

## Preparing to go “Back to School”

### Another Year Closer to Your Degree and Career

Whether you are entering your first year of college, your last year or a year in between, this year marks another step closer to earning your degree and beginning your career. Congratulations! Along with this exciting time comes some anxiety about whether you will be ready to start your career. Review the checklist below to ensure you are prepared for the world of work when you graduate.

#### **Freshman Year**

- Explore academic majors and take courses to help determine your career path
- Concentrate on getting good grades
- Get involved with campus clubs or organizations
- Create a resume and profile with careers office to explore career opportunities
- Plan for a career-related summer work experience

#### **Sophomore Year**

- Declare your academic major and discuss your path to a degree, like coursework needed, with your advisor
- Visit a career counselor at your school to discuss a career plan; don't pay for a service.
- Join a professional society or organization that is related to your career field of interest
- Update and fine tune your resume and cover letter
- Attend career fairs and events, which provide internship opportunities and information on careers
- Gain experience via an internship, volunteer or co-op opportunity
- Network with peers, alumni and others within your field of interest

#### **Junior Year**

- If you are thinking about an advanced degree, research test information and application deadlines
- Conduct mock interviews with a career counselor at your college and record the session for later review
- Take on a leadership role within an organization
- Develop relationships with faculty and employers to use as references
- Attend career fairs and corporate information sessions
- Gain additional experience via an internship, volunteer or co-op opportunity

#### **Senior Year**

- Work with your college career counselor to polish your job search and graduate school documents
- Consult with your academic adviser to confirm that you will meet all degree requirements
- Start your job search two semesters prior to graduation

Research graduate and professional schools and take the appropriate admission tests  
Attend career fairs, information sessions and other events  
Network, network, network with everyone to let them know you are looking for a job!

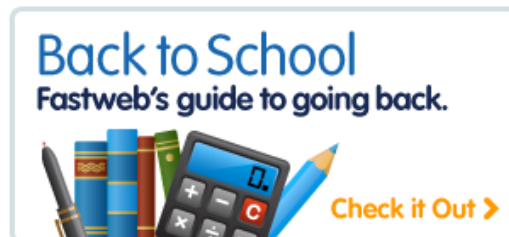
### The Pros and Cons of eBooks

#### **Pros**

- + Environmentally friendly
- + Many eBooks cost significantly less than traditional books
- + Lighter to carry than traditional textbooks especially if carrying multiple textbooks
- + More flexibility to skip around without the feeling to read a traditional book from beginning to end
- + Built-in tools such as a dictionary or glossary
- + Automatic edition changes and updates
- + Ability to highlight, bookmark pages and make notes
- + Customized supplements from professors are more accessible
- + Search functionality for ease in conducting research on a specific reference

#### **Cons**

- May not be as technologically advanced as needed (i.e. slow loading of audio/video content and do not currently display color diagrams)
- Harder to take notes real-time in class
- eReaders can be expensive ranging from \$100 to \$500
- May prefer more tangible resource
- Lack of options for lowering the cost of textbook by removing the “used book” price category
- Page numbers might not be the same if different eReader or using different fonts sizes
- Cannot print section of eBook
- Cannot make money by reselling eBooks
- Limited by school specific eReader preference
- Need to charge eReaders to not lose access to your book in the middle of class or reading session
- Solely relying on technology so if eReader breaks, you're stuck



## Tips for Smart Money Management

### Manage Your Finances While in School...

**Spend Within Your Limits:** Don't run out of money at the end of a semester due to poor spending habits. Try to avoid overusing credit cards to cut on expenses.

**Personal/Living Expenses:** If you live in campus housing, save money on eating out and using your meal plan. For example, one "super-duper" latte a day will cost you \$3,360 by the time you graduate.

**Transportation and Travel:** If you have a car, figure in gas, insurance registration and parking fees. If possible, take advantage of the campus shuttle, public buses or ride a bike.

**Entertainment:** Prioritize your recreational activities and take advantage of free activities on campus. Bands and comedians, local and well-known, frequent college campuses. As a student you can see many for free (or discounted with a student ID).

**Books and Course fees:** Budget for extra costs that can arise for a class or lab. Books, supplies and course fees vary, depending on the course. If possible, always try to purchase used books and sell back your textbooks at the end of the semester! Always, be sure you're purchasing the correct edition.

### Which card is best for you?

**Automatic teller machine (ATM) card:** This card is used to withdraw cash from your savings or checking account.

- + Directly tied to your bank account so you cannot overdraw.
- Usually cannot be used for direct purchases, simply used to withdraw or deposit cash.

**Debit/Check card:** This card may be used for purchases at stores, to get cash back after a purchase and to get cash from ATM machines, depending on the network (for example, look for the Star, Plus or Visa logo on the card).

- + Secure, usually need PIN to authorize transactions, as it is tied to your checking account.
- + Flexible, able to use it at most places.
- Overdrawn account can result in fees and penalties.

**Pre-paid credit card:** This card allows you to load it with your own cash and use it as you would a credit card.

- + No interest rates
- + Not possible to overdraw
- + Helps to build good credit history
- + Don't have to worry about carrying cash
- There are usually fees associated with this card

**Credit card:** This card allows you to buy things or "borrow" money on credit, without having money available immediately.

- + Widely accepted.
- + Great for emergency situations (like car repairs).
- + Regularly paid balance can boost your credit rating.
- With interest/fees over time, your purchases will cost more (so avoid carrying a balance).
- Highest incidence of ID theft found with credit cards.
- When handled irresponsibly (balance never paid, accrues interest) which can hurt your ability to by a home or a car or to get a job or rent an apartment!

### Fastweb Tip

#### Balance Your Checkbook Regularly!

Ask your bank or parents for information on how to balance your checkbook. Keeping accurate records of your spending will prevent overdrawing your account and other costly errors. When using an ATM or debit card, use your balance book to record transactions, or keep this record handy on a card in your wallet!

### Manage Your Finances for the Rest of Your Life...

**Maintain a budget.** Keep track of how much you're spending versus how much you earn. Stick to your budget.

**Pay bills on time.** Pay loans and other bills on time. You can hurt your credit if you are consistently late making payments. The consequences are very serious and can include a damaged credit report, garnished wages, loss of deferment or forbearance eligibility, inability to make large purchases like a car or home. It can even affect your ability to get a job or join the military!

**Take advantage of all banking services offered.** If your budget allows, split up your money between a checking and savings account. Deposit paychecks directly into your bank account and make sure you can utilize online banking and bill payment features without added fees.

#### Decide how you will use a credit card before you apply.

If you can pay off your bill in full each month (recommended), look for a card with no annual fee or rebates. If you will carry a balance from month to month, look for a card with a low interest rate. Of course, it is always best to pay-off your balance each month.

**Don't be a social spender.** Don't let friends pressure you into spending money. If you can, avoid lending money.

**Have a substantial cash emergency fund.** You never know when you may have to pay for an unexpected expense or a minor emergency. Keep at least 1 month of expenses in a savings account.