You’re off to college... are you ready?

College Quick Tips

- Cutting college costs
- Making the grades
- Money management
- It’s not too late to go

Commission on Independent Colleges and Universities
www.nycolleges.org
The first day of college is looming. It’s an exciting time, meeting new people, making new friends, encountering new challenges and opportunities. It can also be stressful. You’re not alone! Know that if you need it, help is always available at the college.

The tips below will help you make the move from high school to college as easy as possible.

**Starting something new**

It’s difficult to describe the excitement of the first days at college – the feeling of the beginning of something BIG. You’ll meet a lot of new friends and become so involved in your courses and activities that before you know it the first semester will be over.

**Roommates**

If you’re going away to college and if you know the names of your roommate(s), contact them before you leave. Discuss what each of you will bring to avoid ending up with two or three of everything.

College roommates often become life-long friends. However, if you do have problems, talk with the residence/dorm advisor who is trained to help. They will help you work things through.

**Brings and don’t brings!**

Read the suggested packing list provided by the college. Follow it. It’s been compiled based on years of first year students’ needs. Note in particular the items you’re not allowed to bring.
Home away from home –
Get involved!

When you get to campus, the best way to adjust to new surroundings is to get involved. Join an extracurricular sport or club or try to get a job on campus. Another way to feel comfortable at your new “home” is to get to know it well. Find out where everything is located. Go for a walk, ride around town and really get to know what your campus and the surrounding area offer. Visit:

- **Campus website** – a great source of information about campus activities, academics, and schedules.
- **Student union or campus center** – the gathering place for all students, and in particular for commuters – a great place to hang out.
- **Bookstore** – always try to get there early to beat the crowds and before the required books you need for a course are sold out and on back order. Find out if you can order your books online through the campus bookstore or through an online or local discount bookseller (they may cost less). Be sure to purchase the correct editions of the required textbooks.
- **Academic advisement office and/or your faculty advisor’s office** – to plan and discuss your course schedule and progress toward graduation.
- **Library** – take a tour if it’s offered. Learn what services are available, the library hours, and policies for borrowing books, inter-library loan, computer searches, online resources and collections.
- **Bursar/Student accounts** – to pay or ask questions about your bills; on most campuses you can pay online.
- **Financial aid** – Visit the financial aid office to follow up on your grants, scholarships and loans.
- **Registrar** – to register for your courses, drop/add courses. This may be done online on most campuses.
- **Student support services** – to find out about tutoring and writing assistance.
- **Chapel**
- **Health and counseling services**
- **Gym and other recreational facilities**
- **Lecture halls and academic buildings**
- **Cafeterias and restaurants/snack bars**
- **Student organization office**
Budget your money

Few people are fortunate enough to have a bottomless bank account. Whatever your situation, college is usually a time to learn and maintain the basics of budgeting. You should sit down and plan who is paying for what and project what your living expenses are going to be over the next semester or year. Develop a budget before you go. If you have real difficulties meeting expenses the first semester, take a careful look at how you spent the money. If nothing was too frivolous, sit down and readjust your budget for the next semester or, if your course load permits, think about a part-time job on or off campus for a few hours a week to earn some extra pocket money. However, if you do decide to work while going to school, don’t try to do too much. Studies have shown that students should try to limit their outside jobs to fewer than 15 hours per week.

College costs

College costs include tuition and fees, room, board, books and supplies, transportation, and personal expenses. You will receive your bill from the college for tuition and fees and room and board (if applicable) several weeks before the semester begins. Read the following suggestions put together by students and parents who have already “been there.” You may find ways to manage and perhaps reduce your costs.

Tuition

When you receive your bill from the college, read the accompanying material carefully. If paying the bill in a lump sum is a hardship, you and your family should consider contacting the Financial Aid, Bursar’s Office or Office of Student Accounts to ask if the college offers a monthly tuition payment plan. Also, don’t forget you must apply for financial aid every year to be considered for it. Make sure to obtain all the necessary forms and note all deadlines for required applications for your scholarships and other aid.

Living on campus

Colleges often offer a variety of meal plans. Many also have health food bars, salad bars, kosher food, and many other options. If you will be living on campus, you can lower your costs if you think carefully about your meal plan and the type of schedule you are likely to keep. If you always eat three meals a day, then the full meal plan option might be the best for you. Although, if you get up minutes before your morning class, check into the possibility of renting/buying a refrigerator and having your breakfast in your room before class.

A word about food and rest: Eat right and get enough sleep. You’ll feel better, be able to concentrate and study better and, at the end of the year, you’ll look better than if you gave in to all those urges for double cheese burgers, pizza and ice cream.
Books and supplies

You will have many books to purchase for your classes. Consider buying used books or e-textbooks if available – you’ll save a lot of money. Purchasing books through online stores may be less expensive, but be sure to order them in time for the start of classes and assignments.

Before school begins, save some money by doing your “back to school” shopping locally rather than relying on the college bookstore to stock up on the essentials – notebooks, folders, pens, pencils, highlighters, etc.

Transportation and getting around

Plan your trips home carefully to take advantage of discount fares, reservations and schedules that permit lower round trip costs. Check to see if the college has a rider/ride-needed board for car pooling to your hometown or if your college charters buses to certain cities at holiday times.

If you can (some colleges restrict cars on campus and some prohibit cars for first year students) and want to have a car at college, you’ll need to budget for gas, insurance and on-campus parking or registration fees. Consider getting a gasoline credit card and joining an automobile club in case of an emergency (towing, keys locked in the car).

Ask for a map to see where students are allowed to park – it may be a very long distance from your classes or residence hall!

If you are a commuter, consider car pooling to campus with another student.

Some students bring bicycles to campus. If you do, find out before you leave for college if and where you can store your bike securely when you’re not using it.

Many colleges have shuttle buses to different points on campus as well as occasional runs to off-campus areas such as local shopping malls or nearby cities and towns. Check with your college’s student affairs or information office for a schedule.
Personal expenses run the gamut from toothpaste to a ticket to see a concert. This is where your budget can be strained. The key is knowing how much you have, and then planning what you can do. You’ll have a lot of tempting opportunities to consider. You can’t do everything, but if you plan your time and money well, you’ll manage.

Consider these necessities of life:

**Laundry** – you’ll have to wash your clothes at some point. Washing them regularly before the build-up overflows from your closet is best. If you don’t know how to run the washing machine and dryer, there are instructions you can follow on the machines. It’s not recommended to wash your favorite red shirt with your white t-shirts.

**Phone** – Students often decide to take a cell phone to college with them. If you rely on a cell phone, it is important to understand your calling/data plan so that you are not charged hefty overage fees if you exceed your limit. Research the options and see what works best for you.

**Recreation** – Your best bet is to take advantage of the opportunities your campus offers: lectures, films, theater, dances, parties, museum trips, concerts, sports, clubs. Often, you have already paid for these in your student activity fee. Check to see what your activity fee covers. Many communities offer students a discount at movie theaters, as well as for other community events. Check the campus newspaper, website, local newspaper or your campus student affairs/activities office.

**Personal necessities** – You’ll need that toothpaste and other personal hygiene products. Stock up at your local discount store before you leave to limit emergency runs which can end up being expensive. The easiest way to get ready is to make a list of the items you use every day. On your budget don’t forget to include a reasonable amount for miscellaneous expenses.
College is different from high school. Your success depends to a great extent on how well you organize your schedule and prioritize your responsibilities. Whether you are going to a 2-year or a 4-year college, the time you spend there is an investment in and preparation for your future. Make the most of it. **Always do your best.**

**I don’t know what to take!**

Although unpacking and getting to know your new community and friends can be extremely important, stay on top of your academics from day one. A great person to get to know is your academic advisor. Your academic advisor will be the person who can answer your questions about class registration and scheduling.

Many students are not sure what their “major” will be; some are sure when they arrive, but decide to change after a semester or two. That’s normal. College is about finding out what you do best and discovering new areas of interest.

The possibilities are nearly limitless. You can major, double major, concentrate, and minor in any number of fields. Often, there will be courses you must take as well as electives and open credits that will allow you to explore other interests. As a first year student you’ll most likely have a number of required courses you’ll have to take. If you have space in your schedule for a non-required course, try to choose something that really interests you.

**“Help! How can I do all this work?” or “I really want to hang out with my friends, I can always study tomorrow…”**

The best way to accomplish everything is to plan your time. Set your priorities. Get into a study-first, play-later routine and stick to it. Go to your classes! Don’t procrastinate. You’ll receive a syllabus for each course that will outline the goals, expectations and assignment schedule for the course. Get started on your assignments right away. You’ll be surprised how quickly reading assignments build up and how long it takes to write a 10-page research paper. **Keep up with your coursework!**

**Managing your schedule**

During the first few weeks on campus, get to know your professors and understand what they expect of you. Ask questions. Use a calendar to mark exams, quizzes, and dates when your papers are due. Map the time you will spend each day completing the readings and assignments and include time for any research you need to do for your mid-term and end-of-semester papers. Form a study group with other students in your class to review class notes and assignments. Take good notes in class and as you read your textbooks. Also, review your notes frequently. It reinforces what you’ve learned and will make studying for exams easier.
Problem classes

If you have any problems with your courses, talk with your professors. Meet with them during their office hours. Find out if tutoring is available and what additional steps you can take to improve your work. Ask questions in class and make sure you understand the assignments; this will also help your class participation grade!

If a class becomes too much for you or just isn’t what you expected it to be, and you’ve tried to work out a solution, you may have the option of dropping it. **Talk with your advisor first.** Make sure you watch deadlines for dropping/adding/withdrawing and **know how it will affect your program and your financial aid.** Be aware of the courses you need to complete for your degree program. You don’t want to find out your last semester at college that you need an impossible number of credit hours to graduate, or that a required course for your program isn’t offered that semester.

You can do it!

If you are having difficulties, don’t let them slide. Talk with someone about them – your professor, your academic advisor, a friend, a counselor, a tutor. There are many people and many student support services on campus to help you.

College is a time for discovering yourself, developing your abilities, your possibilities, and expanding your horizons. It’s a great time, a special time – use it well and have fun!

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Checking account

Once you’ve established your budget, consider how you’ll manage your money and pay your bills while you’re at college. If you don’t have a checking account or if you’re going to college away from home, consider opening up an account at a local bank. Not only is it easier to cash checks from a local bank or credit union, using a checking account is a good way to keep track of your money. Remember, though, it only works if you keep track of the checks, ATM withdrawals from your account, and debit purchases.

Visit the banks near your college and compare the different types of checking accounts they offer. Some require a minimum balance in order to have free checking, others offer a per check fee; still others offer interest on the checking account.
**Pay your bills on time!**

**Quick cash**

Many students have found an ATM or debit card convenient for getting money quickly. Remember, these cards can easily make money too convenient. Resist the temptation to overuse them and watch your budget!

**Credit cards**

Some families find it reassuring to know that their children have a credit card for emergencies if they need it. If so, it is very important to become familiar with credit card use and limits.

**How not to run out of money by Halloween**

If you’ve budgeted a certain amount for your first semester at college, you may be surprised at how quickly money disappears if you don’t keep track of your spending. To make sure you’re spending within your means, use the following tables to keep track of your expenses. Track your spending for the first four weeks at college to determine how much you’re spending on average. After four weeks you’ll be able to project how much you’ll end up spending at that rate by the end of the semester. Compare your projected spending to your budgeted amount and you’ll be able to determine whether you’re going to run out of money. Make adjustments as needed!

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**Personal Expenses Spending Rate**

Use the Personal Expenses Budget Keeper on the following page for the first four weeks of college. (Photocopy it or create your own table.) During the first week on campus, write down all the money you spend on transportation and personal items. At the end of the week, total them. Do the same for the second, third and fourth weeks. After four weeks, add the totals, divide by 4 and you’ll have your average weekly spending. If you multiply that figure by the number of weeks in your semester, you’ll have a projected total spending amount for that semester. Compare it to what you’ve budgeted. If you’re over budget, consider each category and see where you can make adjustments and tighten the belt or, maybe, get a part-time job.

<table>
<thead>
<tr>
<th>Budget Week 1</th>
<th>Total: $___________</th>
<th>Actual Week 1</th>
<th>Total: $___________</th>
</tr>
</thead>
<tbody>
<tr>
<td>Budget Week 2</td>
<td>Total: $___________</td>
<td>Actual Week 2</td>
<td>Total: $___________</td>
</tr>
<tr>
<td>Budget Week 3</td>
<td>Total: $___________</td>
<td>Actual Week 3</td>
<td>Total: $___________</td>
</tr>
<tr>
<td>Budget Week 4</td>
<td>Total: $___________</td>
<td>Actual Week 4</td>
<td>Total: $___________</td>
</tr>
</tbody>
</table>

**4-Week Budget Total**: $___________

**Average Budgeted Weekly Spending**: (Divide 4-Week Budget Total by 4) $___________

**Budgeted Semester Total**: (Multiply your Budgeted Average Weekly Spending by the number of weeks in your semester.) $___________

**4-Week Total**: $___________

**Average Weekly Spending**: (Divide 4-Week Total by 4) $___________

**Projected Semester Total**: (Multiply your Average Weekly Spending by the number of weeks in your semester.) $___________
## BUDGET
Estimate your budget for the week

<table>
<thead>
<tr>
<th>Total Week's Budget</th>
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</thead>
<tbody>
<tr>
<td>Food</td>
</tr>
<tr>
<td>Phone</td>
</tr>
<tr>
<td>Recreation</td>
</tr>
<tr>
<td>Personal</td>
</tr>
<tr>
<td>Miscellaneous</td>
</tr>
<tr>
<td>Transportation</td>
</tr>
<tr>
<td>Necessities</td>
</tr>
</tbody>
</table>

### Date Item Description

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
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</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

### Personal Expenses Budget Keeper

(Make four copies of this table - one per week)

### WEEK #

#### SPENDING:
Write down all of your spending for each week by category. Calculate your average weekly spending and compare this number to your budget. You may discover that you need to make adjustments to your spending habits.

#### TOTAL SPENDING (sum of Category Totals)

<table>
<thead>
<tr>
<th>Category</th>
<th>Totals</th>
<th>Food</th>
<th>Phone</th>
<th>Recreation</th>
<th>Personal</th>
<th>Miscellaneous</th>
<th>Transportation</th>
<th>Necessities</th>
</tr>
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<tbody>
<tr>
<td>Total</td>
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### WEEK #

#### BUDGET:
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<tbody>
<tr>
<td></td>
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</tbody>
</table>

(Make four copies of this table - one per week)
You don’t have to have just graduated from high school to attend college. Maybe you need, or want, to work for a year or two. College is possible in any number of ways – by attending full-time, part-time, or by taking one course at a time. Consider the following:

- Some colleges with rolling admissions accept students until the incoming class is full or until the start of classes. Call the admissions offices at the colleges near you to see if they are still accepting students for the upcoming semester.
- Some students start college in the spring semester, which generally begins in January. Note that this may impact the amount of financial aid available.
- Go part-time for a semester or a year.
- Take a course in something that interests you. See how you like it. You don’t have to register for a particular program of study or degree. Find out before you start whether any courses you take as a non-matriculated student (one not registered for a specific degree program) can be transferred to a degree program in the event you decide to apply the courses toward a degree.

For all college attendance possibilities find out about financial aid. The college’s financial aid office is a good place to start. Make sure to ask which forms you need to complete and when you need to submit them. In general, there is more aid for full-time study than for students who attend part time. Always ask, however, if there are any scholarships for which you might be eligible. Watch the deadlines for all your applications, financial aid and admissions. Missed deadlines may mean missed opportunities!

To learn more about financial aid and about New York State’s 100+ private colleges and universities, visit www.nycolleges.org, or email for a free copy of Affording College and Your College Search at the following address:

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Boricua College
Bramson ORT College
Canisius College
Cazenovia College
Clarkson University
Cochran School of Nursing
Cold Spring Harbor Laboratory, Watson School of Biological Sciences
Colgate University
College of Mount Saint Vincent
The College of New Rochelle
The College of Saint Rose
Columbia University
Concordia College
Cooper Union
Cornell University
The Culinary Institute of America
Daemen College
Dominican College
Dowling College
D’Youville College
Elmira College
Excelsior College
Fei Tian College
Finger Lakes Health College of Nursing
Fordham University
Hamilton College
Hartwick College
Helene Fuld College of Nursing
Hilbert College
Hobart and William Smith Colleges
Hofstra University
Houghton College
Institute of Design and Construction
Iona College
Ithaca College
Keuka College
The King’s College
Le Moyne College
Long Island University
Manhattan College
Manhattan School of Music
Manhattanville College
Maria College
Marist College
Marymount Manhattan College
Medaille College
Memorial School of Nursing
Mercy College
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Nyack College
Pace University
Paul Smith’s College of Arts and Sciences
Phillips Beth Israel School of Nursing
Pratt Institute
Relay Graduate School of Education
Rensselaer Polytechnic Institute
Roberts Wesleyan College
Rochester Institute of Technology
The Rockefeller University
The Sage Colleges
Samaritan Hospital School of Nursing
Sarah Lawrence College
Siena College
Skidmore College
St. Bonaventure University
St. Elizabeth College of Nursing
St. Francis College
St. John Fisher College
St. John’s University
St. Joseph’s College
St. Joseph's College of Nursing at St. Joseph's Hospital Health Center
St. Lawrence University
St. Thomas Aquinas College
Syracuse University
Teachers College, Columbia University
Touro College and University System
Trocaire College
Union College
Union Graduate College
University of Rochester
Utica College
Vassar College
Vaughn College of Aeronautics and Technology
Villa Maria College
Wagner College
Webb Institute
Wells College
Yeshiva University

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