

I'm On My Way, Now What?



WHAT TO TAKE TO COLLEGE

If you want to have what you need when you get to school, it pays to get organized before you go. If you take time to organize your room at home, it will be easy to take inventory of what you have and compare it to a list of what you need. Carefully read the housing information from your school to find out if there are items provided and/or restrictions on what you can bring.

As soon as you find out the name and address of your new roommate(s), contact him or her to discuss who can bring which things. As you gather your things, label every item, especially the large expensive things like your computer, CD player, TV, DVD player, etc. Get an extra set of room keys and car keys (if you have a car). The students we interviewed note that it is amazing how much “stuff” you need. You can save a lot of time and money by getting your things together in advance and by shopping in familiar stores.

We have compiled an extensive list you can use as a guide. You will be able to tailor it to your own personal situation and needs.

Shared Items:

- Refrigerator
- Telephone
- Answering machine
- Coffee maker
- Iron
- Floor fan
- Window fan
- TV
- DVD player
- Microwave
- Area rug
- Broom and dustpan or carpet sweeper
- Floor lamp and desk lamps
- Chair/bed or futon
- Tool kit with tape measure, screwdriver, and hammer



Important documents/Critical items

- File box with files for financial, housing, and class information
- Insurance information
- Social Security Number
- Health records
- Checkbook/ATM card
- Cell phone and charger
- Prepaid long distance calling card
- Daily planner or planning calendar
- List of important phone numbers
- Watch
- A copy of everything in your wallet
- Lock box



Toiletries and Personal Items

- Shower tote or caddy
- Shower shoes
- Overdoor towel rack
- Makeup organizer
- Makeup mirror
- Cosmetics
- Nail clippers, files
- Tweezers
- Jewelry organizer
- Hair dryer
- Curlers, curling iron
- Comb and brush
- Hair care organizer
- Contact lens organizer
- Mirror
- Soap dish
- Soap, shampoo, conditioner
- Deodorant
- Toothbrush holder
- Toothbrush, toothpaste
- Dental floss
- Plastic cup



- Razor, shaving cream, extra blades
- Glasses, contacts, lens solutions
- Bath and hand towels
- Wash cloths
- Beach towel
- Suntan lotion
- Cotton balls/swabs
- Tissues
- Cologne or aftershave
- Vitamins
- Cough drops
- Pain relievers



Moving and Storage

- Stacking baskets or bins
- Trunk
- Stacking shelves
- Bookcase or modular shelving
- CD/DVD storage

Laundry

- Laundry bags, laundry basket
- Mesh wash bag for delicates
- Laundry marking pens
- Laundry detergent
- Stain remover
- Fabric softener
- Coin holder
- Portable ironing board
- Drying rack



Closet

- Hangers
- Storage boxes or drawers
- Lint brush
- Full length mirror
- Folding step stool

Desk and Study Items

- Daily planner
- File folders
- Backpack or book bag
- Notebooks
- Desk pad
- Bookends
- Highlighters
- Pencil holder
- Pencil sharpener
- Ruler
- Hole punch
- Letter trays
- Scissors
- Tape, tape dispenser
- Stapler, staples, staple remover
- Paper clips
- Adhesive notes
- Pens and pencils
- Calculator
- Computer and/or laptop
- Surge protector
- Battery back-up
- Thumb drive
- CD/DVD holder
- Desk lamp
- 3-ring binders
- Notebook paper
- Printer and printer paper
- Mechanical pencils with extra lead
- Index cards
- Dictionary
- Thesaurus
- Rubber bands



Linens and Bedding

- Sheets and pillow cases
- Blanket and spread or comforter (washable)
- Pillow
- Mattress pad
- Alarm clock
- Underbed storage
- Nightstand
- Study pillow/backrest
- Clipboard or portable lap desk
- Clip-on bed lamp
- Sleeping bag



Walls and Doors

- Overdoor hooks
- Removable mounting tape
- Wire grids, baskets, hooks
- Bulletin board and push pins
- Invisible hanging wire
- Favorite posters and pictures
- Dry erase board with markers
- Wall calendar

Cooking Supplies

- Utensils—forks, knives, spoons, tongs, spatula, etc.
- Juice pitcher
- Plastic dishes
- Sharp knife
- Small cutting board
- Can and bottle opener
- Chip clips
- Salt and pepper shakers
- Food storage containers
- Microwave containers
- Mug
- Hot pot



Fun Stuff

- Camera
- Photo album
- High school yearbook
- Journal
- Bicycle and lock
- Water bottle/water bottle carrier
- MP3 player or similar device
- Portable CD player or radio
- Soft-sided cooler
- Games
- Sports equipment
- Plants

Miscellaneous

- Umbrella
- Sewing kit
- First aid kit
- Wastebasket
- Cleaning supplies
- Extension cords
- Duct tape
- Super glue
- Rolls of quarters
- Batteries
- Flashlight
- Favorite movies

TIME MANAGEMENT

College life offers many challenges. Some of you may be on your own for the very first time. Good time management skills are necessary to balance your workload, meet the numerous deadlines that occur simultaneously, and avoid unnecessary distractions. Stephen R. Covey in *“The 7 Habits of Highly Effective People”* says that the challenge is not to manage time, but to manage ourselves. Rather than focusing on time, we should focus on results. This philosophy appeals to many people because they do not see themselves as a slave to the clock. Instead they understand that by setting goals, determining priorities, and managing

ourselves, we can achieve those goals. If you have a primary goal that you can write down, it will keep you focused throughout your college career.

You own your own time. The challenge is to use that time wisely. Create a balance between using your time to accomplish what has to be done while allowing time for the friendships and activities that make college life so enjoyable. Of course, managing yourself requires self-discipline. The following tips may help you create the self-discipline needed to meet the challenges ahead.



Get a wall or desk calendar that you can use for long-range planning, and get a planner to carry with you. If you cannot afford a digital planner, get a yearly planner divided into months or weeks. Enter your class schedule, tests, exams, project due dates, work schedule, and other important activities or commitments. Each day, determine your priorities and make a “to do” list.

When you sign up for classes, try to build a schedule around the times of day when you are most alert. Allow yourself some “down time” when you are not alert. That may be a good time to “hang out” with friends or work in some exercise.

Set aside time each day to study. If you are easily distracted when you study, you may want to consider going to the library, computer lab, study room, or some other quiet place. If you stay in your room to study, make some personal rules to help you avoid distractions. For example, when someone calls or stops by, tell them you will get back to them later.

Although you may think in terms of a two to three-hour block of time for extensive reading assignments or big projects, you can accomplish a lot in much smaller blocks of time. Try breaking large assignments into smaller, more manageable parts. Complete the small tasks right away. If you get writer’s block or lose your concentration, take a break and reflect on your ultimate goal. Remind yourself why you are there. Then go back and put something in writing. You may change it several times, but at least you will have started. Getting started is sometimes the hardest part.

Use short blocks of time during the day wisely as well. If you have time between classes, it takes only a few minutes to review class notes, jot down ideas for an essay, do a few math problems, or revise your priorities for the day.

Be realistic about what you can accomplish in a given amount of time, and stay flexible. Remember that the most important aspect of time management is taking responsibility. College offers you the freedom to assume responsibility and take control of your own life.



HOW DO I PICK A MAJOR?

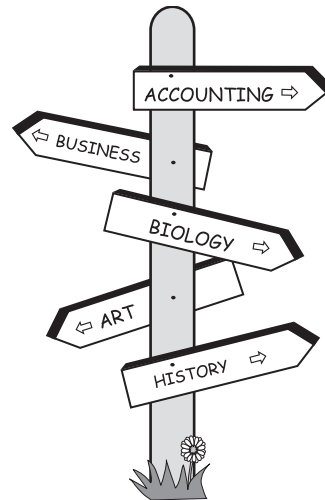
By the end of your second year in college, most schools require that you declare a major or primary field of study. A major consists of a series of courses that support the primary subject you choose to study. The major you select will determine the kinds of jobs for which you will be qualified. It is therefore one of the most important decisions you will ever make. Although you can change your major if you change your mind or realize you have made a bad choice, it will save you time and money to decide as early as possible. There may be prerequisite courses you must take during your first two years in order to be qualified to take the upper-level courses.

It is not uncommon for students to graduate and start work before realizing they have chosen the wrong field. That is a very expensive mistake to correct if it requires going back to school. The best way to assure you are prepared for the kinds of jobs that suit you is to make a deliberate and careful decision. Every job uses certain aptitudes or talents. You probably already know what talents you possess. What things do you enjoy and do quickly and easily? Do you have special abilities? Consider volunteering in the field that interests you to get a more realistic view. If you are uncertain, you may want to consider taking an aptitude test. There are organizations such as the Johnson O'Connor Research Foundation (www.jocrf.org) that can help determine your aptitudes and enable you to make better decisions about school and work. The Armed Services Vocational Aptitude Battery (ASVAB) is also a valuable assessment. Your high school guidance counselor or an Army National Guard recruiter can assist you in registering for the test. You can call 1-800-GO-GUARD for more information.

As you consider the fields of study that may be appealing, you may find the following list helpful:

Majors Index Listing

Accounting
Acting/Directing
Actuarial Science
Adult and Continuing Education
Addiction Studies
Administration
Advertising
Aeronautical Engineering
Aeronautical Science
Aeronautical Technology
Aerospace Engineering
Aerospace Sciences
African American Studies
African Languages
African Studies
Agribusiness
Agricultural and Food Products Processing
Agricultural Animal Health
Agricultural Business Management
Agricultural Economics
Agricultural Education



Agricultural Engineering
Agricultural Engineering Technology
Agricultural Mechanics
Agricultural Production
Agricultural Sciences
Agricultural Supplies
Agricultural Technologies
Agriculture
Agronomy
Air Science

Air Traffic Control
Aircraft Mechanics
Aircraft and Missile Maintenance
Airline Piloting and Navigation
Allied Health
American History
American Indian Studies
American Literature
American Sign Language
Analytical Chemistry
Anatomy
Anesthesiology
Animal Science
Animation
Anthropology
Apparel and Accessories Marketing
Apparel Design
Applied Art
Applied Economics
Applied History
Applied Mathematics
Applied Music
Applied Physics
Arabic
Archaeology
Architectural Drafting
Architectural History
Architectural Engineering
Architectural Engineering Technology
Architectural Environmental Design
Architectural Urban Design
Architecture
Area Studies
Art
Art Administration/Management
Art Education
Art History
Art Therapy
Asian Studies
Asian/American Studies
Asian/Oriental Studies
Astronomy
Astrophysics
Athletic Training
Atmospheric Sciences/Meteorology
Audio Engineering
Audio Recording
Automotive Engineering
Automotive Engineering Technology
Automotive Technology
Auto Mechanic/Technician
Avian Science
Aviation Administration/Management
Aviation/Airway Science
Aviation Computer Technology
Aviation Technology
Bacteriology
Baker/Pastry Chef
Banking and Finance
Behavioral Science
Biblical Languages/Literatures
Biblical Studies
Bilingual/Bicultural Education
Biochemical Technology
Biochemistry
Bioengineering
Bioethics
Biology
Biology Education
Biomedical Engineering
Biomedical Equipment Technology
Biometrics and Biostatistics
Biophysics
Biopsychology
Biotechnology
Blood Bank Technology
Botany
British Literature
Broadcasting
Broadcast Journalism
Business Administration/Management
Business Communications

Business Computer Processing	Commercial Diving
Business Economics	Communications
Business Education	Communication Design
Business Law	Communication Disorders
Business Machine Technologies	Communication Equipment Technology
Business Marketing	Communication Technology
Business Statistics	Community Health Work
Business Systems Analysis	Community Leadership
Business Systems Networking and Telecommunications	Community Psychology
Canadian Studies	Community Services
Carpentry	Comparative Literature
Cartography	Computer Education
Cell Biology	Computer Engineering
Celtic Studies	Computer Engineering Technology
Ceramic Arts	Computer Graphics
Ceramic Science/Engineering	Computer Imaging
Chemical Engineering	Computer Information Systems
Chemical Engineering Technology	Computer Maintenance Technology
Chemical Technology	Computer Management
Chemistry	Computer Programming
Chemistry Education	Computer Science
Child Care and Family Studies	Computer Systems Analysis
Child Psychology/Development	Computer Technology and Networking
Chinese	Conservation and Regulation
Chiropractic	Consumer Economics
Christian Education	Consumer Education
Christian Studies	Consumer Services
City/Community/Regional Planning	Construction Engineering
Civil Engineering	Construction Management
Civil Engineering Technology	Construction Technology
Civil/Structural Drafting	Corrections
Classical/Ancient Civilization	Counseling
Classical Languages	Court Reporting
Clinical Laboratory Science	Creative Writing
Clinical Psychology	Criminal Justice/Law Enforcement
Clothing and Textiles	Criminology
Cognitive Psychology and Psycholinguistics	Crop and Soil Science
Cognitive Science	Culinary Arts
Commercial Art	Cultural Studies

Cybernetics
Cytotechnology
Dairy Science
Dance
Dance Education
Dance Therapy
Data Processing
Dental Hygiene
Dental Laboratory Technology
Dentistry
Design/Visual Communications
Developmental Psychology
Dietetics
Digital Multimedia
Distance Education
Drafting and Design
Drafting and Design Technology
Drama Education
Drama Therapy
Drawing
Drug and Alcohol Counseling
Early Childhood Education
Earth Science
East Asian Studies
Eastern European Studies
Ecology
Economics
Education
Education for the Deaf and Hearing Impaired
Education for the Emotionally Handicapped
Education for the Exceptional Child
Education for the Mentally Handicapped
Education for the Multiple Handicapped
Education for the Physically Handicapped
Education for the Visually Handicapped
Educational Administration
Educational Media
Educational Statistics and Research
Electrical and Electronic Engineering Technology
Electrical and Electronics Engineering
Electromechanical Technology
Electronic Design
Elementary Education
Emergency and Disaster Science
Emergency Medical Technologies
Energy Management Technology
Engineering
Engineering and Applied Science
Engineering Design
Engineering Management
Engineering Mechanics
Engineering Physics
Engineering Sciences
Engineering Technology
English
English as a Second Language
English Composition
English Education
English Literature
Entomology
Entrepreneurial Studies
Environmental Biology
Environmental Design
Environmental Education
Environmental Engineering
Environmental Engineering Technology
Environmental Geology
Environmental Health Science
Environmental Science
Equine Science
Ethics, Political and Social Policy
Ethnic Studies
European Studies
Evolution

Evolutionary Biology
Exercise Science
Experimental Psychology
Family and Community Services
Family Ministries
Family or Consumer Resource
Management
Family or Consumer Studies
Farm and Ranch Management
Fashion Design and Technology
Fashion Merchandising
Film and Video Productions
Film Studies
Finance
Financial Planning
Fine Arts
Fire Control and Safety Technology
Fire Protection
Fire Protection Engineering
Fire Science
Fish and Game Management
Fishing and Fisheries
Fluid and Thermal Science
Folklore and Mythology
Food Marketing
Food Production Management and
Services
Food Science
Food Services Management
Food Services Technology
Foreign Language Education
Foreign Languages/Literature
Forensic Studies
Forest Engineering
Forest Management
Forest Technology
Forestry
Forestry Production and Process
French
French Studies
Funeral Home Services
Furniture Design
General Science
General Studies
Genetics
Geochemistry
Geodetic Science
Geography
Geological Engineering
Geology
Geophysical Engineering
Geophysics and Seismology
Geosciences
German
Germanic Languages and Literature
Gerontology
Graphic Arts Technology
Graphic Design
Graphic and Printing Production
Greek
Greek (classical)
Greek (modern)
Guidance and Counseling
Guidance Education
Health and Wellness
Health Care Administration
Health Education
Health Science
Health Services Administration
Hebrew
Higher Education Administration
Hispanic American Studies
Historic Preservation
History
History of Philosophy
History of Science
Home Economics
Home Economics Education
Horticulture
Hospice Care
Hospital Administration
Hospitality Management Services

Hotel, Motel and Restaurant Management	Jazz
Human Development	Journalism
Human Ecology	Journalism Education
Human Resources	Jewish Studies
Human Services	Justice Administration
Humanities	Kinesiology
Humanities and Social Science	Labor and Industrial Relations
Hydraulic Technology	Laboratory Animal Medicine
Hydrology	Laboratory Technologies
Illustration	Labor Relations/Studies
Industrial Administration and Management	Landscape Architecture and Design
Industrial and Organizational Psychology	Landscaping Management
Industrial Arts Education	Land Use Management and Reclamation
Industrial Design	Languages
Industrial Engineering	Laser Electro-Optics Technology
Industrial Engineering Technology	Latin
Industrial Hygiene	Latin American Studies
Information Sciences and Systems	Law
Institutional Management	Law Enforcement and Corrections
Instrumentation Technology	Learning Disabilities
Insurance	Legal Secretarial Studies
Insurance and Risk Management	Legal Studies
Interdisciplinary Studies	Liberal Arts and Humanities
Interior Design	Library Science
International Agriculture	Limnology
International Business Management	Linguistics
International Economics	Literature
International Public Service	Logistics and Materials Management
International Relations	Management
International Studies	Management Engineering
Internet Publishing/E-Commerce	Management Information Systems
Interpreting for the Deaf	Management Science
Investments and Securities	Manufacturing Engineering
Islamic Studies	Manufacturing Technology
Italian	Marine Biology
Italian Studies	Marine Engineering
Japanese	Marine Science
Japanese Studies	Marine Technology
	Maritime Science
	Marketing

Marketing and Distribution
Marketing and Distribution Education
Marketing Management
Marketing, Retailing and
 Merchandising
Marriage and Family Counseling
Mass Communications
Materials Engineering
Materials Science
Mathematics
Mathematics Education
Mechanical Design Technology
Mechanical Engineering
Mechanical Engineering Technology
Medical Assistant Technologies
Medical Biology
Medical Illustration
Medical Laboratory Science
Medical Laboratory Technology
Medical Nutrition
Medical Radiology/Sonography
Medical Records Administration/
 Services
Medical Science
Medical Technology
Medieval Studies
Mental Health and Human Services
Mental Health and Rehabilitation
 Counseling
Metal and Jewelry
Metallurgical Engineering
Metallurgy
Mexican-American Studies
Microbiology
Middle Eastern Studies
Middle School Education
Military Science
Mining and Mineral Engineering
Mining and Petroleum Technology
Ministry
Missions

Modern Language
Molecular Biology
Mortuary Science
Multidisciplinary Studies
Multimedia
Museum Studies
Music
Music Business Management
Music Education
Music History and Appreciation
Music Performance
Music Theory and Composition
Music Therapy
Musical Instrument Technology
Musical Theater
Native American Studies
Natural Resource Management
Natural Sciences
Naval Architecture and Marine
 Engineering
Naval Sciences
Near Eastern Studies
Neuroscience
Nuclear Engineering
Nuclear Engineering Technology
Nuclear Medical Technology
Nuclear Physics
Nuclear Technology
Nursery Operations
Nursing
Nursing Education
Nutrition
Nutrition Education
Occupational Safety and Health
Occupational Therapy
Occupational Therapy Assistant
Ocean Engineering
Oceanography
Office/Clerical Services
Office Supervision and Management
Operating Room Technology

Operations Research
Optical Engineering/Technology
Optics
Optometric/Ophthalmic Technologies
Optometry
Organizational Behavior
Pacific Area Studies
Painting
Paleontology
Paper and Pulp Science
Paralegal Studies
Parks and Recreation Management
Pastoral Studies
Peace/Conflict Studies
Percussion
Performing Arts
Perfusion Technology
Personnel Management
Pest Control Technology
Petroleum and Natural Gas
 Engineering
Petroleum Technology
Pharmacology
Pharmacy
Philosophy
Phlebotomy
Photography
Physical Chemistry
Physical Education
Physical Fitness and Movement
Physical Sciences
Physical Therapy
Physician's Assistant Studies
Physics
Physiology
Planetary and Space Science
Plant Genetics
Plant Pathology
Plant Physiology
Plant Science
Plastics Engineering
Plastics Technology
Play/Screenwriting
Police Science
Polish
Political Science and Government
Pollution Control Technologies
Polymer Science
Portuguese
Poultry Science
Printing Technology
Printmaking
Psychobiology
Psychology
Psychology Education
Public Administration
Public Affairs
Public Health
Public Policy
Public Relations
Publishing
Purchasing and Inventory
 Management
Quality Control Technology
Quantitative Methods
Rabbinical/Talmudic Studies
Radiation Therapy
Radio and Television Technology
Radiograph Medical Technology
Radiological Sciences
Radiological Technology
Range Farm Management
Reading Education
Real Estate
Recreation and Leisure Services
Recreation Education
Recreation Therapy
Recreational Facilities Management
Rehabilitation Therapy
Religious Education
Religious/Sacred Music
Religious Studies

Respiratory Therapy
Retailing
Robotics
Romance Languages
Rural Economics
Rural Sociology
Russian
Russian and Slavic Studies
Safety and Security Technology
Safety Management
Sanitation Technology
Sanskrit and Indian Studies
Scandinavian Languages
Scandinavian Studies
School Psychology
Science
Science and Management
Science Education
Science of Creative Intelligence
Science Technology
Sculpture
Secondary Education
Secretarial Science
Slavic Languages
Small Business Management
Social Foundations
Social Psychology
Social Science
Social Science Education
Social Studies
Social Studies Education
Social Work
Sociobiology
Sociology
Soil Conservation
Solar Technologies
South Asian Studies
Southeast Asian Studies
Southwest American Studies
Spanish
Spanish Studies
Special Education
Specific Learning Disabilities
Speech Correction
Speech and Rhetoric
Speech Language Pathology/
Audiologist
Speech, Rhetoric, Public Address and
Debate
Speech Therapy
Sports Administration/Management
Sports Medicine
Statistics
Survey and Mapping Technology
Surveying Engineering
Systems Analysis
Systems Engineering
Systems Science
Teacher Aid Studies
Teacher Education/Certification
Teaching English as a Second
Language
Technical and Business Writing
Technical Education
Technological Management
Technology and Public Affairs
Telecommunications
Textile Arts
Textile Engineering
Textile Technology
Textiles and Clothing
Theater Arts/Drama
Theater Design
Theater Management
Theology/Theological Studies
Therapeutic Education
Third World Studies
Tourism and Travel
Toxicology
Trade and Industrial Education
Trade and Industrial Supervision
Management

Transportation Engineering	Water Resources Engineering
Transportation Management	Water Treatment Technology
Transportation and Travel Marketing	Website Design
Transportation Technology	Welding Engineering
Ultrasound Technology	Welding Technology
Urban Design	Western Civilizations and Culture
Urban Planning Technology	Western European Studies
Urban Studies	Wildlife Biology
Veterinary Science	Wildlife Management
Veterinary Technology	Women's Studies
Video	Wood Science
Video/Film	Woodworking
Visual and Performing Arts	Writing and Publishing
Vocational Education	Yiddish
Vocational Rehabilitation Counseling	Youth Ministry
Water Resources	Zoology



CAREER PLANNING

Career planning starts long before you graduate from college. If you have chosen a major that is in line with your interests, you must now consider how you can most effectively use your newly acquired knowledge and skills. It is important to choose a career that will bring personal satisfaction, as well as provide sufficient income for your wants and needs. Look beyond the most well known jobs in your field of study and see what else is out there. For example, if you have a teaching degree but are not sure you want to be in a traditional classroom, check out the possibility of conducting training in a corporate setting. Most large companies conduct ongoing training and could use the talents of someone with an education background. There is most likely a job in your field that will suit you perfectly.

There are some important questions you should ask yourself as you try to decide on a satisfying and rewarding career. Perhaps the first question should be, “What type of work do I really want to do?” Think about your personality. Do you enjoy working with other people or do you work better alone? Are you able to structure your own time and motivate yourself, or do you need a structured environment? Do you take orders well, or do you want to be in charge? Would you prefer working in a large or small company? Do you want to be paid based on a salary or commission? Does your degree lend itself to operating your own business?

As you consider career fields, you may find the following information helpful:

THE VALUE OF A COLLEGE EDUCATION Median earnings for year round, full-time workers ages 25 and older, by educational attainment, 2007		
Master's Degree		\$62,920
Bachelor's Degree		\$53,141
Associate's Degree		\$41,837
Some College		\$38,728
High School Graduate		\$32,462
Some High School, No Diploma		\$25,802

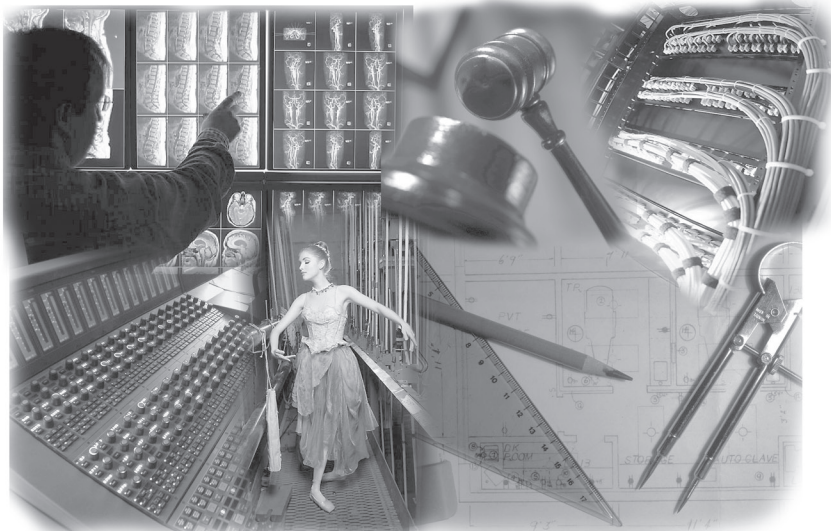
Source: U.S. Census Bureau 2007

Starting Salaries For New College Graduates

(For The Year 2009)

Accounting	\$48,334	Computer Science	\$56,128
Business and Management	\$45,887	Engineering	\$58,525
Finance	\$49,794	Liberal Arts	\$36,445
Marketing	\$43,334	Military Officer*	\$52,802

**Includes basic pay, allowances and the federal tax advantage on the tax-free allowances.*



Average Salaries (2008) By Occupation (U.S.)

Occupation	Annual Salary
Management occupations	
Chief executives	160,440
Marketing managers	118,160
Public relations managers	101,220
Computer and information systems managers	118,710
Human resources managers, all other	103,920
Transportation, storage, and distribution managers	84,520
Farm, ranch, and other agricultural managers	62,400
Construction managers	89,770
Education administrators, elementary and secondary school	86,060
Funeral directors	58,810
Medical and health services managers	88,750
Social and community service managers	60,570
Business and financial operations occupations	
Emergency management specialists	53,460
Employment, recruitment, and placement specialists	53,870
Compensation, benefits, and job analysis specialists	57,060
Training and development specialists	54,830
Accountants and auditors	65,840
Budget analysts	68,140
Financial analysts	84,780
Computer and mathematical science occupations	
Computer and information scientists, research	100,900
Computer programmers	73,470
Computer software engineers, applications	87,900
Computer software engineers, systems software	94,520
Computer support specialists	46,370
Computer systems analysts	78,830
Network systems and data communications analysts	73,830
Actuaries	95,980
Mathematicians	94,960
Operations research analysts	74,220
Architecture and engineering occupations	
Architects, except landscape and naval	76,750
Aerospace engineers	93,980
Civil engineers	78,560

Computer hardware engineers	100,180
Electrical engineers	85,350
Environmental engineers	77,970
Health and safety engineers, except mining safety engineers and inspectors	73,830
Industrial engineers	75,740
Nuclear engineers	99,750
Petroleum engineers	119,140

Life, physical, and social science occupations

Food scientists and technologists	64,610
Microbiologists	70,150
Epidemiologists	64,500
Physicists	106,440
Chemists	71,070
Environmental scientists and specialists, including health	65,280
Economists	90,830
Clinical, counseling, and school psychologists	70,190
Sociologists	75,460
Historians	57,180
Political scientists	99,320

Community and social services occupations

Substance abuse and behavioral disorder counselors	39,670
Educational, vocational, and school counselors	53,540
Mental health counselors	40,270
Rehabilitation counselors	34,600
Mental health and substance abuse social workers	39,630
Clergy	45,440
Directors, religious activities and education	40,260

Legal occupations

Lawyers	124,750
Arbitrators, mediators, and conciliators	59,650
Paralegals and legal assistants	48,790

Education, training, and library occupations

Elementary school teachers, except special education	52,240
Secondary school teachers, except special and vocational education	54,390
Teacher assistants	23,560

“...Well I’m really not an expert, but I do have a point of view and I feel so strongly about it that I would like to share it with other parents who are about to begin the heartaches and joys of college admission: high school guidance counselors may also find it a useful tool for communicating with parents about this emotionally charged search.

I believe that parents are critical to the process—critical in the sense that they can make it go well or make it much worse than it should be. College admission should be educational and, like most educational experiences, there are mentors and there are students. Parents and the college counselors are the mentors, with separate and distinct, but mutually supportive, roles.

Both parents and counselors have to understand that teenagers don’t know anything about these colleges except the hearsay they have gleaned from others. Parents and counselors should also know that these students are anxious, even fearful, because they view college selection as the first big test of their own self-worth. Indeed, they place a disproportionate amount of importance on this process.

Our starting point as parents and counselors should be that there are 3,400 colleges and universities in the United States. Among them there must be at least five schools, of varying degrees of selectivity, where our children could be happy and challenged. It is the role of the counselors to help us identify that small group of schools. It is up to parents to help our children develop a level of comfort and confidence to sustain them through the selection process.

With these thoughts as background, what should we parents do?

1. Start the process early. I strongly recommend that you use spring vacation of the eleventh grade year to visit colleges. Most colleges will be in session and seeing them in action offers your child the chance to imagine himself or herself as a student. Try to arrange your visit so that you can go to a class, have lunch in the commons, watch a game or practice, hang around. You need to do these things because tours and information sessions begin to sound alike. And once they begin sounding alike, the colleges become harder to differentiate and big universities don’t feel any different from small colleges. They just look different. And that’s not a good enough measure.

Having said this, I don’t think it’s necessary to immerse yourself in every college, particularly on that first trip. I’d recommend that you plan a college trip which allows you to take a closer look at some places and more superficial look at others...

If you keep in mind that your child does not know what “big” means, what “small” means, what “city” means—then you’re going to be helpful because you can show them. Organize the first trip in such a way that you test all preconceived notions.

2. There is no such thing as a “safety” and no such thing as a “first choice.” We do our children a terrible disservice by allowing them and allowing ourselves to characterize colleges, or to rank colleges, in any way other than by their relative degree of selectivity. There are colleges that are more selective and there are

colleges that are less selective. What makes one more selective and another less selective depends on the child. And our children do not have any choices until they receive letters of admission. While in the application process, I urge you never to ask your child to identify his or her “first choice.” The question isn’t relevant and the answer can only set up your child for failure. As a matter of fact, I strongly urge you to tell your child never to divulge a “first choice” even if he or she has one in mind. No one needs to know the name of that college. It’s just as important never to characterize a school as a “safety.” To do so, again sets in motion the psychological forces for failure. Remember this is a rite of passage wherein your child is measuring self-worth. If a “safety” has been identified and that is the only school where your child is admitted, it says to him or her, “I’ve failed.” What I suggest when curiosity gets to you, ask only “what five schools do you like?” And suggest to your child when the question of “first choice” and “safety” are posed by others, to dodge the question and, in response, identify the group of colleges in which he or she is interested.

3. Concentrate on finding the right, less-selective colleges first. To ensure the success of the college admission process, you really should focus your child’s primary attention on finding the desired one or two colleges where his or her admission is most assured. Too often, the search dwells upon finding the most selective colleges, and the less selective ones are tacked on to the final application list as an afterthought. When the afterthought turns out to be the only choice, everyone is disappointed. In my opinion, every application should be filed with the thought in mind that ‘if this is the only college which accepts me, I would be delighted to go there.’

4. Set forth your parental requirements about college early. If you are going to place limits on distance, cost, or some other distinguishing characteristic of a college, make that clear to your child up front. For example, to wish and hope that a college will provide the financial aid that you think you require may set in motion the forces for disappointment for you and for your child. Therefore, you need to educate yourself in advance about the realities of financial aid. If you make your issues clear right from the beginning, you will save yourself and your child a considerable amount of anxiety down the road.

5. Understand clearly the limited role of the college counselor. The college counselor does not get your child into college. Your child gets himself or herself into college. The college counselor can advise and help identify the selectivity of colleges, but parents are just as important, and in my opinion more important, to the success of the college admission process. You need to set aside the time. You need to listen to your child, go with him or her on visits, and create a climate which will minimize the possibility of failure by understanding what your child is going through emotionally and psychologically.

If you get involved and stay involved, the college admission process will go well, even if there are a few rejections along the way.”

What Is The Best Way To Save Money For College?

If your children are young, there are a number of savings plans you can use to pay for college: custodial accounts, savings bonds, prepaid college tuition programs, Roth IRAs, and tax reductions for education.

Custodial account. An account in which the child is the owner but the parent controls the account. UGMA accounts and UTMA accounts are both custodial accounts.

- UGMA stands for Uniform Gift to Minors Act. It allows you to give your child up to \$13,000 a year (in 2009) without a gift tax. Depending upon the state, the parent controls the account until the child is between 18 and 21 years of age.
- UTMA stands for Uniform Transfer to Minors Act. Although these accounts are similar to UGMA accounts, the parents control the money for a longer period of time.

The main thing you need to be aware of when establishing an account in your child's name is that it could lessen your eligibility for financial aid. Money you put in your child's name will count against you six times more than money kept in your name.

Savings Bonds (series EE). The Education Bond Program initiated by the Treasury Department in 1990 allows you to partially or completely exclude from federal income tax the interest earned on Series EE Savings Bonds issued after January 1990.



You can qualify if:

- The bonds are registered in your name rather than your child's name
- You pay higher education expenses at an eligible institution or state tuition plan in the same calendar year in which you redeem the bonds
- You meet the following income guidelines:

	Full Exclusion	Partial Exclusion
Single taxpayers	up to \$69,950	up to \$84,950
Married filing jointly	up to \$104,900	up to \$134,900

You can find additional information about the education bond program in:

- IRS Publication 17, Your Federal Income Tax
- IRS Publication 550, Investment Income and Expenses
- IRS Publication 970, Tax Benefits for Higher Education

Note: You can find all IRS Publications at www.irs.gov.

Prepaid College Tuition and Savings Programs

All 50 states, the District of Columbia, and most colleges and universities have adopted innovative and popular savings programs designed to make saving for college easier and encourage families to save for college rather than rely on Government aid. These programs are called 529 plans because participating states and educational institutions must meet the requirements of Section 529 of the Internal Revenue Code.

There are two general types of 529 plans: Prepaid Programs and Savings Programs.

Prepaid Programs are either independent or state-sponsored.

The Independent 529 Plan is a separate prepaid plan for private colleges and universities across the nation. This type of plan provides a guaranteed tuition benefit at the offered pre-purchased discounted rate.

A state-sponsored plan is a prepaid tuition contract which covers in-state tuition and allows the donor to transfer the value of the contract for use at private out-of-state schools. However, some states may not give you the full value of the contract if you choose an out-of-state school. The plans are operated at the state level, but are managed by an investment firm.

Savings Programs, on the other hand, are much like a 401K or IRA. Contributions are invested in mutual funds or similar products. An advantage is that the full value of the account may be used at any accredited college or university in the country in addition to some foreign institutions.

You must decide which plan type is best for you. The website: www.collegesavings.org provides a comprehensive look at both types of 529 plans and offers a range of comparison tools.

529 plans offer unsurpassed tax advantages. Their tax-free treatment was made permanent in the Pension Protection Act of 2006. Many states allow you to deduct a portion of your contributions to a 529 from your state income for tax purposes. In addition, money invested is allowed to grow and compound exempt from federal taxes and qualified withdrawals are currently tax-free until 2010 unless extended by Congress. There are no income limitations or age restrictions – you can start a 529 plan no matter how much you make or how old your beneficiary is. Many plans also allow you to save over \$300,000 per beneficiary. The donor retains control of the account and none of the money is considered the student's asset when calculating eligibility for financial aid.

Did You Know?

- **529 plans can be used to pay for tuition, room and board, fees, books, supplies, and equipment required for enrollment.**

529 plans offer unsurpassed tax advantages:

- **Investment grows tax-deferred**
- **Distributions to pay for college costs are tax-free**
- **Many states offer tax breaks**
- **Donor controls the account**
- **Plan is an easy hands-off way to save for college**
- **Everyone is eligible: no income limitations or age restrictions**
- **Investments can be substantial (over \$300,000 per beneficiary in many state plans)**

Before you decide which plan is right for you:

- Compare available plans
- Read and understand all the terms and conditions of the state or college program that interests you
 - Check out what happens to your savings if your child decides not to go to college, wants to attend a college in a different state, or is not accepted at the college selected
 - Find out what education expenses are not included and develop a plan to meet those expenses
 - Consult a financial advisor to make sure which program is right for you and your financial situation

Roth IRAs

In 2009, if you are single and earn less than \$105,000 in adjusted gross annual income or if you are married and earn less than \$166,000, you can invest up to \$5,000 per person in a Roth Individual Retirement Account each year. The Roth IRA grows tax-free and can be withdrawn without penalty for qualified educational expenses.

Tax Reductions for Education

The Taxpayer Relief Act of 1997 created four educational incentives: the Hope Scholarship, Lifetime Earning Credit, Education Savings Accounts, and Student Loan Interest Deductions.

The **Hope Scholarship** is a tax credit. It reduces the amount you must pay on your federal income tax. For tax years that do not include 2009 and 2010, the credit is \$1,800 per tax year for each student who is attending school at least half-time. The income limit for eligibility to claim the full credit is \$50,000 for single filers and \$100,000 in the case of a joint return. The student must have completed less than two years of post-secondary education, and the person claiming the credit must owe taxes and file a tax return.

Special rules for tax years 2009 and 2010: As part of the *American Recovery and Reinvestment Act of 2009*, the Hope Scholarship is modified and replaced by the **American Opportunity Tax Credit**. The tax credit is increased from \$1,800 to 100 percent of the first \$2,000 of qualified education expenses, plus 25 percent of the next \$2,000 of qualified education expenses, up to a total credit of \$4,000. During these tax years, the credit is also available for the student's third and fourth years of post-secondary education and a qualified education expense includes not only tuition and fees, but also course materials. In addition, the income limits for eligibility to receive the full credit is increased to \$80,000 for single filers and \$160,000 in the case of a joint return.

The **Lifetime Learning Credit** is a tax credit for people who are not eligible for the Hope Scholarship or who, for tax years that do not include 2009 and 2010, have used their two years of eligibility. The credit provides a 20 percent deduction of tuition and fees (up to \$2,000) after grants, scholarships and fellowships have been subtracted. **Note:** For tax years 2009 and 2010, the credit provides a deduction for course materials as well as tuition and fees.

Education Savings Accounts (ESAs) are available to people who earn less than \$110,000 per year (single) or \$220,000 per year (married, filing jointly). Currently, you can make nondeductible contributions of up to \$2,000 per year per child to the Education Saving Account until your child is 18 years old. The amount you can contribute depends upon your income. After 2010, the maximum contribution will drop to \$500. If the student has qualified higher education expenses, he/she can withdraw the amount tax-free. All withdrawals must be made within 30 days after the student reaches age 30.

Student Loan Interest Deductions allow people in certain income brackets to take a tax deduction for interest payments on qualified education loans. The current annual deduction dollar limit is \$2,500.

LIMITATIONS ON INCOME FOR STUDENT LOAN INTEREST DEDUCTION		
	Maximum Deduction	Partial Deduction
Single taxpayers	less than \$60,000	\$60,000 - \$75,000
Married filing jointly	less than \$120,000	\$120,000 - \$150,000

This information was taken from IRS Publication 970, Tax Benefits for Education.

Is It Too Late To Save Money For College?

According to *Money Magazine*, 87 percent of American parents plan to help put their children through college. Unfortunately, nearly half of those parents have not saved any money for that purpose. If that includes you, just remember that it is never too late. Although it is much better to start saving when your children are very young, you can still save some money in a year or so, and you have time to check out other ways to help.

Money Magazine recommends following several basic principles:

- **Set family goals.** Figure out how much you need to carve out of today's spending for tomorrow's college costs. If you have only a year or so left and cannot save the whole amount needed, even \$50 to \$100 a month will help. Determine a budget with your child to determine how much you can provide and how much will have to come from other sources.

- **Invest carefully.** If your children are teens, most investment experts recommend short and intermediate term bond mutual funds or bank sponsored CDs. You could also consider U.S. savings bonds.

- **Borrow if you must.** Stafford Loans, PLUS Loans, and home-equity loans are considered among the best deals. Students can now deduct interest on education loans from their taxes even if they don't itemize. It is also possible to borrow from your 401(K) or similar retirement plan. Just use caution. You will have to pay back what you borrow with interest and you need to continue contributing money to your retirement fund not only to be prepared for retirement but also to be able to take advantage of matching funds from your employer.

- **Don't let your child get too rich.** If you invest too much money in your children's names in order to get a tax break, it could substantially decrease the amount they can receive in aid. That is because colleges and the government expect students to use 35 percent of their assets toward education whereas they expect parents to use only 5.6 percent of theirs. For example, keeping \$20,000 in your account rather than your child's account could help him or her qualify for an extra \$5,000 in aid. That amount would completely offset the tax savings.

- **Check out scholarships or other college benefit programs.** Help your child investigate the availability of financial aid from federal, state, local, and private sources. Although requirements for receiving scholarships from public sources have grown tighter, there are still private sector scholarships. Take a look at what corporations, labor unions, professional associations, religious organizations and credit unions have to offer. Private scholarships are sometimes based on criteria such as ethnic background, extracurricular activities, work experience, and community involvement.

We also recommend that you check out the excellent college payment plans available through the military, such as the ones offered by the Army National Guard. The Army National Guard programs are described in detail later in this book.