



THE USAA
EDUCATIONAL
FOUNDATION®

Good Information for Good Decisions.®

COLLEGE AND CAREER

HOW TO SUCCEED IN COLLEGE



OUR MISSION

The mission of The USAA Educational Foundation is to help consumers make informed decisions by providing information on financial management, safety concerns and significant life events.



TABLE OF CONTENTS

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What You Should Know An introduction	2
Start Strong Preparing for your first year	3
Gain An Academic Edge Tips for studying and managing time	5
Enjoy Campus Life Developing a well-rounded lifestyle	7
Be Healthy Staying physically and mentally strong	8
Manage Your Money Building a financial foundation	10
College Supplies Checklist Keeping up with details	12

2 WHAT YOU SHOULD KNOW

Like other college-bound students, you probably have spent many hours visiting campuses, completing applications, taking admissions exams and deciding which college to attend.

Getting accepted to college is exciting, but it is just the beginning. You also need to learn how to succeed once you are there.

This publication offers information to help you make the most of your college years. It includes tips for:

- Getting off to a good start.
- Achieving academic success.
- Having fun.
- Staying healthy.
- Managing your money.

With preparation, planning and persistence, your college years can be an exciting time of learning, developing your skills, meeting new and diverse individuals and building enduring friendships.

College is hard work, but it is worth the effort. See the chart on this page and how the average annual earnings vary with education levels.

COLLEGE PAYS OFF

According to the U.S. Census Bureau, the more college you complete, the higher your average annual income* — and the higher your potential lifetime earnings.**

EDUCATION LEVEL	AVERAGE ANNUAL INCOME*
Professional Degree***	\$109,600
Doctoral Degree****	\$ 89,400
Master's Degree	\$ 62,300
Bachelor's Degree	\$ 52,200
High School Diploma	\$ 30,400
No High School Diploma	\$ 23,400

EDUCATION LEVEL	POTENTIAL LIFETIME EARNINGS**
Professional Degree	\$4.4 Million
Doctoral Degree	\$3.4 Million
Master's Degree	\$2.5 Million
Bachelor's Degree	\$2.1 Million
High School Diploma	\$1.2 Million
No High School Diploma	\$1.0 Million

*Workers age 18 and older.

**Based on a 2002 U.S. Commerce Department Census Bureau report, "The Big Payoff: Educational Attainment and Synthetic Estimates of Work-Life Earnings."

***Usually obtained after bachelor's degree in fields such as medicine, dentistry, veterinary medicine or law.

****Normally is a Ph.D. — Doctor of Philosophy.

Colleges and universities want incoming students to succeed, so they generally provide information, orientations and campus tours to help your first year go smoothly. Take advantage of these opportunities to get off to a good start.

Gather Supplies

Start gathering college supplies during your senior year in high school — especially items such as bedding, towels and small appliances. Refer to the “College Supplies Checklist” on page 12 for a list of commonly needed items.

Read Your Mail

Carefully read all mail and e-mail you receive from your college, and file it for future reference. Reply immediately to items requesting a response.

Attend Orientation

New student orientation is usually the best time to become familiar with the campus, meet other incoming students and learn helpful tips from faculty and upperclassmen. It generally includes workshops and information on a variety of topics.

- Campus resources.
- Course offerings.
- Registration.
- Financial aid.
- Academic policies and expected student conduct.
- Campus activities and clubs.

When registering for orientation, make sure you register early to ensure you get to attend a session. You should also consider registering your parents for orientation activities provided for them.

- Check to see if you can test out of some entry-level classes.
- Talk to an advisor, professors and upperclassmen before registering for classes.
- Visit the financial aid office to make sure your financial aid records are correct and to explore scholarship and employment opportunities.
- Become familiar with the campus — the location of buildings, cafeterias, stores and important offices.
- Meet as many other new students as you can. It will be good to see familiar faces when classes start.

FOLLOW A SCHEDULE

Maintain a detailed daily schedule and stick to it. Include every activity — classes, study time, exercising, social time, even sleeping and eating.

Pace Yourself

The first semester of college is an important transition time. To avoid being overwhelmed, take steps to balance your intellectual, emotional and physical needs. Plan to take a manageable course load of no more than 15 hours, and schedule time for studying, friends, campus activities and exercise.

Live On Campus

If possible, live on campus for at least one year. Living in a dorm provides the following benefits.

- Easier access to classes, cafeterias, libraries and administrative offices.
- More opportunities for establishing friendships and getting involved in campus activities.
- Freedom from utility bills, grocery shopping and transportation issues.

Move In Early

Give yourself plenty of time to unpack, get organized and settle into your new surroundings before classes begin. If your school offers a welcome week for incoming students, attend as many welcome week activities as you can.

Non-Traditional Student

If you are not entering college right out of high school, do not feel alone. You will find that there are many students who took other routes to get there.

Some began working following high school in order to save enough money to pay for college. Others served in the military upon high school graduation and enrolled in college following their service. While others may have gotten married or took time off from school before entering college.

Whatever route you take to get to college does not matter, the important thing is getting there.

The best measure of college success is how much you learn. You do not have to be the most intelligent student to do well in class, but you need to give it your best effort.

Go To Class

Regular attendance may increase learning and decrease needed study time. Many instructors also give surprise quizzes to reward regular attendance.

Complete Assignments

Always complete assignments and take advantage of opportunities to earn extra credit. In college classes, you may have only 2 to 4 tests per semester so do not let your grade rely on test scores alone. Turn in quality work that is well-organized, neat and easy to read.

Build Study Skills

The following tips can help you study more effectively.

- Take notes and review them often. The best time for review is right before and after class, preferably with a classmate, so you can compare notes. For this reason, you should avoid scheduling back-to-back classes.
- Schedule study time. Plan to study 2 to 3 hours for every 1 hour of class. Develop a routine of studying each subject at the same time and place each week.
- Study in chunks. To keep your mind fresh, study for 20 to 50 minutes and take a break for 5 to 10 minutes.
- Study during the day. Your mind tires as the day progresses. Just 1 hour of morning study can take 2 hours in the evening. Do your hardest work earliest in the day.
- Remember what you read. Take notes and highlight important material while reading. Read ahead whenever possible, and reread highlighted parts often.
- Find a private study place. Your dorm or apartment is often a poor place to study. Choose a well-lighted, distraction-free spot.
- Study in groups. Discussing notes and working through assignments with a well-chosen study group can help you better understand class material. To be effective, everyone must come focused and prepared to work.

STUDYING EACH DAY IS MORE EFFECTIVE — AND MUCH LESS PAINFUL — THAN CRAMMING ALL NIGHT BEFORE AN EXAM.

ASK AN UPPERCLASSMAN

Experienced students can be excellent sources of information, able to point you to the best professors, tutors, classes or clubs. They can also provide college survival tips.

Prepare For Exams

With a regular study schedule, preparing for an exam should be as simple as reviewing what you already know.

- Begin reviewing 3 to 5 days before the test.
- Ask your professor or teaching assistant for help if needed.
- Get a good night's sleep the night before.
- Eat a healthy meal before the exam.

Ask For Help

Get to know your professors or their teaching assistants. Ask them for help when you have problems with a subject. Your professors can become excellent mentors and good sources for references when you are seeking employment.

In addition, meet with your counselor or academic advisor at least once each semester. These qualified professionals are there to help you review your progress and stay on track.

HIGH SCHOOL VERSUS COLLEGE*

	HIGH SCHOOL	COLLEGE
Class Time	6–8 hours each day Monday–Friday	12–15 hours each week Class days vary
Study Time	1–3 hours each day	2–3 hours for every 1 hour of class
Tests	Weekly quizzes At least 4–6 tests each semester	Quizzes may be offered 2–4 tests each semester
Grades	Homework contributes to your grade Attendance, effort may also contribute	Grades based heavily on test scores Extra credit opportunities are rare
Teachers/ Professors/ Teaching Assistants	Consistent, daily contact with students Trained in teaching methods Teach subject matter Remind students of assignments, tests	Little or no contact with students Experts in an area of research Facilitate learning Expect students to check syllabus for assignments, test dates
Accountability	Teachers and parents monitor your progress	You are responsible for learning

* Hours, test frequency vary by college, level of work (regular, honors or advanced placement)

Although academic success should remain your first priority, extracurricular and social activities are important, too.

Get Involved

Students involved in extracurricular activities tend to be happier and more successful in the classroom than those who avoid participation.

Extracurricular activities can make your college experience more rewarding, help establish friendships and future contacts and impress prospective employers. Community service activities help you form career interests and goals as you make valuable contributions to your community.

Choose Activities Wisely

To ensure extracurricular activities supplement, rather than distract from, college success, choose those that help you reach your goals for the future. For example, if you are planning a career in journalism, get involved in your school's student newspaper.

Show Your Spirit

Attend school sporting events and other campus functions when your time and budget permit it. The more you become a part of your college community, the more likely you are to invest the time and effort needed to successfully graduate.

Be A Good Roommate

Roommates can make college life terrific or terrible. It is important to get off to a good start — and take steps to maintain healthy friendships.

- Set ground rules upfront. Make sure everyone knows what to expect.
- Decide what you will and will not share, such as expenses, clothes, food and beverages, and use of appliances and other items.
- Give each other space. Your roommate can become your best friend, but you need time apart.
- Discuss issues as they arise. Do not let problems fester, and do not discuss them with other individuals.

Keep In Touch

While at college, the separation from your parents, siblings and friends can be emotionally difficult for those involved. Make an effort to keep the lines of communication open on a regular basis.

8 BE HEALTHY

College life offers many temptations for choosing unhealthy behaviors. The following information and tips can help you sustain a healthy mind and body as you pursue your education.

Do Not Smoke

Using tobacco is one of the most unhealthy things you can do. If you already smoke or use tobacco products, stop now.

Avoid Alcohol

A report by the National Institute on Alcohol Abuse and Alcoholism (NIAAA) says drinking by college students aged 18 to 24 contributes annually to approximately 1,700 student deaths, 599,000 injuries and one in four report negative academic consequences resulting from alcohol consumption.

If you are of legal drinking age, take the following steps to avoid dangerous drinking.

- Avoid drinking games.
- Do not drink alcohol on an empty stomach.
- Pour your own drinks at parties and do not leave your drink unattended.
- Never drink and drive.

Visit www.collegedrinkinglevention.gov/collegestudents for more information.

Exercise

Your mind and body need physical exercise and proper nutrition to function well — and avoid the extra weight many students gain during college.

- Take a brisk walk or jog around campus each morning.
- Check out activities and equipment at your campus recreation center or school gym.
- Take electives such as tennis, weight training or swimming.
- Enjoy an impromptu game of soccer or football with friends.

Eat Right

Using a little creativity, you can put together meals that give your mind and body the energy to keep up with college demands.

- Find the best salad bar and fill up on fresh fruits and vegetables.
- Stock your dorm refrigerator with bottled water, low-fat yogurt and other healthy items.
- Snack on nuts (almonds are a good choice), fruits and vegetables. Trail mix or low-fat granola bars are a good substitute for chips.

Get Enough Sleep

- College students need 7 to 9 hours* of sleep each night. It is best to maintain a pattern of going to sleep and waking at the same time each day.
- Being well rested improves concentration and memory.
- Pulling an all-nighter can disrupt your sleep patterns and level of alertness for several days.
- Something you can do to help prepare you for a test is get a good night's sleep.
- Lack of sleep can contribute to illness.

** According to the Centers for Disease Control and Prevention*

Be Safe

Here are just a few tips to help you stay safe during your college years.

- Never share personal information online with anyone you do not know.
- Never walk or jog alone at night.
- Be alert of your surroundings at all times.
- Have keys ready before you approach your dorm, apartment or vehicle.
- Drive with your doors locked.
- Practice the buddy system at parties and other social events.
- Never accept a ride home with someone you do not know well.

THE USAA EDUCATIONAL FOUNDATION PUBLICATION, *CHOOSING A HEALTHY LIFESTYLE*, OFFERS MORE INFORMATION. SEE "RESOURCES" ON THE INSIDE BACK COVER OF THIS PUBLICATION TO ORDER A FREE COPY.

10 MANAGE YOUR MONEY

**THE WAY YOU
MANAGE MONEY
DURING COLLEGE
WILL BEGIN TO
AFFECT YOUR
FINANCIAL
FUTURE.**

The way you manage money during college will begin to affect your financial future. To build a strong financial foundation, understand and practice good money management skills now.

Save First

If you have been saving money to pay for college, keep it up. Saving helps you prepare for being on your own. To make it a lifelong habit start now by saving regularly.

- Pay yourself first. As soon as you receive a paycheck, allowance or financial gift, save as much as you can.
- Think of saving as a bill you have to pay.
- Collect loose change. Empty your pockets and wallet at the end of each day and put the change in a container. Every few months, deposit the change into your savings account.

Spend Wisely

Before you buy anything, determine whether you really need it, or whether it is available for less.

Think about the difference between your needs and your wants. You need to eat and spend time with friends, but do you need to spend money on after-class trips to expensive coffee shops or dinner at restaurants?

Know where your money goes. Keep track of every dollar you spend for one month. You may be surprised how much you spend and on what things.

Working In College

You may or may not need to work while going to college. If you choose to work, do not take on too many hours. School should be your number one priority and will require your best effort.

Some employers value graduates who have work experience even if the work experience is not related to the job you are seeking. However, working in college is not for everyone. So do what is best for you and your situation.

Follow A Budget

Following a budget is not easy. It forces you to make choices about what you will do with your money. It also helps you get the most out of the dollars you have.

Once you create a budget, stick to it. Do not spend money on things that are not included in your budget unless you are willing to sacrifice another expense. Adjust your budget if it is not working.

Use Credit Well

Credit is an important financial tool, but it can be dangerous. If you apply for a credit card or loan be responsible so you do not negatively affect your credit.

- Decide exactly how you will use it. Use credit only for items you know you can repay each month.
- Pay bills on time and in full. Never skip a payment.
- Limit the number of credit cards you own. One or two is usually enough.
- Know the terms and conditions of your credit card or loan(s).
- Keep credit card and loan information in a safe place.
- Keep copies of sales receipts. Compare charges when your monthly statement arrives. Call your credit card company immediately if you see a discrepancy.

Stick With It

College can be challenging. If you get off to a slow start, experience loneliness or find that classes are more difficult than you expected, do not give up. Take one day at a time. Talk to a professor or counselor when needed, seek help from classmates and adjust your goals if necessary. The important thing is to keep moving forward. Your persistence will pay off in the end.

THE USAA EDUCATIONAL FOUNDATION PUBLICATION, *GET MONEY-WISE*, OFFERS MORE INFORMATION. SEE “RESOURCES” ON THE INSIDE BACK COVER OF THIS PUBLICATION TO ORDER A FREE COPY.

12 COLLEGE SUPPLIES CHECKLIST

Use the following list to make sure you have everything you need for college. *Skip items that do not apply.*

Apartment Or Dorm Supplies

- Alarm clock
- Area rug
- Art/posters
- Bedside lamp
- Bed linens (2 sets)
- Blanket or quilt
- Bulletin board and push pins
- Calendar
- Clothes hangers
- Desk lamp
- Dry erase board and magnets
- Drying rack (collapsible)
- Fan
- Iron and ironing board
- Lap desk
- Laundry bag or basket
- Pillows
- Storage boxes or crates
- Towels (bath, hand and face)
- Trash can
- Other _____
- Other _____

Electronics

- Cell phone
- Computer and printer
- CD player or mp3 player
- Cords for Internet access
- Extension cords
- Floppy disks or blank CDs
- Headphones
- Surge protector

- Other _____
- Other _____

First-Aid Supplies

- Antibiotic ointment
- Frequently used over-the-counter medications
- One month's supply of prescription medications
- One month's supply of multivitamins
- Photocopies of relevant medical records
- Prescription insurance card
- Sterile bandages
- Thermometer
- Other _____
- Other _____

Kitchen Supplies

- Can opener
- Chip clips
- Coffee mug
- Plates, bowls, cups, utensils
- Other _____
- Other _____

Office Supplies

- Calculator
- Desk accessories
- Dictionary and thesaurus
- Filing supplies
- Highlighter pens
- Index cards

- Paper clips
- Pens and pencils
- Pen/pencil holder and sharpener
- Printer paper and cartridges
- Ruler
- Scissors
- Sticky notes
- Stapler and staples
- Other _____
- Other _____

Personal Items

- Address book
- Clothing
- Glasses or contact lenses
- Spare car keys
- Toiletries
- Other _____
- Other _____

Shared Items (check with roommate(s) to avoid duplication)

- Coffee maker
- Crock pot
- DVD player
- Microwave
- Small refrigerator
- Television
- Toaster oven
- Other _____
- Other _____

RESOURCES



The USAA Educational Foundation offers the following publications.

FINANCING COLLEGE (#513)

MANAGING CREDIT AND DEBT (#501)

GET MONEYWISE (#504)

GET CREDITWISE (#534)

GET INVESTMENTWISE (#521)

KEEPING EVERY YOUTH SAFE (K.E.Y.S.)

- **ON THE ROAD (DVD)** (#567)
- **COST OF DRIVING** (#568)

SAFE ON THE ROAD (#570)

CHOOSING A HEALTHY LIFESTYLE
(#546)

FAMILY VALUES: BUILDING A LEGACY
(#562)

LIVING A GREENER LIFE (#560)

IDENTITY THEFT (#520)

INTERNET SAFETY FOR ADULTS (#572)

INTERNET SAFETY FOR TEENS (#573)

To order a free copy of any of these and other publications, visit www.usaaedfoundation.org or call (800) 531-6196.

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