time. Successful students, however, find a way to keep a positive attitude and stay motivated. Here are a few tips.

### Use motivating “self-notes.”

Write motivating words, ideas, and/or quotes on sticky notes. Put these notes anywhere you're likely to see them. *Write yourself a positive, motivating message here.*

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### Turn failures into successes.

When something doesn't go well, learn from the experience, and use that knowledge to do better the next time. *When has a negative academic experience taught you something?*

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### Figure out what motivates you.

Turn what competes with your schoolwork into a motivator. For example, reward yourself with social media or video game time once your homework is done. *What can you use as a motivator?*

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# READ TO LEARN

To succeed in college, you must be able to comprehend and remember what you read. Here's how to get the most out of your reading assignments.

## The 3 Steps to reading a textbook assignment



### 1. SURVEY for a quick overview

- ▶ Read the section headings and everything in **bold** and *italic* print.
- ▶ Look at pictures, graphs, and charts.
- ▶ Read the introduction, summary, and the chapter review questions.

### 2. READ with a purpose

Turn each section heading into a question. Keep this question in mind as you read. After you've finished reading, see if you can answer your question.

### 3. REVIEW to remember

As soon as you finish reading an assignment, survey the assignment again. This time, think about what you have learned. **Review is the key to remembering!**

*It may take a little practice to get the **Survey, Read, and Review** process down, but you'll soon realize that this process doesn't mean more work, it just means better grades.*

## Which reading strategies do you use?

Put a check in the box(es) of the things you regularly do.

- I have a place to read that's quiet. It also has good lighting and a comfortable chair.
- I read when I'm alert – not when I'm too tired to concentrate.
- When reading material on a computer, I use an app like **Skim** or tools in **Adobe Reader** to make notes and highlight PDF text files.
- I read at different speeds, depending on what I'm reading. For example, I read textbook assignments at a much slower speed than a novel.
- Because it's easy to read too quickly when scrolling text online, I read online assignments slowly, and pause frequently to check my comprehension.
- I read introductions and summaries very carefully because I know they contain the most important information.
- If I'm reading material that's particularly difficult or important, I read it aloud and/or take notes as I read.

What can you do to get more out of your reading time?

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# WRITING PAPERS

To succeed in college and a career, you must be able to clearly communicate your thoughts and ideas in writing.

## Steps to writing a great paper

In order to write a good paper, there are a number of steps you need to go through.

Figure out the order in which these steps should be completed, and write the correct number (1 - 5) in each box. (#1 has been done for you.) Answers are at the bottom of the page.

- Write the first draft.** Write the first draft in one sitting. Don't worry about making mistakes—just start writing.
- Rethink, revise, rewrite.** Read your first draft out loud to see if it makes sense, and think about how you can improve it. Revise, rewrite, and correct grammar and punctuation errors. Then give it to someone else to read—and ask for suggestions.
- 1 Gather information.** Have a system for gathering and organizing information. Use index cards, a notebook, and/or printouts from online resources.
- Organize your ideas.** Use the information you've gathered to make an outline of your main ideas. Add supporting information for each idea.
- Write the final draft.** Make final changes and turn in a neat, clean copy.

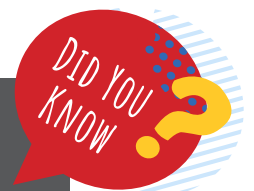
## Writing Tips

Here are some additional tips to help you write an outstanding paper.

- ▶ Create a strong opening paragraph that includes a bold statement, notable quote, statistic, or interesting example.
- ▶ Make sure you have a thesis statement that's clear and concise.
- ▶ End with a strong closing paragraph that restates or summarizes the main idea.
- ▶ Always identify another person's words or ideas by using quotation marks, footnotes, or by including a Works Cited page. If you present another person's words or ideas as your own, it's plagiarism, and you may find yourself in trouble.
- ▶ Make sure that 1) your paper is the proper length; 2) you've followed the instructions; 3) your paper is turned in on time.

*The key to writing a good paper is to give yourself plenty of time to plan, write, and revise it!*

Since 1965, TRIO programs have helped an estimated 2,000,000 students get into and graduate from college.



5 2 1 4 3

# TEST TAKING

To do well on any test, you must be prepared. You can further improve your test performance by being a calm, confident test taker.

## Test Anxiety

Many students don't do as well on tests as they could because of test anxiety. A little anxiety before a test improves your concentration. Too much worry, or test anxiety, can lower your test scores. Having test anxiety is like not having the password to your computer. The information is there – you just can't get to it.

On a scale of 1–10, rate your test anxiety.

I feel calm and confident before tests.

1 ··· 2 ··· 3 ··· 4 ··· 5 ··· 6 ··· 7 ··· 8 ··· 9 ··· 10

I get so nervous before a test I feel sick.

If you circled 4 – 10, the following tips may help you reduce test anxiety.

- ▶ Start studying early. Cramming only increases test anxiety.
- ▶ Replace negative thinking with thoughts that are positive.
- ▶ Visualize success! Mentally practice going through the test and receiving the grade you want.
- ▶ Walk into the test with your head up and your shoulders back. Tell yourself that you're ready, and that you're going to do fine.
- ▶ Try these relaxation techniques:
  1. Take a deep breath. Then slowly release your breath, along with any tension. Do this until you feel your body relax.
  2. Start at the top of your head, flexing and then relaxing each part of your body.
  3. Think of a place where you feel relaxed and calm. Close your eyes and visualize being there.

### Test-Taking Tips

- ▶ When you get your test, write memory cues and anything else you want to remember at the top.
- ▶ Look over the test and make a plan. This will ensure that you don't run out of time.
- ▶ Don't spend too much time on any one question or problem. Mark it and come back to it later.
- ▶ For open book tests, write down all the information you know you'll need on one sheet of paper. Also, put self-stick notes in your textbook to help you locate information quickly.
- ▶ Check your answers and use all of the time you're given.

# CLASS SUCCESS

When you get the most out of the time you're in class, you have a lot less to learn on your own.

## Class Success Tips

### Do every class assignment.

Complete every assignment, regardless of how much it counts towards your final grade—and don't get behind. Once you get behind in a class, it can be very difficult to get caught up.

### Learn how to adapt to different instructors.

Part of your education is to learn how to adapt to different personalities and teaching styles. Learn what each instructor expects with regard to attendance, assigned work, and class participation.

### Sit in the front of the class.

When you sit in the front, there are fewer distractions, you're able to see what is written and hear what is spoken—and you send a positive message to your instructor.

### Participate in class.

Ask and answer questions, and participate in discussions. Your classes will be more interesting and you'll learn more. You will also demonstrate to your instructors that you know the material.

### Communicate with your instructors.

Don't hesitate to contact an instructor whenever you have a question, concern, or problem. While most instructors are happy to help you, you must initiate the contact.

Considering the above tips, what can you do to get more out of your classes?

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## Watch your body language.

Body language (gestures, posture, and facial expressions) often communicate how we feel and what we're thinking better than words. Students who slouch in their seat or work on something for another class send a message that they aren't interested. Messages like this don't win points with instructors!

### What messages are you sending?

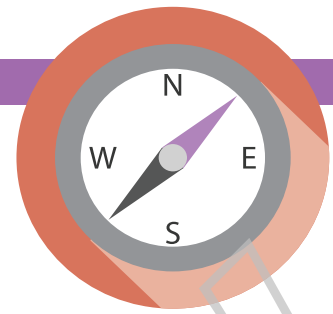
Pretend that you are looking at yourself through your instructors' eyes. Circle the words you think your instructors might use to describe you.

Daydreamer	Bored	Disrespectful	Friendly	Happy	Disorganized	Tired
Hard worker	Engaged	Attentive	Unhappy	Angry	Confident	Organized

What can you do to have better body language and send more positive messages in the future?

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# CAREER PLANNING



You wouldn't go on a trip without knowing where you are going, or without a map or GPS providing directions. If you did, who knows where you would end up?

It's the same in the journey of life. To prepare for your future, you need to know where you're going and how you're going to get there.

## Your Career Journey

Career exploration is a very personal journey that's always evolving. Here are some things you can do to make sure your career journey is headed in the right direction.

**Take advantage of Career Services.** Career Services is an invaluable resource for helping you develop a career plan and set career goals.

**Learn about your career options.** It's important to learn about the types of career fields out there so that you can be more informed as to what your options are. There might be careers you've never heard of that could be the perfect fit for you!

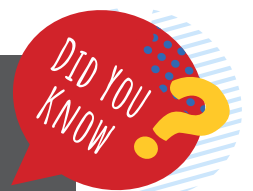
**Impress potential employers.** Having a professional looking resume and nailing your job interviews are important ways to impress employers, and land the job you want.

**Think about your future.** From internship opportunities to transferring to a four-year college, it pays to start thinking about (and making plans for) your future now.

## Check the box that best describes where you are on your career journey.

- I have a specific career I want to pursue. It is \_\_\_\_\_.
- I have a career area/subject I'm interested in. It is \_\_\_\_\_.
- I don't have any idea of what career area or subject I'm interested in pursuing.

Students participating in Student Support Services are twice as likely to remain in college as students from similar backgrounds not participating in a Student Support Services program.



# CAREER SERVICES

When it comes to career planning, your college's Career Services is the best place to start.

Career Services offers a variety of services and advice. The following list details just some of the things you may be able to do at Career Services. Check off any you think might be useful to you.

- Complete a career interest inventory
- Discuss past courses, activities, and jobs and how they relate to your future career goals
- Address any family, financial, or personal issues that may influence your decision-making
- Be shown online or printed occupational information and job/internship websites
- Get information about the types of jobs you can get with your program or intended major
- Get advice about choosing the right program/major for your career goals
- Discuss internships
- Get help updating/creating a resume
- Get advice on interviewing effectively
- Develop networking strategies
- Learn about salaries, benefits, and other job-related topics
- Do mock job interviews
- Something else you'd like help with \_\_\_\_\_

## Try it!

Visit Career Services either by making an appointment or visiting during walk-in hours.

Write a summary of your visit below. What did you discuss? Did your visit change your thinking or career plans in any way? Was it helpful? Why or why not?

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# YOUR ABILITIES & VALUES

Considering your abilities and values is very important when determining which careers will be a good match for you. You are likely to be much happier and more successful in a career that focuses on your strengths—and is in line with your values.

## Your Abilities

Consider each of the following and check the column that best describes your ability in that area.

	Very Good	Good	Average	Poor
Language usage – ability to communicate verbally and in writing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Advanced math – able to understand algebra, geometry, and more	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Social skills – ability to meet, talk to, and get along with people	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Management skills – ability to plan, organize, and implement programs and ideas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mechanical reasoning – able to understand how things work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creativity – ability to find new ways to do or say something	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Artistic – have talent in music, art, drama, and/or dance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Which would you consider to be your strongest ability area?

## Your Values

Put a ✓ by the statements that reflect how you feel. Put an X by those that are not true for you. Skip those you feel neutral about.

*I would like to have a career that allows me to...*

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> work with children        | <input type="checkbox"/> work at a desk            | <input type="checkbox"/> have regular hours     |
| <input type="checkbox"/> help people who are sick  | <input type="checkbox"/> build or fix things       | <input type="checkbox"/> work indoors           |
| <input type="checkbox"/> work outdoors             | <input type="checkbox"/> work with numbers         | <input type="checkbox"/> create art or music    |
| <input type="checkbox"/> travel and have adventure | <input type="checkbox"/> work with animals         | <input type="checkbox"/> work in nature         |
| <input type="checkbox"/> work with my hands        | <input type="checkbox"/> make a difference         | <input type="checkbox"/> be physically active   |
| <input type="checkbox"/> work by myself            | <input type="checkbox"/> work with computers       | <input type="checkbox"/> make a lot of money    |
| <input type="checkbox"/> be in charge              | <input type="checkbox"/> talk or perform in public | <input type="checkbox"/> work with other people |

Write down your top four values.

\_\_\_\_\_

\_\_\_\_\_

# RESEARCH CAREERS OF INTEREST



Choose two careers you're interested in. Then go to [www.bls.gov/ooh](http://www.bls.gov/ooh) (the online edition of the *Occupational Outlook Handbook*) and find the answers to the following questions.

**Career:** \_\_\_\_\_

1. Tasks and responsibilities (What does someone with this career actually do?)

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2. Education/training required: \_\_\_\_\_

3. Average starting pay: \_\_\_\_\_

4. Job outlook: \_\_\_\_\_

Do you think this career might be a good fit for you? Why or why not?

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**Career:** \_\_\_\_\_

1. Tasks and responsibilities (What does someone with this career actually do?)

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2. Education/training required: \_\_\_\_\_

3. Average starting pay: \_\_\_\_\_

4. Job outlook: \_\_\_\_\_

Do you think this career might be a good fit for you? Why or why not?

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# GETTING A JOB

It's often said that getting a job is a job in itself. To get a job, you need to develop a strategy, gather information, and undertake the job search in an organized and professional manner.

If you have prepared well and made the most of your college experience, the job search will be the rewarding culmination of all your hard work. Here are some tips for getting a job, whether it's a part-time job now, or your dream career later.

## Your resume

Your resume is often the first contact you will have with a prospective employer. A clear, concise, professional resume will make a good first impression. In addition to being a job search document aimed at getting you an interview, a resume is also a means of keeping track of all your activities—and a reminder of what else you need to accomplish prior to graduation.

## Try it!

The following are common sections included on resumes. Fill them out with your information, focusing on how to make your accomplishments stand out.

1. Think of a previous job. What tasks did you perform? What responsibilities were you given?

Job title: \_\_\_\_\_

Tasks/Responsibilities: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Tip!** When listing your job tasks and responsibilities, choose clear, concise language that highlights desirable traits, such as creativity, determination, and reliability, as well as anything that relates to the specific job you're applying for.

2. Think about one of your activities, hobbies, or experiences. How might it make you more appealing to an employer?

\_\_\_\_\_

\_\_\_\_\_

*If you don't yet have a resume, take some time to develop one. There are numerous examples available online—just look for one that fits your work experience and career objective.*



## Networking

You've probably heard the expression, "It's not what you know, it's who you know." In reality, what and who you know are both very important. People are your most valuable resource in obtaining information about occupations, and in ultimately getting an interview and a job.

### Try it!

Write down four people currently in your immediate network (family, friends, work associates, etc.). For each person, think of at least one potential connection this person might provide. For instance, "Uncle Joe - his business partner."

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## Interviewing

While all jobs and companies are different, there are interview questions that employers often ask. Take the time to think about these questions, and how you might answer them at an interview.

- ▶ What are your biggest strengths?
- ▶ What are your weaknesses?
- ▶ How would you describe yourself?
- ▶ What are you passionate about?
- ▶ Discuss a time you faced a challenging situation.
- ▶ Why are you right for this job?

Note: When asked about weaknesses, come up with something that can be seen as a positive. For example, "I enjoy meeting new people and sometimes I spend more time than I should talking to customers."

Choose one of the above questions and answer it below.

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### Have an "elevator pitch" ready.

An elevator pitch is a short persuasive speech that's about the length of an elevator ride. It is meant to spark someone's interest in you very quickly.

This is a speech you might give to employers at job interviews or career fairs. It tells them who you are and why they should hire you. When writing your elevator pitch, keep it brief, share your skills, and mention your goals.

# INTERNSHIPS

**An internship allows you to “test drive” a career.**

Many organizations use their internship programs as a means of screening and preparing students for full-time positions upon graduation. In fact, it's common for organizations to offer full-time positions to their most successful interns. Imagine the comfort and relief of knowing that you have a full-time position lined up when you graduate!

## Internship information

**What is an internship?** An internship is a temporary, part-time job in which a student gains career experience—ideally in a relevant career field.

**Do internships pay?** Some internships pay, and some do not. But whether or not an internship pays doesn't impact the quality of the internship opportunity.

**Are all internships the same?** No! Some companies and businesses use interns for “cheap labor,” giving them menial tasks that do not contribute to their professional skill set. Ideally, an internship should provide you with relevant work experience, and give you the opportunity to improve your skills.

## Landing an internship

Looking to land an internship that's right for you? These tips might help.

- ▶ **Start early.** Many internship sites recruit and hire summer interns as early as late fall.
- ▶ **Think broadly.** Don't narrow your focus too much. Internships are about exploring, as well as gaining experience in a specific area.
- ▶ **Network.** Make sure your whole network knows you're looking for an internship.
- ▶ **Use online resources.** Websites like Internships.com, Glassdoor.com, and LinkedIn.com are great places to start your internship search.

What are some of the skills you'd ideally like to work on in an internship? Some ideas might include computer skills, customer service, or skills specific to your major.

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**Remember...** There are many very valuable and relevant non-internship positions out there as well. For instance, a prospective social worker might volunteer at a local social service agency. A budding web designer could develop a freelance web development business. And as always, Career Services is available to help you find and make the most of these opportunities!

# TRANSFERRING TO A FOUR-YEAR COLLEGE

If you are attending a community, technical, or junior college and want to transfer to a four-year college, there are many things you need to know and do to ensure a successful transition.

## What you need to know.

If you plan to transfer to a four-year college, congratulations on your decision to continue your education. Additional education will allow you to grow and develop as a person. A bachelor's degree is also likely to provide you with increased career opportunities.

Transferring to a four-year college, however, is often not as simple and straightforward as students might think. Four-year colleges have their own rules and requirements, and students are often surprised to find that one or more of their courses will not transfer. This is why it is so important for you to meet with your academic advisor early, and to develop an academic plan.

**What is articulation?** Articulation refers to the courses offered at your college that a four-year college or university will accept. The four-year college has agreed to accept these courses because it has determined that the content is sufficiently similar to courses it offers. Articulation agreements primarily focus on general education requirements.

Never assume that a course will “articulate” simply because the course title and/or content is similar to one that’s offered at a four-year college. A course only articulates if the four-year college’s Admissions Department officially approves it.

Are you considering transferring to a four-year college? Why or why not?

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## Transfer checklist

If you’re thinking about transferring to a four-year college, the following checklist highlights the most important things you need to do.

- Meet with your academic advisor early.** Discuss your transfer plans so you can choose the right classes at your two-year college.
- Talk to a transfer admissions counselor at the four-year college.** You want to make sure the classes you’re planning to take at your two-year college will transfer.
- Contact an admissions counselor in your intended academic department.** Discuss your transfer plans, make sure you’re taking the right classes, and ask for suggestions and advice.

# FINANCIAL & ECONOMIC LITERACY

For better or worse, much of our lives revolves around money. We earn it, save it, invest it, donate it, and of course, spend it. How much money we have can determine where we live and what kind of lifestyle we're able to have.

But more important than how much money you have is how effectively your money supports you on your life's journey.



## What is financial and economic literacy?

Simply put, financial and economic literacy is having knowledge about money matters: earning, spending, saving, and investing money. It's also about using that knowledge to make smart financial decisions.

College is a time of newfound freedom, independence, and responsibility. With the high cost of a college education, it also provides the first glimpse into one of the greatest challenges of adulthood—managing your money.

Financial decisions don't begin after you graduate and embark upon your career. They begin now. Your spending, budgeting, and borrowing during your college years may impact your future for years to come. Now is the time to accept the challenge of learning and practicing responsible money management.

## Check the box that best describes how you currently feel.

- I understand the importance of money and I'm interested in learning about money and finances.
- I understand the importance of money, but I don't think it's something I need to be concerned about yet.
- Money and finance are not topics that interest or concern me.

Learning how to manage your money is one of the most important skills you will learn in life. Learning how to manage your finances now will put you ahead of the game—and on your way to financial success.

# UNDERSTANDING FINANCIAL AID

Financial aid is money that is given, earned, or lent to help students pay for their education. Financial aid makes it possible for millions of students to go to college.

## The four types of financial aid

- ▶ **Grants** – money given, usually because of financial need
- ▶ **Scholarships** – money awarded for academic achievement or an outstanding talent
- ▶ **Loans** – borrowed money that must be repaid
- ▶ **Work-Study** – money earned at a part-time job

## The FAFSA

The U.S. government offers financial aid to all eligible students, but you must apply for it. This is done by completing the FAFSA (Free Application for Federal Student Aid).

### FAFSA Facts

- ▶ By completing the FAFSA, you are automatically applying for a Pell Grant (free money).
- ▶ You must complete a new FAFSA each year.
- ▶ The FAFSA is available October 1. Some aid is awarded on a first-come, first-served basis. Apply as early as possible.
- ▶ You can fill out the FAFSA on a computer, mobile device, or the myStudentAid mobile app.

## Know your loans.

Loans are the most common type of financial aid. But loans are not all the same. There are some very important differences to consider. *Smart students understand how hard it can be to repay a large student loan, and they do whatever they can to minimize the amount they need to borrow.*

College students are eligible for **Federal Direct Loans**. Repayment for these loans doesn't begin until six months after the student has left college. Direct Loans are either **subsidized** or **unsubsidized**. Direct Subsidized Loans are available for students with **financial need**. Direct Unsubsidized Loans are available for students without financial need. A Direct Subsidized loan is preferable because the government pays the interest on the loan while the student is in college.

**PLUS Loans** are available to parents with good credit. Parents can apply for a PLUS Loan for the total cost of attendance, minus any financial aid the student has received. A college financial aid office can provide instructions on applying for a PLUS Loan.

*If you have questions about financial aid, visit your college's Financial Aid Office or go to [studentaid.ed.gov](http://studentaid.ed.gov).*

# LOANS & INTEREST

To be financially savvy, you need to understand how loans and interest work.

## Bank loans

When people need a loan, they typically go to their bank (or credit union) and complete a loan application. The bank then checks their credit report to determine if they are a good risk.

If the bank approves the loan application, they will go over the terms of the loan (amount, interest rate, length of the loan, etc.) with them. *People who are turned down for a loan or credit should view it as a wake-up call, and a reason to do a better job of managing their finances.*

## Credit cards

When you use a credit card, you are borrowing money from a bank or business to make your purchase. If you pay what you owe within the grace period (usually 30 days), you won't owe any more than what you paid for your purchase. *This is very smart!*

But if you don't pay the entire balance due, you will be charged interest on your next bill. This is how credit cards make lots of money—and how compounding interest gets many people into financial trouble.

## Compounding interest

The following example shows how, because of compounding interest, you can end up paying over \$8,500 on a \$3,000 credit card balance.

David and Lisa each owe \$3,000 on their credit cards. Lisa decides to make \$100 monthly payments. David chooses to pay the minimum amount due. He makes \$40 monthly payments.

- ▶ Lisa's method takes 38 months. She will pay \$784 in interest, totaling \$3,784.
- ▶ David's method will take 224 months. He'll pay \$5,960 in interest, totaling \$8,960. That's almost double the beginning balance in interest alone!

David is an example of how compounding interest can make it seem impossible to get ahead. *With compounding interest you pay interest on interest!*

## What do you think?

People often find themselves in financial trouble by

- spending more money than they make
- only making the minimum credit card payments
- not keeping track of their spending
- not saving anything for unexpected expenses
- all of the above



Answer: E

# BUILDING CREDIT

Would you be eager to loan money to a friend who hasn't paid you back for the money you loaned him in the past? Probably not. His past history has shown that he isn't reliable when it comes to paying his debts. He is a bad credit risk, and he's going to have a hard time getting anyone to loan him money.

## Your credit record

Just like you, banks and businesses don't want to loan money or give credit to people who don't repay their debts. They want to give loans and extend credit to people whose past behavior has shown them to be financially responsible. *Banks and businesses want to work with people who have a good credit record.*

When you have a credit card, take out a loan, or open a bank account, lenders and creditors provide information on your accounts (and your performance) to one or more of the three major credit bureaus. The credit bureaus then use this information to create and maintain a credit report on you. They even give you a credit score. (A score of 720 or higher shows that you have good credit.)

A good credit score can help you qualify for an apartment rental, get a loan to buy a car, and more. While most young adults have low credit scores simply because they haven't yet established a strong credit history, it's important that you do everything you can to build good credit.

## What do you think?

How can you build good credit and improve your credit score? Read through the actions below, and if you think doing this action will improve your credit score, write a plus (+); if you think it will hurt your score, write a minus (-); and if you think it won't affect your score one way or the other, write an X. Check your answers at the bottom of the page.

- \_\_\_\_\_ 1. Bounce a check
- \_\_\_\_\_ 2. Pay your credit card bill on time
- \_\_\_\_\_ 3. Use your entire credit limit
- \_\_\_\_\_ 4. Make purchases with your debit card
- \_\_\_\_\_ 5. Fill out a lot of different credit card applications
- \_\_\_\_\_ 6. Keep the amount of debt you have low
- \_\_\_\_\_ 7. Lose your job
- \_\_\_\_\_ 8. Have no credit history
- \_\_\_\_\_ 9. Make more than the minimum credit card payment
- \_\_\_\_\_ 10. Pay all of your bills on time



1. - 2. + 3. - 4. x 5. - 6. + 7. x 8. - 9. + 10. +



# KNOW YOUR DOUGH

Whether you have a job now or are looking for one in the near future, it's important to know how much you're earning, and to understand the deductions and taxes that are taken out. This will be helpful when it comes to understanding and filing your taxes.

## Where did my money go?

When you get your first paycheck, you may be surprised to find that it's not as much as you thought it would be. This is because deductions and taxes will have been taken out of your pay.

Here are the major deductions you're likely to see on your pay stub.

### FICA Social Security Tax and FICA Medicare Tax

Federal Insurance Contributions Act (FICA) tax is a U.S. federal payroll tax to fund Social Security and Medicare (federal programs that provide benefits for retirees, the disabled, and others). *These programs will benefit you personally by providing you with income (Social Security) and health care (Medicare) when you retire.*

### Federal Tax

This portion of your salary goes to the federal government. Federal tax dollars are used to pay for defense, education, roads and highways, and more.

### State and Local Taxes

The amount of these tax deductions depends on the city and state in which you work.

## We all have to pay taxes.

When you get a new job, you complete a **W-4** form to let your employer know how much money to withhold from your paycheck for federal taxes.

At the end of the year, your employer will give you a **W-2**. You will need to submit this form with your tax return by April 15.

Taxes can be very confusing, and many people need some assistance the first time they file an income tax return. If your employer withheld more money than you owe, the government will send you a refund. If it turns out that you owe the government additional money, you will need to include the money you owe with your tax return. *Most young people get a refund.*



## Sample pay stub

Sophia worked 40 hours a week at Johnson's Diner during her summer break. She made \$10 an hour and worked for eight weeks. Here is Sophia's pay stub for one week.

<b>Johnson's Diner</b>	EMPLOYEE	Sophia Adams		PAY PERIOD	6/5/20 - 6/11/20	
	SOC SEC #	XXX-XX--6789		PAY DATE	6/16/20	
	CHECK NO.	06501		NET PAY	<u>\$296.05</u>	
EARNINGS			TAXES & DEDUCTIONS			
Desc	Hrs	Amount	Desc	Current	YTD	
Regular	40	<u>\$400.00</u>	Federal Tax	\$48.25	\$386.00	
			State Tax	\$16.15	\$129.20	
			Local Tax	\$8.75	\$70.00	
			Social Sec	\$24.80	\$198.40	
			Medicare	\$6.00	\$48.00	
GROSS YTD		<u>\$3,200.00</u>	Total	\$103.95	\$831.60	
NET YTD		<u>\$2,368.40</u>				

Amount actually taken home from this paycheck (net pay)

Payroll taxes (these deductions vary.)

Amount of money earned during this pay period (gross pay)

Amount of money Sophia has actually taken home this year

Total amount Sophia has earned so far this year

## Fill in the correct words from the Word Banks.

- The amount you earn \_\_\_\_\_
- Pays for the military \_\_\_\_\_
- The amount you take home \_\_\_\_\_
- Pays for community improvement \_\_\_\_\_
- Pays for retiree health care \_\_\_\_\_
- Pays for state parks \_\_\_\_\_
- Pays for retirees' living expenses \_\_\_\_\_

### Word Bank

net pay      federal taxes  
gross pay      local taxes  
Medicare      state taxes  
Social Security

Answers are at the bottom of the page.

**Word Bank** interest W-2 refund ATM card bank fees W-4

- You can get this when you open a checking account. \_\_\_\_\_
- You are charged this when you borrow money from a bank. \_\_\_\_\_
- You return this form with your income tax return. \_\_\_\_\_
- Most young workers receive this after filing their income tax return. \_\_\_\_\_
- Savvy bank customers avoid these. \_\_\_\_\_
- You complete this form when you get a new job. \_\_\_\_\_

1.gross pay 2.federal taxes 3.net pay 4.local taxes 5.Medicare 6.state taxes 7.Social Security 8.ATM card 9.interest 10.W-2 11.refund 12.bank fees 13.W-4

# LIVING ON YOUR OWN

Living on your own is a big transition, and it often costs more than you think.

## Apartment costs

In addition to the monthly rent, apartment living costs include utilities (electricity, water, gas, cable), insurance, kitchen items, and furniture. You also need to factor in the cost of food, as well as transportation costs to and from college and/or your job.

It's particularly important to understand all of the apartment contract requirements, restrictions, and provisions, including the security deposit (which is sometimes kept by the landlord to cover clean up costs once a tenant leaves). And, if you live with a roommate and the apartment or utilities are held jointly, know that your roommate's failure to make timely payments can adversely affect your credit rating.

## Paying your bills

To keep your credit good, make sure that all of your bills are paid on time and in full. There are several different ways to pay your bills. These are the most common.

- ▶ **Electronic payments:** Many companies allow you to pay your bills electronically using their website or an app. You typically put in your debit card number to pay these bills, or you might enter your bank account information directly.
- ▶ **Autopay:** A number of companies can automatically take the money for the bill out of your account on your due date. Just make sure you always have enough money in your account.
- ▶ **Checks:** Although they're less popular these days, checks are sometimes the required form of payment (e.g., rent). So that you will know how to fill out a check, see the example below.

The image shows a check with several callout boxes explaining its components:

- Write the recipient of the check here. This can be a person or business.** Points to the "PAY TO:" field containing "Mr. Johnson".
- Write out the dollar amount in words and the cents as a fraction.** Points to the amount written in words: "five hundred eighty-seven and 93/100".
- Draw a line through unused space.** Points to the horizontal line drawn through the amount field.
- Optional space to write what the check is for.** Points to the "MEMO:" field containing "Rent".

The check itself includes the following information:

- DATE:** 1-16-21
- AMOUNT:** \$ 587.93
- UNIT:** DOLLARS
- MEMO:** Rent
- SIGNATURE:** Your Signature
- ACCOUNT NUMBER:** 012345678900 0000
- MICR LINE:** ⑆0154

Failure to pay your bills will, at best, cause you to have service (e.g., phone, utility) shut off. At worst, you could be turned over to a collection agency, which will hurt your credit record. Always pay your bills! If you are unable to pay a bill on time, contact the company and try to make an arrangement to make a partial payment or to pay later.

## Josh's budget

Josh recently moved into an apartment with a friend. He has a job at a grocery store where he earns \$1,900 a month. He's also taking classes at the local community college. To keep on top of his finances, Josh created a monthly budget. He budgeted specific amounts for each spending category.

Monthly Income \$ <u>1,900</u>			
Fixed Expenses	Expenses	Budgeted	Spent
	Rent	\$700	\$700
	Utilities	\$ 90	
	Insurance	\$ 95	
	Car loan	\$250	
	Cell phone	\$ 65	
Flexible Expenses	School supplies	\$ 40	
	Gas	\$ 45	
	Food	\$200	
	Entertainment	\$100	
	Clothes	\$ 50	
	Misc.	\$ 75	
	Total Expenses	\$1,710	
Balance _____			

Josh kept track of his spending and is ready to put what he spent into his budget sheet.

**Enter the following figures showing what Josh spent this month on each of the following.**

**Fixed Expenses** (these are the same each month)

Rent \$700 / Utilities \$90 / Insurance \$95

Car loan \$250 / Cell phone \$65

**Flexible Expenses** (these vary each month)

School supplies \$35 / Gas \$40 / Food \$190

Entertainment \$165 / Clothes \$96 / Misc \$72

**Add up what Josh spent and enter the Total.**

**Subtract the total Josh spent from his monthly income and write in the balance for the month.**

1. What was the total amount Josh budgeted for expenses this month? \_\_\_\_\_
2. How much did Josh spend this month? \_\_\_\_\_ Is he under or over budget this month? \_\_\_\_\_
3. What is Josh's balance for the month? \_\_\_\_\_
4. In what two areas did Josh not stay within his budget? \_\_\_\_\_

Answers are at the bottom of the page.

## Build your own budget.

You don't need to wait until you're living on your own to create a budget. To see how a budget might work for you, go through the following steps and create a monthly budget for yourself.

1. **Enter your estimated monthly income.** Consider your sources of "income" (i.e., money from parents, wages, gifts) and enter the amount you expect to have available to spend this month.
2. **Categorize your expenses.** Think about what you spend your money on and create a list of expense categories that makes sense to you (e.g., Food, Entertainment, Phone, Clothes).
3. **Determine if a category is a fixed or flexible expense.** Fixed expenses are the same every time period (e.g., \$125 each month for car insurance). Flexible expenses are those that vary.
4. **Budget an amount for each category.** Take each category and budget a dollar amount for the month (e.g., \$75 for entertainment, \$50 for food and snacks). Put your fixed expenses into your budget first. This will help you know how much you have available for flexible expenses.

1. \$1,710 2. \$1,798 / over 3. \$102 4. Entertainment and Clothes

# GROWING YOUR MONEY

**The earlier you start investing, the more time your money has to grow. When you have money invested, your investments can make money for you while you sleep. That's the way to really get ahead financially.**

Someone who spends every paycheck is not going to have anything extra when he/she retires. On the other hand, someone who starts investing \$50 every month as a young adult is likely to have hundreds of thousands of dollars when it's time to retire.

*You probably don't have money to invest now, but it's not too early to learn about the importance of investing—and to become familiar with the various ways you can grow your money.*

## Common types of investments

### Certificate of Deposits

Sold by banks, CDs pay a slightly higher interest rate than a traditional savings account. When you purchase a CD, you agree to keep your money in the bank for a specific period of time (usually three months to five years). At the end of the term, your money is returned to you with interest.

### Stocks

When you purchase stock in a company such as Apple or Ford, you become part owner. There is, however, risk involved in purchasing stocks. If the company does well over time, the value of your stock will increase and you'll make a profit when you sell it. Of course, if a company doesn't do well, their stock becomes less valuable and you could lose some, or all, of your investment.

### Bonds

The federal government, cities, and companies sell bonds as a way to raise money. When you purchase a bond you are loaning your money to the bond issuer for a specific period of time. At the end of the term, you get your money back, with interest.

### Mutual Funds

Purchasing mutual funds makes investing simpler, and less risky. When you invest in a mutual fund, you are adding your money to a pool that's made up of many people's money. This pool of money is managed by financial professionals, and it's used to buy shares of stock (and bonds) in many different companies. Purchasing mutual funds ensures you don't have "all your eggs in one basket."

### 401(k) Plans

A 401(k) plan allows employees to invest in an employer-sponsored retirement plan. Your employer deducts the amount that you've designated from your paycheck, and puts it into your account. The money in your account is then invested in an option of your choosing. Many employers will also make a matching contribution—*this means that they will add their money to your account.*

## What do you think?

A. Certificate of Deposit   B. Stocks   C. Bonds   D. Mutual Funds   E. 401k

Fill in the letter for the investment that corresponds with each of these statements.

1. \_\_\_\_ John owns 10 shares of McDonalds.
2. \_\_\_\_ Sophia puts part of each paycheck into a retirement fund.
3. \_\_\_\_ Lisa gave \$100 to the bank for one year.
4. \_\_\_\_ Jack purchased these to help his city build a new courthouse.
5. \_\_\_\_ The money Olivia invested is used to purchase stocks in lots of companies.

Answers are at the bottom of the page.

## What would you do?

Imagine that a rich relative left you \$5,000 and you want to invest it.

Put a check by the type of investment you would choose.

\_\_\_\_ **Certificate of Deposit:** Risk level: very low. Average rate of return annually: 1%.

\_\_\_\_ **Bonds:** Risk level: low. Average rate of return annually: 4%.

\_\_\_\_ **Low risk mutual fund:** Investments include 25% stocks, 45% bonds, and 30% money market funds. Risk level: low. Average rate of return annually: 5%.

\_\_\_\_ **High risk mutual fund:** Investments include 80% stocks and 20% bonds. Risk level: moderate. Average rate of return annually: 7%.

\_\_\_\_ **XYZ Stock:** Risk level: high. Average rate of return annually: 10%.

Why did you choose that option?

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You don't need a lot of money or an expert at your side to begin investing. You just need a small sum of money, an interest in growing your money, and the willingness to do a little research. If you're looking for a way to begin investing, E-trade and TD Ameritrade provide an inexpensive way for young investors to get started.

# PERSONAL GROWTH

College is a period of self-discovery, and a time for taking charge of your life. As a college student, you assume new responsibilities and take on new challenges. You also develop lifelong friendships and many fond memories.



## College is a time of great personal growth.

Success in college involves more than attending class and reading textbooks. It's also about making an effort to get the most out of your college experience—and taking full advantage of this opportunity to grow and develop into the person you want to become.

Research shows that students who make an effort to get the most out of college are also more likely to stay in college and graduate. This means that embracing the college experience can have both personal and professional benefits!

*In this section we will go over a number of things you can do to stretch your boundaries, grow as a person, and take advantage of all that college life has to offer.*

## Check the box that best describes how you currently feel.

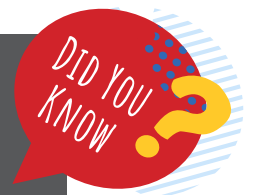
- My college experience so far has been positive.
- My college experience so far has been ok.
- My college experience so far hasn't been so good.

If your experience so far has been "ok" or "not so good," what would make it better?

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The McNair Scholars TRIO Program is named after Dr. Ronald E. McNair, the second African American astronaut to go into space. He is quoted as saying, "Before you can make a dream come true, you must have one."



# YOUR COLLEGE GOALS

The first step to getting the most out of college is to figure out what you want to get out of it—and the best way to do this is to set some academic and personal goals.

Goals help you determine where you want to go and what you want to accomplish. They give you focus, direction, and purpose. Having a goal also helps you determine a plan of action. For example, if your goal is to get an internship, there are specific things you need to do in order to achieve your goal.

## Set short-term and long-term SMART goals.

While goals can be **short-term** (get a B on your math test) or **long-term** (graduate with a 3.0 Grade Point Average), every goal should be **SMART**: Specific, Measurable, Action-oriented, Realistic, and Time-bound.

As a college student, you probably spend most of your time focused on what you're doing that day. But it's still important that you keep in mind how your daily actions contribute to your future goals.

Write down an education or career goal you have.

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List some specific things you will do to help you achieve this goal.

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Write one short-term or long-term personal goal.

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List some specific things you will do to help you achieve this goal.

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# THE COLLEGE EXPERIENCE

Succeeding in your classes must be your highest priority; however, your life outside of the classroom is also an important component of your college experience. When you look back on your college days, your most vivid and positive memories will involve the friends you made and the activities in which you participated.

## Get involved.

There is no better way to meet other students and develop a sense of belonging than to participate in student organizations and activities.

The following are some of the ways that you can get more involved on campus. Check off any that seem interesting to you.

- Join a student organization.** You'll meet students who share your interests and passions, gain teamwork and leadership skills, and have some fun in the process.
- Work at a campus job.** Campus jobs are typically arranged around your class schedule, eliminating the cost and inconvenience of commuting to work. They also give you the opportunity to interact with faculty and to work with fellow students.
- Join an intramural sports team.** Participating in campus sports is a great way to meet people, have fun, burn off some calories, and reduce your stress level.
- Something else** \_\_\_\_\_

## Limit social media time.

Many college students spend several hours a day on social networking sites, blogs, game sites, and elsewhere online. The most meaningful and lasting relationships, however, involve the people you socialize with in person. Communication via phone and computer should complement your interpersonal relationships, not replace them.

How much time do you spend online?

- Not that much.     More than I should.     Almost constantly!

If you checked one of the last two boxes, make a plan to spend less time online. Consider keeping your daily phone usage to a specific limit, or try an app like **Offtime**, **Moment**, or **Mute**.





## Reach out to others.

College is more than just an academic setting—it’s a social environment. Put yourself out there among your classmates and invest in the “human capital” that surrounds you every day at college. Here are some ways to meet new people and expand your social network.

- ▶ Arrive early or stay after class to mingle. Introduce yourself to students sitting near you in class.
- ▶ When walking around campus, rather than texting or looking at the ground, look up and make eye contact with other students.
- ▶ If you are shy or reserved, convey an air of friendliness and approachability, and challenge yourself to reach out to fellow students.
- ▶ Watch your body language. People are drawn to those who stand tall, act confident, and seem positive and approachable.

How can you make a greater effort to reach out to others?

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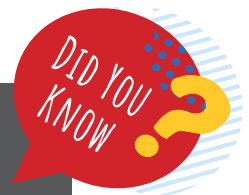
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### First-Generation College Students...

It’s not uncommon for first-generation college students to feel a bit isolated, especially if it feels like no one on campus shares their background or experiences. Some first-generation students also feel pressure—like their family is depending on them to do well. And some students feel like they’re not good enough, or that they have somehow “tricked” everyone into thinking that they deserve to be there.

These feelings are all normal. If you’re ever feeling stressed, lonely, or like no one understands you, know that there are many students who share your feelings, fears, and doubts. Also know that your family is proud of you, and that you deserve to be here as much as anyone else. Reach out to others and build your college support community. TRIO is here to help!

**Many famous athletes participated in TRIO programs, including Troy Palamalu, Hall of Fame pro football player.**



# STAY HEALTHY AND SAFE

College is a place to learn new things, meet new people, and grow as a person. But it's also important to take care of yourself while you're on that journey.

## Stay safe in college.

Staying safe in college is mostly about making simple, smart choices every day. Think about your own actions and answer the following questions.

Check the boxes that best describe you.

	Almost Always	Sometimes	Hardly Ever
1. I lock my doors and windows at my apartment/dorm/home.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. I pay attention to my surroundings wherever I am.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. I pay attention to where emergency call boxes are on campus.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. At night I try to stay in well-lit areas with lots of people.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. I go to social events with friends and we look out for each other.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. When I go out, I let someone know where I'm going.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. I avoid risky behaviors, like binge drinking and using drugs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Survey Results** – Give yourself 2 points for each **Almost Always**, 1 point for each **Sometimes**, and 0 for each **Hardly Ever**. **Your Score** \_\_\_\_\_

If your score is 13–14, you're making smart, safe choices. Keep it up! If you have less than 13 points, consider the items you marked **Sometimes** or **Hardly Ever** and work on improving those safety practices.

## Keep mind and body strong.

- ▶ Get enough sleep. If you are sleep deprived, you cannot perform at your best academically, and your judgment and alertness are compromised.
- ▶ To stay fit, relieve stress, and connect with others, regularly work out and/or take some classes (e.g., Yoga, Tai Chi, Spinning).
- ▶ Living through a pandemic has made us all realize how important it is to take precautions with our health. Take common sense health measures, and if you have questions or concerns, visit the Health Center.
- ▶ Take time to rest, relax, and rejuvenate!

# HAVE A GROWTH MINDSET

Sometimes your successes, failures, talents, and shortcomings are defined by how you look at them—and by the mindset you have. If you have a growth mindset, you can turn the things you think you can't change into opportunities for growth and discovery!

## Fixed Mindset

If you have a fixed mindset, you believe that you either are or aren't good at something. You believe that there are limits to what you can accomplish, and you think it's best to stick with what you know you can do.

Having a fixed mindset can cause you to miss out on a lot of great opportunities. It can make you lack confidence in your ability to succeed, be hesitant to try new things, and afraid to step out of your comfort zone.

## Growth Mindset

If you have a growth mindset, you believe that with effort, you can develop and improve your skills and abilities. You also believe that there is no limit to what you can accomplish.

To build a growth mindset:

- ▶ Turn off the fixed mindset voice that tells you you're going to fail.
- ▶ If something doesn't turn out the way you want, instead of getting frustrated or giving up, think about how you can do it differently.
- ▶ Understand the power of the word "yet."

## The Power of YET

Once you learn to add the word "yet" to your thoughts, all kinds of things become possible. When you feel frustrated because something isn't going well, or you can't get something quite right, adding the word "yet" reminds you to be patient, stay hopeful, and keep at it.

Complete the following three sentences.

I'm not very good at \_\_\_\_\_

I don't have the skills to \_\_\_\_\_

I'm not able to \_\_\_\_\_

*Now, go back and add the word "yet" to the end of each sentence.*

See how adding the word "yet" makes all the difference!

# TAKE CARE OF YOUR MENTAL HEALTH

Mental health refers to a person's emotional and psychological well-being. While your mental health can be impacted by some things you can't control, you can control how well you look after your mental health.

## Why take care of your mental health?

**Mental health affects how you feel day-to-day.** When you're feeling calm, happy, and healthy, you get more joy out of life. On the other hand, if you're feeling sad, angry, or anxious, regular day-to-day life can be a struggle.

**Mental health affects your success.** Whether it's success in college, your career, or achieving a goal you've set, you're more likely to succeed when you're in a good place mentally.

## Wellness

You take care of your physical health by eating healthy, exercising, getting enough sleep, and going to the doctor. But wellness means more than taking care of your physical health. It also means taking care of your mental health. It's taking time for mindfulness and relaxation, and doing things that help you stay calm, happy, and healthy.

Think about the things that help you stay calm and happy. Maybe it's listening to soft music, taking a walk, or working on a hobby. Or maybe it's meditating, doing yoga, or journaling.

## How is your mental health?

Think about and answer the following questions about your own mental health.

	Yes	No
Do you often feel sad for longer than a day or two?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have trouble sleeping?	<input type="checkbox"/>	<input type="checkbox"/>
Do you often feel frustrated, angry, or nervous?	<input type="checkbox"/>	<input type="checkbox"/>
Do you get a lot of headaches or stomachaches?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a hard time relaxing?	<input type="checkbox"/>	<input type="checkbox"/>
Do you eat too much or too little?	<input type="checkbox"/>	<input type="checkbox"/>
Do you often feel dread or panic?	<input type="checkbox"/>	<input type="checkbox"/>

How many did you check "Yes?" \_\_\_\_\_

*Answering Yes to any of the above might mean that you should pay more attention to your mental health. When you feel good, you do good!*

### Being mindful is one way to improve your mental health.

Mindfulness is simply making the effort to notice things that you wouldn't normally pay attention to. It's focusing on what you're doing and experiencing *now*. Being mindful isn't just about paying attention to what's going on around you—it's also about paying attention to yourself and how you feel.

*Mindfulness is a very effective tool that can help you feel calmer and more in the moment.*

### Deep Breathing

Close your eyes, clear your mind, and relax your body. Breathe in deeply, and slowly count to four. On four, slowly release your breath. Repeat several times.

How do you feel physically and mentally after doing this?

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### Visualization

Close your eyes. Imagine a relaxing scene, adding as many details as you can. Even better, pair your visualization with deep breathing.

Describe the relaxing scene you visualized.

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You can practice mindfulness by “targeting” your attention. For example, when you're walking outside, pay attention to things you don't normally notice – the sounds you hear, the scenery, the buildings and people you pass.

Being mindful is something you get better at with practice. Remind yourself to be “in the now” and to be fully present throughout the day, in and out of class, with others, and alone.

### Use meditation to find calm.

Meditation is a great way to improve your mental health and help you feel more calm. And the best part? Anyone can meditate.

You can meditate by sitting quietly and listening to your breathing, or by going for a walk, taking some deep breaths, and noticing what you see, feel, and hear. You can also try a guided meditation app, like **Calm** or stream guided meditations on **Spotify** or **YouTube**.

# ASK FOR HELP

**Your college wants you to succeed, and they offer a myriad of resources to facilitate your academic, career, and personal success. But ultimately, your well-being is your responsibility. So it's up to you to reach out for help when you need it.**

*Asking for help isn't a sign of weakness; it's a sign of maturity, and a demonstration of your desire to grow and succeed.*

## Talk to your instructors.

Get to know your instructors. Most of them genuinely enjoy sharing their wisdom and knowledge with motivated students. Your instructors can help you succeed academically, and they may also be able to share valuable career information. *Developing positive relationships with faculty is one way that you can directly influence the quality of your education.*

If you're struggling in a class, talk to your instructor. Meet during office hours rather than trying to catch him/her before or after class. Don't wait until your grade in a course is beyond improvement—seek help at the first sign you might need assistance. *Reaching out for help is your responsibility.*

## Use student services.

Your college offers an array of services; however, participation is voluntary. It's up to you to seek the assistance you need. Read each of the following issues commonly experienced by college students and find out where you would go and/or who you would contact if you had that issue. Write the contact information of the applicable office/person below.

Not sure about what classes to take \_\_\_\_\_

Questions about a career or choosing a major \_\_\_\_\_

Issues with your dorm/housing \_\_\_\_\_

Questions about financial aid \_\_\_\_\_

Medical/health issues \_\_\_\_\_

TRIO is here to help you succeed. Is there anything that you need help with now?

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# NOTES

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