

**TEXAS
GEAR
UP**

COLLEGE LIFE

*PARENT
SPOT*

COLLEGE LIFE

An entirely new life awaits your student as they begin their exciting journey with that first step onto the college campus of their choice. There are so many decisions to make (large and small) that it can feel pretty overwhelming. You'll naturally have questions...

What will college life really be like for my child?

Which degree program is the best for them?

What types of classes are available?

What if they want to change their college major?

Will they be safe?

The great thing is that a majority of colleges are almost like self-contained mini-cities that provide housing, transportation, gyms, health services, and plenty of on-campus dining choices.

Knowing what type of college or university experience is best for your family's finances and the overall well-being of your college-bound student is crucial to their success. In addition to the resources found within this packet, reach out to the colleges on your child's list directly. Gather a list of questions as you're visiting college

websites and speaking with your teen's school guidance counselor.

The [College Board website](https://collegeboard.org) has a helpful search function that your family can use for getting a head start on a list of potential colleges. Create a top-schools list with a maximum of ten choices. Separate the "dream schools" from the "must-haves, but not my first choice" selections. Take the opportunity to schedule a campus visit, if possible, and get a feel for the surroundings.



TYPES OF COLLEGES

As your family researches each option, you'll start to notice there are distinct types of colleges. While you're considering college options, it's important to understand whether or not they're accredited. Accreditation is done by each state, and it ensures that a high level of academic quality is being offered by the college. You can search for college accreditation credentials at the [U.S. Department of Education's dedicated database](#).

TRADE SCHOOLS

Many trade schools are merged with two-year colleges (on the next page). They offer targeted associate's degrees or certifications. Generally, trade schools are designed to get your student launched in a program that leads straight into a particular career path. Lots of trade schools have ongoing business relationships with employers and can provide access to immediate post-graduation employment. However, trade schools aren't known for having on-campus housing or access to other services.

TWO-YEAR COLLEGES (OR COMMUNITY COLLEGES)

Two-year colleges typically offer associate's degrees and specific certifications in fields like nursing, graphic design, etc. (Although some community colleges also offer four-year degrees in certain majors now). In general, two-year colleges tend to be lower in price than four-year universities—partially due to the lack of

housing and fewer student services offered on campus. Many students plan to save money by spending two years at a community college, then transferring to a four-year school for the remainder of their studies.

FOUR-YEAR COLLEGES

People often automatically assume that colleges are smaller (in size and enrollment) than universities, but that's not always the case. And even when it is true, that's not the only thing separating the two. Some colleges focus on a single subject, like a liberal arts college. The institutes of technology are another example of a subject-focused four-year college. And colleges have academic departments—much like businesses have Human Resources or Accounting departments—where students declare their majors. Many colleges also focus mainly on undergraduate degrees, so students would need to look elsewhere for master's or doctorate studies.

UNIVERSITIES

A university is basically a collection of individual schools connected to the larger institution. For example, a university campus may have a School of Arts and Humanities, a School of Behavioral and Brain Sciences, a School of Journalism, a School of Business, and so on. Those separate schools all make up the university as a whole, and students' courses of study are taken through the appropriate schools. Universities also typically offer both undergraduate and graduate degrees, allowing for a wider range of academic pursuits.

NON-PROFIT INSTITUTIONS

The name says it all. Non-profit organizations aren't looking to make a profit. The cost

difference between for-profit and not-for-profit colleges and universities largely depends on the individual school. Non-profit state-run colleges can be far less expensive than for-profit, private institutions. But certainly research this carefully, since colleges definitely vary.

FOR-PROFIT INSTITUTIONS

Over the past decade, there's been a tremendous upswing in the number of for-profit colleges and universities. On average, for-profit colleges have higher tuition rates. Many of these are online schools. Contrary to popular belief, online schools are not less expensive than their brick-and-mortar peers (and they often offer fewer student services than traditional colleges and universities).

DEGREE OPTIONS

Though any of the steps in the college selection process can be checked off at any point in the list, college type and degree options go hand in hand. Your child will want to ask themselves what they wish to study, and what kind of job they see themselves in after they graduate.

While there will be ups and downs throughout their college career, following their passions helps carry them through the moments when they're stressed and feel overwhelmed. That's why allowing both the degree options offered at the colleges and their available services guide your initial search is recommended.

On the next page, you'll find a list of the most common college degree types in order based on the average number of credit hours required for completion.

ASSOCIATE'S DEGREES

ASSOCIATE OF ARTS (A.A.): A minimum of 60 credits/credit hours with a specific coursework topic (including general education units) leads to the Associate of Arts degree. Common A.A. degree categories include English or Fine Arts (music, graphic design, etc.).

ASSOCIATE OF SCIENCE (A.S.): The necessary credits for an A.S. can range from 60 to 75 or more credits/credit hours, and the degree can lead to the completion of programs like biology, geology, math or chemistry.

ASSOCIATE OF APPLIED SCIENCE (A.A.S.): Any degree with an “applied” title usually focuses on a direct transfer of skills to the business world. Engineering and business degrees from two-year colleges will often be classified under the “applied” heading.

BACHELOR'S DEGREES

Not all schools will offer the degrees listed here. And some colleges may actually present additional programs. However, these are the traditional degree types your family will see at most of the four-year colleges and universities:

BACHELOR OF ARTS (B.A.): This is the most widely known of all degree programs. The Bachelor of Arts contains many different subjects that students can focus on during their studies.

English, history, and education are just a couple of examples. The number of B.A. offerings at any given school often corresponds to the size of the institution.

BACHELOR OF SCIENCE (B.S.): As you might guess, the B.S. degree holds all of the sciences. Engineering, physics, and math are prime examples. However, your child can also earn a B.S. in accounting or other business-related subject. The main difference between the B.A. and B.S. rests on the focus of coursework required for each degree.

BACHELOR OF FINE ARTS (B.F.A.): Specific coursework in the arts leads to a Bachelor of Fine Arts. This can include writing, dancing, music, and graphic design. Your artistic child may gravitate towards this degree if they've had a lifelong passion for design, drawing, music or dance.

BACHELOR OF BUSINESS ADMINISTRATION (B.B.A.): The schedule of courses for the B.B.A. includes both general education and business courses. Accounting, finance, and management are a sampling of what the schedule of classes might entail for this business-management degree program.

MASTER'S DEGREES

Of course, right now you're probably most focused on getting your college student into (and through) a four-year or bachelor's degree program. Yet, it's

still a wise investment of your research time to consider post-graduate degree possibilities.

At the master's degree level, most schools will only accept applications from students who've taken the Graduate Record Exam (GRE), which is basically like the SAT for grad school. (There are also GRE Subject Tests, just like the SATs.) If this is the path your student is considering, it's a good idea to take the GRE during their senior year in college—if not earlier. Additionally, several master's degree programs will request academic and employment recommendations as part of the application process.

Many areas of work now require licensing, and that licensing will demand continuing education. Even if your child decides that postgraduate degrees aren't on their current plan, at the very least, having an idea of potential future programs is never a bad thing:

MASTER OF ARTS (M.A.): Similar to the B.A., the Master of Arts focuses on liberal studies topics (i.e. English, history, education). However, should your student decide to undertake a master's program, their coursework focus is intensified on further study of the subject. For most programs, the final product is a master's thesis (an extensive written paper or another project which some schools require your student to defend in a scholarly context).

MASTER OF SCIENCE (M.S.): This degree can include a wide variety of subjects. It's ideal to check with the individual institutions regarding their offerings under the Master of Science program.

MASTER OF BUSINESS ADMINISTRATION (M.B.A.): The Master of Business Administration is a common program for both colleges and universities. Many online colleges focus on the M.B.A. as their prime offering and include subdivisions or joint degree programs such as an M.B.A. and Juris Doctorate (J.D.).

DOCTORATE DEGREES

The highest degree in the university system is the doctorate degree. These programs are different from the other undergraduate and postgraduate lines of study. If your student is thinking about completing a doctorate, many universities will also have them complete a master's degree in the discipline about midway into their program.

While not always explicitly stated, the master's degree earned mid-program offers a decision point for your child. Should something happen and they can't complete the full doctoral program (for whatever reason), they'll still have a master's in the subject.

Similar to master's degree programs, the Ph.D. programs will usually require your student to take

the GRE. However, for medical or law school, the admission requirements will differ. Academic references take on even more focus for the Ph.D. application, because these programs are rigorous. In terms of scholarships and financial aid, many schools offer a Graduate Assistantship (GA). A graduate assistant helps professors with a variety of academic tasks, which may include teaching undergraduate courses aligned with the Ph.D. area of study.

Doctoral degrees are research based and only have a few degree types:

DOCTOR OF PHILOSOPHY (PH.D.): This program covers all subject areas. Your student can earn a Ph.D. in psychology or a Ph.D. in physics. The subject doesn't change the main title of Doctor of Philosophy. A majority of Ph.D. programs will require your child to be published in a peer-reviewed academic journal—which is why research and writing skills take on even more importance at this education level.

DOCTOR OF MEDICINE (M.D.): When most people refer to someone as “doctor,” this is what comes to mind first. The Doctor of Medicine is conferred to a medical practitioner who

has met all the requirements from an accredited medical school. There are different specializations that your child will choose prior to their medical residency. Also, all students need to take the Medical College Admission Test (MCAT) before admission.

DOCTOR OF EDUCATION (ED.D.): The Doctor of Education is much like a higher-order M.B.A.—except it's in the field of education. In general, the Ed.D. is viewed as a practitioner degree rather than a philosophical research program (although research and publication may still be a requirement). A majority of Ed.D. candidates move on to become school administrators in K-12 or higher education institutions.

JURIS DOCTOR (J.D.): The J.D. is the highest law degree available. Getting into the top-tier law schools is competitive, and students must take the Law School Admissions Test (LSAT) prior to applying. Law students come from a variety of undergraduate degree programs, including political science, philosophy, and even the hard sciences (i.e. biology, chemistry, and so forth). And if your child's goal is to become a lawyer, they'll eventually need to pass the state bar exam to officially practice law.

TYPES OF COLLEGE COURSES

Your student will have countless decisions to make when it comes time for registration. During their undergraduate years, it's important for your child to keep in contact with their student advisor to ensure they're on track for graduation.

There are many fun course temptations during this portion of their college experience. However, if they miss taking a required course for their degree program, there may not be a substitute course available. Then they'll have to wait until the course is offered again—which means time and money may be lost.

Due to the Federal Educational Rights and Privacy Act (FERPA), your child's school won't release that kind of information to you. So you'll need to communicate with your child about being given access to their progression in their degree program. Most colleges have an online student portal that lists coursework in progress, along with financial obligations and possibly whether or not they're on target to graduate.

Requesting access to their student portal may cross some independence boundaries. The best line of approach is to begin this conversation before their admission. If you're paying any portion of their college fees or living expenses, then you may have a right to know how the money is being spent.

Establish boundaries on both sides early, and follow up if they're crossed. This'll require walking the fine line between allowing them to fail so they can grow into better decision-making, and becoming too controlling.

With this in mind, knowledge is power, and you'll have the ability to provide more support if you understand what types of courses they're taking. Should they call you stressed out about a course, you'll understand the essential expectations—and you can provide better suggestions if they ask for your help.

LECTURE: This is your typical scenario of the professor standing in front of the classroom and delivering information to the students. Generally, the students take notes and ask questions. Their exam types will vary depending on the course level, size, and instructional design of the course. Depending on the size of the college,

a lecture may hold hundreds of students, or less than 20. These are the most widespread undergraduate class type.

SEMINAR: A seminar is generally smaller than a lecture and focuses on particular topics. If your student has signed up for one of these courses, it's usually because it's an item they need for the

upper units relevant to their particular degree. Writing papers and doing presentations are the standard types of work related to seminars.

DISCUSSION: Sometimes the larger seminar courses have smaller discussion sub-courses assigned. Many of the discussion sessions are led by doctoral students as part of their graduate assistant requirements. Here your child will find a more personalized study group scenario where questions can be addressed and additional subject matter help provided.

LABORATORY: Though common in a science lecture class, education and fine arts students may also have a laboratory course as part of their studies. These are hands-on experiments or practice, and they may or may not require additional work. Some laboratory courses have additional units associated with them (from two to four credits), or they're required additions to a class without credits (which also means you won't pay for the zero credit course—but

check with the school to make sure there aren't additional lab fees).

STUDIO: Fine arts students typically take studio classes, which are the "art version" of a laboratory. (Although graphic arts programs may call their practice or project-based courses a laboratory.) Most sculpture, painting, and music coursework where your student will need to apply the theories learned in other courses will require a studio course. Material-intensive degrees—like the arts—will have additional fees associated with them. Your child may also need to buy their own art supplies and bring them to class.

INDEPENDENT STUDY: The majority of independent study courses take place at the end of the degree program. But not all degree programs have them as part of the required coursework. Independent study usually includes research, several papers, or one major project with several components all centered on a particular theme.

As if you and your child don't have enough information to filter through, there are even more factors to understand about the types of courses available. In addition to all of the class structure types already mentioned, the courses are further divided into subtypes.

ORIENTATION: Colleges often have orientation classes they require students to take before they can register or move forward in their degree program. Fees may vary from costing absolutely

nothing to the cost already being factored into the tuition. The overall purpose of the orientation is to familiarize students with either the college or their degree program.

GENERAL EDUCATION: Everyone at the college and university level is required to take a series of general education coursework. The number varies from school to school. But your student will have to register for essential math, English, and social science courses. Some colleges also add physical education or art courses as part of their degree graduation demands.

ELECTIVES: These tend to be the “fun” courses, which can either relieve the stress of the degree program or be distractions. Large universities will offer everything from yoga to American cinema studies. Although there are courses that offer more rigor, and your student is eligible to sign up for those, as well. Coursework in other degree programs is often also considered an elective for graduation purposes.

UPPER DIVISION MAJOR COURSEWORK: This is where the rubber meets the road. Your student will focus on their major through this more challenging coursework series. You can identify the upper division courses when you see 300 or 400 level numbers as their course identifiers. Naturally, each college will use different designations—but it’s safe to assume that the higher the number, the more challenging and focused the course. The goal of the upper division classes is to take students through a path of study directly relevant to their career goals. After all, it makes little sense to have a student study sculpting in college and then try to get hired as an accountant.

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CHANGING COLLEGE MAJORS

Changing majors can be a pretty standard part of college life. More than half of students who attend college will consider changing their majors at some point. So a time may come when your child seriously considers changing their own major. There's no reason to worry—switching majors is completely doable. If you've had a conversation with your student about all other aspects of their experience (residential life, their overall physical and mental health, how they're doing in their other courses) and there's no problem anywhere else, a potential switch may be in order.

WHEN TO CHANGE MAJORS

The prime time to change majors and avoid having to take longer to graduate is when your student is within the first 60 credits of coursework. It's easier to shift the schedule of major coursework earlier in their college career. The longer they wait to make the change, the more stressful it'll be as the pressure of graduating combines with feelings of failure and having to reorient to a new set of courses.

Also keep in mind that students tend to begin their career connections in their major degree programs. Sharing a focus of study helps to solidify on-campus relationships and set up future career networks. Changing majors later in the program not only impacts students' academic and financial health, but their emotional and mental health, as well.

Your child's situation may become even more stressful if they're within a semester or two of graduation. A question to ask them is: What's the worst that can happen if you finish the degree?

If they're not happy, it isn't the end of the world. At the very least, finishing their program with the little time they have left to go will demonstrate to potential employers that they have the tenacity to get through a rough patch.

If they still decide to switch majors, encourage them to do so as soon as possible. It's easy to become burned out and restless if they're taking a seemingly endless number of courses. And the very first step in changing majors should definitely be to consult with their academic advisor, who will help your student with making the switch and adjusting their academic plan as needed.

TRANSFERRING TO ANOTHER INSTITUTION

To start the transfer process, they'll need to meet with their student advisor and determine the transfer policy guidelines between the two schools. If they're moving from one public university to another within the same state, the credits are more likely to transfer easily. Public versus private institutions become a little more confusing regarding credit transferability.

Your student will also need to consider the possible loss of any scholarships or grants. Since many of the "grant aid" funds are college based, transferring to a new institution may increase costs due to losing the funding from the "home" school. Likewise, the Federal Subsidized and Unsubsidized loans have a maximum each year. Lengthening the time it takes to graduate considerably impacts the size of any loans your child has agreed to pay off post-graduation.

Also, your student will need to assess the housing situation and student service offerings. Since each school is unique, there may not be the same number of on-campus services at the new institution. Alternatively, the new school might actually provide more of what your student needs to succeed. Similar to changing college majors, the sooner your child starts the transfer process, the easier it'll be to make the change and stay on schedule for graduation.

Basically, if the issue of changing majors (or institutions) comes up, there are four key actions your child should take:

👉 1. Talk to their academic advisors.

This step needs to happen before anything else. The academic advising staff will be able to customize their guidance based on information your child shares with them. If your student is struggling in all of their coursework, and other possible issues have been ruled out, then an academic adviser will have additional tools and suggestions for approaching the next step.

👉 2. Do research and self-analyze.

Of course, talking to their academic advisors is part of the research process. But it doesn't stop there. Your student will also need to give an honest self-assessment regarding their workload, expectations, and whether or not they're switching majors due to a bad experience in a single core class. If they haven't done so already, it would be wise for your child to talk with other students who are majoring in the subject they want to switch to.

Also, a valid question for your entire family is: Can you afford for them to switch majors? If they entered their degree program with a degree-specific grant or scholarship, then there's good reason to believe they'll lose that gift aid if they switch majors. Although most loans can be extended to help pay for the additional college units, this also increases the amount owed to the lending institution. Is your child ready to take on more debt (if applicable)?

👉 **3. Consider the credit hours already earned vs. additional credits required for the new major.**

This should be cleared up if your student schedules a conversation with their academic advisor before switching majors. Though college is also a time of self-discovery, flip-flopping between different degree majors can encourage a quick burnout. Changing only once, if done wisely and early during the college career, is the best bet to avoid extra stress.

👉 **4. Dive right in.**

If everything falls into place, then your student should begin seeking out study groups or other students in the same major. Even though your child may be a whiz in their new college major, there's a distinct possibility they have some catching up to do, and there's no better support than other students who've already started the core coursework.

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GETTING HELP: CAMPUS RESOURCES

While college life means your child has newfound freedom, they're definitely not completely on their own. Each campus offers a different selection of services to help students succeed. But you can help your student get a head start on managing their mental, physical, and emotional health by engaging in a conversation about the following...

COLLEGE CAMPUS RESOURCES

One of the most important messages you can convey to your teen before they head off to college is that it's perfectly fine to need and ask for help. There are many resources college campuses provide to students. While they may never require such help, your child does need to be aware of what they are and the services they offer.

ADVISING OFFICE

Each college will have its own method and structure for their advising office. However, most of them assign an academic advisor to your student. Some colleges organize the academic advisor assignment by major degree program. Others may assign all the freshmen a set of advisors and then further divide the students alphabetically. Make sure your child knows where the Advising Office is located on campus and how to contact them.

Your child's advisor will often be the first person to talk to about the additional campus resources. Their role as an academic advisor is to help your

student make informed choices about course selection and other educational processes. However, they also have access to the who, what, where, why, and how of the other on-campus services.

Encourage your student to meet with their academic advisor first thing during their freshman year. It's a good idea to have your child write down questions in advance and present them during their advising appointment(s). Remind your student that even though the Advising Office is there to help them, they'll also need to take the initiative and request assistance.

TUTORING CENTER

Even if your student is a stellar author or a major history buff, there may be other academic subjects where they'll need an expert to guide them in a small group or one-on-one setting. Your child will need to check with the specific college's Tutoring Center, since each has different requirements for making an appointment. Some allow drop-in tutoring sessions, while others require you to make an appointment with the tutor directly. Also, tutoring may not be offered for all types of coursework—it depends on the selection of tutors available (many, if not all, are also college students themselves).

There are tons of online resources, but nothing beats having someone sit down and explain the issue directly to your student. At the very minimum, your student should know where to find the Tutoring Center, their hours, and how to contact them.

WRITING CENTER

The Writing Center is where your child can get help with different types of writing. Academic writing is more in-depth and requires very specific formatting and citation styles. Also, the different college subjects demand changes in tone (formal vs. informal) and technicality

(scientific writing vs. creative writing).

Encourage your student to access the Writing Center resources as soon as they know they'll be writing a paper. Sometimes it's not the writing or research that takes forever—it's formatting the paper to match the professor's requirements. (And note that many colleges combine the Tutoring and Writing Centers since they're closely linked in higher academics.)

CAREER CENTER

The Career Center helps students find on- and off-campus employment in both part-time and full-time capacities. Some degree majors require internship experience, and the Career Center is the place where your student will be able to connect with potential employers. Often the Career Center will act as career advisors and help your student match their academic major to their career of interest. When they're ready to begin their job search, the Career Center also helps with resume and CV (curriculum vitae) writing, as well as with polishing interview techniques.

COUNSELING OFFICE

For some students, it can be difficult to know if what they're experiencing is normal stress or actually depression. Add to this an increase in responsibility and the constant technological

connectedness, which doesn't always help in shutting the mind down for rest. Many universities have an on-campus Counseling Office where professionals are available for mental health services. Some have licensed therapists on staff. Others work in connection with their psychology department where Ph.D. graduates in clinical, behavioral or cognitive psychology volunteer as counselors who guide students through the process of therapeutic coping mechanisms.

As with all of the campus services, your student should know where the office is located and how to get a hold of them if they experience thoughts of suicide, or severe and prolonged (more than two weeks' minimum) lack of motivation.

CAMPUS GYM OR FITNESS CENTER

Maintaining good health can't be overemphasized. Many colleges have a student gym or fitness center on campus that provides a selection of exercise equipment, including free weights and cardio machines. The fees for using the gym are often factored into tuition rates, which makes the facility essentially free to use. Knowing where the gym's located, its hours, and any of its additional offerings (exercise classes, pool hours, indoor track, etc.) may be just what your student needs to sweat out some of their stress. Healthy bodies definitely help support healthy minds.

HEALTH CENTER

One of the first resources your student should locate and know how to contact is the Student Health Center. They provide a variety of health-related services depending on the college. Some are open 24 hours—but if your student's campus Health Center has limited hours, make sure they know what to do if they come down with an illness and need immediate assistance. Also, your student should know how to make an appointment at the campus Health Center, as well as what they do and don't provide. Most Health Centers post their hours and contact information online. However, it's a good idea for this info to be saved in your child's phone or written in an easily accessible place in case of emergency.

PUBLIC SAFETY OFFICE

The Public Safety Office usually manages several on-campus resources. First, if your student has a car, this is where they'll pay their parking fees. (And if they get a parking ticket, it's also where they'll pay the penalty.) Second, and probably the most important, the Public Safety Office is usually connected to (or is in charge of) the campus police. If a safety situation arises, it's important for your child to know where to locate the office, the hours of operation, what to do if the office is closed, and how to get a hold of campus police.

SPIRITUAL OUTREACH CENTER

Today's college campuses are filled with students who come from a variety of spiritual practices and belief systems. There may be moments when the Counseling Office falls short in finding the deeper issue at play in your child's campus experience. This is where the Spiritual Outreach Center can help. Also, the college years present a rapid investigation into other cultures and their beliefs. The Spiritual Outreach Center can provide information about the different spiritual systems on campus.

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TIME & MONEY MANAGEMENT

When your student officially starts living the life of a college student on a college campus, you won't be there to get them up in the morning. If your teen was a high school student who was great at self-management, then time management may be less of an issue for them. But college classes are quite different from high school. No one is standing over your child telling them to get the homework done, and college professors view their students as fully functioning adults. This means no adult is giving direct consequences if they don't turn in a project or they fail a quiz.

Add to this the ability to stay up as late as they want and sleep in until their first class the next day (assuming their class doesn't start at 7am). Discuss with your child that schoolwork is the priority. They have one job in college, and that's to study, turn in assignments, and attend class.

To help teach lifelong time management skills, start your teen early and have them schedule things on a physical calendar now. And never forget to schedule downtime, which helps to avoid psychological and physical burn-out. Yes, their job is to be an excellent student, but even Einstein rested and socialized!

Here are a few helpful tips to share with your child regarding time management:

- **Create a daily "to do" list.**
- **Prioritize the "to do" list by due date and level of work difficulty.**
- **Know when to say "no" to everything but schoolwork.**
- **Review class notes daily through reading and summarizing.**
- **Set aside the same time every day for studying and completing additional school projects.**

If they need more help with time management while in college, suggest they talk with their student advisor or take advantage of on-campus tutoring. Fellow successful students are also an excellent resource for time management tips (and they're not difficult to spot). Off-campus resources—like an online search for time-management advice—can also help make sure your child is on time all the time.

EARNING AN "A" IN COLLEGE FINANCES

It's easy for your student to let their spending get out of hand. Even though you've probably set them up with a limited budget, there's only your establishing and reinforcing financial boundaries keeping them from blowing all of their living-expense fund on junk food and entertainment. To avoid this disaster and gear them towards success, it's a good idea to do the following:

TEACH WANT VS. NEED

Failure happens to everyone. There may come a point where your student makes the mistake of spending that \$500 deposit on something wildly unnecessary (like a new phone instead of food). While you may want to rush in and save them, they need to learn to struggle as a result of their decision.

What if they're out of food? Send them some ramen noodles. They won't starve. But if they don't learn to budget their money, there will be a point later in their adult life where they may have to go without food or other significant needs. Teach them to take care of their basic necessities first. Make sure you've discussed and clearly stated the difference between a "want" and an actual need (the newest gaming system is NOT a necessity).

ENCOURAGE EMPLOYMENT

Encourage your student to get a job after they're settled into the rhythm of their college life. Make sure you've had this discussion with them prior to their beginning college. Otherwise, surprising them with, "Hey, it's time to find a job, kid!" will likely bring in more stress and drama than you need.

A good rule of thumb is to give them that first semester to orient themselves. Then have your student start with part-time work (if they're not already doing a work-study). Money takes on a different meaning when your child is earning it on their own.

BE CAREFUL WITH CREDIT

If you've already taught your child the difference between debit and credit cards, you're ahead of the curve. And that info is very needed, because your student will be hit with credit card offers as soon as they reach eighteen. Many of the issuing banks actually troll campuses, offering significant incentives to the newly arrived college students.

While your child is legally an adult at 18 and can take on credit card debt (along with student loan debt), this becomes a sticky situation if they get carried away. The truth is that whatever you've taught them about credit cards up until this point is how they'll conduct themselves with all financial tools. So definitely caution them about the use of credit. Any mistakes they make now with overspending via credit card have consequences seven to ten years down the line.

Debit cards are generally a more practical option for regular usage. You can even check to see if your bank offers prepaid debit cards linked to a bank account, which will help avoid any overspending (and overdraft fees).

STUDENT ACCOUNTS

Many universities have a student account where funds can be deposited—much like a bank account. Your student will then have a swipe card where they can buy food and other items on campus. Some of the local off-campus merchants may allow students to swipe their cards for

purchases, as well. This is where spending can spin out of control.

Check with the university to see their policy on what happens when a student overspends on the account. Will their card be cut off until more money is added? Or do they continue to allow purchasing but the account switches into “credit mode” and deducts amounts owed from any new deposits? A majority of colleges have a specific department called “Student Accounts.” Contact them early in the process to determine if their policy fits your financial agreement with your student.



THE SOCIAL TIME BALANCE

In between classes, studying, and assignments, your child will need time to socialize. However, there’s not a clear line separating their social life from their student life. At college, those two will merge. While in high school, they’d go to school, have their friends, and then come home—which means there was a distinct boundary.

Furthermore, campus life offers so many opportunities to socialize through clubs and activities that it can be challenging to know where the studying ends and the socializing begins.

This is where having a routine in place will be super helpful. Students’ classes will change from semester to semester, but their study habits and scheduled downtime/entertainment time shouldn’t deviate too much. Suggest a percentage breakdown with their studying and class time being the majority priority (80% or more). From there, encourage them to block out specific days and times when they’re not obligated to do any studying at all.

The goal is to mimic what they’ll experience post-college as much as possible. Whether they’re employed by someone else or self-employed, there’s a time to work and a time to play. College can give the illusion of “all play, all the time” (except for certain more serious classes), and your student will definitely need to be active in minding their work/play habits.

➤ COLLEGE LIFE

STAYING HEALTHY

Working hard and playing hard definitely takes a toll on physical, mental, emotional, and spiritual health during the college years. Your child is young and at an age where they can (and try to) push themselves to the edge. But they're human, and they need to take care of themselves on several levels.

Sit down and have a conversation with them about the best ways to keep themselves healthy. Ideally, the discussion should take place throughout high school, but it's not too late to do so during the summer before they leave for college.

Sending a care package or two throughout the year might also be a good option. The tips below may seem "old school" to your student, but they're essential to both surviving, and thriving in college and beyond:

DIET

Find a balance between junk food and consuming fresh vegetables, fruits, and healthy protein sources. Many college students experiment with different types of eating. You may have heard of the "freshman 15," which refers to weight gain during the freshman year. If your student gains or loses a significant amount of weight, pay attention. This could be a sign of depression or acute stress. Otherwise, they'll need good dietary habits to help them through the late-night studying and constant social availability on campus.

If they do experiment with unusual diets, don't freak out just yet. There'll be different cultural

experiences on campus. If they end up sushi fanatics or try a raw food diet, there's nothing to worry about. Of course, even the weirdest diets should ideally include a balance of vegetable-based carbs, fruits, and a protein source (for vegetarians, this can include tofu and other non-animal proteins).

Skipping meals or going extended periods of time without eating can be an issue if this isn't typical for your child. While every body is different, humans don't thrive for very long without food. Their brains need a certain amount of glucose to operate. Since studying puts a lot of demand on the brain, your child may turn to sugary drinks or

other quick-fix junk foods to increase alertness. This helps in the short term, but without proper vitamins and minerals, it'll work against them in the long run.

Encourage your teen to keep healthier versions of their favorite snacks around. If they're allowed a refrigerator in their dorm room, stocking it with at least 80% of these healthier food options is recommended. This'll also help to mitigate the stress-eating students might do when they're feeling particularly overwhelmed. It's better to

EXERCISE

On most traditional university campuses, there are gyms and physical activities galore. Many schools have student-only gym and fitness centers with an array of exercise equipment. Yoga, dance, Pilates, and school sports will be available to your student on a near-constant basis. Encourage your student to take advantage of these offerings.

If your student just isn't inclined to do anything more than walking, then encourage them to walk everywhere on campus as much as they can. Most likely, this won't be a problem, since students typically have to walk to get to their classes.

Many colleges require students to take at least one credit in a physical activity course. If possible, urge your teen to sign up for this class during the first

reach for carrots or an apple than a bag of cookies or chips.

For many students, caffeine becomes their best friend when they're cramming for exams. While you won't be present to physically pry the high-energy drink from their hands, you can remind them to drink plenty of water—humans can't survive for very long without it, and sodas, coffee or other similar beverages aren't the best sources of hydration.

semester. Doing so sets the habit up early in their college experience. Exercise relieves stress, adds an element of fun, and increases not only their physical well-being, but also their positive mental and emotional states.

Another idea is for your students to have a bike on campus. The larger, sprawling campuses are spread out over many city blocks. Not only will this get their blood flowing, but they can get to each class more quickly. Also, if they don't have a car, they'll be able to use their bike to travel off campus without the added expense of gas, car payments, car maintenance, and other vehicle-related fees.

SLEEP

If your child is like many teenagers, sleep is probably not a problem for them. In fact, you might've had the opposite experience while trying to rouse them from their beds during their high school years. Of course, every child is different, but all humans are the same when it comes to needing sleep. The largest amount of physical and mental repair happens during sleep. If your student doesn't get enough of it, that'll significantly impact the quality of their college experience.

There's so much to do and so much to see on campus that "all-nighters" can turn into a dysfunctional norm. Remind them that the occasional cramming session is a natural part of the college experience—but they need sleep. Taking naps is one solution. However, they'll need a full night's rest, particularly before stressful events like a big exam or presentation (or if they're athletes, before a sports competition).

Much like scheduling downtime, setting up a bedtime routine builds the best sleep habits. Dark,

quiet rooms tend to prompt the body and the mind to rest. Although, this may be difficult with roommates who choose not to stick to a schedule. Dorm life can be a huge part of the college experience, but some students can run into issues when sharing a small room with a stranger who may have opposite habits. Your family will just want to take this into consideration when deciding whether to commit to an on-campus dorm versus their own living arrangement in an apartment with friends.

The human mind falls quickly into habits, but it's a challenge to undo bad habits. That's why studying in bed can train the brain to be sleepy whenever your child studies. As you can tell, this works against needing to be alert while they're processing their required reading or writing. If possible, encourage your student to not work while they're in bed. Of course, if they're in a small dorm room, they'll have little choice (unless they make a habit of going to the library and studying while keeping their dorm room for socializing and sleeping).

ILLNESS

Unless your student is superhuman, there will come a time when they catch a cold or experience some other illness. The communal-style arrangement of on-campus housing adds to the possibility of sickness, since everyone lives in

close contact with each another.

Ways to keep illness at bay are frequent hand-washing and avoiding sharing beverages or eating from the same utensils (like taking a bite from the same fork their friend just used

without washing). If your student uses shared dorm showers, recommend they wear flip-flops or sandals. It may seem weird at first, but with so many people using the same area, it's bound to collect bacteria and other viruses.

If your child becomes ill, it's time for bed rest and fluids. Going to class is not a good idea, and neither is being around friends. Not only does the stress compromise their immune systems, but if others are ill, it can also make their illness

STRESS AND MENTAL HEALTH

Stress is an inevitable part of college life. Your student is moving at a fast pace from class to class. They may have new roommates to adjust to, and definitely are embarking on a sometimes bewildering social journey. Their future is now firmly situated in their hands. Decisions they make directly affect their access to basic necessities and future career opportunities alike. If there's family pressure to perform at a high academic level, the stress is intensified.

Establishing a routine will help them take the edge off. It gives the perspective that everything is manageable because a routine breaks down large tasks into smaller, more doable chunks. This is

worse. On the same note, if their friends are sick, they should stay away or avoid close physical contact for a while.

Depending on the level and length of illness your student is experiencing, they may need to visit a doctor or go to the campus medical clinic. Your child's college may have a dedicated student medical center—and if it does, they might offer primary health care that's covered by the fees you pay to the school.

also the reason scheduling downtime, relaxation, or focusing on hobbies is necessary. It helps them see that there's a light at the end of the tunnel. Though they may love their coursework, it's still work. And having a routine with scheduled breaks gives them something to look forward to.

If they call you during stressful times, it's best to start off by listening. They may just need to vent and do a verbal walk-through of their experience. Many times they'll need to merely talk to you. If you sense they need more, ask them if they'd like to hear suggestions from you regarding stress management.

Some things to suggest:

DON'T BE AFRAID OR EMBARRASSED TO SEEK HELP. Make sure they know who they can contact on campus—like the mental health services department. Or they can start by reaching out to their Resident

Advisor (or student advisor for those not living in dorms). Student counseling centers may also offer stress-management services to help cope with pressure.

UNDERSTAND THEY CAN'T ALWAYS DO EVERYTHING. Take things one day at a time. If they feel overwhelmed, encourage them to discuss shifting a big deadline with one or two of their professors.

GET REAL WITH HOW MUCH RESPONSIBILITY THEY'RE TAKING ON. If your child is anxious to graduate and wants to take an overload of units, it's best if they analyze their schedule and routines carefully. Losing their mental, physical or emotional balance just because they want to rush to graduation isn't a balanced trade-off. Urge them to slow down and take everything one day at a time. They can only control their reaction in the now—not tomorrow and not six months from now.

START BIG PROJECTS EARLY. Most projects take a considerable amount of research from the outset. Depending on the requirements (an essay or term paper, or something physical they need to build or perform?), research and organization will take up to 40% of their project timeline. If it's a performance-related assignment (like with music or painting), they'll need to spend more than 40% of their time practicing (even the super talented students need to practice).

They need to factor these figures into their project timelines. If they need help, campus tutoring centers offer tips for project management techniques. Also, there are plenty of internet resources on how to break down and manage assignments and other projects.

SAFETY

While your student is navigating the college campus environment, it's easy to fall into a sense of invincibility. What's there to worry about? Colleges and universities have campus police, dorms and other school buildings have security, and there

always seem to be people around. However, much like any city, small or large, your child will need to be aware of their surroundings, and at least have a plan in place to keep themselves safe.

PHONES AND OTHER TECHNOLOGY CAN BE AN EASY DISTRACTION

Modern technology means your child is always plugged into a world other than the one right in front of them. This distraction can make them easy prey for someone with ill intentions. Urging them to put their phones away while they're walking through campus may prompt resistance, but you can at least

encourage them to keep their public conversations short. They can save the lengthy “he said, she said” chats to when they’re not roaming around campus.

GROUPS HELP DETER NIGHT-TIME AND PARTY-SAFETY ISSUES

It’s late at night, and your student is at a friend’s dorm studying. If crashing in their friend’s room isn’t an option, let them know that walking alone at night across campus should be avoided. Some colleges offer a system where campus police or residential services will walk them back to their dorm. But if an official escort isn’t available, your child should plan in advance to have a buddy or two with them at night.

In addition to walking across campus in groups, going to and from parties should also be a group activity. Naturally, having some fun and attending a celebratory bash is expected. Just encourage your child to make sure they go with a trusted friend, and they leave with a trusted friend. Along with this, caution your student against partying too hard. Becoming inebriated and losing control or blacking out puts them at serious risk. Cutting loose because they passed a massive exam is one thing, but putting themselves in a situation where others can easily take advantage of them shouldn’t be part of that celebration.

LOCK IT UP

Everyone is so friendly and relaxed. College life can seem to be this idyllic, protected nest. But there’s never a full guarantee that all the people who are on campus share the same value of others’ property rights. Encourage your student to lock up valuable possessions and lock their dorm rooms at night. This isn’t meant to scare them. It’s just practical for your child to ensure safety measures for themselves and the items they value.

BEING FAMILIAR WITH THE CAMPUS

When they first step foot on campus, there’ll be much to learn about its layout. After some exploration, your student will figure out where to go if something unexpected occurs. But don’t just rely on haphazard exploring. Make sure they have a plan of action and know where to go if presented with danger. Most (if not all) college campuses have an emergency system where students have access to phones situated around campus for notifying authorities of an emergency.

While you certainly don’t want your teen to become overly fearful, talking openly about what to do,

who to call, and how to be safe will keep them safer than just sending them off and hoping something negative doesn't happen.

EMERGENCY CONTACTS AND CASH

Discuss who your child would call in case of an emergency. It does little good for them to call you if you're too far away to do anything about it. Sure, you need to know what's going on, but they need to program immediate contacts into their phone (like campus police). There should be someone immediately next on their list who is either on campus or near campus that your child can call when needed.

Though most merchants now take credit and debit cards, having cash on hand in case of an emergency is a good idea. If credit or debit cards were to be stolen, banks or student accounts may take 24 hours or longer to replace the cards, and your child may need access to funds for necessities in the meantime.