Students preparing to dive into college for the first time may have a lot of things on their minds, such as:

- Feeling sad about leaving established friends and family at home
- Concern about issues of “belonging” and finding a comfortable place on campus
- Excitement coupled with anxiety about making a fresh start
- Worry about academics being “hard” and beyond their abilities
- Thinking about what type of first impression they’ll make
- Concern about roommates and housing (if living on campus)
- Wondering what to pack and what to leave at home since space will be limited
- Possibly transitioning into a long-distance relationship or deciding to end a current relationship
- Financial worries – wondering if they’ll be able to make enough during the summer and also how much they’ll need to work once school begins

Making decisions and taking responsibility for the outcomes are key skills your student can learn in this year ahead. And there are some easy ways you can help make this happen...

**Step Back.** At times, you’ll want to help your student make a decision. However, sometimes the most helpful thing you can do is hold back and leave the decision to her. It may not be what you would have decided, yet she’ll soon learn about the consequences of her decision – all on her own.

**Encourage.** Students who are used to others making decisions for them may be a bit hesitant and nervous when it comes time to make their own decisions. You can encourage your student to use his knowledge and intuition to make decisions, while also letting him know that you’ll be there, no matter the outcome.

**Listen & Process.** Your student may want to talk through the pros and cons of a decision, such as whether to take on a leadership position in a student group or if she should apply for a resident advisor position. By listening without judgment and asking prompting questions (“Did you think about ______?” or “What will this decision mean for ______?”), you can help her examine all angles before she decides.

**Provide Guidance.** It’s one thing to guide your student through the decision-making process and quite another to do it for her. Guidance involves encouragement, providing facts for her to take into consideration and more. Your guidance is invaluable and can help her learn to go through the decision-making steps.

**Allow Mistakes.** All of us make decisions that we later refer to as “mistakes.” And your student will do the same! Yet, this is part of the process: being allowed to make these mistakes as he strengthens his decision-making skills. So, embrace mistakes as part of the learning process.

There will be plenty of opportunities for your student to practice decision-making in the year ahead. By providing support and encouragement, you’re sure to help increase her confidence and competence.
Commuter students are juggling a lot, including making a place for themselves academically, socially and involvement-wise on campus. Campus life is not just for those students living in the residence halls! It’s for commuters and their families, too.

You can help your commuter student find his place and get the most out of college life by trying the following:

Encourage Involvement. Studies show that students who are more engaged on campus tend to stay and finish their degrees while those who feel on the fringes may not. So, encourage him to attend that rally during his lunch break or to attend an interest meeting for the school newspaper. Or maybe going to a car care workshop put on by the engineering department is more his speed. Trying things outside the classroom can help your student feel more a part of campus life, like he belongs.

Don’t Expect to See a Lot of Your Student. Chances are that your student has a full plate with school, work and other involvements. So, if she doesn’t come home for dinner, maybe it’s because a classmate invited her to the dining hall that night. You may miss her, yet it’s important that she’s making these campus connections, too.

Seeking Campus Jobs

Campus jobs are a way for students to engage with their community, participate in the running of their institution and make some money along the way!

Here are some other reasons they can be valuable...

Connections. Students who work on campus will have built-in references and mentors, if they do their jobs well. These connections are great in the moment and in the future, too.

Experience. Those who work on campus experience what it’s like to help an institution hum. It’s different than working off-campus, where it can be easier to detach. Students working on campus are part of their community while gaining valuable work experience.

Flexibility. On campus jobs often have an element of flexibility to them, as long as it’s not misused. This can help if a student is in the midst of exams and more.

Transportation. Working right on campus deletes the transportation worry involved in off-campus work. Students can walk to work before or after classes, or take campus transportation.

If your student is looking for work in the year ahead, encourage him to think about working on campus. The benefits are plentiful!

Provide a Quiet, Comfortable Study Space. College studies require much more time and effort than high school studies ever did. So, your student may be spending several hours of study time for every hour that he is in class – that’s what most professors suggest. He’ll need time and space to study effectively, without interruptions.

Suggest Your Student Connect with Another Adult on Campus. If your student can find an adult mentor, whether it’s a coach, advisor, professor or some other campus administrator, she’ll feel much more connected to campus. This person can challenge her, support her and show her the campus ropes.

Support Your Student’s Efforts. If he’s presenting a paper at an academic symposium, try to attend. If she’s playing in the school orchestra, go to the concerts. Attend athletic events, programs he helped to coordinate, conferences he worked on… your support means a great deal, even if your student doesn’t always let you know it.

Stay Involved. Get to know more about the campus where your student is spending a good deal of her time. Maybe meet her for lunch one day to check out different nooks and crannies, and to see the buildings where your student has classes and other activities. Read the literature that comes from campus and go on the website regularly, if possible, to check out the latest news. Consider joining the parent association or volunteering to help with another campus group, too.

Commuter students are such a vital, vibrant component of campus life – and so are their families. We welcome you!
Keeping College Costs in Check

Money matters are likely on the minds of families and their students, as a new term approaches. In order to keep college costs in check, here are a few strategies...

**Wants vs. Needs**

Being able to distinguish between “wants” and “needs” is a main thing students need to learn in their quest for financial fitness. By talking in these terms, you can help them really look at their spending habits.

For instance, textbooks = a need. A college sweatshirt = a want. A cup of coffee may feel like a need, yet a latte or fancy coffee drink is definitely a want. Encourage them to self-identify wants and needs that they’ve spent money on in the past month to really raise their awareness. By helping students use the “wants vs. needs” filter as they’re making financial decisions, it’s a practice that’ll soon become a habit.

**Credit Card Care**

The more cards someone carries, the more inclined he may be to use them for costly impulse buying. In addition, each card a student owns – even the ones he doesn’t use – represents money that he could borrow up to the card’s spending limit.

So, encourage students to avoid tempting marketing ploys as companies try to get them to fill out applications. Credit cards are good for emergencies, yet using them regularly can become a slippery slope to living with debt.

**Meeting Deadlines**

Many things in life cost more if we don’t meet stated deadlines: from electric bills to conference registrations and everything in between. So, it’s important for students to keep track of deadlines by putting them in their planners or smartphones. It hurts and can throw a careful budget out of whack when extra fees are tacked on.

**Budgeting**

Anticipating costs and budgeting for them is a lifetime skill – and students should start now! Looking at the fall term, you can outline the following things and approximate how much each will cost:

- Tuition
- Room & board (if applicable)
- Books & materials
- Travel (for holidays, for commuting, to see friends, etc.)
- Parking fees
- Medical/wellness costs (medication, athletic equipment, doctor co-pays, etc.)
- Laundry
- Other academic costs (lab fees, notebooks, conference participation, etc.)
- Technology (new laptop battery, any needed computer programs, etc.)

**Signs of Overspending**

A student may be in danger of living beyond his means if he is…

- Using credit as a primary source for purchases
- Making minimum payments or no payments on bills
- Exceeding his credit limit
- Using one credit card to pay off another
- Asking friends or family for loans

- Personal items (shampoo, new running shoes, clothing, etc.)
- Entertainment (movies, out to eat occasionally, books for Kindle, etc.)

Beyond these items, it’s important to budget for emergencies and other things that may come up. A budget gives your student a baseline so unstructured spending habits don’t catch up with her.

**Costs That Can Trip Students Up**

Beware of these habits and items that can lead students to spend much more than anticipated:

- Ordering out with friends frequently
- Buying alcohol
- Peer pressure to attend concerts, etc.
- Overspending on gifts
- Campus bookstore impulse buys ($60 sweatshirts, etc.)
- Costly hobbies
- Gambling (online poker, etc.)

Source: www.fdic.gov/consumers/consumer/news/cnspr05/cvrstrty.html
Car Considerations

If your student has a car on campus, encourage her to follow some smart rules of the road that go along with car ownership/borrowership:

- Always keep the car locked
- Don’t have any valuables in there – especially in plain sight!
- Keep the license, insurance and registration up to date – and always available in the car
- Register your car on campus
- Respond to any parking tickets right away – they don’t go away if ignored and often the fines and other consequences increase

Feel free to say “no” when friends ask to borrow the car – it’s not public property
- Abide by campus parking rules and general rules of the road
- Be vigilant when walking to your car at night and try to have someone with you – public safety is a resource, too
- Keep up with oil changes
- Inflate tires appropriately and check them frequently
- Respond to any strange noises or actions in your car – don’t just let them go
- Have winter supplies in the car (mini shovel, ice scraper, cat litter for traction), if needed
- Don’t use jumper cables unless you’re sure what goes where – it’s good to learn!
- Try to keep the gas tank at least half full at all times – you never know when you might be stuck in traffic or driving somewhere without any open gas stations
- If you’re drowsy when driving, pull over in a safe location – being sleepy behind the wheel can be almost as dangerous as driving while intoxicated
- Don’t text or use a cell phone handset while driving – distracted driving has led to many accidents
- And, of course, don’t drive under the influence of any substances!

The Pros & Cons of Cars on Campus

Here are some things to consider about having a car on campus…

- Paying for insurance, registration, gas, maintenance and more
- Being in the position where people ask to borrow your car
- The convenience for doing errands, traveling to work, etc.
- Campus parking costs and availability
- Digging out after a snow storm
- Being able to get to internships, co-op experiences, etc.
- Freedom to get off campus when you want
- Needing to maintain the car on top of your other responsibilities

Student Loan Management

In order to keep student loans in check, here are a few things to keep in mind:

- Manage ALL of your money wisely – if you overspend, you’re more likely to over-borrow.
- Borrow only what you need – remember that you’ll have to pay about 30% more than you borrow, in interest, when you’re paying back your loans.
- Ask yourself questions – consider how you can reduce expenses, if you can work during the school year & summer, and more.
- Use student loans to finance your education, not your lifestyle – because every dollar you’re spending now will be more than a dollar that you’ll have to pay back later.
- Look at all available loans – compare and contrast your options, and try to use alternative/private loans as a last resort.
- Consider other sources – have you looked at scholarships, grants and work-study before borrowing?

Sources: Financial Planning, about.com; MappingYourFuture.org