

Conquer fall semester | “Dear first-time college parent”

COLLEGE PARENT

Enter our
PHOTO
CONTEST!



Student credit cards:

What you need to know now

Who do you call?

A guide to campus resources

FALL 2018



CollegiateParent has published this national edition of College Parent Magazine for parents of college students.

This publication was made possible by the businesses and professionals contained within it. The publisher does not endorse the products or services offered by the advertisers. Cover photo by Trent Emory.

Welcome to College Parent Magazine!

There is absolutely nothing like the energy of a college campus in the fall. We hope you're enjoying this exciting time with your student and having fun getting to know their new community.

We understand, though, that this can be a challenging time, too. Emotions are running pretty high. Whether this is your first child starting college or you've done this before, it's a crossroads for your family.

And that's why we're here. We designed CPM to feel like a conversation with close friends who've already been down this path and can answer your questions and offer support. First, turn to our timeline of the year so you know what's coming your way! Then, whether it's making a budget, managing final exam pressure or finding a campus job, we have practical advice you can share with your student. There are also lots of tips to help you navigate this new, rewarding phase of your relationship with your son or daughter.

Be sure to hold onto the magazine throughout the year so it's there for you when you hear from your student about roommate conflict or loneliness, or just if you need to be reminded that you, too, are not alone ("Dear First-Time College Parent"). There is more to explore on CollegiateParent.com and in our weekly newsletter, the Loop — sign up at bit.ly/cpm-loop.



We're glad you found us. Let's talk college.

Rebecca Maytubby, Publisher

PUBLISHER
Rebecca Maytubby
rmaytubby@collegiateparent.com

EDITOR
Diane Schwemm
dschwemm@collegiateparent.com

ART DIRECTOR
Mark Hager

PRODUCTION MANAGER
Evanne Montoya
emontoya@collegiateparent.com

PUBLICATION MANAGER
Sande Johnson
sjohnson@collegiateparent.com

TO ADVERTISE:
sales@collegiateparent.com
(303) 625-1710

College Parent Magazine
(a CollegiateParent publication)
3180 Sterling Circle, Ste 200
Boulder, CO 80301
Main: (866) 721-1357
CollegeParentMagazines.com

©2018 CollegiateParent. All rights reserved.

PHOTO CONTEST

Enter to win \$100! Upload your entry to bit.ly/photo-contest-CP. If your photo is selected for the 2019 local edition, you will be notified by Nov. 23, 2018.

All entries due by Nov. 15, 2018.

Sign up to receive the Loop newsletter to access timely information and tips about navigating the first year.



[Twitter.com/ParentInsiders](https://twitter.com/ParentInsiders)



[Facebook.com/CollegiateParent](https://facebook.com/CollegiateParent)



CollegiateParent.com

Table of Contents



The college journey begins

- 4** | What will the year look like?
- 6** | Dear First-Time College Parent
- 7** | Dear Freshman
- 8** | Conquer fall semester
- 10** | College roommates: How to make it work
- 12** | Who do you call? Campus resources
- 14** | Start a *real* conversation with your college student

Academic success

- 16** | The academic adjustment from high school to college
- 18** | Support for your student during finals
- 19** | The one tough class
- 20** | Help your student graduate in four years

Money and housing

- 22** | A budget for all seasons
- 24** | Credit 101: What your student needs to know now
- 26** | A housing timeline

A life in balance

- 28** | Foundations of health and wellness
- 30** | Support your student's mental health
- 32** | Six ways to help your student fight off the lonely feeling
- 33** | Staying safe on campus
- 34** | Jump in to get ahead: The benefits of campus involvement
- 36** | Will your student work?

Meet our writers

- 37** | Meet our writers



What will the year look like?

09

SEPTEMBER

SEPTEMBER

Academic adjustment
Join clubs, make new friends
Roommate issues
Homesickness

Homesickness is normal. How can you help?

- Don't panic over every call or text. They may just need to vent after a hard day.
- Be a sounding board — listen and ask questions.
- Encourage them to leave their comfort zone and get involved on campus.
- Help them set social goals (for example, talk to one new person each day).
- Encourage them to stay on campus rather than coming home for weekends (if you live nearby).

10

OCTOBER

OCTOBER

Look into options for next year's housing (on and off campus)
Fun fall events on campus
Midterm exam pressure (go to faculty office hours!)
Perfect time for a care package
FAFSA available for financial aid renewal

11

NOVEMBER

NOVEMBER

First illness away from home
Plan next semester's classes
Explore campus career resources
Thanksgiving break!

Most majors can lead to a variety of careers.

Suggest your student talk to their academic advisor and professors about possible career paths. At the career center, they can access online job and internship listings, connect with alumni mentors, attend resumé and interview workshops, and more. Summer and school-year jobs can provide insights into what they might (or might not) like.

12

DECEMBER

DECEMBER

Study hard for finals
Lonely or changing friend groups?
Home for winter break and a much-deserved rest
Plan ahead for scholarship applications — make a calendar with deadlines

01

JANUARY

JANUARY

Talk about 1st semester grades, set goals for 2nd semester
Revisit the budget
Get a campus job?
Choose a roommate and continue the off-campus housing search or apply for the on-campus housing lottery

Why can't you see your student's grades?

The Family Educational Rights and Privacy Act (FERPA) gives parents and legal guardians control of their children's educational records (grades, transcripts, etc.). Control transfers to students when they turn 18 or go to college. Talk to your student about their academic goals and how much you'd like to know about their grades. If you'd like to see grades and your student agrees, the college registrar may have a consent form that your student can fill out.

02

FEBRUARY

FEBRUARY

Watch out for the "winter blues"
Start thinking about summer jobs and internships
Spring break plans
Consider pursuing a leadership position in a club next year

03

MARCH

MARCH

Midterms
Spring break — Have fun and stay safe!
Finalize next year's housing arrangements
Take care of mental health

04

APRIL

APRIL

Spring advising meeting
Final projects and papers
Confirm summer job/internship/summer class/travel plans
Prepare for move-out

05

MAY

MAY

Final exams
Packing up
Welcome home!

Dear First-Time College Parent,

Congratulations on getting to this point! Despite some bumps in the road, you produced a son or daughter who is ready for college, and that's no small feat.

It's likely that you're filled with strong and possibly conflicting emotions: pride in your student and their accomplishments, sadness about leaving them and concern about their ability to navigate what's ahead. You are also probably exhausted from the logistics involved in getting them and their stuff to campus. The past few weeks have not been easy.

Your student is probably also a bundle of emotions and nerves. If they have been grumpy, know that it's normal. It's nothing you said or did; it's just that this is hard for them, too. If drop off doesn't go exactly as you anticipated, don't worry — you'll have many other chances to say "goodbye" as well as "hello." Luckily, this first college goodbye is one of the hardest. It does get easier.

Perhaps you're reading this and thinking, "Wow, what is she talking about? I'm not sad at all!" You may even be downright relieved that move-in day has finally arrived, especially if the end of summer was difficult. This is fine, too. Own however you feel — there's no right or wrong.

Although your son or daughter may no longer be living under your roof, some things will stay the same. Most important: your child will always love and need you. But there are a lot of changes ahead as well.

You won't know what's going on with your student in the same way you did when they were at home. If you don't hear from them as much as you'd like, especially in the beginning, don't be too concerned. When my sons were in college, days and days would go by without any communication from them. Your student will be busy making new friends, learning their way around campus and settling into a new routine. It may be hard for you to adjust to hearing about their new life in pieces; you'll have to fit those pieces into a larger picture as you would a puzzle.

Be prepared to hear from your student when they are upset. I was caught off guard the first time my son called and said he was unhappy because it seemed to come out of nowhere. It took a while, but eventually he figured things out. The problem was that whenever my sons told me about a crisis, I would get distressed — then they'd neglect to mention when things were resolved. So, I remained worried while they were out having fun. The lesson: take their complaints and concerns seriously but keep things in perspective. That may sound like an impossible balancing act, but as a parent you've already had experience on the high wire. Which leads to the next point...

Don't worry too much (although if you are anything like me, that may be really difficult). While I can guarantee your

student will make mistakes along the way — they're supposed to — they will also make great comebacks.

With a child off to college, your family dynamic will change. Of course you'll miss your son or daughter, but you'll also have the opportunity to focus more attention on other family members, including yourself.

Most of all, know that it's okay to let go. You've done everything to make sure your student is prepared. They've got this. And so do you.

Love,

A mom who's been there



Marlene Kern Fischer is a writer, editor and mother of three sons ages 26, 22 and 17. Having been through the college drop-off experience twice, she feels she will be (mostly) prepared when her youngest leaves for college next year.



Congratulations on starting college! Looking back, there are some things I wish I'd known when I was a freshman. I want to share what I've learned so you can make the most of your college experience.

Friends

If you're like me and didn't stay local for college, you may not know anyone in your class. Not to worry. Keep in mind that you're not alone — most of your fellow students are in the same situation, so reach out and get to know them.

This does require you to take the first step and say "hi" — you can't expect other people to always do that — but in my experience being friendly and open pays off. Introduce yourself to the people sitting next to you in your lectures and, if you live in a residence hall, to the other people on your floor and in your building. If you're interested in a particular activity, go to the first meeting of the semester and introduce yourself to the other members (most schools will have a tabling event where clubs and student groups invite you to sign up to be on their email list for events and get-togethers — a great way to meet people).

Ask someone where they're from, what their interests are, why they're taking a course. If they seem disinterested, don't lose hope — try again with somebody else. If you try to find something in common with fellow students, it's more likely you'll make friends in the first few weeks.

Questions

You've got them, so ask them. And don't be afraid to say "I don't know." There's nothing shameful about asking an instructor for clarification on an assignment, starting up conversations with other students, or asking for support from your teachers and peers.

Especially at the start of first semester when the first graded assignments are handed back, take what other students say about their grades with a grain of salt. If you didn't do so great on an assignment, don't pretend you aced it. That will just prevent you from getting the support you need. Help foster a community of openness and encouragement!

Balance

Make taking care of your health a priority. You only have one body. Treat it with love. You'll do better, feel better and have more fun if you get a full night's sleep, exercise regularly and eat healthy meals. I've definitely found that when I let any of these things go, it has a domino effect, causing me to get behind in schoolwork. My social life suffers, too.

So, how do you do this? Set tangible bedtime goals to ensure you get a full night's sleep without missing your morning lectures. (Know your body and how much sleep you personally need; it's probably more than you think.) Try to fit a half hour of exercise into your schedule each day. If you spend a lot of time scrolling the internet, consider using that time to go for a walk or visit the gym. If you can't seem to find that half hour, take the stairs instead of the elevator, use standing desks when available, and go for shorter 10-minute walks a few times a day.

It's also key to have an extracurricular outlet in place to counterbalance the demands of college. Whether it's a sport or the debate team, doing plays or reading

for fun with a campus book club, do something you enjoy just because you enjoy it. This circles back to my first point; it's a chance to meet people with similar interests.

In my experience, the greatest resources have always been the people around me. If you need help finding a building, or want advice on a professor's grading style, reach out to upperclassmen. In general, people are happy to lend a hand, plus it's helpful to talk to students who've been where you were and made it through.

At the end of the day, college for me has been a place to learn as much as I can about myself and those around me, and to make the most of the four years given to me. Good luck! I hope you have a terrific first semester.



Evan Young is a senior at Amherst College double majoring in English and French. He studied in Paris last year and is living in the French House to keep his language skills sharp. Evan's extracurricular involvements include working at the natural history museum, activism both on and off campus, choral society and dance.



Conquer fall semester

By Diane Schwemm

The first semester of college is a whirlwind. Residence hall life, classes and professors, freedoms and responsibilities — a month or two in, it's all still new.

As you keep tabs on your student this fall, remember that it takes all freshmen a while to settle in and for things to “click.” They will all be challenged and they will all make at least a few mistakes.

This is part of the process of adjusting to college life and this is where *you* have a chance to shine. Successful college students are organized and intentional.

Can you help your student hone the necessary skills and attitudes? Yes, you can.

Your student can conquer fall semester with our top five campus life hacks (with tips from real students about putting advice into action).

1 SCHEDULE YOUR LIFE.

Time management is the biggest challenge college students face. When they crack this code, they feel better about everything else and enjoy themselves more to boot.

Apps are great but an old-fashioned planner or calendar is also essential — in fact, redundancy helps (they might use an app or Google calendar but also keep track of things on paper).

Advice from well-organized upperclassmen:

- “I put all my academic assignments on my calendar, but I also have sections for chores and stuff. I try to only write down things I can actually accomplish! Sometimes it’s goals for the week, which can feel better than scheduling every minute of the day.”
- “Break down large projects into bite-sized, manageable tasks. Plan in advance for big assignments — instead of just writing ‘midterm paper due in two weeks,’ schedule times to accomplish smaller tasks like ‘work on first draft 1–3 p.m.’ Spelling it out helps me stay on track.”

If/when your student complains that they “don’t have time” for everything, suggest they keep a time diary for a while and then look for ways to tweak their routine.

2 RULE YOUR SPACE (and your devices).

Although it may seem obvious, you might need to remind your student that, when it’s time to study, they should go somewhere by themselves. If they socialize at meals, they won’t feel as bad about heading to the library in the evening.

Successful students talk about making spaces “sacred”:

- “Make rules for yourself about different spaces, and have regular go-to study spots that you associate with studying. Just as it’s not respectful at a movie theater to have your phone out, it’s not respectful to yourself to be texting when you have work to do. You can take regular breaks to get up, stretch your legs, and check your phone. When you’re in study mode, put the phone in your bag.”
- “I try to keep my dorm room clean and comfortable. This means having morning and bedtime routines. In the morning I have a wake-up playlist, where each song is connected with one activity and I

have to finish the activity before the song ends. It makes my mornings more fun and gets me out the door with time to spare.”

3 STAY IN TOUCH WITH HOME.

As much as you long to hear their voice and see their face, you’re aiming for the Goldilocks zone with this one — not too much contact and not too little. Checking in regularly lets you observe how they are doing, celebrate their triumphs, and listen and be a sounding board as they work through confusion and frustrations.

To be ready for the variety of conversations you’ll be having, go on the school website and familiarize yourself with campus resources (the writing center, health and counseling services, etc.). Successful students are proactive about getting help. You can help steer your student to the places on campus where they can find what they need.

4 SWEAT. SLEEP.

If your student is on a sports team, or regularly does something like dance or yoga, they may have the first one covered. Otherwise, encourage them to make use of the campus recreation center like these upperclassmen:

- “I’m an introvert — the gym gives me a place to put in headphones and take a break from socializing.”
- “For me, going to the gym is social. It’s easier to motivate with friends, and friends keep you accountable.”

As for sleep, students suggest putting electronics away at least an hour before bed and writing out tomorrow’s schedule. “Planning the next day in advance clears my head and helps me get to sleep, and when I wake up in the morning I have a head start.”

5 LET SOME THINGS GO.

“Simplicity is productivity,” observed one student. Encourage your new student to get involved in campus activities but beware of over-commitment.



Want to take a few little things off their plate so they can focus on the big picture?

1 Fill a care package with everyday necessities: new toothbrush, bottle of favorite shampoo, extra headphones or phone charger, tea, snacks, etc. You’ll save your student a shopping trip or two.

2 A subscription to a campus laundry service makes a great alternative care package. (They should know how to do laundry, of course, but wouldn’t you rather they had the extra time instead?)

College roommates

How to make it work

By Marlene Kern Fischer

When I was an incoming freshman, my university sent out a questionnaire designed to match students with their ideal roommates.

There were questions about sleep and study habits, housekeeping and lifestyle routines, etc. I diligently filled out the form, putting considerable thought into every answer so they'd find the perfect roommate for me. I'm pretty sure either the questionnaire got lost in the mail or the people in charge of roommate selection never bothered to read it. Either way, the person selected for me was not my perfect roommate. And I was not hers.

Don't get me wrong! My freshman roommate was a lovely person. In fact, we still keep in touch. We actually became better friends *after* freshman year, when we no longer had the pressure of sharing a small space. If you've ever seen *The Odd Couple*, she was the Oscar to my Felix. In addition to having differing views on cleanliness, we kept different hours; she was a night owl and needed a lot less sleep than I did. It wasn't all bad — we had some fun together and I enjoyed our late night chats about life.

I don't blame the university. Even when two people have similar habits, sharing a snug dorm room can be difficult. Although everyone starts off with the best of intentions, coordinating appliances and bedding, it's likely there will be rough patches at some point during the year.

Though rooming with a friend can make things easier, it doesn't necessarily preclude disagreements and hard feelings. And at some schools, preselecting a roommate is no longer even an option.

Whether your freshman chose their roommate or was assigned one, there are steps they can take to promote harmony (or at least avert an all-out war.) Share these suggestions with your student today!

Expectations

Set guidelines for the basics.

1. **Cleaning** – Who's in charge of sweeping or vacuuming? (In my oldest son's dorm room, the answer would have been no one, which is fine if both parties agree.) Do you care about clothes on the floor, unmade beds, etc.?
2. **Overnight guests** – Allowed or not? This can be especially tricky; no one should be forced to leave or made to feel uncomfortable in their own room.
3. **Hours and noise level** – If you don't keep the same hours, it's important to be considerate and quiet when coming in and going out. Residence hall life can be difficult for light sleepers; I slept with a fan in college to drown out noise (both in my room and from the hallway), a habit I continued after college.

Don't count on becoming besties with your roommate. If it does happen, terrific; however, you don't have to be close for your living situation to work.

Communication

Your roommate will have a lot of abilities. I can guarantee, however, that mindreading will not be one of them. If there's a problem, let them know about it before you get resentful. Silently fuming or talking about them behind their back won't help and, in fact, may make things worse.

This is good advice for *all* relationships — openness is important. And remember, it's a two-way street. Be ready to share your thoughts and feelings but also to hear your roommate's point of view.

Compromise

When you and your roommate don't see eye to eye, you (yes, you) must be willing to compromise. No one gets their way all the time. If the two of you reach an impasse, find an impartial third party to help. This will likely be your RA (Residence Advisor or Assistant). Seek them out — mediation is part of their job.

There are roommate situations which are beyond the scope of what an 18-year-old is able to deal with. My oldest son's freshman roommate was a fine, intelligent young man but had difficulties adjusting to college life. He stopped going to classes and slept much of the day. My son felt responsible for him and tried to encourage him to make it to class. When his efforts didn't work he was unsure what to do. Ultimately the university stepped in and the young man left the school. If you feel your roommate is struggling, don't try to solve their problems; find someone who has the training to help.

In the end, it's hard to predict the odds of roommate success. Sometimes unlikely pairs hit it off and others, who seemed ideal, end up miserable.

Your freshman and their roommate will see each other through a lot: dating drama and finals, illnesses and various crises they can't foresee. Whether they live together for one year or all four, they'll share memories that last well beyond the college years.



Choosing a major

Start a great conversation!

"What class do you like the most?"

"What's the most interesting paper or project you've done this semester?"

"When you think about the future after college, what do you dream about?"

Your student's academic advisor and counselors at the campus career center can help your student learn more about majors.

Things to know:

1. Students do best in classes they enjoy. They will spend a lot of time in their major classes. They should study what they love.
2. Early in college is a good time for your student to explore subjects they didn't take in high school as well as subjects they are considering for a major. Your student might discover a passion for psychology, architectural design or creative writing. Watch to see a spark igniting!
3. There's nothing wrong with being undecided for a while, though your student should pay attention to deadlines for declaring a major (often the second half of sophomore year).
4. It's common to change majors once or twice.



THE **GIFT** THEY'LL NEVER FORGET

Keeping you close every single month.

A CARE PACKAGE WORTH GIVING

SEND THE ESSENTIALS & MORE EVERY MONTH FOR ONLY HALF THE PRICE.

Get 10% off now with code: COLLEGEBOUND





Who do you call?

Campus resources for students (and families, too)

By Priscilla Childress

During the fall term, new experiences and challenges come fast and furious for first-year students. Knowing this, you might be expecting some panicked or emotional phone calls.

When and if they do reach out to ask what they should do in a particular situation, you may find yourself rattling off a response almost without thinking about it.

Slow down! Remember, they are adults now. Instead of telling them what to do, listen carefully to their concerns. Then refer them to the many resources available on campus.

There are several ways to find useful resources for your student — and for you, too.

- Familiarize yourself with the college website. Type words in the search bar and see where they lead.
- Utilize the materials you were given at orientation. This could include a family handbook or calendar. If you weren't able to attend orientation, visit the college website (search "new student orientation"). Most orientation offices post resources from their sessions.

- Get to know the parent and family office. This office is dedicated to helping you, the family member, partner with the university to support your student during their college career. The staff will share information, direct you to offices that can help your student, and listen to you as you support your student. Never hesitate to contact them by email or phone when you have questions, and don't forget to bookmark the parent and family program webpage on your browser.

These are good first steps — what about specifics? Let's look at some common first year "panic points."

Academic issues

College is harder than high school. Students who cruised through high school might meet their first B, C or even a failing grade. It's not the end of the world. When the grades are lower than expected, there is plenty of support for your student.

First, encourage your student to ask questions in class and stop by their professor's office during office hours. Another key resource is the syllabus they received on the first day of class. The syllabus is their class lifeline. It includes dates of tests and projects, assignments that need to be completed, and the professor's contact information.

Second, refer your student to the campus tutoring center. Smart students know when to ask for help and the tutors trained by the school are ready and willing to work with your student as they develop higher-level academic skills. Turn to pages 16–21 for more tips on supporting your student's academic success.

Financial assistance

The word to remember is FAFSA, which stands for Free Application for Federal Student Aid. It's the key to your student receiving financial assistance. Refer your student to the college's office of financial aid — the staff is well equipped to answer their questions about Pell Grants, loans, scholarships and much more.

Roommate drama

Roommate issues are common. See p. 10 for advice to share with your student.

Getting a job

Encourage your student to visit the student employment office. The staff maintains listings of jobs for students on and off campus, and can help your student find a job that aligns with their major, hobbies and interests. If your student isn't ready to work yet, another round of hiring for on-campus positions will likely happen at the start of second semester.

Not sure if your student should work during the school year? Turn to the article on p. 36.

Mental health challenges

Suggest your student visit the campus counseling center. We all know that sometimes it's easier to talk to someone other than a family member or friend, and the professionals at the counseling center can fill that role for your student.

The Dean of Students is another good resource. If your student is struggling with academics, personal relationships or just needs someone to talk to, the Dean of Students can facilitate conversations that will lead your student down the path of success.

Changing majors

Odds are your student will change their major at least once, and that's okay! When they are considering changing their major, their academic advisor can talk them through the process. Advisors help students choose classes and map out a four-year plan. They are good listeners who have students' best interests at heart. Encourage your student to visit their academic advisor at least twice a semester.

Tips for a great campus visit any time of year

Let your student take the lead.

Discuss in advance what meals you'll share, and if you'll go to events together. Don't forget that even on Family Weekend your student will still need to study and may have other obligations.

Experience a new facet of the school.

If you've never been to a college sporting event, now's the time. Is there a concert or student play to see? How about a lecture given by one of your student's favorite professors? Most campuses have a museum or two.

Get to know the community.

Invite your student to show you around campus and town. If they're too busy, make time to wander on your own, or sign up for a tour to learn about the history and architecture of the college. Biking is another great way to explore — look for bike-share racks or a rental shop.

Meet the friends.

Invite your student's roommate(s) or other new friends to join you for a meal at a restaurant or a trip to the mall (students who don't have cars love this kind of field trip).

Expect to shop.

Is it time to pick out a winter coat or an outfit to wear for an upcoming formal? Your student may just need laundry detergent or a new phone charger.

Check out local off-campus housing options.

If your student might live off campus next year, venture into nearby neighborhoods favored by students or tour professionally managed student apartment complexes in the area.

Save something for next time.

Any time you visit, don't try to pack in too much. The quiet walks and talks are the moments you (and your student) will remember most.



Start a real conversation with your college student

By Marlene Kern Fischer

Communicating with your college student can be a tricky thing. When (and if) you're able to reach your son or daughter you may find that they're in a rush, surrounded by other people or simply not in the mood to chat. You're willing to settle for a texting conversation, but even those can be less than illuminating ("TTYL").

After sharing your child's daily life for 18 years, it's understandable that these abbreviated exchanges may leave you feeling blue.

Cheer up! There are ways to improve your conversations. Through trial and error, I've identified three approaches which can be used to glean information from a college student. The methods aren't mutually exclusive; you can employ any combination.

The Humorous Approach

My sons get less annoyed at what they view as prying if I make them laugh first. Example: "Are you eating your Tide pods or using them?" This might elicit a chuckle (or a groan) and pave the way for a discussion about how often they're doing laundry, what they're eating, and other nuts and bolts of college life. I was appalled to discover that my boys were

only changing their sheets a few times each semester and was willing to use any opening to encourage more attention to housekeeping.

The Roundabout Approach

Our college students don't appreciate us snooping into their social lives, especially regarding relationships. My oldest son once told me flat out that when and if there

was an important development in this area he'd let me know. But I was rarely patient enough to wait. When I knew my two older sons had their fraternity formal coming up, I'd ask about it and then oh-so casually inquire if they were taking anyone. This was how I discovered both of them had girlfriends.

I also used the roundabout approach to find out how they were getting along with their roommates. When it was time for next year's housing selection, I'd ask if they planned on living with their current roommate, and if not, who they were considering instead. This gave me insight into the shifting landscape of their friendships.

You can employ the roundabout approach as a gentle prompt as well. Meeting with professors is important to having a successful academic career. As a senior my middle son expressed regret that he didn't start going to his professors' office hours until halfway through college. If you want to know if your student has reached out to their professors, you might ask, "So, does your history professor have pictures of her spouse and kids on her desk? How about her dog?" Your student may get the hint, find out when office hours are, and plan to stop in.

You can also use the roundabout approach to start a discussion about academics. Saying something like, "I saw the Amazon order for your sociology books — they look interesting," might pave the way for them to open up about a class they're taking.

The Direct Approach

Sometimes this is the only way to go. Parents worry — it's alright to just come out and ask what we want to know if we're concerned (or even merely curious). If our kids get annoyed, so be it. I've asked my sons outright about their health, happiness and homesickness, to name just a few topics. When using the direct approach it's best to be specific. Instead of "how are you feeling?" try, "It sounds like your allergies are bothering you — are you taking your medicine?" I avoid open-ended questions where the answer could be "fine" because more often than not that's the answer I'll get.

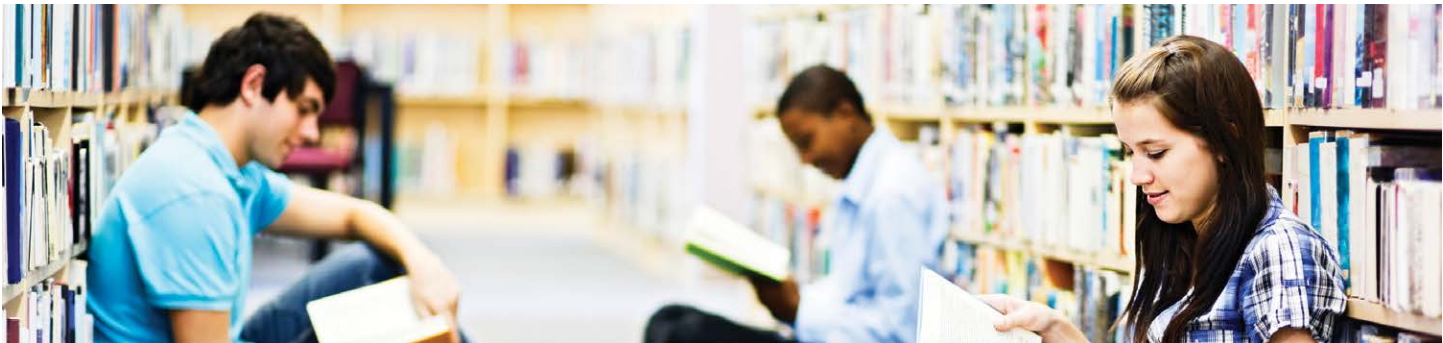
At the end of the day, at a time in life when they're asserting their independence, no matter what you ask or how you ask it, you may be met with some resistance. Keep trying. The important thing is for them to know that you're always there, ready to listen when they're ready to talk.

Not every student is a born communicator and you may have to learn to live with that. I find that my sons generally share more in person, and sometimes I have to wait until I see them to find out what's really going on.



Tips for staying in touch

- 1 Scheduling a weekly phone or video chat can make it more likely that you'll connect regularly. Let your student suggest the day/time.
- 2 Ask your student how they prefer to be contacted: email, text, Facebook messenger, etc.
- 3 Be considerate of their schedule. Don't expect an immediate response to every casual communication, but do have a plan for how you'll reach each other in case of an emergency.
- 4 A letter or postcard is a sweet, no-strings-attached way to let your student know you're thinking about them. Make sure relatives and close family friends have their campus address, too.
- 5 Share photos back and forth on Snapchat or Instagram, or start a family group text.
- 6 Is there a fall Family Weekend? Make plans to attend if you're able!



The academic adjustment from high school to college

By Vicki Nelson

In high school, students have little control over their schedule, and teachers and parents help them stay on track. In college, students must keep track of their own work and progress. Students who are ready to advocate for themselves and take advantage of the support available are students who succeed. Support your first-year student by talking with them about how their college academic experiences will differ from high school in three major areas.

1 Classes and assignments



HIGH SCHOOL	COLLEGE
Teachers follow the textbook. Assignments, quizzes and tests tend to come directly from it.	Lectures may not follow the textbook, but students are still responsible for what's in there as well as what's covered in class.
Reading assignments are usually paired with an evaluation (quiz, test, paper).	Students might not be tested on reading done at the start of the semester until late in the semester or even on the final exam.
Teachers regularly remind students of assignment due dates. Time is spent in class reviewing before tests.	Professors may not remind students of due dates and may spend little or no time on review. Students need to manage their own progress by following the syllabus.
The emphasis is on learning information/memorizing facts and mastering rubrics (in writing, for example).	There is greater emphasis on theory and application of concepts.
A student's grade comes from regular quizzes and tests, plus points earned from completed homework and class participation.	Final grade may depend on only two or three big tests or projects. The professor may or may not consider attendance, attitude and effort.

2 Expectations outside of the classroom



	HIGH SCHOOL	COLLEGE
CLASS TIME vs. FREE TIME	Students spend 6-7 hours a day in class, five days a week.	12-15 hours per week in the classroom. The extra 20+ "free" hours mean that students are free to schedule their own study time, not that they don't have anything to do during that time.
CLASS WORK	Most learning takes place during the school day, with 1-3 hours of homework daily.	Students do most of their coursework outside of class. They can expect to spend an average of 2 hours outside of the classroom for every hour spent in the classroom. In other words, a student carrying 15 credits (15 classroom hours) should be spending an additional 30 hours a week on classwork.
HELP	Students who need extra help may be required to attend tutoring sessions. Parents are kept in the loop through conferences.	Students are responsible for recognizing their need for help, and taking advantage of the resources available.

3 Relationships with teachers



HIGH SCHOOL	COLLEGE
Daily contact with teachers. Typical class size is 20-30 students.	Students may see a professor only a couple of times a week and some classes are large lectures with 100+ students. Most professors want to get to know their students better and help them succeed, but it's the student's responsibility to make this happen by attending office hours, etc.
The teacher is your student's main point of contact for the class, although sometimes there's a student teacher.	Some classes have Teaching Assistants (TAs) who run discussion sections, labs and study sessions. These upper-level students are knowledgeable and approachable.

syllabus

A document handed out in each class at the start of the semester — it includes the information covered by the course; dates and deadlines for tests, papers and projects; the instructor's contact information; required books and materials; attendance policy; and grading procedures.

office hours

Regular times each week when faculty members are available for students to drop by their office without an appointment.



Support for your student during finals

By Evanne Montoya

Finals are almost here, and your first-year college student may need extra support.

What are finals? As the fall term comes to a close, the faculty conspire to inundate students with tests that cover everything they've learned for the entire course, long papers and in-depth projects — all due at approximately the same time.

Just kidding. Professors aren't really out to get your student, but it may feel that way, and final exams present a big challenge to first- and even second-year students who are still refining their time management skills.

I spoke with a few recent graduates to find out what helped them make it through finals. They all agreed: the best strategy is to START EARLY. "Giving yourself plenty of time to study is especially important for your first round of final exams," Tamara noted.

Even if your student has stayed on top of coursework, they may still feel overwhelmed. Here's advice you can give when you hear the following cries of despair from your student:

"I have no idea what to study!"

While some professors provide detailed study guides, others offer little guidance. "When I had questions, I found it helpful to go to office hours and meet one-on-one with the professor," Melissa recalled.

Teaching Assistants (TAs) are also great resources, and many departments offer extra drop-in study sessions during exam periods. Students shouldn't expect to have the exact test questions revealed, but they can make sure they're covering the most important topics and get clarification on any content they find confusing.

"I don't have time to do it all!"

Multiple courses, co-curricular activities, fun with friends and maybe a campus job are already competing for your student's time and attention. The final exam workload on top of all that can produce panic.

Encourage your student to reach out to others taking the same classes. "Talking about what we learned and comparing notes helped me most. I was stressed about any kind of test my first semester — just having someone to talk to about it helped me a lot," Malcolm said.

More good advice — Take regular study breaks and prioritize health.

It may be hard to convince your student that they can stop studying for even a minute, but sacrificing sleep and self-care will hurt them and their grades. Sleep-deprived students are more likely to get sick, and brains need healthy fuel to function optimally. "It was important during finals to schedule down time," Melissa said.

Once exams are underway, be sure to give your student the space they need

to stay focused. You can lift their spirits with an email, letter or care package — no response required. They'll know you're thinking of them, and that you believe in them. They can make it through finals!

Your student may need your support as much after finals as before. If their grades are lower than what they used to get in high school, their self-confidence may be shaken. A parent's response can affect whether a student views a disappointing grade as a sign of their ability ("I guess that's the best I can do...") or useful information about what works and what doesn't, along with an opportunity to improve their study routine.

The one tough class

Last year, CollegiateParent received a question many readers will relate to, especially around fall semester midterms.

The question:

I am a first-time college parent. My student completed the first major week of tests and was surprised by one of the classes where the professor tested on things that were not in the syllabus, not discussed in class, not in the book or on the study guide. The teacher is a visiting professor filling in for a professor on sabbatical. The class is all freshmen and the teacher struggles to teach the material so the students understand. This is a fundamental class for my student. What is the parent's role in this situation? So far I've just listened and offered advice.

To respond, we reached out to Vicki Nelson, a longtime student success expert who teaches at a college in Massachusetts.

Vicki's answer:

By listening and offering advice, this parent is serving in exactly the correct role. As uncomfortable as it may be to sit on the sidelines, that's the appropriate place for a parent.

You can help your student see that they have options for action and aren't just stuck. Start by asking what they've already tried.

Then here are suggestions to share:

1. Talk to the professor about the exam.

Take the syllabus, textbook, lecture notes and test. Be specific about what material on the test doesn't seem to be included in any of the other sources.

The student's attitude is important! Rather than complaining, they could say, "I want to do better and I seem to have missed where I should have gotten this information. What can I do next time to make sure I find and study the right material?" Since the

professor is filling in, they may not realize that students are missing some basic knowledge.

2. Talk to the professor about their classroom experience.

You said that "the teacher struggles to teach the material so the students understand." Perhaps it's time for a couple of students to visit the professor together. Again, it's important to be specific but not accusative. Why aren't the students able to understand? How does the teacher "struggle?" Does the teacher go too fast, cover too much material, lecture too much or not enough? If the students take the attitude that "we want to learn but we're struggling in class" rather than "you're not teaching us well," the instructor may be open to feedback.

3. Form a study group.

Are other students in the class struggling? Have they formed a study group? Often when students work together, everyone's grasp of the material improves.

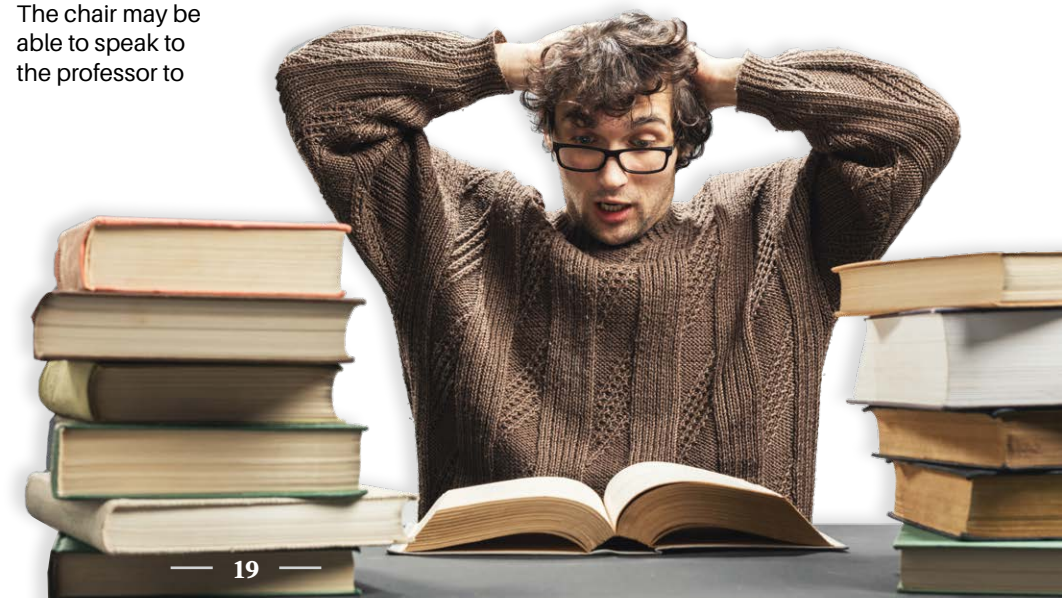
If these approaches don't help, I'd suggest that the student (or several students) go to the chair of the department to talk. Again, rather than going to "complain" about a professor, going with the open attitude that "we want to learn but we're struggling" will help. The chair may be able to speak to the professor to

help the professor understand what the students need or what some issues might be. This is especially important with a visiting instructor who may be used to a different type of student at another institution.

Finally: it's simply a fact that many first semester freshmen struggle in classes.

They haven't learned enough yet about how to "do college." Their first tests aren't good. They may not be used to reading college-level textbooks. They aren't sure how to take notes in class beyond what's on a PowerPoint slide. Things that seem like casual conversation or an aside about the subject may actually be information they're expected to absorb.

It is frustrating not to be doing well in a foundational class. Your student should address the situation but should also understand that the frustration is common. They can use this as a learning experience to build stronger study and self-advocacy skills — and start developing an ability to work with different kinds of professors. It's all part of committing to and owning their educational experience.



Help your student graduate in four years

By Kimberly Yavorski



It can be frustrating for parents to realize that, even if they're paying most of the expenses for college, they make few of the decisions and hear little if anything about their student's progress.

The college years are when parents really see their role changing to that of a coach and onlooker. However, just like during other life stages, you can still have a positive influence.

Current statistics show that only 60 percent of full-time, degree-seeking undergraduate students complete their degree in six years with only about 40 percent graduating in four years.* Knowing the issues that boost or hinder success can help you guide your student to an on-time graduation. Here are 10 key steps for them to follow.

1. Get credit for high school AP classes.

Many colleges accept high scores on AP tests for credit. Policies vary, but a score of 4 or 5 often results in either college credit, placing out of a lower-level course or both. Even if your student doesn't get credit for the AP score, eliminating a prerequisite lets them take advanced classes sooner and progress faster along the major track.

2. Choose classes wisely.

Students who start with a declared major have a blueprint to follow. Those who don't are best served by registering for classes in a variety of subjects including literature and writing, science, math, history, foreign language, art and humanities. They can do this while satisfying core or General Education requirements if the school has them (a good thing to do early so they don't overlook a required course). At least one of these courses will count toward your student's eventual major.

3. Double check requirements.

Each semester, remind your student to look at course requirements for graduation. Majors and minors also have requirements, both in number of credits and specific courses that must be taken. A regular review — with or without their advisor — will eliminate surprises senior year. They don't want to pay for an extra semester just because they forgot one required elective.

4. Take enough credits, but not too many.

Make sure your student understands their school's credit system and knows how many courses/credits are needed each semester to achieve the total required in four years.

A typical course load should be about 15 credits a semester, which is generally four to five courses. While taking extra classes may sound like a good idea, overloading can cause students to do poorly or even fail, resulting in the need to retake classes. Some students thrive on a tough course load; others wilt under the pressure. Finding the sweet spot is the key to success.

5. Be intentional when choosing a major.

Changing majors is one of the main reasons students take more than four years to graduate. Once they invest time (and money) into a major, there are

fewer available slots in their schedule to add classes. Students should declare or change their major by second semester of sophomore year to ensure there's time to complete requirements.

6. Seek help if needed.

Students should make it a habit early on to meet with professors during office hours. When they establish a relationship, it's easier to ask for help. Colleges also have staff dedicated to academic support who can direct your student to tutors as well as support services for students with learning disabilities.

A student failing at midterm may still be able to succeed in the class, but communication with the professor is crucial. Failing or withdrawing from several classes will make it difficult or even impossible to graduate in four years.

7. Keep in touch with advisors and look ahead.

Advisors assist with course registration and help students stay on track. Students should meet with their advisors at least once a semester, more if they have concerns about their classes or what direction they should go in next.

Students should plan ahead, allowing for flexibility when it comes time to register. Many advanced-level courses must be taken in a specific order and may not be offered every semester. Planning is especially important if your student intends to study abroad.

8. Consider summer courses.

If your student fails a class, summer is an opportunity to make it up or to take another class to meet their requirements for graduation. Summer classes are also a way to build in a buffer (i.e., get ahead credit-wise in case a rough semester causes them to drop a class), add another major or minor, or explore additional interests. If a few hard courses are looming, taking one during summer session can alleviate stress and allow your student to focus on the material, possibly leading to a stronger grade.

9. Understand the impact of transferring.

Sometimes students find that their school isn't a good fit. They decide to transfer, but then discover that not all credits they've earned will transfer with them and they'll have to take additional classes to graduate. Even if the credits transfer, they may not count toward the major at the new school.

Ask early in the process whether credits will transfer so there's time to explore other options. Maybe another school will accept all credits or some can be made up over breaks.

10. Have a social life.

Friends are your student's support network, whether that means helping them through a breakup or acting as a study buddy. Socially active students are more engaged in campus life and tend to earn better grades than those who don't get involved.

Remember that, even if you're paying the bills, your student is earning the degree, so graduating in four years needs to be *their* goal. Parents can help by acting as cheerleaders when things get tough and counselors when their students feel lost. By paying attention and asking the right questions, you can help your student stay (or get back) on track to graduate within four years.

*"Undergraduate Retention and Graduation Rates," National Center for Education Statistics, May 2018



A budget for all seasons

By Diane Schwemm with Suzanne Shaffer

When you help your college student make and keep to a spending money budget, you cultivate an important life skill.

Every family approaches the spending money issue in their own way. The first step: make a list of your student's anticipated "flexible" expenses (everything beyond tuition, room, board and student fees). Next, estimate how much each item will be and decide who will pay for what, taking your student's income into consideration. Their income will come from their savings, earnings from a campus job (if they will work), and possibly an allowance from you (more on that follows).

Flexible expenses can include:

- ☐ Textbooks
- ☐ Clothing
- ☐ Electronics and school supplies
- ☐ Personal items (toiletries)
- ☐ Linens and dorm furnishings
- ☐ Laundry money
- ☐ Food/drink outside of the meal plan
- ☐ Entertainment
- ☐ Share of the family phone bill
- ☐ Local travel (bus pass, gas)
- ☐ Travel home (train, plane)
- ☐ Recreational travel (weekends, spring break)
- ☐ Sorority/fraternity or club dues

The first semester of college will involve some experimentation. Your student may find it easy to stay within their budget, or end up running short each month. Take a close look at where the money is going.

A spreadsheet or smartphone app makes all of this easier. Most banks have worksheets you can print out — just Google the name of your bank (or any

major bank) plus "budget worksheet." There are many good budgeting apps — Mint is a tried and true favorite.

We paid for textbooks freshman year, and sent our daughter and son to school well stocked with clothing, but after that they knew what to expect and could cover those expenses.

— College parent

Allowances and parental supervision of spending

Some families give their students a monthly allowance to supplement the student's own income and savings. After the first year, especially for students making good money through summer employment, an allowance may no longer be necessary. The opposite can happen, too — an upperclassman with an unpaid summer internship may need a cash infusion the following year.

A few options if you take this approach:

1. Link your student's checking account to your account. One college mom likes this because "They use their ATM card as needed but I can see EVERYTHING they spend \$\$ on." Her daughter receives a monthly allowance set up as an automatic transfer; they can both view her spending habits and increase the allowance if needed for legitimate expenditures "or cut back if she's eating too much fast food."
2. Load money onto their student ID card (used at many colleges for on-campus expenses like laundry, food, printing, etc.).

3. Put your student on your credit card. Again, you can see the charges and review them regularly with your student.

More helpful tips:

- Be clear about what will happen if they don't stay on budget. Don't be too quick to bail them out.
- Discuss how peer pressure (trying to keep up with roommates and friends) can cause students to overspend.
- Make it a goal for your student to maintain a certain level of savings. It's important to have an emergency fund.
- Encourage them to think ahead about extra expenses that might go along with a semester abroad.
- Revisit financial needs as well as the intensity of your student's schedule each semester or year (increased academic pressure leaves less time for a paying campus job).



Money-saving strategies

- 1** Rent textbooks or buy used.
- 2** Make the most of AP/IB credits from high school.
- 3** Apply to be an RA (Resident Assistant) after freshman year — RAs typically get free or reduced-price housing.
- 4** Apply for financial aid and scholarships every year.
- 5** Graduate in four years (consider summer classes if necessary; this will cost less than another full year of college).
- 6** Leave the car at home (use public transportation, a car sharing service like Zipcar, or a bike).



Tax information for college parents

By Suzanne Shaffer

With a student in college, you may be eligible for educational tax credits, which include the Tuition and Fees Deduction, the Lifetime Learning Tax Credit and the American Opportunity Tax Credit. Here are answers to a few basic questions:

Q: What's required for eligibility?

A: Your student must be enrolled at least half-time at an accredited institution and pay qualifying education expenses. "Qualified expenses" include tuition and required fees, books, supplies and equipment (like a laptop) needed for a course of study. You can't use room and board, transportation, insurance and medical expenses when determining your credit.

Q: How do scholarships factor in?

A: A scholarship or grant is tax free only if your student is a candidate for a degree and the money doesn't exceed qualified education expenses. Any amount over these costs is taxable, but you can claim these overage funds as part of the education tax credits.

Q: What is a 1098-T?

A: On this form provided to students and the IRS, the college reports amounts paid for qualified tuition and related expenses. Schools may upload the 1098-T to your student's online account rather than mailing it. If you don't receive a 1098-T, you can still claim an education tax credit.

Things change from year to year, and every family's situation is different, so we recommend consulting with a Certified Public Accountant or tax preparation professional if possible.

Learn more on the IRS website: www.irs.gov/help/ita/am-i-eligible-to-claim-an-education-credit

Credit 101:

What your student needs to know now

By Erica Sandberg

According to the credit-scoring company FICO, 67 percent of 18 to 24-year-olds have at least one credit card at their disposal. Few, though, have learned how these accounts work and the best way to handle them. Without that education, overwhelming debt and a bad credit rating can soon follow.

Thankfully, a successful relationship with credit cards can be achieved with just a few easy lessons!

Lesson 1:

The issuer's role

Banks (like Citi, Wells Fargo and Chase), credit unions and credit card companies (like Discover and American Express) issue credit cards to qualified applicants. Each card is assigned a credit line — the preset sum a cardholder may borrow.

At the end of the billing cycle (about 30 days), the issuer sends the account owner a statement outlining all transactions, the total balance, minimum amount due and the payment due date.

The account remains in good standing as long as the issuer receives at least the minimum amount due by the payment due date. If less than the full balance is sent, the remainder carries over to the next month's statement.

Lesson 2:

The price to pay in installments

Paying the entire balance by the due date is ideal, but there are times when paying just a portion makes sense. Maybe your student needs a new laptop costing \$1,000 but doesn't have the cash. Charging it and paying over time can be fine but interest will be added to the revolving balance. The higher the interest rate (the annual percentage rate, or APR) and the lower the monthly payments, the more money and time it will cost for your student to pay off the laptop.

This illustrates why the best way to repay a credit card debt is by making substantial and steady monthly payments:

If your student makes the minimum payment

\$1,000 charge	17% APR	29% APR
Minimum payment	\$30 to start, tapering to \$25	\$30 to start, tapering to \$25
Total interest cost	\$451	\$1,571
Pay off time	57 months/4.75 years	100 months/8.33 years

If your student makes a fixed payment

\$1,000 charge	17% APR	17% APR	29% APR	29% APR
Fixed payment	\$100	\$300	\$100	\$300
Total interest cost	\$86	\$32	\$158	\$56
Pay off time	11 months	4 months	12 months	4 months

Lesson 3:

Additional fees

There are other costs associated with credit cards. The first is an annual fee, which is the amount an issuer may charge your student to keep a credit card active. Not all accounts have them, but for those that do, the current range is anywhere from \$32 on up to hundreds.

Other fees may be tacked on as penalties. If your student exceeds the credit limit, the issuer may add \$25 or more to the balance. Pay late and it'll cost another \$25 or so.

Your student can avoid punitive fees by paying attention to due dates and balances. In addition, the over limit fee will not apply if your student doesn't "opt in" to charge more than the credit line.

Lesson 4:

Your student's credit report card

Each month the credit card issuer will send your student's account activity to the three credit reporting agencies: TransUnion, Equifax and Experian. These companies create consumer credit reports that house data including the date the account was opened, the average daily and ending balance, and payment pattern. Your student can access these reports for free once a year from AnnualCreditReport.com.

Anyone with a legitimate business purpose can pull reports, too. Landlords and employers will usually want to see a recent copy. Lenders will check, but typically make decisions based on credit scores, which are a numerical expression of a person's creditworthiness.

Lesson 5:

Your student's credit "GPA"

FICO and VantageScore are the two major credit-scoring companies in the U.S. They use the same 300 to 850 scale, with higher numbers indicating less lending risk (i.e., a better score).

To develop a high score, your student should:

1. Always pay by the due date.
2. Keep debt at zero or very low compared to the credit line.
3. Charge often and over a long period of time.
4. Apply only for necessary credit products and eventually have multiple loans and credit cards.

Simple? Yes, but it requires willpower as you probably know from your own experiences. Your student must continually resist the temptation to use the card to buy non-essentials.

Lesson 6:

Choosing the right card

Student credit cards are developed specifically for people enrolled in college and come in two varieties:

- **Secured.** Money is put down as collateral, and the credit line usually matches that sum. If the student defaults on the account, the issuer can claim what is owed from the funds held in deposit. These cards are easy to qualify for because lending risk is greatly reduced by the security deposit.
- **Unsecured.** No money is put down as collateral, so unsecured student cards tend to have higher qualification standards. However, if the student has a reliable income source, the issuer may grant an account with a low credit limit.

Another way for your student to obtain a first credit card is to make them an authorized user on your account. That card will show up on all cardholders' credit reports, but only the owner will be liable for the payments.

Lesson 7:

How to apply

Have your student review credit card offers that seem suitable, then prepare to apply.

Per federal law, anyone under the age of 21 must complete a written application (either online or by submitting a hard copy in person or by mail) and prove financial capability. The application will have a field for income source and amount, and the issuer may verify this information. If you provide economic support, your student may include it, as well as funds from scholarships and grants. Student loans, though, are not considered.

Lesson 8:

How to manage the account

Once the credit card is granted, your student should keep the card safe and monitor their account carefully and often. It's smart to review activity every few days, either online or via the issuer's app. Your student will see a running total of their charges and can scale back spending before the balance grows too high.

This is also a good way to be sure they catch and address mistakes and fraud early. As you also know, perhaps too well, learning to communicate with a credit card issuer's customer service representative is an essential life skill.



A housing timeline

Your student is settled in their residence hall, which may give you the feeling that housing is off your to-do list for a while. Don't be fooled! Housing season starts earlier than you might think. If you don't want your student scrambling at the last minute or discovering that all the desirable housing (and roommates) are taken, share this timeline and check in periodically about their progress.

Right now



Look at the university's housing website to find out when applications are due for returning students. Even if your student doesn't plan to live on campus, this is a good end date for having a plan in place. **On-campus housing applications due** _____.

Have your student ask an upperclassman when apartments start to fill up (try their RA or a Teaching Assistant from one of their classes). This varies by area, so the inside scoop is valuable. Don't be surprised if it is early! **Off-campus housing tends to fill up by** _____.

This is also the time to start talking to potential roommates if they haven't already. Check out our housing option comparison (bit.ly/cp-on-or-off) to help your student think through their preferences and priorities. Your student should have a good idea what types of housing are available, and in some rental markets should already have started looking for an apartment.

Thanksgiving break



If your student wants to live on campus:

Encourage them to check out the different residence halls and on-campus apartments.

If your student wants to live off campus:

Apartment or rental search time! Start by deciding on a budget for next year's housing (we have a helpful worksheet: bit.ly/cp-budget). Browse apartment websites with your student (their university may have a search portal) and point out the features that they may not have top of mind, but you know are important. They can also be talking to upperclassmen about which neighborhoods and buildings are desirable and which they should avoid.

Winter break



Your student should know where they want to live, and in some areas should be ready to sign a lease (review the lease with them). Check out our glossary of lease terms and our property-viewing checklist (bit.ly/property-viewing).

Spring



It's time to complete the housing process with the university or sign a lease. Encourage your student to make a plan for moving and/or storing their belongings.



On or off campus?

Planning for sophomore housing is an exciting process. Freshmen compare options, consider which friends would make good roommates, and factor their daily routine and budget into the equation.

What should you know in order to help your student make a good decision about where to live next year?

The advantages of staying on campus

There are more floor plans to choose from. From singles to suites and college-owned apartments, on-campus housing choices for upper-level student tend to be a step up. Pricing will vary.

Special interest housing keeps students engaged. Foreign language floors, theme housing (built around common interests/causes) and academic-focused Living Learning Communities may be options. Students in these types of residential settings plan community-building events and sometimes take classes together.

Moving off campus

Is your student eager for more independence, and ready to take on the responsibility of food shopping, cooking, paying bills and maintaining their own living space? Then use your visits to campus (for example, over Family Weekend) to start checking out local housing stock and getting a feel for which neighborhoods are best for students (safe, affordable and within walking distance of campus or with convenient public transportation).



Adulting is hard.
Decorating should
be easy.

SHOP NOW





Foundations of health and wellness

Conversations with your student

By Jennifer See

Get more sleep!

Sleep is crucial for both physical and mental health. Eight hours of sleep a night is the recommended amount for an adult to feel completely rested. Unfortunately, most college students get much less.

Consequences of sleep loss for college students include more illness, such as colds and flu; feeling more stressed out; increased weight gain and obesity; lower Grade Point Average; increased mental health issues; increased automobile accidents; and decreased performance in athletics and other activities.

One first-year student I counseled observed how hard it was to regulate sleep away from home. "In high school, you are on a way different schedule," he said. "School starts at the same time every day, and most nights, you're home at nine or

ten. In college, you might have a class start at noon so you stay up late and sleep late, then you take a nap. It really messes up your sleep schedule."

What can college students do to incorporate more sleep into 24 hours already packed with classes, studying, part-time campus jobs, friends and activities?

They can start by establishing sleep rituals. Advise your student to:

- Have a comfortable mattress topper and bedding to entice sleeping
- Use earplugs and sleep masks if roommates keep different hours
- Avoid caffeine 3–4 hours before bedtime
- Limit use of phone and electronics in bed or one hour before bedtime

- Exercise regularly, but not 2–3 hours before sleeping
- Limit alcoholic beverages before bedtime
- Track sleeping patterns using a Fitbit or other device (seeing the numbers can make them more aware of the extent of their sleep deprivation, and they can set goals to get more sleep the next night)

As parents, keep the conversation going about the importance of sleep. Check in with your student frequently and ask specific questions like: "How much sleep are you getting? Are you having trouble falling asleep or staying asleep? How much do you sleep during the day?"

Consistent lack of sleep or too much sleep can signal bigger issues, such as anxiety or depression. If you're concerned about this, encourage your student to visit the campus counseling center.

Talk about alcohol and drugs

College brings unprecedented freedom. Students may experiment with drugs and alcohol — perhaps for the first time — or, unbeknownst to parents, start down a path to some serious trouble with their substance use.

According to a 2016 study by the American College Health Association, 62.6% percent of all college undergraduates reported alcohol use within the 30 days prior to being surveyed, 19.8% reported using marijuana, and 16.6% reported driving after having alcohol.

From a distance, parents can't control what students do in their spare time. However, parents can bring up this important topic regularly. Based on my personal experience as a chemical dependency counselor and as a college parent, here are tips for keeping the conversation about drugs and alcohol going.

Ask direct questions.

"Do you drink at parties? What are you drinking? Are you smoking pot or trying other things, such as Molly or LSD? How much are you using and how are you getting it?"

Put safety measures in place.

Let your student know that you are there for them, even from miles away. Do they need access to Uber or Lyft? Help them open an account. Talk with them about how they might handle themselves in various situations. Acknowledging the kinds of things that can happen, and brainstorming possible responses, can help them steer clear of trouble.

Keep your reactions in check.

Nothing will shut down a conversation faster than judging or immediately disapproving of their choices. While it's easier said than done, if your student opens up to you, just listen, even if you're upset by what you're hearing. Your reaction will set the tone, and establish a precedent, for any future conversations.

Don't praise or laugh off substance use.

If your student tells you they have a hangover, saying "It won't be your last one!" or telling them they need a better tolerance can send the message that you condone their drinking. Many students I've treated have told me that their parents reacted this way when their drug or alcohol use was discovered. Oftentimes, these kids were subtly (or not so subtly!) letting their parents know that their drinking or smoking was getting out of hand.

Remind them of your expectations.

Your family's standards of behavior don't end just because your student is out of your sight. Substance use and abuse can negatively impact their health and school performance and, as we see too often in the news, have deadly outcomes. Make sure your student knows your expectations and that consequences can and will occur if they break school and family rules.

Keep the dialogue open.

Let your student know you are a safe place to land. Maybe they need to vent about their roommate's substance use. Or maybe your student did something they are not proud of with regard to drugs or alcohol and need to talk about it.

What can you do if, after these discussions, you deem there is a problem? Know your campus counseling resources. Find a local counselor who specializes in substance use and abuse. Get your student some help. Above all, keep the conversation going. It's too important to ignore.



More health tips

1 Make sure your student has a first aid/health care kit including a thermometer, and knows when to go to the campus health center.

2 Complete a HIPAA (health information) release form with your student so you can be part of conversations and decisions relating to their treatment in case of illness or emergency.

3 Encourage your student to get a flu shot (often offered for free on campus).

4 Talk up the benefits of a regular exercise routine, whether it's running or yoga.

Knowledge is...comfort

Sometimes knowing what's going on — and that other college parents have been through it before — is all you need.

Read and share "The Loop" blog on collegiateparent.com for insights from college parents and experts in a fun, casual style.

www.collegiateparent.com/blog





Support your student's mental health

By Jennifer See

At the start of the last school year, I was keeping up with some of my freshman son's friends via Snapchat. One particular friend was snapping me often, which was a bit unusual. Then I noticed the snaps were coming at all hours of the day and night...and in every picture, the student was in bed in her dorm.

Being a clinician, I saw this as a red flag. Too much sleep can be a sign of depression, so I reached out to the parent and gently mentioned my concern. The parent confessed that there were some things going on with her daughter. She thanked me for speaking up and we talked together about the next steps of getting her student some help.

If there's anything universal about the college experience, it's the amount of stress it puts on students. How can you tell if stress is taking a toll on *your* student? Here is a checklist of mental health touchpoints to address with your college student — or any student — during the year.

☐ Eating patterns

Has your student gained or lost more than 10 pounds in the past 60 days? Changes in weight can be indicative of bigger problems. Are they restricting food or trying to lose an unrealistic amount of weight? Or do they self-medicate stress with unhealthy food? Talk to your student about what and how often they eat.

☐ Sleep hygiene

Does your student appear to sleep too much, or too little? Sleep is hard enough to regulate in college (as we note on p. 28), but in addition to that challenge, sleeping a lot or not enough can be a sign of anxiety or depression. Ask your student how many hours they sleep per night, or if they're having trouble falling asleep or staying asleep. If they tend to go right back to bed after class, it's time to address this.

☐ Communication

Does your student call home a lot but then not really say anything? Or have they withdrawn and you rarely hear from them? Noticeable changes in communication patterns could mean that your student is feeling alone or troubled.

☐ Behavior changes

Perhaps your student is going out a ton when they're usually an introverted homebody, or they appear to have lost interest in activities they typically enjoy. You get the impression they're skipping

class or their grades are plummeting (maybe they even share this worrisome news). Any of these could signal a bigger personal issue.

☐ Mood swings

One day you talk to your student and they're on top of the world, the next they're angry and lashing out, then crying and sad. Highs and lows are normal, but severe mood swings could mean that drugs and/or alcohol are in play.

Talk to your student frequently about their overall health and wellness with the above list in mind. Stress the importance of sleep, a balanced diet and managing stress positively, and practice your active listening skills. Above all, encourage your student to seek help if they are feeling anxious, hopeless or overwhelmed. Make sure they know they're not alone and that there is counseling and other support available if they need it.



When a student is concerned about their roommate

Speak up: If your student is worried about a friend or dorm mate, encourage them to express their concerns to the friend. Your student should also alert the RA. Often kids try to "handle" these things on their own, but in certain situations it's essential to bring in professional help.

Trade numbers: As a mom of a new freshman, I was advised by experienced parents to get the phone number of not only my son's roommate, but also the roommate's parents. Keeping a line of communication open with your student's roommate or other new college friends is a way for them to reach out to you, and vice versa, in case of emergency.

Reach out

Campus counseling centers are typically open Monday–Friday, 9–5.

24-Hour Crisis Text Line:

Text "I'm here" or "Hello" to 741741 and a trained professional will answer 24/7.

National Suicide Prevention Lifeline:

1-800-273-8255



Stay (legally) informed

Two federal laws — FERPA (Family Educational Rights and Privacy Act) and HIPAA (Health Insurance Portability and Accountability Act) — protect your student's privacy.

FERPA limits the information that the college can share with you and is the reason you don't automatically see your student's grades or receive tuition statements. HIPAA is why you no longer have access to your son or daughter's medical information after they turn 18, even if they're still covered by your health insurance.

Have your student complete a HIPAA release form and keep copies on file with your home doctor and the campus health center. Your student can always consent to you being informed about health issues, but with this authorization, you can more easily be consulted about treatment — especially important in case of an accident or other crisis.

Learn more at hhs.gov/hipaa, www2.ed.gov/ferpa and by contacting your student's college or university.

Six ways to help your student fight off the lonely feeling

By Jennifer See



Jamie was 20 when, after two years of living at home and attending community college, she moved on campus at her state university. She looked forward to the academic opportunity, as well as the social scene and the many new friends she hoped to make living in an apartment complex.

But then the loneliness set in.

"I had a roommate, but she stayed in her room all the time," Jamie said. "On campus I was surrounded by people, but the reality was I didn't know anyone. I thought it would be so easy to meet people in my classes, but everyone kept to themselves. It was totally different than I thought it would be."

Adjustment to college can be tough for various reasons. Students have left a familiar environment, a close-knit group of friends that grew up together, and comfortable living arrangements. Students who were once academic or athletic superstars can feel like small fish in a big pond, and the project of "starting over" can be overwhelming.

What can college students do to feel less isolated and more connected?

1. Unplug electronics.

If your daughter or son is feeling lonely, encourage them to spend less time viewing social media (where people tend to post photos of themselves having SO MUCH FUN). Turning off the computer or phone and venturing into the common areas of the residence hall or apartment building is a first step in meeting new friends.

2. Find a crew.

"Find people that care about you and that you care about," Jamie said. In college, it takes some effort to meet new people. Your student should attend residence hall mixers and social event nights (even if they don't always feel like it).

3. Get involved.

The great thing about college is that there is something for everyone. Encourage your student to immediately join a group, club or organization so they can meet people with similar interests. They can do this at any point during the semester.

4. Reach out.

Make sure your student knows the importance of reaching out to friends and family when they feel lonely. "I was horrible about telling my parents or friends how I was feeling because I didn't want to burden them," Jamie said. "Don't try to handle it alone." Simply telling someone they're having a bad day and talking about it can help them get through it.

5. Distract yourself.

If your student was on the track team, suggest they go running. If they enjoyed art, set them up with supplies so they can paint or create something. If they miss their

pets, encourage them to volunteer to walk dogs at a local shelter. Finding an enjoyable activity to occupy their mind and body can help your son or daughter through a rough time.

6. Find a counselor.

If your student is still struggling, insist they seek counseling at the campus counseling center or make an appointment with an individual therapist.

Parents: Make sure to ask your student if they feel lonely.

Reassure them that it's perfectly okay to feel lonely every now and then; adults deal with this, too. But if the feeling is constant, it should be addressed.

As for Jamie? She assures students that things will get better — including loneliness. "Don't forget to take care of yourself," she said. "You are balancing homework, life and school and it is difficult. Give yourself a break, but also, take charge of yourself. Even when you're not motivated to go out and meet people, make yourself do it. You'll feel better."



Staying safe on campus

In case of a campus emergency:

- Colleges and universities devise emergency plans and rehearse responses with the campus community through regular drills. If there is a drill, ask your student what they learned — going over with you what they should do in different situations (a weather emergency, fire, etc.) may fix it more firmly in their mind. Keeping a stash of emergency supplies in their room and/or car is a good idea, too.
- Follow your student's school on social media (Facebook and Twitter). The emergency management department may have its own Twitter feed.
- Breaking news should be posted on the school website home page and you can call the main campus information line for recorded updates.

Remind your student to be proactive about protecting personal safety, their belongings and their identity.

- Lock residence hall room at all times.
- Take valuable items home over breaks.
- Register laptops and bikes with the campus police department, and always lock bikes — preferably with a high-quality u-lock.
- Sign up for emergency "campus alerts" (this may be an option for family members, too).
- Trade family phone numbers/emails with their roommate.
- Attend campus trainings on sexual assault prevention and bystander intervention.
- Party safely and use the buddy system.
- Consider a personal safety keychain alarm.
- Utilize campus police late-night escorts and safe-ride programs.
- Keep digital devices password-protected and don't share passwords.
- Be cautious on public WiFi (don't log into your bank account or buy something with a credit card).



ONE CALL, AND YOUR DEVICE RECOVERY TEAM IS ACTIVATED!

NO OTHER COMPANY IN THE WORLD OFFERS OUR ELECTRONIC DEVICE RECOVERY SERVICE!

407-779-2627 redwarden.com Feedback@RedWarden.com

Jump in to get ahead:

The benefits of campus involvement

By Kimberly Yavorski



College is an exciting crossroads. Students enter a world where they know few (if any) people and no one knows them. They may have met classmates through a Facebook group, during orientation or at a local send-off event, but for the most part they're starting with a clean slate. They can do anything and be anyone.

While studying should take up most of your student's time and energy, encourage them to get involved in a campus activity or two. There are lots of choices: clubs, sports, performance groups, volunteer opportunities...the list goes invitingly on and on. In most cases, students can join at any point in their college career, adding more activities as they get better at managing time and juggling responsibilities.

Campus involvement can help your student:

1 Make friends.

Not everyone makes friends easily. Even students who do may be out of practice if they stuck with the same group all through high school. Sharing an activity with people who enjoy the same thing is a natural way to connect with potential

friends. It's a particularly good route for students who are shy. Clubs aren't just for extroverts!

2 Feel part of a community.

College may be your student's first experience making all of their own decisions. They're learning about themselves and their place in society and choosing what form that society takes.

A sense of community influences not only how happy a student is but also whether they complete their course of study at all. It can be isolating to spend all your time in class or at the library. Being involved with campus groups means working for a common goal and sharing successes and setbacks.

3 Expand interests.

There's nothing wrong with sticking with familiar activities, but college is also a chance to reinvent oneself. At many colleges, students without prior experience can get involved in theater, radio or the newspaper. Intramural sports welcome athletes of all abilities, not just the kids who've played since kindergarten. Encourage your student to try something new!

4 Have fun while saving money.

Many campus activities are subsidized by the school (often through student fees), so students can access opportunities they might not be able to afford otherwise. Off-campus trips (concerts, outdoor club excursions, etc.) are often a fraction of the actual cost — a good way to try new things with little investment. Some schools offer mini study abroad trips over breaks with price tags considerably below what you'd spend if you planned the same trip yourself (and additional financial aid may be available).

5 Hone skills valued by future employers.

The 2016 Project CEO survey* of more than 15,000 students from 40 schools found that co-curricular activities have a larger impact than any other opportunity outside the classroom on building eight essential work skills valued by employers. Students get experience fundraising, creating financial plans, running meetings and managing peers. These skills will transfer to almost any discipline.

Then there's that magical word: leadership. Campus organizations are run by members, which means there are lots of officer positions to go around. Students can also develop leadership experience through team projects and at on-campus jobs.

Writing for or editing a campus publication, working at the school radio station, working as a Teaching Assistant or in a university office — these are all excellent experiences to highlight on a resumé. The frosting on the cake: an activity may make your student's resumé more attractive to potential employers who were part of similar groups or who simply want to know more.

6 Create a network with little effort.

It's never too soon to learn that everyone you meet has the potential to change your life. Your student shouldn't wait until after graduation to start networking, whether with fellow students or, in the case of organizations with national chapters (such as Greek life and volunteer groups), a much larger network of people who can open doors when job searching. If an activity includes intercollegiate competition, they'll meet students from other colleges with similar interests, and social media makes keeping in touch easy. Suggest your student sign up with LinkedIn and start adding connections now!

*Griffin, Kate (2016). *Project CEO: The Potential Value of Beyond-the-Classroom Experiences for Developing Career Competences*. Campus Labs.

Special thanks to Rudy Montoya, Student Activities Specialist at University of New Mexico, for his insights and observations.



Statistics show that involvement improves student success.

A Cal State Sacramento study found that students who got involved on campus had higher rates of retention and graduation as well as higher GPAs.

Another study at Purdue showed that, among students with a GPA of 3.0 or higher, the GPAs of campus organization officers tended to be even higher. Juggling classes, homework and outside interests requires time management skills which are necessary to college success, and connection and wellbeing factor in, too.

Wang, Jing & Shiveley, Jonathan (2009). *The impact of extracurricular activity on student academic performance*.

Hawkins, Amy L. (2010). *Relationship between undergraduate student activity and academic performance*.

Will your student work?

By Suzanne Shaffer

College students who work part-time (15–20 hours a week maximum) during the school year get better grades than those who don't.* They tend to be more focused, organized and conscientious about budgeting time for study. Many parents also feel that students who contribute financially to their education are more invested and less likely to take the opportunity for granted.

Some students need to work; some students want to work. The good news is they have a wide variety of employment options both on and off campus.

Federal work-study jobs

If your student was awarded federal work-study as part of their financial aid package, it's important to understand how it works. Being awarded the funds doesn't guarantee your student a job. Work-study jobs are filled first come, first served. Your student should contact the college's financial aid office ASAP to learn what positions are available and how to apply. Coveted on-campus work-study jobs will go quickly.

Work-study funds aren't directly applied to your student's tuition bill (as grant/scholarship aid will be). Instead, like at any other job, your student will receive a paycheck and can use the income to cover out-of-pocket expenses.

Note: Students who would like work-study over the summer (if this is an option at their university) need to apply separately for summer financial aid. Information and an application will be available in the spring. It's not a requirement to be taking summer classes if they're fully enrolled during the adjacent spring and fall semesters, but funding may be more limited so they should act quickly.

Searching on and off campus

Any student can apply for part-time jobs on campus. The career services and student employment offices will host job fairs and maintain online job listings. It's easy to search for a position that might line up with a potential career interest as well as provide needed supplemental income. Students can also check the flyers posted on bulletin boards in academic departments, residence halls and other campus buildings.

Maybe your student would welcome a change of scenery. Local employers often hire college students and are happy to work around their schedules. Your student can pound the pavement the old-fashioned way, or search online.

Networking

Fellow students often have the inside track on the best campus jobs. When my daughter was looking for a position, she talked to upperclassmen she met during orientation. One knew of an opening in the financial aid office where she worked and recommended my daughter to her supervisor. Before even arriving on campus, my daughter had a job waiting for the fall semester.

If your student makes a connection with a professor in their major or another area of interest, this can also be a good route. The professor may hire students, or know of colleagues or local businesses looking for students to work at paid internships (a terrific resumé builder).

Parent perspective:

"If your student is offered work-study, it's worth doing even as an incoming freshman. I was impressed by how many off-campus options there were. My daughter ended up being offered several positions and was able to pick one at a non-profit closely aligned with her interests. She had a heavy first semester credit load but was clear about how many hours she could work and was fortunate to find an employer who would work with her schedule. She has gained enormously in skills and confidence. All in all, a great experience!"

*A comprehensive 2009 study published by NASPA, "First-Year Students' Employment, Engagement, and Academic Achievement: Untangling the Relationship between Work and Grades" by G.R. Pike, G.D. Kuh and R.C. Massa-McKinley, is often cited and its findings have held up over time.



A few of the on-campus departments that hire students:

- Admissions office
- Recreation center
- Library
- Dining facilities
- Bookstore
- Museums and art galleries
- Theatre
- Alumni office

You've reached the end of this magazine, but not your college parenting journey.

the loop

Housing, FAFSA, study abroad, internships, oh my. So many important decisions that will impact your student's college experience are fast approaching. Your student will still need your support, and we'd love to be there to support YOU.

Let us help you manage the details.

Get in the loop by signing up for our weekly newsletter at bit.ly/cpm-loop. We'll email timely information about what to expect and when to expect it throughout the academic year.

Upcoming topics:

- House rules over the holidays
- College to Career 101
- Tax tips for college parents
- Spring break planning and safety



Meet our writers

PRISCILLA CHILDRESS has worked with Parent and Family Programs for a decade and currently serves as Assistant Director of New Student and Family Programs at Missouri State University. A longtime CollegiateParent advisor and contributor, Priscilla is the mother of two college graduates.

MARLENE KERN FISCHER is a wife, mother, blogger (Thoughts From Aisle Four) and essay coach. Founding contributor at CollegiateParent, her work has been featured on many other sites including Huffington Post, Grown & Flown, Parent and Co., the Erma Bombeck Writers' Workshop, MockMom and Beyond Your Blog.

EVANNE MONTOKA is Production Manager at CollegiateParent. She graduated from Whitworth University in 2013 with a double major in Journalism and Spanish. Evanne brings her recent college experience, along with her relationships with Parent and Family Program professionals, to her writing for CollegiateParent.

VICKI NELSON has more than 35 years' experience in higher education as a professor, academic advisor and administrator. Her website, College Parent Central, is a source of bountiful information and support for the families of college students.

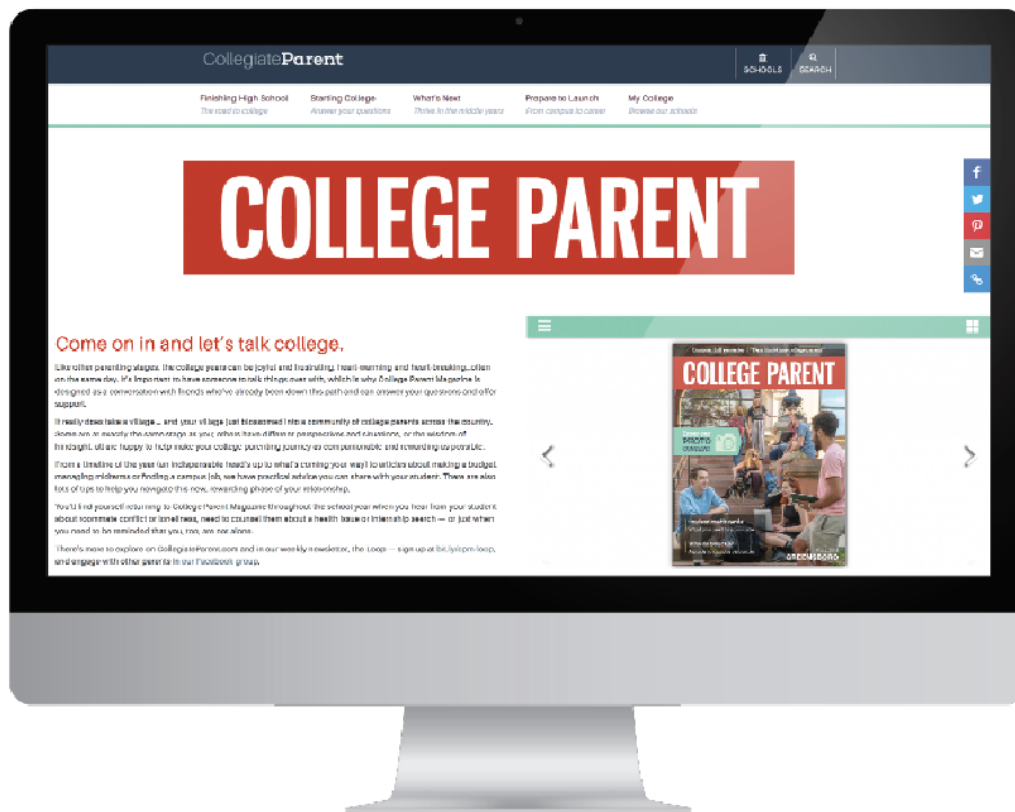
ERICA SANDBERG is a consumer finance expert and freelance journalist whose work appears in a wide variety of outlets including Bankrate, CreditCards.com, The San Francisco Chronicle and the National Education Association Member Benefits website. Erica hosts a podcast, Adventures With Money, and for 10 years has been resident personal finance authority for KRON-4 News in San Francisco. An updated edition of her indispensable book, *Expecting Money: The Essential Financial Plan for New and Growing Families*, is available now.

DIANE SCHWEMM is CollegiateParent's Senior Editor and a regular content contributor. She and her husband have two sons in college and a recent graduate.

JENNIFER SEE is a Licensed Professional Counselor and Chemical Dependency Counselor with a private practice in San Antonio, Texas. She is also the parent of two college students. Visit Jennifer's website at jennifersee.com and follow her on social @jenniferseelpc.

SUZANNE SHAFFER counsels students and families through her blog, Parenting for College. She is the Parent College Coach for Smart College Visit and her advice has been featured on Huffington Post, Yahoo Finance, U.S. News College, TeenLife online magazine, College Focus and Noodle Education as well as CollegiateParent.

KIMBERLY YAVORSKI is a mom of four who writes frequently on the topics of parenting, education, social issues, travel and the outdoors. Her work has been published in Your Teen, Grown & Flown, Her View From Home, Reader's Digest and more.



Return to College Parent Magazine homepage

[CLICK HERE](#)

