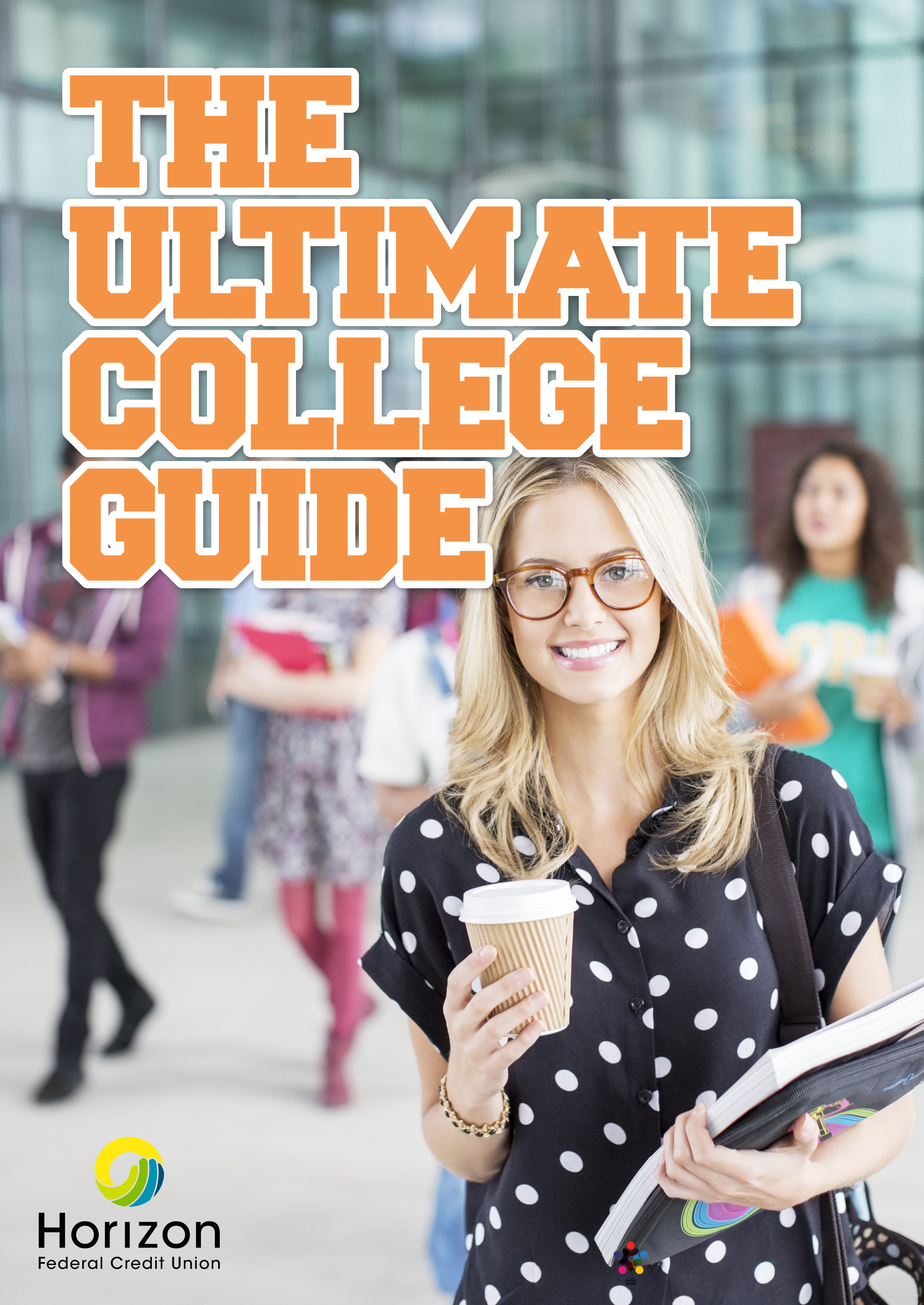
THE ULTIMATE COLLEGE GUIDE



Horizon
Federal Credit Union

INTRO

Ah, college! Those wonderful years usually made distinctive by late-night cramming sessions, too many instant noodle dinners to count, a packed to-do list, and the forging of lifelong friendships.

It's also a time when money is tight and demands are high.

You need cash for everyday expenses like food and basic school supplies, and you need even more to cover housing costs, textbooks, a laptop and travel expenses during those all-important vacations. And let's not forget the crushing mountain of student loan debt that may also be assembling during this unique rite of passage.

It may seem as though you don't even have time to worry about money because you're swamped just trying to keep your GPA up while trying to remember every paper you've been assigned this month.

That's where we come in! As your credit union, we're thrilled to provide you with this collection of fun, insightful, and super-helpful articles packed with tips on college life. Inside, you'll find budgeting tools, creative ways to save on books, and pointers for paying down that student debt. And, since we want you to pass your classes with flying colors, we've included studying tips, memory hacks and more!

It's your guide to everything college.

And it's our gift to you.

Enjoy!

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TOWARD A 4.0 AND BEYOND

As a college student, you've got loads of stuff on your mind, from balancing your budget to last weekend's epic party. But, no matter how many things are crowding your brain, doing well in school is no doubt high up there on your list. After all, that's why you're in college, right?

We can't make your professors less demanding or easier to understand, but we're here to help you do well in your courses and possibly ace those exams. In this section, you'll find ways to put your most important work first, memory hacks, online resources that can help improve your academic performance, and a whole lot more.

We want you to earn and maintain that 4.0!

- It's on the Syllabus
- 5 Study Apps to Know
- New School Year Resolutions
- Memory Hacks
- Surviving Finals

IT'S ON THE SYLLABUS

No matter what you ask your professor over the course of the semester, the most likely response you'll get is something like, "It's on the syllabus." Yes, professors love to write up big documents governing every aspect of behavior in their class. In some instances, it might seem like the iTunes terms and conditions are easier to get through than that 30-page syllabus. Even worse are the instructors who offer a half-page of instructions while expecting you to interpret it in a manner similar to applying the Ten Commandments to a dispute in your fantasy football league.

As exasperating as those syllabi might be, there's something to be learned from them. When you have a document that outlines your principles, it helps clarify confusing situations. Do you have a syllabus in your life? What is your policy for missing class? What guidelines do you have for civil behavior? How do you know if you're living up to your principles if you've never sat down and tried to figure out what your principles actually are? Without a syllabus, you're just left to figure out every confusing situation as it comes along.



Your financial life needs a syllabus, too. What's your policy on work hours? Will you pick up a shift during finals week? Are you willing to quit your job if it interferes with school? A budget can be your syllabus for spending to answer many of those questions. For instance, if you know ahead of time that you can spend $20 per month on video games, then you know buying that video game you want this month means that you can't buy another until the end of the year. It also means that, if you haven't bought a new video game all summer, you don't have to feel guilty about buying one now.

This weekend, put together your syllabus. Use one your professors have provided as your example ... and fill in all the sections. Start with who you are, what your expected outcomes for the semester are, and determine your tentative schedule. Don't worry about some of the odd sections until the end. You can probably find a way to incorporate them – for example, sexual harassment policies might become "dating principles" – but that's something you can handle later. For now, try to get down the most important principles to guide your path ahead.

Finally, after you know what you value, put together a budget. Do you value time with your friends? Then put more money aside to cover spending leisure time together. Or maybe you value that time with your friends, but don't value going out to eat or dancing on Saturday nights. Maybe your budget should reflect that, so maybe consider putting money aside to host a dinner party or watch football.

Whatever plan you come up with, try not to deviate from it too much once you have it established. That way, when a strange situation comes up in a few months, you've got a list of principles to help your decision process. Tell yourself, "It's on the syllabus," and use that to help guide you. Creating a budget, scheduling your time and formalizing your principles can be difficult, so drop your credit union a line if you'd like some help.

5 STUDY APPS TO HELP YOU ACE EVERY EXAM

You already have your phone attached to your hip; you might as well let it work for you. Use these incredible study apps to help you ace every exam and turn in every paper on time – without the frantic last-minute cramming and the exhausting all-nighters.

1. QUIZLET

This awesome, free app makes studying simple. It includes text-based study materials along with visual aids to help you commit information to memory. You can custom-make your own audio and graphic flash cards, ask to be quizzed by the app, and even play a fun game in which you advance only by giving the correct answers.

In the Quizlet Learn feature, you'll find a mix of true and false, multiple choice and other kinds of questions that will increase in difficulty based on your performance. To amp up the fun a little more, you can link games and tests with your friends and see who can outdo the other. Bring on the competition and fun and let the studying begin!

2. ISTUDIEZ

A favored study app among college students everywhere, iStudiez tracks your academic progress throughout the semester and sends you helpful homework notifications so that you never forget an assignment again. It's like having your mom with you in college – minus the laundry and home-cooked meals, that is.

IStudiez lets you rate the priority of your homework assignments, input your professors' names and contact info, and track your GPA. It'll help you manage your time more efficiently and can be synced across all of your devices.

The app offers a free trial for one semester, and then costs just $1.99 a month for unlimited use.

3. EXAM COUNTDOWN

Isn't it funny how report deadlines seem like forever away on the day they're assigned and then you turn around and they're due tomorrow? Actually, it isn't all that funny when you're the one stuck taming the procrastination beast.

Exam Countdown offers you a free, easy-to-use tool so that you never forget a deadline date again. Input every paper, report, essay, and test as soon as they're assigned. Then color-code each kind of assignment and create your own countdown timers. You'll be able to see how much time is left until your bio exam or until your next paper is due with just one quick glance.

It's time to say adios to last-minute cramming!

4. COLD TURKEY

Your phone and laptop may be super useful study tools, but they can also be super distracting. Don't tell us you've never spent an afternoon on Pinterest or checking out the latest YouTube hits when you were supposed to be studying. We know you've been there.

Don't let it happen again! With this free app, you can block selected sites for a chosen amount of time, from just 15 minutes until up to 24 hours. Cold Turkey also allows you to create a whitelist of sites you'll need for your work and will then refuse you access to anything else online.

Let crunch time go back to being the nail-biting, hard-working, brain-exploding time it used to be!

5. MEMRISE

You know those annoying people who can never forget a fact and don't have to spend a minute studying in order to ace an exam? Yeah, we love to hate them, too.

But one of those people actually wants to share their secrets with you.

Memrise is a free app that was co-founded by a top World Memory Championship competitor to help you remember everything you're studying. It allows you to create visual mnemonics for everything and anything you might be learning, from foreign language vocabulary to the periodic table. Try it; it really works!

And who knows? You may just become one of those annoying know-it-alls yourself!



ACE YOUR FINALS WITH MEMORY HACKS

With final season hurtling toward college campuses, the overwhelming task of conquering information and committing it to memory makes many students panic.

You're probably familiar with all the conventional study tips: Review your notes daily, learn the format of the final, review old tests and the course objectives, organize a group study session, eat well and get a good night's sleep before the exam.

But what if you're following these tips but still having a hard time remembering the information? How can you trick your mind into retaining all those facts?

Read on for five fantastic memory hacks that will help you ace those exams!

1. LINK NEW INFORMATION TO THINGS YOU ALREADY KNOW.

Instead of trying to teach yourself a brand new concept, connect it with a fact that's already ingrained in your brain. Build on what you already know to make retrieving information easier.

2. CREATE A MIND PALACE

A mind palace is a place you create in your imagination that exists in full detail.

Start by visualizing a large building or a road. Make sure you can picture it clearly in your mind. You can name your mind palace after a broad topic or a concept you'd like to memorize. Next, fill your image with as many details as possible, like a tree stump at the side of the road, or a bookcase in one of your building's rooms. Now connect those images with a small piece of information, such as an important date in history, or a chemical formula. Think about the image and the information joint together until your mind instantly links the two.

You can continue building your palace by adding as many bits of information as you need. When you need to access all that information at the exam, simply take a mental walk through your mind palace, where your information will be waiting for you.

3. SET FACTS TO MUSIC

Songs have an annoying way of sticking in our minds even when we want them out. Capitalize on the power of music by setting your information to a tune. You can even try making the facts rhyme. As an extension of this hack, you can also try creating mnemonic devices, such as acrostics or acronyms, to help you remember information.

4. USE YOUR SENSE OF SMELL

Smells are an extraordinarily powerful memory tool. That's why aromas can instantly transport you back to a certain time and place. Take advantage of this power by dabbing a bit of a specific perfume or cologne on your wrists each time you study a certain subject. Your mind will associate the smell with the information. At the exam, wear that scent to jog your memory and watch how the information flows!

5. MAKE UP A STORY

It's always easier to remember a story than it is to recall pages of dry facts. Turn your facts into a story to make your studying fun and easy. Of course, it's not easy to spin a tale about a bunch of molecules in a chemical formula, but you can turn your molecules into characters by assigning them human names, such as Clara for Chlorine. Then, devise a plot for your characters and have each one act just like their molecular counterparts behave in the formula. No more leafing through pages of boring information!

NEW SCHOOL YEAR'S RESOLUTIONS

Ah, autumn. That wonderful time of year when the leaves change color, football takes over the television for five uninterrupted months and students head back to school. Alright, it's not actually autumn; it's August. It's still summer outside, and more of the country is watching grass turn brown than observing the leaves transitioning to orange. School is starting, though, and you've probably already gone through a lot of the rituals that accompany a new school year, so you may be in a back-to-school mood.

Here's a tradition you might not have tried: Have you made a new school year's resolution?

We're not talking about those promises you make to yourself every year about doing homework on Friday nights or not wearing sweatpants to class. Have you made a resolution for this year that you actually intend to keep? Now is the perfect time to make a change, while you've got a new planner just waiting to have milestones and goals written into it. We've got some tips to aid you in keeping your resolution this school year.

First, set a clear goal. Goals are only as useful as they are attainable, and goals are only attainable if they're clearly articulated. For example, "I want to eat better," is an admirable goal, but it's difficult to figure out if you've actually done it or how that affects your decisions. Eating two cookies is better than three, for example, but would you have eaten three cookies before?

That's why it's important to be specific. Instead of saying, "I want to be better with money so I won't need to eat toast sandwiches at the end of the month," try making a resolution like "I won't date freshmen," or "I will set a budget every month." You can tell if you've set a budget even if you don't always do a good job of following it. Having a tangible goal gives you freedom as well. Are you being good with your money if you buy a latte every once in a while? Who can tell? But if you have a budget, you can clearly see when you can afford a latte, and what else you might have to give up to get it.

You also need to keep the goal simple enough so it is achievable. “I’m going to work out for two hours every day” sounds great ... for about a week. Then it sounds like a hassle. What do you do for two hours every day that you’re willing to give up? Sleep? Homework? Xbox? An easy to achieve resolution might be something like, “I will spend Monday afternoons cleaning,” or “I’ll save $1,000 to put a down payment on a car within a year.” Saving $1,000 might sound harder than working out, but it’s really not. Put $85 per month away for a year or $43 per month for two years. Even if you make minimum wage, $43 is only about one day’s salary each month.

It’s easy to fool yourself into believing you’re living up to your resolutions, which is why you need someone to keep you accountable and help you out when you need it – like your credit union! We’ve got experts in budgeting who’d love to talk to you, and we offer great rates on Savings Certificates, Holiday Club accounts, and all sorts of savings plans to make saving for that down payment even easier. You can check out our rates on our website or talk to one of our specialists by giving us a call.



FINALS WEEK

While your families may be thinking peppermint mochas and gift wrap, you're spending those same weeks probably running back and forth from the library to professors' offices, maybe also holding a peppermint mocha. Finals week is no fun. It's an unsanitary, stressful, hectic time, in which the weather is usually either overcast or snowy ... or both!

The worst part is that you know most of it could be better, and you know it's mostly your fault. You'd probably made plans to start studying earlier, take better notes and generally act more like those students who have it all figured out. If you're being honest, though, are you really going to do all that? The more complicated your resolution, the less likely it is to occur.



Here's an easier solution you can actually accomplish in a single day, which will make every finals week so much easier: Stack your schedule based on the final exam. Email some of the professors you plan to take in the spring with a simple question: What is the format of your final exam?

Knowing this can help you strategize your efforts. For instance, try not to take classes with all multiple choice exams in the same semester, because there's only so much cramming a brain can do. Try not to take too many classes in which you turn in a final paper, because you can only format so many citations before your hair falls out. You can even use this strategy to make the whole week make better sense: If you have to take two math classes and you hate math, schedule them the same semester as courses with final papers. That way, you can turn in your final papers before finals week begins, and all you have to do during finals week is math. No distractions!

You can do a lot of the same things with your budget. Just like with finals week, the end of the month is the time you make strong resolutions to make better decisions, even when you know you'll be going out way too late on school nights next month, too. Of course, going out late on school nights is how you get into trouble with school and money at the same time. So, let's apply the same principles as we did to finals week. Go through your budget and find out when your bills are due. You can often change the date with a simple phone call. Spend some time this month rearranging your bills to come out the day after you get paid, spread out for each of your paychecks. That way, you never see money in your account that you can't spend, because the money you need to pay the bills will disappear immediately.

WORKING IT OUT

If you're like most college students, you likely hold down a part-time job that you squeeze in between all your coursework and heaps of obligations and responsibilities.

Whether you choose to flip burgers or brew coffee on weekends, or you tutor on-campus all week long, we're here to help you make the most out of your college career. It may just be a way to put some extra cash in your pocket or make headway on that student debt, but your time is precious and you deserve to get all you can out of your job.

Read on to learn how to make that happen!

- College Job: On or Off Campus?
- Finding that Perfect College Job
- How Your Boss Perceives Young People
- The 3 Best Jobs for College Students

COLLEGE JOB ON OR OFF CAMPUS

Face it: You need a job. Maybe it's just for spending money, or maybe something else is pushing you toward employment. You could need an excuse to leave campus to escape the college bubble for a short time.

You could be working on your networking skills to help climb the ladder toward a "real job" in your chosen field. You might also be needing to pass the time until the next adventure comes along. There are even study benefits! A 2009 Boston University study revealed that a work schedule forces students to create a study schedule and stick to it. Without a job, many students struggle with time management. The question for today's students, then, is: Do you work your job on campus or off?

There are many advantages to working a job on campus. For starters, depending upon the size of your college, you may be able to walk to work. Save the commute and the gas bill for your out-of-school job! The schedule may be more flexible when it comes to working around classes and big projects. After all, your employer works for the school and understands that learning is a priority. These factors can make it much easier to juggle a job with school. You can also meet many of the "behind-the-scenes" people at your school, which can get you the inside scoop on many school policies.

Unfortunately the biggest drawback of an on-campus job is that the money may not always seem "real" to you. The on-campus work-study programs at many schools put your paycheck into your tuition, so you never really see it. Some students prefer this method because they know for certain it's going toward their future, and not their taco budget. The range of jobs available on campus is also smaller, so you may not be able to find something that fits your career path as easily.

The primary draw of an off-campus job usually comes down to money. With so many more options, it's pretty much a guarantee you'll find a better paying job outside the school environment. Plus, what you earn is money which you decide how to use. You can contribute it toward your tuition, buy groceries or start a retirement account. Off-campus jobs are

also more often seen as “real jobs” on resumes, and employers tend to take them more seriously. You can also network more while outside the college bubble and get a break from the stress of school.

An off-campus job, though, may also have less flexibility. They’re not going to care as much if your final is the next day while assigning you the graveyard shift. There’s also the problem of transportation, as you’re going to be expected to be punctual with no excuses. Public transportation is usually the best option if you don’t have your own vehicle. It’s inexpensive and usually reliable on college campuses.

Though most of today’s students are sick of hearing this, it all comes down to making the choice that’s best for you. Are you willing to take on the hassle of transportation and scheduling if you get paid better and have more availability to meet new people? Or would you rather contribute to your campus culture? Ultimately, there is no wrong answer. Either option is beneficial, both now and in the future.



FINDING THE PERFECT COLLEGE JOB

Whether you're working to pay off your student loan, start saving for the future or just to have some extra cash in your pocket, finding the perfect college job that won't get in the way of your studies can be challenging.

No worries, though; we're here to help! We've compiled this handy guide that will get your from hopeful to hired – at that perfect position you've been dreaming of.

To help you narrow your options, we've divided popular college jobs into three categories.

1. ON-CAMPUS JOBS

The obvious benefit to working on campus is having your workplace just steps away from your dorm.

There are lots of employment opportunities on campus.

It you're a math whiz or a history buff, you can tutor struggling students. Hang up flyers announcing your services, or advertise online and tutor via Skype or Facetime.

You can also represent a brand by promoting their products and handing out free samples. This is a terrific option if you're working towards a career in marketing, sales, or social media.

If you'd like to gain valuable experience and broaden your knowledge in a subject, you can conduct research on behalf of your professors. As a bonus, you'll also earn a future recommendation for employment opportunities.

2. LOCAL JOBS

If you need a little breather from college life, you can look into any number of local jobs. College towns are usually full of fast food joints, coffee shops,

and night bars. Check sites like Craigslist and look through the help-wanted ads to find openings.

These jobs are great if you like social interaction and a fast-paced environment. Even within this narrow category, you can still find a job that fits your specific skill set and interests.

If you're a true fashionista, consider working in a clothing boutique. If you're looking for a career in the food industry, search for an opening in a local restaurant or catering business. Working the front desk at a local gym might be the perfect job for you if you're a true fitness freak. And if you're a genuine night owl, look into local bars for late-night shift openings.

3. ONLINE JOBS

If you want to stay put but don't want a job that involves any classwork, you might want to consider an online position. The sky is the limit with today's mobile workplace. You can write, edit, or evaluate content for businesses. You can manage social media accounts. Find companies looking for blog posts on any number of topics by searching Squidoo, Hubpages, and About.com. Offer your services in a variety of categories on sites like Fiverr and build up your reputation – and your pay grade.

Before you get started on your hunt, hold up any job you're considering to these questions: Is the pay worth the time and effort? Is the schedule compatible with your studies? Does it leave any room for a social life? Is the position in any way related to your field of choice? It's best if your job of choice fits most, if not all, of these criteria.

It only takes a bit of planning to find that perfect college job!



HOW YOUR BOSS PERCEIVES YOUNG PEOPLE

In June 2015, the NFL's San Francisco 49ers announced significant changes in the way they run their meetings to better accommodate millennials. After consulting experts from Stanford University and reviewing scientific research, they broke their meetings into half-hour chunks because young people have shorter attention spans, and included breaks for players to use their phones. All team communications are sent digitally to reflect their players' preferred communication styles.

Traditionally, NFL teams are incredibly conservative workplaces. However, today's professional athletes are young, and NFL players are almost entirely millennials and therefore have a significant impact on the culture of individual teams and the league in general.
If, unlike the gifted athletes of the NFL, an older worker can replace you, then it's unlikely your boss will change the workplace culture to suit you. Instead, your co-workers are likely comparing their perceptions

of your behavior to millennial-bashing articles like Time's "Me Me Me Generation" or The Atlantic's "Millennials: Greatest Generation or Most Narcissistic?"

If you're the youngest one in the office, your co-workers don't see you, they see a young person. And young people often act like the office is beneath them. Young people also sometimes refuse to dress in a manner that is considered appropriate, fail to put their phones away and generally don't try to "fit in" to most office cultures.

Even if you're only holding down this job to net you some spending money, you can still view it as an opportunity. Want to get ahead at the office? Show your boss that your job matters to you. Show up early on Mondays, always be prepared and on-time for meetings, and dress appropriately. Most importantly, when you're in the office, put away your phone, even if others regularly check their mobile devices. It may not be fair, but millennials are more harshly judged for using their phones.

Because it's known that millennials get married and have children later than any other generational group did, there may be an unspoken assumption that young people who haven't settled down are unconcerned about their futures. Articulating your desire to get married, have children or own a home can demonstrate that you take your life and your job seriously while reminding your co-workers that you share their deepest values. If you have a picture of your spouse, your children, or a niece or nephew, put it on your desk for others around the office to see.
Underneath the external differences, your generation is really not that different from your co-workers' generations. Unfortunately, as we get older, we forget what being young is like and we therefore hold young people up to an impossible standard. Instead of objecting to the injustice of the situation, rise above it, and you'll get ahead in no time.

THE 3 BEST JOBS FOR COLLEGE STUDENTS

College is a place for learning, but one of the best ways to learn is by doing. If you've been keeping up with friends who have graduated, you know the job market can be a cruel and unforgiving place. To prospective employers, your GPA, your extracurricular activities and your major matter a whole lot less than the all-powerful "experience." You need a job!

In addition to the resume boost, a little disposable income can really take the pressure off your budget. Being able to finance a spontaneous road trip, a midnight taco run or a ticket to your favorite band's show without having to dig yourself further into debt is a great feeling. How can you squeeze in work experience between classes, projects and a social life? It's all about choosing the right job. Here are three jobs ideas.

1. RETAIL SALES

Getting a job working in sales is a great way to start a career in marketing, advertising or business. It doesn't matter what you're selling, because you'll learn the fundamentals of convincing people to buy. Look for stores



you shop at regularly. If you're a clothes horse, Kohl's or GAP might be your best bet. If you're more outdoorsy, REI or Sports Authority could be a better fit. These places do most of their business after hours and on weekends, so you can work around your class schedule.

2. FREELANCE WRITING

If you're thinking about a career in journalism, getting some bylines under your belt is a necessity. One of the best ways to do that is to sell your own work. Sites like Blogmutt will pay a few dollars for a few hundred words, while sites like Elance offer longer-term projects. Either way, the work is the focus, not the hours. You can tackle projects in your spare time, earn a little money and build your portfolio in the process.

3. FITNESS INSTRUCTOR

You know you need to get to the gym anyway. Why not make a gig out of it? Teaching yoga or leading a calisthenics class can be a great way to get your sweat on while building your resume. If you plan to go into education or physical training, this experience will set you apart from your peers. Even better, you'll learn how to market yourself – which is a valuable skill in any endeavor.

THE BOTTOM LINE

College life isn't cheap. Aside from the obvious biggies, like tuition and living costs, you'll need to shell out for other necessities, like textbooks, supplies, food, social life and more.

In this section, you'll find helpful tips for trimming costs without leaving you feeling deprived, starving or like a social hermit. You'll also find helpful tips on long-term savings and money management, like paying down your student loan and maintaining a good credit score throughout college.

We want to help you save big and still enjoy life in between classes – you deserve it!

- The Best Deals on Wheels for College Students
- Is There Such a Thing as Good Debt?
- Saving Big Bucks on Books: How to Beat the Campus Bookstore
- Where Will You Live?
- Renting vs. Buying: The College Version
- 3 Ways to Build Your Credit History Before You Graduate
- 5 Ways to Pay Down that Loan
- Student Discounts and Savings
- Scholarship Award Displacement
- Filing Taxes in College

THE BEST DEALS ON WHEELS FOR COLLEGE STUDENTS

You've shopped for weeks and you've packed for hours. Now you're finally ready to load your trunk and pull out of the family driveway and on towards your next stage in life.
Which set of wheels will accompany you on your rite of passage into the adult world?

You've chosen your college, your major and perhaps your roommate. Now it's time to choose your car.

There are loads of factors at play when making this decision.

First, you'll need to determine if it makes more sense for you to lease or to purchase a car.

Leasing offers flexibility. It's the perfect choice for those who aren't ready to commit to a car for long-term usage. It's also more practical if you can't



afford to be solely responsible for a car's maintenance and repairs. Monthly lease payments – even with repair warranties and liability waivers – also tend to be cheaper than payments on a purchased vehicle.

Of course, a lease won't net you anything of value in the long run. That's because, when your lease is up, you'll be out the thousands of dollars you've spent on your lease, and have nothing tangible to show for it. Also, if you max out the annual mileage limit, you may end up paying a small fortune in fees.

Purchasing a car, on the other hand, is a more permanent commitment that pays off in the long run. If you can afford the sizable down payment, monthly fee, and can foot the bill on any repairs, it may be the choice for you. Remember, though, that cars depreciate as soon as you take them for their first spin. It's also hard to predict which vehicle will serve you best a few years down the line.

If you do decide purchase a vehicle, first determine exactly what you can afford. Don't take on a monthly payment that's going to squeeze your budget. Building and maintaining a good credit history is crucial – at every stage in life.

Be sure to do extensive research before signing on a car. As a cash-strapped college student, you need to make the most cost-effective decision possible – and that doesn't mean buying the cheapest car you can find. Your vehicle should serve its purpose without draining your wallet on fuel costs and repairs.

Carefully screen every car you are considering for fuel efficiency, safety, warranty inclusion and coverage, and cargo capacity.

To make your search a little easier, we've compiled a list of the top six cars for the budgeting college student. Each one is fuel-efficient, offers excellent cargo capacity, and is well-priced. (Cargo capacity listed is with the rear seats folded.)

2016 KIA SOUL

Starting price: $15,900
Cargo capacity: 24.2/61.3 cubic feet
Fuel economy: 27 mpg combined

2017 HONDA FIT

Starting price: $15,990
Cargo capacity: 16.6/52.7 cubic feet
Fuel economy: Up to 36 mpg combined

2017 CHEVROLET SONIC HATCHBACK

Starting price: $18,455
Cargo capacity: 19/47.7 cubic feet
Fuel economy: 32 mpg combined

2016 MAZDA 3 HATCHBACK

Starting price: $18,545
Cargo capacity: 20.2/47.1 cubic feet
Fuel economy: 33 mpg combined

2016 HYUNDAI ELANTRA GT

Starting price: $18,800
Cargo capacity: 23/51 cubic feet
Fuel economy: 27 mpg combined

2017 VOLKSWAGEN GOLF HATCHBACK

Starting price: $19,895
Cargo capacity: 22.8/52.7 cubic feet
Fuel economy: 29 mpg combined

Before heading to the dealer's shop, it's best to get pre-approved. This way, you'll know exactly what you can afford, and you'll be taken more seriously by the dealer. Be sure to drop by your credit union for your pre-approval and auto loan!

IS THERE SUCH A THING AS GOOD DEBT?

Today's students pay a premium to go to college. It's more expensive than ever to pay tuition, textbooks are borderline extortion, and after inflation the minimum wage is about 30% less than it was a few decades ago. So working all summer to pay for school has turned into working as many hours as you can to support yourself while taking out a staggering amount of loans. We all know it; the headlines are everywhere.

It's no surprise that more college students are shying away from financial risks. Today's 20-somethings are less entrepreneurial than their parents, less interested in owning a home and even less willing to take on a car loan. It's been drilled into your head that debt is bad, often with family horror stories about how much debt your parents had to overcome, or maybe never did. Unfortunately, those same lessons that were meant to teach you frugality have instilled some bad habits and perhaps some unnecessary fears.

There are really two kinds of debt. Bad debt is money you owe and have no chance to repay. Credit card debt can stay with you for a long time, particularly with the high interest rates young people have to endure. You can end up paying off that mall shopping spree long after the clothes you bought have made their way to the local charity shop.

Good debt, on the other hand, represents a risk you've taken, and may yield a financial reward. Opening a business involves taking on a loan, but in exchange, you have the chance to build a constant source of cash for your life. You need a loan to buy a house, but you can always sell the house, often making a tidy profit. Even your student loans represent a risk. You're taking on the loans now in the hopes that your lifetime earning potential will increase enough to offset the cost of your education and secure employment in a career that pays more than you would have otherwise earned.

At some point, you're going to want that good debt. You'll want to stop renting, or own your own business, or go back to school to get ahead at

work. The only way to get enough cash for those options is to take out a loan. When the time comes, you're going to need a good credit history. So, let's turn that bad debt into good debt. Get a credit card from someone you trust. Use that credit card for your monthly expenses, such as groceries and gas. Then, pay it off in full every month. If you have outstanding credit card debt, roll it into a lower-interest rate loan. Start with the highest interest rate and work your way down.

If you'd like to know more about getting your first credit card, or finding a low-interest way to combine all of your outstanding bad debt, make sure you give your credit union a call or stop by for a chat. If you're already on top of your bad debt, give us a call to find out about good debt. You can find out what it will take to own a home or start a business, and then start the process of getting everything in line. The younger you are when you start, the easier it can be to get everything working for you.



SAVING BUCKS ON BOOKS HOW TO BEAT YOUR CAMPUS BOOKSTORE

Everything about college is expensive. In the end, the sacrifices will be worth it, but that's no comfort to a poor college student staring at a few hundred dollars worth of textbooks every semester. On average, college students spend $1,200 a year on textbooks alone!

Luckily, there are a few places you can go to save a few dollars.

1. THE FIRST DAY OF CLASS

Many classes are taught from a single syllabus that governs multiple sections with many different professors. That means the book list may not be 100% accurate for the course you're in. Hold off on buying books until the first day of class and ask your professor candidly how much the text is necessary for the course. Most classes are taught by adjuncts and graduate students who share the pain of expensive, never-used textbooks. You'd be surprised how many of them are willing to provide tips on the relevance of older editions or suggestions for sharing textbooks.

The first day of class can be helpful for another reason – you might find a friend who's willing to share the textbook with you. This may not be an ideal solution, but splitting the cost of a new book in half can be tough to beat, even with rentals and online shopping.

2. CAMPUS (AND LOCAL) LIBRARIES

Most libraries work on donations. In college towns, people move in and out frequently and want to leave textbooks behind. These two factors mean that a lot of libraries are going to get textbooks. Checking one out for the whole semester may not be feasible, but it might help to grab it for a few weeks to study, or to help make sharing with a friend a little easier.

3. COMPARISON SHOP

Search engines have made it easier than ever to find the lowest price on everything, and textbooks are no exception. They do have one qualification,

though: changing editions. Particularly for math and science courses, problem numbers and answers are frequently among the only changes made from year to year. The best way to counteract this is to shop by ISBN. You can find this number on the book above the bar code. This number is tied to the specific edition and title, so there's no chance of getting the wrong book by accident.

4. RENT

A variety of online stores will offer rental textbooks. These work just like the textbooks in high school did. You pay a fee at the start of the semester, and the company ships you the book. You ship it back at the end of the semester. Some sites will rent for around 60% of the price of a new book.

5. GET E-BOOKS

In recent years, publishers have been increasingly moving toward e-book publication as a way to get their textbooks out. Printing and distribution costs are much lower, so the prices for the books themselves tend to be lower as well. As an added bonus, no one's thrown their back out from carrying a Kindle or iPad all over campus!



COLLEGE: WHERE WILL YOU LIVE

Top on the priority list for high school graduates is often, "Move out of mom and dad's house." And while sometimes mom and dad can't agree more, this is not always the best financial move for teens.

What are some options for room and board while you are in college? There are plenty. Weighing the financial and personal benefits and downsides to each living situation can help you find the best possible option. Here are some possibilities for you to consider:

- **Staying at Home.** This is often the most affordable option, especially if your parents will let you live in their home rent-free. If your college is within driving distance, you can live for free, eat for virtually nothing and have the moral support of your parents nearby. The downside is being an adult and living in your parents' home. This is not always an ideal situation for some new college students.

- **Living in the Dorms.** The dorm life will help you meet people on campus and make it easier to get involved. However, the convenience comes with a price tag. The cost of living in the dorms varies by college and you often have at least one roommate in a very small room. There's also the added cost of campus meal plans to consider.

- **Finding an Apartment.** An apartment provides you with the privacy of a home but at a lower cost than a house or some dorms. Finding a roommate will help defray some of the cost so you don't have to foot the bill all on your own. The downside is that apartment living can be more expensive than a dorm room when utilities and other expenses are added in. Don't forget to factor in the cost of food as well.

- **Live with Family.** If your college is away from home, living with other family members that reside in or near the college town is a great option. You'll get to know your extended family a bit more, plus live at a relatively low cost. Perhaps you can babysit for younger cousins to

help cover expenses. The downside, again, is living in someone else's home. If you're looking to reconnect with family, though, this could be a great option.

Whatever housing option you choose during college, make sure you do your research and find an option that works for you – both financially and personally.



RENTING VS. BUYING: THE COLLEGE VERSION

One of the most common arguments in personal finance is in determining whether it's better to rent a place to live or to buy one. The short answer is: It depends. But what it depends on changes a lot from one person to another. It's especially tricky for college students.

For many college students, the idea of owning a home while they're in college is ridiculous. It costs too much, and no one could possibly pay for tuition and a mortgage! It may be expensive, but so is living in a college town. The question is: Is it cheaper than the dorm? Consider these factors in your calculation.

1. HOW MUCH IS RENT?

Rental rates have been climbing across the country, and college towns are no exception. According to the Bureau of Labor Statistics, the average U.S. renter spends about $1,070 a month on rent. That's as much as a mortgage of $200,000. You could get quite a lot of house for that much!

2. HOW CAN YOU PAY A MORTGAGE?

Even if you don't work outside school, there are a number of options available to pay your mortgage. If you get grants that are usable for "living expenses," that often can include your mortgage payment. You can also use student loan money – it's no different than paying rent, except you'll get some of the money back in the form of equity.

3. WHAT DO YOU WANT TO DO AFTER COLLEGE?

If you plan to run off and join the Peace Corps or know you want to move to another city for work, buying a house can be a poor decision. You'll end up having to sell the house in a time crunch, which never ends well for sellers. You could rent it out, but being an absentee landlord can be a tough job, and you'll still be responsible for mortgage payments and taxes if it sits vacant over the summer.

If, on the other hand, you want to remain in the area after graduation, buying a house can make a lot of sense. If you're pursuing an internship

that might turn into a job, you'll benefit from the equity. If you don't have plans yet, being a landlord can be a good way to supplement your income.

4. THE DOWN PAYMENT DILEMMA.

If you had $20,000 sitting around, you wouldn't be a typical college student. Yet that's what it would cost to put a down payment on the hypothetical house above. There are down payment assistance programs available through many states, but they focus on less-developed areas. If your parents are helping with college expenses, they may be willing to chip in the rent money upfront to help lower the costs over the long term. Many creditors will be reluctant to lend without a reliable cosigner anyway. A final note of caution: It's illegal to use any part of student loan money toward the down payment on a home. No matter where you live, what matters is that you protect your biggest investment: your education! Study hard!



3 WAYS TO BUILD YOUR CREDIT HISTORY BEFORE YOU GRADUATE

If you keep up with financial news at all, you know your credit score is one of the most important and widely circulated bits of information about you. It determines the outcome of many of your adult life decisions. The kind of car and house you can afford, the rates you'll pay for insurance and credit cards, and even the kinds of jobs you can get all hinge on your credit score. While much of credit-building will have to wait until after graduation, there are ways you can control your credit score now: Pay your bills (and pay them on time), keep your debts low and keep your name off credit card applications.

1. GET (AND KEEP) A CLEAN PAYMENT RECORD

Pay your bills on time. It's good advice anyway, but if you're trying to build a credit history, making on-time monthly payments is a critical first step. This includes both credit cards and other monthly bills (electricity, Netflix, gym memberships). Don't have a credit card? Consider "piggybacking." Your parents can make you an authorized user of their credit card, which will show as an account in your name and one that is being paid on time.

2. MANAGE YOUR DEBT USE

On one hand, you want to build up a payment history. On the other, you don't want to max out the amount that's available to you (your available lines). Don't charge more than 30% of your available credit. Use your credit card for small, regular purchases – a daily coffee or monthly tank of gas – and pay it off in full each month.

3. GUARD YOUR CREDIT HISTORY

A lot of inquiries (or hits) on your credit history is a sign to lenders that you're using credit to finance your lifestyle. This makes them hesitant about lending to you and they lower your credit score as a result. This may mean fighting conventional wisdom and turning down free pizza if it requires a credit card application. Similarly, don't co-sign loans for friends, and don't apply for store credit cards. Just like dining hall burritos, one is usually enough, and more can leave you in a world of hurt later.

5 WAYS TO PAY DOWN YOUR STUDENT DEBT

Graduation day seemed like it would never come. As a freshman, you saw seniors swaggering about like they owned the place. Then, just a few short years later, it's finally in sight! For many seniors facing graduation, though, leaving college isn't "real" for quite some time.

For these college students, the reality of moving on from college doesn't set in when they throw a mortarboard. It comes a few months later, when they get their first billing statement for their student loans. Seeing a balance of $30,000 can make the gravity of adult life hit home in a very real way.

It's difficult to pay down that debt, but it's possible. Even making just $30,000 per year, you can pay down your loan in three years. There's no big secret; it's just a matter of spending less than you make.

1. FIND YOUR MOTIVATION

Getting out of debt is always an instrumental good. People don't pay off their loans for the fun of it; they do so to get earlier or better access to something else they want.

Finding a motivation is central to making the debt-free project work. Getting rid of your debt will be expensive, and it can be easy to think of the opportunity costs to repayment. With that $30,000, you could buy a luxury car. You could spend a month in Europe. You could buy five expensive coffee drinks every day for a year. Getting motivated to reduce debt will help you avoid the temptation to cheat on your budget.

There are as many motivations as there are graduates. Maybe you want to get debt free to reduce your stress. Maybe you need to boost your credit score before buying a house or car. Maybe you want to reduce your debt so you can start saving for retirement. Finding and focusing on a motivation to get out of debt can make sticking to a debt-free plan easier.

2. CUT YOUR EXPENSES AND PAY OFF MORE

The biggest areas of expense in your budget are likely rent and transportation. Taking big steps, like getting a roommate, moving closer to your job or using public transportation will make big dents in your budget. Saving a few dollars by switching to store brands can help, but you won't see real progress that way. Live like you're still in college for a few more years. Eat ramen noodles, share a 10×10 space with another person, and call Chinese takeout and a DVD from the library a romantic dinner date. Defer these savings onto your loan repayment process.

3. OPEN A SAVINGS ACCOUNT FOR COLLEGE STUDENTS

You can't start paying off your student loans while you're in college. But you can take proactive steps while you're in school to make your life easier.

Your part-time job might not make a dent in astronomical tuition costs, but it can help you get out of debt faster. Setting up automatic savings account transfers will force you to put away a little bit each month. You can use that once you're out of school to make a big first payment. It'll really take the sting out of the debt load.

Make sure to put this money into an account you won't be tempted to use for other things. The $100 or $200 you put away every month could rapidly disappear through dinners out and concert tickets. Automating savings is a way to keep yourself disciplined and on target.

4. SET UP AUTOMATIC BILL PAY

Your student loan provider is a business, and they're out to make money. All aspects of their operations, from the materials they send you when you start borrowing to the bills they send you each month, are marketing materials. They're designed to maximize profit. That's why their bills make it as easy as possible to pay the minimum and require extra work to pay more than that. They want you to pay the "amount due" every month. It's more profitable for them that way.

You can get the advantage back by setting up automatic bill pay. When you do, you can designate an amount of your choosing to be paid to the lender every month. You can pay your bill back at your own pace and save some money on overall interest while you're at it! As a bonus, you can often get around nuisances like "technology fees" with automatic bill payment.

5. CONSOLIDATE AND REFINANCE

College is about the journey, not the destination. If your journey was a longer one than usual, you may have debt from several places. You may have used your credit card to finance your living expenses or taken out unsubsidized loans from private lenders. These variable interest rate loans can really hurt you financially.

It might be time to consider refinancing. You can take a personal loan for all your outstanding debt and consolidate it into one monthly payment. You can lower your interest rate and simplify your financial life at the same time.

This process can also include one-on-one time with a trained financial professional at your credit union. You can gain advice on budgeting and make a road map to a truly debt-free future. To see if consolidation is right for you, call, click or stop by your credit union today!

STUDENT DISCOUNTS AND SAVINGS

There's no doubting it; college is expensive. For most students, the cost is worthwhile because of the earning potential that exists on the other side, but what about the here and now? Did you know being a college student could get you all kinds of discounts? Here are three excellent places to save with your college ID.

1. SAVE BIG ON AMAZON PRIME

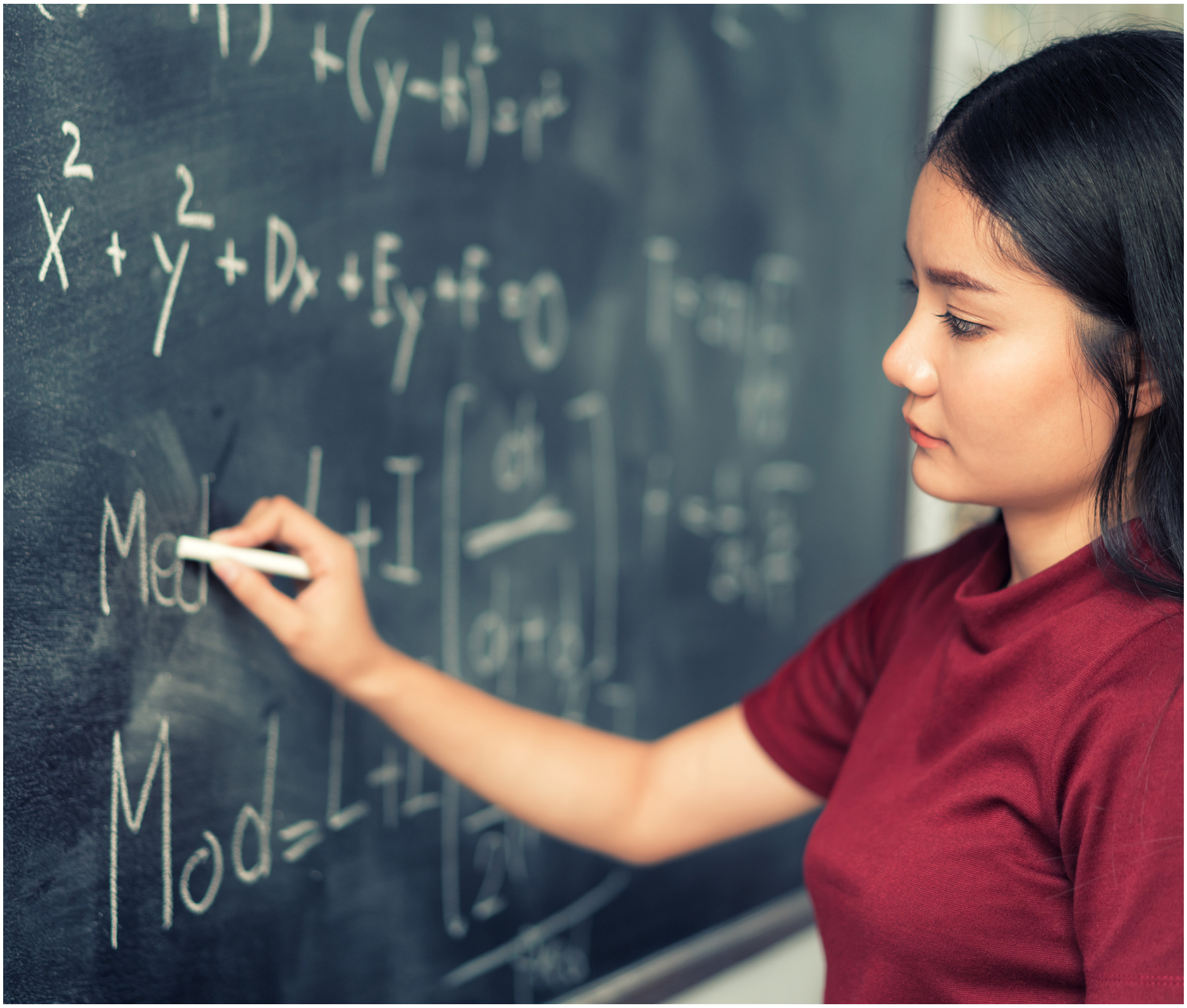
Amazon offers a specialized Amazon Prime discount that's just for college students. For those unfamiliar, Amazon Prime is a membership program that offers free shipping on most products sold on Amazon. Just by providing them with an .edu email address, you get 50% off a yearly Prime subscription. Since you can share Prime with up to four other people, you could split the cost with roommates or family to get the cost even lower.

Amazon Prime also includes its own music streaming service (so you can stop paying for Spotify), its own online video service (goodbye Netflix), and even some free before-market e-books! With that range of services, plus free shipping, Amazon Prime for students might be your budget's best friend.

2. TRIM THE TRAVEL COSTS

Visiting home, going on spring break trips and traveling to potential employers can really eat through your budget. Fortunately, there are several programs designed just for college students that can help you out. The Student Advantage, ISIC and ISE cards can all help keep the costs down at least a little bit.

The Student Advantage is the highlight for domestic travelers. These cards costs $22.50 and require verification of enrollment. In return, you get a 10% discount on Amtrak, a 20% discount on Greyhound and discounts on some hotel bookings. These are far from luxurious ways to travel, but the prices can't be beat!



The International Student ID Card (ISIC) offers lots of benefits for student tourism. Educational excursions, like guided tours of historic European sites, are deeply discounted, as are domestic and international train travel. The ISIC card also includes discounts on Amtrak and Greyhound, along with some online and local retailer discounts. These cards cost $25 and require proof of enrollment. A photocopy of your ID will do.

The ISE card is another option for the international traveler. It costs $1.99 for a mobile card, but requires both proof of full-time student enrollment (a transcript) and proof of identification (the information page of your passport). This card includes many more deeply discounted tourist destinations as well as savings on airfare, rail travel and other modes of transportation.

3. SAVE ON SOFTWARE

Colleges tend to be all about sharing (or software piracy, depending on your perspective). Major publishers, recognizing this trend, have gone on the offensive by offering discounted versions of their signature products to college students at phenomenal discounts.

You can find Microsoft's Office Suite or new versions of Windows for a fraction of retail prices. Adobe's Creative Cloud software (which includes Photoshop) can be had for nearly 70% off the retail price. Norton offers a seriously reduced fee for antivirus software and computer security, too. These are programs you'll need anyway, and with a student email address, you can get them at a price you can afford.

There are lots more programs and services out there, from Spotify to Apple, that let you save big just by being a student. Never pay full price in college without first inquiring about an existing student discount. It never hurts to ask – and you may just save a ton with one simple question!

SCHOLARSHIP AWARD DISPLACEMENT: IT SPELLS SAD FOR A REASON

The financial aid letter might be one of the best pieces of news you get. After months of scraping and digging, you've managed to put together a patchwork of scholarships that, with the institutional aid you are already getting, will finally make college affordable. Imagine the rude surprise that awaits the poor students who open that letter only to see that their institutional aid has been reduced on account of those private scholarships they've worked so hard to earn!

It's called scholarship award displacement. Many colleges consider private scholarships in their internal aid calculations, so these scholarships represent money they don't have to pay. Don't think you're safe just because you're already at school, either. Many institutions make financial aid renewal decisions assuming all private funding is renewable. If you had a one-time scholarship, for instance, your financial aid package may have been reduced because there was an assumption that you'd get that scholarship every year.

If your financial aid package is shrinking, it may seem like there's nothing you can do about it. You'll either have to cough up more dough or throw more money on the giant pile of student loans you already have. Don't give up yet! Here are three ways you can make up for displaced aid.

1. FIND OUT WHAT'S BEEN DISPLACED

The good news is that four out of five colleges will replace loans and work study funding with private money first. Trading loans for aid is a good idea, since that will mean less you'll need to repay after graduation. You may want to take another look at the federal work study money, though. If losing access to that funding means losing out on campus work opportunities, that could set you back. These jobs may provide valuable experience in your field and are flexible enough to work around your course load. It might be worth pursuing other strategies if that's the case.

should) use an e-filing service. The IRS has a tool to help you pick the best one. It's available here: https://apps.irs.gov/app/freeFile/jsp/wizard.jsp?ck.

There may also be tax help available. A program called the Volunteer Income Tax Assistance (VITA) is available on many college campuses. Business students looking to bolster their resumes will frequently volunteer to help with taxes for free. This is especially important if your tax situation is more complicated, like if you're paying for college on your own or have self-employment income fro m a side hustle.

2. LOOK FOR A WORKAROUND

Many colleges have "mandatory student contribution" expectations. They want their students to have some skin in the game, so they're not getting "free" college. If your college is part of the one in five that replaces grants and non-repayable aid with private assistance, this may be part of the reason. However official these policies sound, they're just rules, and rules were made to be broken! Ask your college financial aid office if it can waive the requirement. If you encounter reluctance, explain that it would only be for the duration of your private scholarship. This may make the office more receptive to the idea.

3. PUT IT OFF

If there's one lesson you've learned as a college student, it's the power of procrastination. It can work for you, at least with scholarship money. Get in touch with your scholarship provider and ask them to defer payment of the award. You may have more significant financial needs, like course-specific fees, in future years. In the worst case, many of these awards can be used to repay student loans after you graduate!

FILING TAXES WHILE IN COLLEGE

Imagine skipping a day of class, then coming into the next session and seeing a test. You open the packet and see what appears to be gibberish staring back at you. Everyone else around you seems to have a perfect grasp of what's going on, but you're just stumbling in the dark.

That can be what the process of preparing your taxes can feel like the first time you do them. You're given a big pile of paper and expected to sort it out yourself. It's easy to get overwhelmed.

Before you start to panic, though, take a deep breath. There are a few questions that might make your life much easier. Grab that big stack of paper and ask yourself...

1. DO I EVEN HAVE TO FILE?

There's an easy way to short-circuit this whole process. If you didn't make much money last year, you don't have to file taxes. If your earned income (wages and tips) is less than $6,300 and your unearned income (interest and dividends) is less than $1,050, you probably don't have to file taxes.

Of course, you might still want to do so. If you had a summer job, your employer took taxes out of your paycheck as though you'd been working all year. You might be able to get a little bit of a refund for your effort.

2. HOW HARD DOES THIS HAVE TO BE?

If your tax situation is relatively simple, you may be eligible to use a form called the 1040-EZ (as in easy). It's a much more straightforward document. You just enter your wages, your filing status (married or single) and the taxes you've already paid. It's all laid out on your W-2, the form you got in the mail or online from your employer.

The 1040-EZ lives up to its name. It's one page long. Once you put your name, address and Social Security number on it, you're about halfway done. You don't get to claim any tax credits, but there aren't a lot of tax credits available for college students in any case.

3. WHERE CAN I GET HELP?

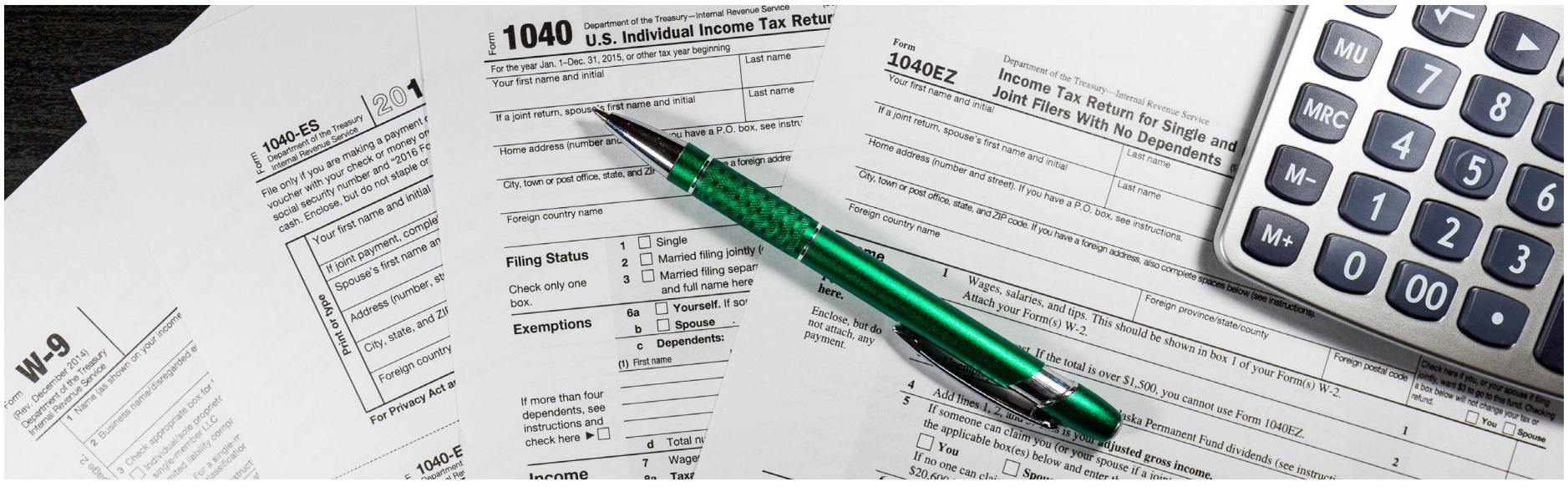
You don't have to go it alone. If you're feeling antisocial, you can (and should) use an e-filing service. The IRS has a tool to help you pick the best one. It's available here: https://apps.irs.gov/app/freeFile/jsp/wizard.jsp?ck.

There may also be tax help available. A program called the Volunteer Income Tax Assistance (VITA) is available on many college campuses. Business students looking to bolster their resumes will frequently volunteer to help with taxes for free. This is especially important if your tax situation is more complicated, like if you're paying for college on your own or have self-employment income from a side hustle.

Much of college is about preparing you for your future. You're attending classes to get the proper education, training, and skills you'll need for your job and life after school. So, naturally, your future occupation is never far from your mind.

As graduation nears, you'll start thinking more and more about the dream job you hope is waiting in the wings for you when you finally kiss those textbooks goodbye. You'll be busy crafting a stellar resume, practicing your interview skills and applying to any internship that fits the bill.

We're here to guide you through this final phase of college as you look toward the rest of your life and get ready to start your very first professional job. In this section, you'll find practical tips to help you ace your interviews and build an outstanding resume, as well as everyday pointers you can use throughout college to help jumpstart your future.



AROUND THE YEAR

Sometimes, especially when you're waiting for your dullest class to finally end, time moves as slowly as your grandma's computer. And sometimes, like when you're frantically trying to finish that 45-page paper for Art History in less than 16 hours, it flies. But, whether you wish the days would hurry up or slow down, time stops for no one. In fact, you'll be packing for spring break when it seems like you've just settled in for the fall semester.

In this section, you'll find helpful money-saving tips and practical ideas to guide you throughout the college year. We'll help you celebrate the holidays in full spirits, and make the most out of your summer. Wherever this calendar year brings you, we want you to live it up to the fullest. And we'll help make that happen.

- Gifting for College Students on a Budget
- The Best Gifts for College Students
- Holiday Hacks for Traveling Students
- Valentine's Day on a Budget
- Spring Break Smarts
- Work or Summer School: You Decide
- Summer Plans to Improve Your Financial Future
- Summer Semester Fun
- Thanksgiving in the Dorm

GIFTING FOR COLLEGE STUDENTS ON A BUDGET

The holidays are a stressful time of year if you're in college. You've got to pack your whole life into a suitcase for a month while passing the hardest tests you've taken in your life. It's tough to remember gift shopping!

There are lots of ways you can take part in family gift giving. Try these low-cost gift ideas to make your parents, friends and family smile! Let's spread some goodwill!

1. DO THE LEGWORK OR RESEARCH ON A JOINT GIFT

If you have older siblings or other potential allies, you may be able to work out a joint gift for your parents. They could provide the funding while you do the research and legwork. For example, your mom has wanted new cookware. Do the research on the best brand and shop around to get it at the best price. You do the wrapping, and sign both your names to the card.

This isn't just for mom and dad – consider working with your parents to get gifts for younger siblings. You make a contribution of time and effort to the gift giving process and have a chance to show you care. As a college student, you're learning all kinds of research skills; put them to the test and find the right gift at the right price!



2. FIND NIFTY, LOCALLY PRODUCED STUFF IN YOUR COLLEGE TOWN

College towns are full of cottage industries. Somewhere in town, a tiny shop has soaps, jams, posters, beer, wine and other local goods. These are the best kinds of gifts because they're easy to transport, are consumable and there's nothing to dust. You can fill your bag with soaps, candles and other little gifts to give to friends back home and extended family. It helps them connect to where you are and might give them a reason to come visit!

3. DIY DORM ROOM PROJECTS

Finding projects you can tackle in a space that's the size of a cubicle can be a challenge. Cruising DIY hubs, like Buzzfeed and Pinterest, can produce hundreds of neat ideas. You can make hand-decorated mugs, framed pictures or braided necklaces. There are tons of projects that don't demand much in either space or supplies. All it costs you is a little bit of money, a free Saturday and a whole lot of love. You can make sentimental, hand-crafted presents for everyone in your life.

THE BEST GIFTS FOR COLLEGE STUDENTS

As we all know, "'Tis better to give than to receive." Still, receiving gifts can be pretty darn cool. Around this time of year, parents and grandparents may be asking you what you want for the holidays. By outlining something you need, you enable them to give you a gift you'll use. It's not selfish. In fact, it's really generous to make yourself easy to shop for.

But what should go on that list? If you're looking for gifts to boost your financial capabilities, try these suggestions.

1. COOKWARE

Outside of tuition and books, one of the biggest drains on a college student's budget is food. Without access to kitchen equipment, eating out is really your only option. Fortunately, a variety of appliances can be good supplements to your microwave and fridge.

A two-burner stovetop can plug into the wall and do most anything a range top can. You can stir-fry, saute and boil, and that creates many options. Such devices are available for less than $30 in most stores. A crock pot can serve for soups and stews, and can even replace an oven. An electric kettle can boil water in a hurry for instant soups or noodles. Look for models that have automatic shutoffs for added safety!

2. CAFFEINE FIXES

A daily Starbucks run can put a serious dent in your finances. Even if it's just for all-nighter emergencies, hitting up a coffee shop every time you need a quick jolt can add up quickly.

Making coffee in your room can save you time and money. There are as many ways to make coffee as there are beans in a bag, but two are perfect for college life. If you're an infrequent coffee drinker, a single-serve maker like a Keurig might be a good choice. Be sure to opt for reusable cups to save on waste and the cost of replacing disposables when you run out. For the daily grind, a French press makes a premium cup of coffee at a lower price.



3. CASH

It may be a bit on the uncreative and impersonal side, but gifts of money are among the most useful. If family members are uncomfortable giving cash to you directly, they can make contributions to a 529 plan in your name, where the money can be used only for expenses that are directly related to education. Gift cards to the campus bookstore can also help pay for next semester's textbooks.

Whatever gifts you get, remember that they come from the heart. Even if it's a tacky sweater that makes you a shoe-in for champion in your dorm's Ugly Christmas Sweater Contest, it's still a gesture of caring and kindness.

Be sure to say thank you!

HOLIDAY HACKS FOR TRAVELING STUDENTS

When the holiday season approaches, college students across the country start thinking about their trip home. Whether you choose to go home for Thanksgiving or Christmas – or both! – if that trip means hopping on a plane, you're looking at some big expenses.

Can a cash-strapped college student pay for airline flights during the most expensive travelling seasons of the year without going broke?

They sure can! Here's how:

1. START SAVING NOW

If you've got a part-time job, start skimming a bit off each paycheck for holiday travel costs. You can also forego one pricey indulgence each week from now until the holidays and save up that extra cash for when you travel. Every little bit adds up!

2. USE STUDENT DISCOUNTS

You're a broke college student who wants to spend time with family over the holidays. And airlines get that. That's why some of them, like American Airlines, offer discounts for students at specific colleges. You can also look for other student discounts on sites like studentuniverse.com and STAtravel.com.



3. BE FLEXIBLE

Don't get fixed on flying out of a specific airport, at a certain time, or on your chosen day of the week. You can shave dozens of dollars off your ticket price by being flexible. Put things into perspective: what's an extra fifteen-minute drive when it can save you 75 bucks? And of course, you can always catch up on sleep lost during a red-eye flight when you get home.

4. PACK LIGHT

Airlines are tightening expenses all around, and these cuts are trickling down to customers in a big way. One area that's come under attack is luggage. Many airlines are charging for each item that's checked-in while others will ask you to pay just to bring a carry-on on board.

Find out what your airline's policy is before you start packing. If you're going to need to pay for whatever you stow under the plane or bring aboard with you, pack as lightly as possible.

Remember; you're going home, you're not headed for the wilderness. Also, most airlines allow you to bring a backpack as your personal bag for the flight, free of charge. You can fit all of your essentials and travel necessities in there.

5. DON'T BUY ANYTHING AT THE AIRPORT

Airport shops, like kiosks at malls, are outrageously overpriced. Window-shop if you'd like to pass the time, but first bury your wallet deep in your backpack. It's also smart to bring empty water bottles and fill them up at the airport so you're not stuck paying $4.99 for a 16-oz Poland Spring.

6. FIND A SEASONAL JOB AT HOME

If you still find yourself panicking over the money you'll need to shell out for holiday travel, see if you can find a part-time job in your hometown. Many retailers are looking for help during this busy season, and if your break puts you in town for a few weeks, you should be able to land a position easily. The money you earn can help offset your travel costs.



VALENTINE'S DAY ON A BUDGET

Love is in the air! When February rolls around, it's time to start planning something special for that special someone in your life. How can you show someone you care without breaking the bank?

Here are eight low-cost Valentine's dates you can use to give your sweetheart (and your wallet) a great time!

1. A HOME-COOKED MEAL

Food is love. It's one of the most traditional ways to show you care. Paying restaurant prices for it, though, can add up fast. A typical meal out costs an average of $13 per person, excluding tip and drinks. Worse yet, unless you act quickly, getting a table on the 14th may be a non-starter!

Instead, try making a meal yourself. For added fun, try cooking together! The meal will taste better with the knowledge that you made it yourself, and you'll save the time and expense of going out to a restaurant.

2. ICE SKATING

Once a staple of courtship, this date idea may seem a little old-fashioned, but there's lots of love in this super-fun activity. It's a chance to be close together, hold hands, and it comes with a wonderful cup of cocoa at the end! Best of all, costs are low, so it's a bargain-priced way to build memories. You'll form lasting memories from the bumps and scrapes of falling down and picking each other back up again will bring you closer than ever.

3. PICNIC A MEAL

Somewhere between dinner at a restaurant and home cooking lies a pre-packed meal you can take with you to a special spot. Scope out some place with a view, then pack up light fare – sandwiches, cheese and crackers, or even just some fresh fruit. Pack up your blanket and your basket and grab your sweetheart. If the weather turns foul, you can even move your impromptu date to a dorm common area or another public indoor space.

4. DISCOUNT THEATER

Movies have always been a traditional date night trope, but a new release at the theater can cost a pretty penny! If you look, you can almost always find a nearby theater playing slightly older movies for dirt cheap prices. You can get the whole theater experience, down to the shared bucket of popcorn, and see a good movie you've both been dying to see!

5. LEARN SOMETHING NEW

This doesn't mean following each other to classes for a day, although that might be a great bonding experience. Instead, find a new skill or activity you want to find out about and take a class together. Many colleges offer cooking, dancing and other romantic activities, but learning to play a sport or a fitness class could be a great fit, too. Whatever you choose, be sure it's something just outside both of your comfort zones! Nothing builds relationships like shared experiences.

6. VOLUNTEER

It might not seem like the most romantic idea to spend your Valentine's Day cleaning animals or chatting with elderly shut-ins, but these experiences

can really help you bond as a couple. Every volunteer opportunity also offers you a chance to "Aww" over something cute, whether it's puppies, kids or admiring the devotion of elderly couples. A little advance planning is helpful; many organizations try to host Valentine's events of their own. This means their need for help is higher than usual, but it also means scheduling may be required prior to the day of the event.

7. MAKE YOUR OWN ROMANTIC COMEDY

If you've seen one Hollywood rom-com, you've seen them all. Instead of blowing $20+ on tickets to a show, stay in and have a creative night of your own. Take the premise of an existing romantic comedy, but change the plot around so it caters to the preferences of you and your sweetie. Maybe it's "Fever Pitch," except with your home team making a deep run at the NCAA tournament. You and your partner can think up the wacky hi-jinks, the clever one-liners and the dramatic tension, then figure out the unlikely scenario that brings you back together at the end. You might not wind up with something fantastic, but you can have a lot of fun in the process.



8. TAKE IN A PLAY

Valentine's Day has also become a day to work toward the end of violence against women. Many colleges and community centers put on productions of "The Vagina Monologues." If you've never seen the show, it's hilarious and moving. It's not what many would consider "romantic," but it's certainly provocative and will give you and your partner something to talk about. For many productions, admission can be paid with canned goods or other supplies, which will be donated to local women's shelters. Consider checking out this great show, and supporting a fantastic cause while you're at it.



SPRING BREAK SMARTS

When the flowers start blooming and the birds start singing, the college students start packing! Every spring break, college campuses become ghost towns and the the highways will fill up with students blowing off a semester's worth of steam while road tripping to great vacation destinations. For many students, this might be the first time they've taken a vacation without parents to help plan (and pay for) it. For a newbie, it can be quite a challenge.

Worry not, road warrior! Here are a few ways you can save some green on your next four-wheeled adventure. Try these three savings tips!

1. BUDGET BEFOREHAND

If there's one rule of financially savvy vacationing, it's this one: Make a budget before you hit the road. It can be easy to justify an ever-ballooning budget. A few dollars here and there can quickly turn into one big expense, and it's one you could be paying for long after the semester ends.

Instead, take control of your spending by giving yourself a realistic goal of how much you'll spend. If you end up a few dollars over, you can make up the difference much easier than if you were to later find out you massively overspent. Making a budget also gives you an idea of how much you need to save between now and the start of your grand adventure.

2. FEED YOUR FUTURE

Gas station food might be an attractive option after you've spent all day on the road, but it's not always the best plan. In addition to the cost, such food is generally fried and unhealthy. You probably don't want to spend the first few days of a great vacation sweating off a pound of fried cheese! Beyond the food, spending money on bottled beverages can do some quick damage to your budget.

As much as possible, prepare your snacks before leaving. Even if that means just putting snack-sized bags of chips together out of a big bag and filling a cooler jug with water, the cost savings are well worth the time.

If you're feeling more on top of things, consider packing bread and sandwich fixings to save on roadside lunches. If you plan on stopping at restaurants for dinner, consider shopping ahead of time at a gift card exchange site where you can grab other people's Christmas rejects for a fraction of the price, or check Groupon for good restaurant deals in most cities across the US.

3. VET YOUR VEHICLE

Nothing will influence the road trip experience more than your choice of vehicle. This is where you'll be for several hours a day, so you'll want to make sure it's as comfortable as possible. Beyond a thorough cleaning, consider what maintenance tasks you've been putting off. Get a tire rotation and an oil change before you leave to avoid having to pay for expensive repairs on the road.

Finally, you'll also want to make sure all the legalities are covered. Make sure your insurance is current and you know where your card is located. Call your insurance company to make sure you're covered if someone else is driving your car. Confirm that your plates are current and that you know where all your important documents are. Taking these steps can prevent an expensive and time-consuming ticket!

WORK OR SUMMER SCHOOL: YOU DECIDE

Whether you choose to take summer school to get ahead in college or find a summer job, it's a personal decision. It's nice to get required classes out of the way quickly, but many students use the summer to earn spending money for the coming school year. Take these concerns into account as you research and make the decision that's right for you.

- If you're attending college away from home, where will you live during summer school? Some dorms allow summer residents, so check with your college.
- Consider your family situation. If you have family across the state or country who you would like to visit, staying at school might not be the most realistic option.
- If you're receiving financial aid, you likely will need to fill out a separate application for summer school. Most colleges have deadlines for this, so check to make sure yours hasn't passed.
- Summer classes are condensed, meaning they cover the same material in a much shorter time period. Are you up for the challenge?
- Does your school offer online coursework? This will allow you to go home, take classes and maybe even work part time.
- Underclassmen might benefit from attending a local community college to get required English or math courses out of the way. Check to make sure the classes will transfer to your university before registering for them.
- Have a vacation planned? Summer jobs are typically more flexible than rigorous summer curriculums.

Summer is a great time to rest, relax and rejuvenate from a tough year of college. But it's also the perfect time to earn some extra cash or get some classes out of the way. The decision is yours to make. But make that decision based upon what's best for you and your situation. Be sure to weigh the pros and cons of each before making your choice.

SUMMER PLANS TO IMPROVE YOUR FINANCIAL FUTURE

Of all the things to cherish about being in college, summer vacation might be the best. You'll make friends everywhere you go, and you can keep learning while having fun and enjoying incredible experiences.

Instead of sitting around all summer, make a plan now that will help you make the most of your free time. You can take steps to save money, to gain career experience or enrich yourself. Why not try one of these three plans for a more memorable summer?

1. SET UP A BUSINESS

Instead of getting a typical summer job selling hot dogs at the neighborhood pool, why not be your own boss for a few months? Summer creates a lot of new project needs, from landscaping to child care to vacation planning. Start putting feelers out now to friends and family to figure out what the needs might be in your community. You can save the money you make to pay for school in the fall, and your brief stint as an entrepreneur will make your resume pop.

2. SEE EXOTIC PLACES ... AND HELP THEM OUT

If you've got your heart set on travel, you could go hopelessly into debt to spend a few days in Europe, or you could spend a modest sum on a service project. Through organizations like Projects Abroad, you can spend four weeks teaching English, building houses or caring for animals in Vietnam, Togo, Argentina or any of a few dozen countries. You'll come away with much more than a few cheap souvenirs. You'll gain valuable experience and feel good about what you've accomplished.

3. LEARN A NEW SKILL

Nothing will impress a potential employer or prospective partner quite like the determination and intelligence required to learn a new skill entirely on your own. With the resources of the internet, there's no limit to what you can learn, so make it something outside your wheelhouse.

Engineering students can show their versatility by learning French or Latin. English majors can teach themselves calculus or a programming language. Add it to the bottom of your resume and watch prospective employers' jaws drop when you explain that you "just picked it up one summer."



SUMMER SEMESTER FUN

Here's a real brain teaser for you: Flip-flops, sunscreen, iced coffees and textbooks – which of these is not like the others?

If you're one of the thousands of college students staying on for the summer semester, the above assortment may describe your summer plans pretty accurately.

It's great that you're choosing the summer months to catch up or get ahead with your schoolwork. But is there a way to keep on top of your studies while still making time for some much-needed fun in the sun? You bet there is!

Here's how:

1. STUDY OUTDOORS

Yes, you need to spend lots of time bent over your textbooks this summer. No, that doesn't mean you need to be cooped up indoors while the rest of the world is enjoying the sunshine. Grab your books and some friends and initiate a study session at an outdoor cafe, a grassy park, a scenic waterfront, or even at the beach. Bring sunglasses, cold drinks, a good set of notes and your best highlighter and get your work done while still enjoying summer!

2. HIKE AND LEARN

Hiking is a fantastic way to stay in shape and have some outdoor fun. But did you know it can be a great time to study, too? It's true – all you need is a pair of earbuds! Plug into a recorded lecture you'd love to review or even an online video that offers more information on a subject you're studying and hit the trails. You'll absorb information while giving yourself a physical challenge and getting lots of fresh air.

3. MAKE THE MOST OF WEEKENDS

Even the busiest student has some free time. Instead of crashing, plan

those spare hours well. Use them for a full-day's trip to a nearby amusement park, beach or another local getaway. One day of pure fun will give you the boost you need for another week of hard work!



4. TAKE A ROAD TRIP

With stacks of papers to write and exams to cram for, you might think that endless road trips are an impossible dream this summer. Think again!

While you can't take off for a cross-country drive when you need to be in class early the next morning, you can still pack into the car with a bunch of friends and hit the road without neglecting your schoolwork. Just turn the trip into a study session! You can have one friend serve as "lecturer," reading their notes aloud for you and your friends to hear and absorb as you wind around impossible bends and past mountains and meadows. Alternatively, pop a recorded lecture into your car's MP3 player and let the words sink in as you cruise.



THANKSGIVING IN THE DORM

Thanksgiving is a time to celebrate family. If you live far from home, though, making the trip to see your family might be too expensive. That doesn't mean you have to spend the whole week curled up in bed with Netflix, though. You can fight the homesick blues by throwing your own Thanksgiving, right from your dorm.

So, gather your still-in-town friends and plan to make your very own Thanksgiving dinner! Try these plans to give your holiday meal the classic flavors of home. It won't make up for not seeing your family, but it just might help you connect with them in spirit and bring you closer to others on campus.

1. THE TURKEY

The bird's the word on the Thanksgiving table. Fortunately, turkeys are incredibly cheap at any grocery store during this time of year. With a little bit of preparation, you can turn a frozen bird into a delicious feast. The secret is every dorm chef's best friend: the crock pot. Cooking in a crock pot does mean aiming small; don't get a turkey larger than 10 pounds.

Take out everything inside the bird and give it ample time to thaw. You can

do this in a garbage bag or a clean bucket, but be sure to add ice to prevent bacteria from growing. Once it's thawed, take a package of dry soup mix and coat the outside of the bird. Place it into the dry crock pot with the lid on and cook on low. It's best to leave it overnight or start it early in the morning for an evening meal. It'll probably take 7-8 hours to fully cook.

Once it's done, you can feed your friends (and yourself) for several meals. Look for the tiny plastic timer on the bird. It'll pop up when it has reached a safe temperature.

2. THE SIDES

Most thanksgiving sides come in a can. All you need to do is open them, heat in a microwave, and serve. You can reuse the same heating dish and return them to the cans to serve; there's no rule that Dormsgiving has to be classy!

Vegetables like green beans are incredibly easy to prepare. Just put them in a container and microwave them for a few minutes. Salads, too, just take a quick chop and a toss with bottled dressing. If you really want to be fancy, two-burner ceramic cooktops that plug into the wall can give you all the functionality of a skillet or sauce pot.

3. DESSERT

This is the biggest challenge. No oven means no traditional baked goods like pies, but there are a few cheats. First, use a store-bought crust. This eliminates the need to bake it to crisp it up. Look for graham or cookie crust, depending on your flavor preference. Next, look for fillings that can be refrigerated. Think pudding pies, cream pies or cheesecakes. Most of these desserts just need to be mixed up and put in the fridge. Of course, you can simply buy dessert at the supermarket.

Remember, though, that the important part about the holiday isn't what you eat, it's your frame of mind. If you're grateful for what you have and who you're with, you're already celebrating Thanksgiving.

Enjoy it, no matter where you are!

TIPS AND TRICKS TO MAKE COLLEGE LIFE EASIER

From learning how to prioritize, to creating a normal sleeping pattern and powering up your focus, we've got you covered. Read on for fantastic ideas to make you an even better and more alert student than you already are!

- What You Really Need to Pack for College
- Learning How to Prioritize
- Breakfast that Feeds Your Brain
- Exercises that Improve Your Focus
- Learning How to Balance Academics and a Social Life
- Three Ways to Make Your Dorm Room Like Home
- Sleepless Eyes Are Not the Prize



WHAT YOU REALLY NEED TO PACK FOR COLLEGE

Are you heading off to dorm life in just a few short weeks? Pack wisely! Don't waste precious room space on stuff you won't need.

Here's what to bring along with you to college, and what to leave at home:

Do not bring: A TV set.

Chances are, your school will provide internet TV access and you can stream your favorite shows. On the same note, don't pack more than a few books to read and DVDs to watch in your spare time. Your schedule will be fuller than you can imagine, and space is tight.

Do bring: Noise-canceling headphones

As considerate as your roommates may be, sometimes they'll feel like chatting just when you need to concentrate most. Noise-canceling headphones will help you create that quiet space you need.

Do not bring: A ton of food and toiletries.

Unless you're heading off into the wilderness, you can fill up on what you need as the year goes on. It also makes sense to wait until you adjust to dorm life and can realistically determine what you will need.

Do bring: Several weeks' worth of easy-to-prep food and basic toiletries.

We're looking at you, ramen noodles. During those first few crazy weeks, you won't want to bother with complicated food prep or shopping trips to town. Same goes with toiletries – bring enough to last a few weeks.

Do not bring: A mini-fridge. Your dorm will have one in the common room.



Do bring: Power superheroes. Think power bars, portable power banks and a nifty gadget called BedPower.

Dorm rooms, especially in older colleges, can be skimpy on outlets. Make sure your technology always has enough juice by outfitting an outlet with a power bar.

Similarly, you never know where you might be when your laptop is suddenly low on battery. A portable power bank can really come in handy.

For a power bar that also saves space, consider the BedPower. It attaches right to your bed! This can be helpful for freeing up desk space and for providing you with that nighttime charge so that your phone is powered up to wake you in time for class.

Do not bring: A ton of wall decorations and furniture.

Contrary to what college commercials will have you think, you cannot

decorate your room to your heart's desire. You've got your roommates to consider, as well as what are usually tight quarters. Your dorm room probably won't be able to fit a futon, chair, end table, ottoman and bean bag. You also won't have the wall space for 500 photos of your besties.

Do bring: A few photos and things from home, as well as space-saving furniture and necessities.

When homesickness strikes, it's helpful to have something from home to help ease the ache. Photos are also great – as long as you don't overdo it.

With regard to furniture, shop smart. An ottoman that doubles as a storage container will help you maximize the space you have. A bed riser that will double underbed storage is a smart choice. Huggable hangers will let you fit more clothing into your dorm closet.

Do not bring: Textbooks.

Before you buy any textbooks, find out about your library privileges. Chances are, you can borrow the books you need instead of purchasing them.

Do bring: School supplies! It may sound obvious, but it's often overlooked with everything else you need to pack.

Some super helpful supplies that you may forget to bring include adhesive page markers, highlighters, citation style manuals and student planners.

Remember: If you have to ask yourself whether you really need to pack something, then you can probably leave it at home!

LEARNING HOW TO PRIORITIZE

College isn't easy. You're learning everything all at once, being tested on it, writing essays about it, organizing group projects about it, and then you've got to do laundry, make dinner and maintain an acceptable level of personal hygiene. You may also have a job, internship, children or some combination of the three. While your instructors may get mad about the question, "Is this going to be on the exam?" it might be the only way you keep your sanity.

So, here's the bottom line: Just worry about the top line of your resume. That's it. The average interviewer only looks at each resume for six seconds. That's nothing. That's why your goal is to have a top line that makes people want to learn more. Something interesting and novel that no one else has. Deliver a cool project. Put together a show. Get elected to something. Make a top line.

The same thing is true about each class. Look at the top line of the course. Could you hold a conversation for a minute or two on the title of the course? If so, you have what you need for the interview. Is there an exam coming up? Write the top line of each section in each chapter on note cards. That's the most important material, so study it first. You'll never learn the whole subject, so get ready for the top line.

If you've got the top line approach down pat, it's time to start thinking of the bottom line. The bottom line is where everything gets summed up. On your resume, how would you summarize your experience, education and personal goals? Find a way to summarize yourself in a sentence, then a one-minute version. Now you're ready for an interview even if you didn't know you were going to have one today.

Once you get the hang of top line, bottom line, it's time to take a look at your money. Top line – what is your financial situation? "I have a checking account, which I try to keep above zero as often as possible," is a fine answer for now. What would you like the top line to read? How about:

“I have a checking account, which hasn’t hit zero for six months,” or “I have a checking account that stays above zero and a savings account with enough money to cover a minor automobile emergency,” or even “I have a checking account, and I’m putting enough into a Christmas Club account to get a new laptop next year”?

Now for the bottom line: Are you doing enough to get there? What if you put away $25 per month? You’d have at least $300 at this time next year. If you don’t think you can do that, give your credit union a call or visit our webpage. We have awesome savings plans that can get the ball rolling on your bottom line.

If you’re still not sure what to bottomline or top-line, go to the next job fair at your school. Ask them about the best resumes they see, then borrow those ideas and make them your own. You don’t get a ton of points for originality, but take the same philosophy toward money: You may not get extra credit for a novel budget plan, but come see us and we’ll set you up with a tried and true path.



BREAKFAST THAT FEEDS YOUR BRAIN

No matter how many times you press the snooze button, the sun winking through your drapes and that blaring alarm tell you there's no use fighting the fact that morning has arrived.

If, like many college students, you find yourself stumbling out of bed and barely making it to class on time, juggling your books and a super-sized mug of hazelnut latte, it may be time to rethink your morning routine. While getting enough sleep is the obvious answer to bleary eyes and foggy brains, in the world of late-night cramming sessions and furious paper-writing, that's not always an option. But neither is sitting through class in a daze while feeling like your brain is still sound asleep.

So what's a sleep-deprived college student to do?

For starters, try to avoid eating anything sugary in the morning. If you

can't wake up without your cup of joe, go easy on the sugar or choose a calorie-free sweetener. Flushing your bloodstream with sugar first thing in the morning will only backfire later on in the day because it will cause a severe sugar crash about two hours after consumption. This dip in blood sugar can bring with it a release of hormones that can affect concentration and memory. Not exactly what you need while sitting through a double class of Anatomy and Physiology.

Aside from cutting down on the sugar, be proactive in getting your brain awake. Give it the jump-start it needs in the morning with these amazingly quick, economical and brain-boosting breakfast ideas:

1. GO FOR THE GRAIN.

Anyone who's ever read the back of a cereal box already knows that eating a good breakfast helps kids perform better in school. As countless studies show, children who had consistently eaten breakfast outperformed those who hadn't, topping them in visual, spatial and memory tests. The glucose found in most breakfasts is brain food. It's able to help get those neurons moving and allowing for quicker synapses so new information can be loaded, processed and stored. Bring it on, professors!

2. OATMEAL OBSESSION.

If you can spare a few minutes, grab a bowl of oatmeal. In a test conducted by Tufts University, children who had eaten sweetened oatmeal for breakfast were given academic tasks to complete, as were children whose breakfasts had been sweetened cereals. The oatmeal eaters did up to 20% better than the cereal eaters. A brain that's working better is the perfect thing to bring with you to class!

3. PROTEIN POWER.

To keep your brain powered up, the first meal of the day should also be rich in protein. Most of us don't have time to start whipping up omelets in between throwing on clothing, grabbing our books and finding a working pen. But you can add protein to your breakfast with these quick shortcuts:

- Sprinkle slivered nuts into your cereal or smoothie.
- Grab a Greek yogurt.
- Pour some protein powder into your smoothie.

4. BANANA BREAK.

If you've only got time to grab a piece of fruit, a banana is the perfect choice. They are loaded with vitamin B6, which aids in the production of serotonin and dopamine – both of which support concentration. Just what you need to get you through your morning classes.

5. AWESOME APPLES.

Though the claim that apples have more caffeine than coffee is nothing but a widespread myth, the sugar boost you get from an apple – or any fruit – will keep you going when you're on empty. Because you're eating it as part of a fruit and not as processed sugar, the sweetener will digest slowly, which prevents the inevitable crash of added sugar.

6. WHOLE WHEAT CRACKERS AND AVOCADO COMBO.

Though quite a leap from the iconic American breakfast of toast, scrambled eggs and bacon, the healthy fats packed in avocados will enhance communication between brain cells, allowing you to focus and function to the max.

7. YOGURT SMOOTHIE SENSATION.

Yogurt is a known producer of dopamine, famous for boosting alertness. Use it as a base for a super-delicious smoothie, or have it straight from the cup. Either way, you'll be doing your brain a favor!



EXERCISES THAT IMPROVE YOUR FOCUS

As a student, you're always looking for ways to enhance your focus. Whether it's a magic pill that promises to turn you into the next Einstein, or a smoothie made out of vegetables you've never heard of that your roommate promises will help you ace every exam, you've tried it all. Now it's time to try the methods that really work.

Just like your abs, your mind muscles need resistance in order to stretch and grow. Challenge your noodle with the exercises listed below, all of which have been proven to sharpen the brain.

Now watch your powers of concentration soar!

1. PRACTICE MINDFULNESS

In a super-fast paced world, doing one thing at a time is nearly passé. Multitasking is the wave of the future – or is it?

When your brain is constantly being pulled in multiple directions at the same time, it's hard to focus on any single task.

Defeat this downside of 21st-century life by resolving to do one task a day with complete mindfulness. When jogging to class, leave your phone in your bag and concentrate on the pull of your muscles, the wind whipping at your face and the rustling leaves underfoot. When brewing your morning coffee, take the time to let the tendrils of smoke warm your skin and to inhale the heavenly aroma. When tackling a homework assignment, power down your electronics and focus on nothing else.

Practicing mindfulness on a daily basis will soon turn it into routine.

2. PLAY MEMORY

Remember that matching game you played as a child? It's time to dig out the stack of cards again! Get a bunch of friends together for a trip back into childhood and play a round of memory. You'll have loads of fun trying to outdo your friends' powers of recall and you'll be giving your brain a real workout at the same time!

If you want to give the game an adult spin, you can also have a roommate gather a bunch of random items on a tray. Look at the tray for 30 seconds and then have your partner remove it. How many displayed items can you remember? Keep on playing until you can remember all of the objects easily.

3. MEDITATE

Not only does meditation help keep you relaxed and calm, research has repeatedly proven that it significantly boosts your attention span.

You don't need to run off to a mountaintop for three hours every afternoon. You likely don't have time for that sort of commitment – not to mention that your roommates will think you've fallen off the deep end. Try meditating for just 10 or 15 minutes a day. Studies have shown that even short bouts of meditation can improve your focus.

4. PLAY BRAIN GAMES

You may be sick of Sudoku, but there are loads of other brain games out there that'll keep your gray cells in top form.

Search "brain training games" on Google for dozens of fun games that challenge your brain. You'll find ones that boost your memory, improve your attention span and increase your cognitive speed and mental flexibility.

To up the fun factor, compete against a friend!

5. PUZZLES

Another childhood favorite, jigsaw puzzles are a great way to exercise the brain. If you'd rather not work with a physical puzzle, you can find lots of puzzles online that you can solve for free.

6. PHYSICAL EXERCISE

When your body starts moving, so does your mind. Physical exercise has loads of benefits for the body –and one of them is keeping your brain cells healthy! You'll also improve your mental stamina, which is always a good thing.

Give your brain a real workout and give yourself the tools you need to ace every exam!

LEARNING TO BALANCE ACADEMICS AND A SOCIAL LIFE

It's the number one question that separates the super-achievers in college from the party animals: Are you here to earn good grades and learn valuable lifelong skills, or are you here for the active college social scene?

If you fall somewhere between the two spectrums, you're not alone. Most college students want to do well – but they also want to have fun!

Think you can't have both? You can. Here's how:

1. CHOOSE YOUR FRIENDS WISELY

The people you hang out with are going to influence your study habits. During the getting-to-know-you stage, try to find students who share the same goals as you. This way, you won't be swayed to skip a study session for an all-night bash. Also, when you're friends with your study partners, schoolwork can become a social activity!

2. EAT WELL, SLEEP WELL, AND EXERCISE

No, your mom isn't here to remind you to eat breakfast and get to bed at a normal hour, but taking care of your physical needs is one of the best ways to facilitate academic success.

Want to skip the workout for yet another party? Instead, bring the party to you! Invite a bunch of friends to work through a fitness DVD with you, organize a morning group jog, or pair up with a friend for an afternoon run. You'll be doing your body and your mind a favor.

3. DESIGNATE STUDY TIMES

Since college means more free time than you had in high school, buckling down to work takes serious discipline. Instead of waiting until there's nothing going on to do your work, review your schedule and designate specific times for studying, preparing for classes, research, and writing your papers. You'll be more likely to get that work done if you've decided

ahead of time when it's going to happen.

4. SET ASIDE TIME FOR SOCIAL ACTIVITIES

All work and no play makes Jack the dullest student ever. Do be serious about your schoolwork, but don't forget to have fun, too. It's okay to drop your workload for a spontaneous event or outing. Just make sure it doesn't happen too often.

5. SHUT YOUR PHONE WHEN STUDYING

You don't need to be a social media junkie to know that smartphones are addictive. Even if you stuff your phone into a drawer while studying, the slightest beep or vibrations will be enough to have you digging it out and checking for missed alerts or updates. To avoid the temptation, shut your phone completely or leave it in another room when you're tackling your schoolwork.

6. JOIN A CLUB

The best way to find like-minded students in college is to join a club. You can find potential friends who think like you and know how to have a great time without draining an entire keg every night. You'll get the balance you need for social interaction without letting it take over your college life.





3 WAYS TO MAKE YOUR DORM ROOM MORE LIKE HOME

The first few weeks back from break can be tough. In the fall, there's the giddy rush of a new school year to distract from how nice mom and dad's house is compared to your dorm room. In the winter, though, there's just cold and classes.

Don't despair! There are a few low-cost hacks that can turn the institutional discomfort of your dorm room into the comfort of your parents' home. Make a list, pop down to the home improvement store, and check out these three quick fixes:

1. SOFTEN YOUR BED

Most people don't get a good night's sleep in college. Part of it is staying up all night to study, but part of it is the terrible institutional mattresses. Dorm mattresses are somehow simultaneously too rigid and too squishy. Compared to the nice mattress your parents conveniently picked up when you moved out, you may notice your dorm bed is kind of lame.

You don't need to break the bank on a new mattress. A memory foam

mattress topper can give you endless comfort at a fraction of the price. Bedding is frequently discounted as retailers clear out holiday surpluses. With just $50, you can be sleeping on an inch and a half of pure bliss.

2. A SHOWER LANDING PLACE

One of the worst parts of winter is stepping out of a warm shower onto cold tile floors. Your parents fixed this problem with a cushy bathroom rug, but that's not an option for you unless you want to share it with the whole floor (ick!). What's a student to do?

Consider a pair of bathroom slippers to complement those sandals. Slippers can help you step out of the shower and onto a cloud. Look for footwear with moisture-wicking soles. Hang them up to dry when you're not using them.

3. FIX THE LIGHTING

Institutional lighting is the worst. The hum and flicker of institutional lighting is obnoxious. That's why your parents put concealed, indirect lighting in every room but yours. How can you recapture that feeling?

A table lamp or clamp lamp can get the same charm of indirect lighting without breaking the bank. An LED bulb will last forever and the fixture can be had for as little as $20. Put it on your desk, on your headboard or on your dresser for all-year class.

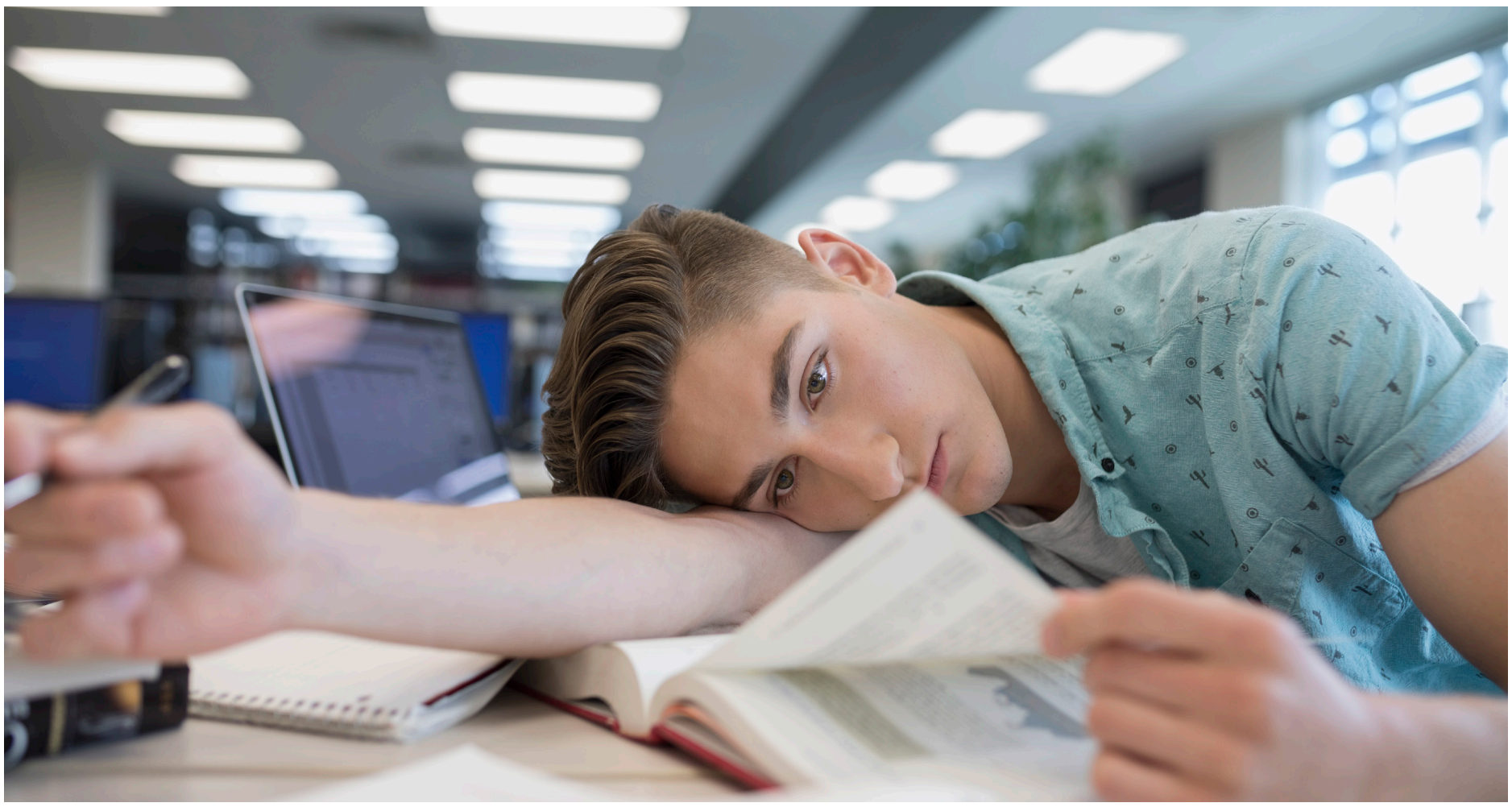


SLEEPLESS EYES ARE NOT THE PRIZE: THE IMPORTANCE OF SELF-CARE

Here's a fun game to play at your next study session: Ask your friends to play word association with the word "sleep." If they're like most college students, the word they supply will be "deprivation." A study by the American College Health Association found that most students report their sleep as being sufficient less than half the time, and report feeling groggy during the day most of the time.

If you asked many of those students why they're so sleepless, they'd probably give you some version of "Duh, college." Between social events, part-time jobs, term papers and professors who think they're teaching the only class on campus, college students aren't supposed to sleep much, right? You may even find you are able to rank students by GPA just by looking at the bags under their eyes.

That may be the common perception, but Ariana Huffington spent months touring the nation arguing just the opposite. Her book, "The Sleep Revolution," encourages us to stop seeing lack of sleep as a badge of honor. Poor self-care habits, like not getting enough sleep, promote illness, poor work habits and burnout. There's a selfish motivation behind



Huffington's campaign. A typical employee spends four years in college, burning the midnight oil to get top grades. They might be able to keep that pattern up for five or six more years, but at some point, burnout will set in. Burnout has real medical costs; it increases rates of strain and fatigue. It also causes people to quit, hurting employers in many ways.

It's important to learn how to take care of yourself now. Think of it as another job skill. Practicing self-care, including getting a healthy amount of sleep, is as important to your career as anything else you're learning in college.

How can you find the time for self-care without sacrificing your grades, your job or your social life? It starts with breaking free of the cult of busy. See if you can take any of these steps to improve your quality of self-care.

1. PLAN AHEAD

Instead of staying up all night finishing a paper, space the work out. Put in 20 minutes a day for three weeks. Working on projects incrementally gives you more chances to spot mistakes and prevents the stress of the all-nighter. Plus, while you work, you'll be fresher and better rested.

2. CONTROL THE SMELL

If you can't improve the quantity of your sleep, at least improve the quality. Dorm living doesn't always smell the best. You've got hundreds of sweaty people sharing very few bathrooms and showering infrequently. What you can control is the way your bed smells. A small pouch of lavender, which is available online or at many candle or fragrance shops, can improve your sleep just by nestling inside your pillowcase.

3. CUT THE NOISE

Besides being smelly, many college living arrangements can also be noisy. If you've got roommates or neighbors who keep a different schedule, the noise can seriously interrupt your sleep time. A white noise machine, or even a white noise-generating app on your computer or smartphone, can help block out the intrusive noises and get you the sleep you need.

LOOKING AHEAD

In college, today is all about building a better tomorrow.

- Life Lessons You Learn in College
- Five Things to do Today to Improve Your Future
- Social Media Beware
- Building the Perfect Resume
- Interning or Freelancing
- The Benefits of an Internship
- 3 Steps to Landing the Internship of Your Choice
- Acing the Interview
- How to Use Your Graduation Presents to Help Secure Your Future

LIFE LESSONS YOU LEARN IN COLLEGE

Some of the most important lessons you'll learn in college won't be taught in a classroom. They won't have papers or quizzes attached to them, but the tests will come every day for the rest of your life. Your ability to master the pressures of the adult world will determine, in large part, how well you live.

With midterm exams on the way, it's a great time to think about studying, reinforcing the lessons you've learned outside the classroom. Take a break from your cram session to brush up on strategies like...

1. SAVING PAPERS

Many young people graduate from college without knowing how much they owe for their student loan. Of course, they get statements every semester to tell them the loan amount, the interest rate and other important information. It probably gets put where every other important college-related document gets stashed, which means it's going to get lost in a dorm room or backpack.

Get into the habit of managing important documents and develop a system to keep track of them. It will not only help you stay afloat in college, it'll also be a useful practice for your tax documents, apartment leases and so on. Developing an organizational system to keep track of vital paperwork will help you keep on top of nearly every aspect of your adult life.

2. VALUING YOUR HEALTH

Some medical emergencies can't be avoided. No matter how careful you are, you're going to get the flu at some point in your life. However, there are a number of strategies you can follow to make your health a priority. Eating a well-balanced diet (which includes food items beyond instant noodles and pizza!), exercising and practicing personal hygiene can all help cut down on class time and work hours missed due to illness.

3. REFUND CHECKS AREN'T FREE MONEY

Debt is a fact of life for many college students. Beyond tuition, many

students use student loans to pay for basic living expenses. The problem is that money usually comes in the form of one giant refund check at the beginning of the semester. When that check comes, it's easy to see it in terms of electronics, concert tickets and parties. When that money runs out, though, you have to finance your life using expensive credit cards, compounding an already-serious debt problem.

The solution? Create a budget! That means holding off on major purchases until you get an actual windfall, like a paycheck bonus or a birthday present. If there's money left over at the end of the semester, use it to start paying down those loans instead of blowing it on fancy gadgets you don't really need. This will make the end-of-college debt load a little more manageable.

5 THINGS TO DO TODAY TO HELP YOUR FUTURE

Your primary reason for attending college is to jumpstart your career, of course. But did you know that there are loads of other things you can do now to help secure your future?

Here are just 5 things you can do today that will improve your after-college life:

1. BE CAREFUL WITH YOUR INTERNET PRESENCE

You aren't thinking about terms like "personal brand" just yet, but you'll be applying for that first after-college job in just a few short years. In our digital age, employers tend to check out prospective employees' extensive internet presence to get a feel for what kind of person they might be hiring. Be careful to cultivate the online image you'd be comfortable sharing with your future boss.

2. MASTER THE ART OF NEGOTIATING

Whether you're a skilled debater or love to keep a low profile, you need to learn how to negotiate in order to earn your true worth. And you'll need to know how to do that as soon as you're applying for your very first real job.

Master the art of negotiating now by practicing on your friends whenever you disagree on something. You can find lots of tips and techniques online; research them and use them. See what works and what will never fly. By the time you graduate, you'll be equipped to politely and firmly negotiate for a better salary, an improved benefits package and more!

3. STICK TO A BUDGET

Sure, you've got a mountain of student debt to pay off, but that doesn't mean you should let your budget go to pot. Learn how to stick to a spending plan now, while life is still relatively cheap. Better yet, see if you can cut down on your monthly spending and start paying back your student loan before you've graduated!

If you need help managing your money, be sure to call, click, or stop by your credit union today for free financial advice.

4. SIGN UP FOR A CLASS THAT'S NOT RELATED TO YOUR MAJOR

Take the time to explore educational pursuits that are not directly related to your chosen major. It's always a good idea to broaden your knowledge base, and you never know which class or area of study can be super-convenient at a later time. Consider subjects like finances, computer science and accounting, all of which will likely be useful to you one day.

5. DEVELOP HEALTHY HABITS

Now that you're living on your own and responsible for your daily schedule, take the time and effort to establish healthy habits on every level. Find a healthful diet that you can stick to, adapt a responsible sleeping pattern, and establish a study and work routine that shows maturity, perseverance, and forethought. It might be more fun to let loose for another few years, but developing healthy habits now shows that you're finally growing up and ready to join the world of adults.

Remember: The choices you make today will help to ensure your brighter tomorrow.

SOCIAL MEDIA BEWARE

Social media is more popular than ever, and new platforms seem to rise up out of virtual obscurity and into instant popularity almost weekly. Facebook, Twitter, SnapChat, Instagram, YouTube, Pinterest... there's a social media platform for everyone! But as a young adult looking to enter the workforce soon, you'd be wise to approach all social media with caution.

According to a CareerBuilder survey, 45% of employers use social networking sites to find out more about job candidates. What does this mean for you? Those pictures from last weekend's party or the political rants that frequent your wall could turn up years from now and might hurt your chances of getting a job.

Here are some tips to safe social networking that you should implement now:

- If it's not for your grandmother's eyes, don't post it.
- Change your settings so photos of you won't post unless you first approve them.
- Others can see your friends, followers, and who you're following. Be selective. If someone doesn't display your values and the values you hope to portray to others, remove them from your friends list.
- Online content is forever, whether you "clean up" your profile or not. Anyone can grab a screenshot of something you've posted and use it later. You've seen the posts listing some of the most ridiculous status updates. Don't be included on one of those lists.

Social media can be a great coup to your job search, if you use professional sites like LinkedIn. And when used with caution, platforms like Twitter, Pinterest, Tumblr and even Facebook can help. But they all should be accompanied with some pause and caution before posting anything. So be professional, and happy job hunting!



BUILDING THE PERFECT RESUME

Filling out a simple application may have been enough to snag that part-time summer job at the ice cream store during high school. But now that you're in college, it's time to graduate to a more advanced job-finding tool: the professional resume.

Creating your first resume can seem daunting, especially since your professional experience may be limited. But the sooner you master this skill, the sooner you'll have a document you can easily send out whenever you happen upon an internship or employment opportunity.

When starting out, don't be intimidated. No one expects a student resume to contain long lists of accomplishments. Instead it should convey your interests, goals and potential — all within one page. Use short, declarative phrases and action verbs instead of full sentences and try to keep the tone positive and upbeat.

Start by including your name, city of residence, email address and phone number — typically centered at the top. If you have a LinkedIn account, you can include that, but be sure to leave out any other personal social media accounts. This is a professional document, not a showcase of your social connections.

Include a **summary statement** outlining your goals. Perhaps you're an art major looking for a chance to develop your graphic design skills, a computer science major interested in work as a programmer or a marketing major seeking a chance to work on marketing campaigns. The key here is to demonstrate you already have some knowledge in a given field and are looking to expand it by gaining practical experience.

Stick to a **traditional resume format**, using a commonplace font such as Calibri or Arial. Save the crazy, hard-to-read fonts and wild colors for your art projects. Sure, you want your resume to stand out, but you want it to stand out for the information it contains, not its oddball appearance. Next, add an education section. Make the entries reverse-chronological, beginning with your current studies. Be sure to include your degree objective and your planned date of graduation.

After education, add the professional experience section. This is the place to list any jobs you've had, even if they were babysitting or summer jobs. Include the beginning and ending dates and briefly list your main responsibilities. The idea is to demonstrate that you're responsible, conscientious and can follow directions.

Including an accomplishments section can help paint a fuller picture of who you are. This is the place to note any awards or distinctions you have received. You can also include any high grade point averages, projects you completed at school or volunteer experiences. Basically, list things here you're proud of or which would reveal aspects of your character to a potential employer.

You may also include a skills section if you think it's warranted. This is

the place to list any computer software proficiencies you've used or office skills you've developed. Make sure the skills you list relate to the types of positions you're seeking. For example, forklift driving would not be a useful skill for a sales position unless you'd be selling forklifts.

Finally, take time to edit and format your resume. A resume filled with typos and formatting errors does little to convey that you're careful and conscientious. Have a friend or your parent proofread your resume to make sure you didn't miss any typos and to get their opinion.

View your resume as a work in progress. It will remain an important professional tool throughout your work life, evolving and growing as you graduate college, get your first full-time job, and progress in your career.

INTERNING OR FREELANCING: WHICH IS RIGHT FOR YOUR FUTURE

If you've had a chance to catch up with friends who have graduated, you know the job market is brutal. Every applicant has a college degree, excellent grades and a killer resume. What tips the scales for employers? Experience. Everyone knows you need to have relevant work experience to get started in your dream career. The question is, how do you get it? There are really two choices: You can freelance or you can intern. Let's look at the pros and cons of both to help you decide what you want to do this spring or summer.

FREELANCING

This means going into business for yourself. You can do it from your dorm room, work around your class schedule and make a little money. Employers may be impressed with your entrepreneurial spirit and you may even like it enough to keep it up after graduating.

You may, though, miss out on valuable networking opportunities. You won't get the chance to meet other people in your industry. You also won't get to see the inside of an already-successful business to get a feel for how things work.

INTERNING

In today's market, these positions are usually competitive. You'll have to ace an interview to get brought on. Once you do, you'll get to see how a company works. You'll meet all the movers and shakers and see the kind of work that goes into your dream job firsthand. Depending on your arrangement, you may also get course credit for this work. Many companies prefer to hire interns after graduation.

You will probably not be paid for the work you do, though. You'll also have to work on a set schedule, which can be difficult to change if you need more time for classes. You'll need to dress the part for your job, which will mean money spent on an appropriate wardrobe. You'll also have a commute to consider.

THE BOTTOM LINE

Whether you want to intern or freelance probably depends on how clearly you know your future. If there's a specific company or job you want, being an intern can help you achieve that. If not, you'll have more luck (and more money!) striking out on your own. You'll develop a broader array of skills and won't need to distract yourself from your classes.



BENEFITS OF AN INTERNSHIP

When you graduate from college, having some experience under your belt is a huge advantage to your job search. Today's employers look at much more than your grade point average, civic activities and personal accomplishments. They want someone with the skills that are necessary to do the job so they don't have the added expense of training new employees.

A solid internship in your field will give you that experience, plus much more. Here are eight reasons why an internship should be on your to-do list while you're in college:

- Working in the field, even if only for a summer, can help you decide if you've chosen the right career. And you might even discover a specialty you'd like to explore.
- Not only do you gain experience, you gain evidence of that experience through a portfolio or references.
- While not all internships are paid, those that are can help fund your education.
- You'll make professional contacts that can serve as mentors or even help you land that first post-college job.
- You will gain confidence by working in the field.
- Many internships offer credits toward graduation.
- If you find an internship outside your home community or your college town, you have the added benefit of travel and exploring new places.
- Interns are sometimes hired on with an organization full-time after their internship concludes.

A simple online search will yield a host of internship opportunities, or check with top employers in your field of study. Your college's financial aid office can also help you in your search.

3 STEPS FOR LANDING THE INTERNSHIP OF YOUR DREAMS

You've probably heard it from a million places that your college resume isn't complete without an internship. That's because internships provide a valuable opportunity to gain experience and build connections in a field of your choosing. It's also a great chance to "try on" a career to see how you like being a professional in that employment arena.

The bad news is that good internships are hard to come by. Highly coveted internships, like those at Google or Procter & Gamble, have many more applicants than available opportunities. Even less lucrative positions might have a line out the door to do the work.

Getting one of these positions is a complicated process, and more than a little luck is involved. It takes some planning and focus. Here are three steps you can take to help position yourself at the front of the line for the summer of a lifetime!

1. START EARLY

The application process for an intern starts the second a company starts looking. They want to find someone who's proactive and organized. That means applying early is to your benefit. Think of this from the company's point of view. If all they know about you is that you were scrambling to get your application materials together four days before the deadline, they don't have a lot of reason to believe you're "detail-oriented" or "hard-working." Have a resume and cover letter ready to go now so you can start applying tomorrow.

2. CUSTOMIZE YOUR DOCUMENTS

There's no such thing as "your" resume. Resumes and cover letters are sales documents that need to be custom-tailored to the company for which you are seeking employment. Do some research on projects the company is presently involved in or ones that have recently been finished. Explain your admiration for the work and talk about how you could add value to

those projects. These steps will put you head and shoulders above the cookie-cutter resumes your peers are writing.

3. MAKE YOUR OWN OPPORTUNITY

If you can't find an internship you really want, it might be time to make your own. Call or email small- to mid-sized companies in your town or community and explain what you can do for them. Work with a trusted professor or internship director at your college to build your own internship experience. This is a nerve-wrecking process, but remember: The worst they can say is no. The experience in marketing yourself alone will be incredibly valuable as you prepare to enter the job market.



ACING THE INTERVIEW

Nothing beats the excitement and novelty of your very first real job. With your long-awaited degree in hand, the world is at your fingers! You can do it all – and you will. But first, you need to land that perfect job. And in order for that to happen, you'll need to get through an interview looking poised, polished, and professional.

Whether you're preparing for your first real job or you're just looking for some part-time work to make some headway on your student loans, we've got you covered. Check out our handy list of interview tips and get ready to make your best impression!

1. RESEARCH

Find out all you can about your prospective workplace. Showing that you're familiar with the company, its goals, and its successes will impress your interviewer and help you display a keen interest in the company.

2. PRACTICE

Having an interviewer's question leaving you tongue-tied is the stuff that interview nightmares are made of. Role-play with a friend before the meeting, having them ask you typical interview questions, like "What can you bring to the company?" and "Can you list some of your strongest skills?"

This way, you'll be prepared for the questions the interviewer will throw at you during the real thing.

3. BE PROFESSIONAL

Unless you're interviewing at your local burger joint, dress to impress. You want to look respectable and mature, so be sure to look the part. You don't need to wear a suit unless the particular workplace calls for one, but you can look sharp and professional in a buttoned, collared shirt, or a nicer blouse and slacks.

Also, be sure to show up at least ten minutes early. Prepare everything you'll need the night before so you're not frantically searching for your keys a half-hour before you're supposed to meet with the big boss. Make sure you know how to drive to the office without getting lost. If it's in an unfamiliar part of town, you can input the address into Waze the day before the interview and do a practice run to be sure you've got it down pat.

Lastly, use respectable language only, keeping away from slang, vague, meaningless words like "um" or "whatever," and of course all swear words.

4. ACT CONFIDENT

This is where your latent acting skills come into play. You may be quaking at the knees, but you'll need to present yourself as a confident, assured employee. Your handshake should be firm. Look the interviewer in the eye. Answer questions in a strong, certain voice. Employers want to see strength and poise; show them that you've got it!

5.EXIT WITH GRACE

No matter how the interview played out, be sure to leave with a good impression. Smile, shake the interviewer for their time, and mention what a pleasure it was to meet them.

6. FOLLOW-UP

Later that day, send the interviewer a quick email thanking them again for their time, being sure to sign your name. this way, they'll remember you from among the dozens of potential employees they may have met that day.

Now get out there and land that dream job!

HOW TO USE YOUR GRADUATION PRESENTS TO BUILD YOUR FINANCIAL FUTURE

If you're graduating, congratulations! You've survived a handful of years filled with nose-to-the-grindstone studying, ramen noodle breakfasts and frantic, last-minute papers. Your family and friends are eager to celebrate your accomplishment, and one of the ways they know how to do that is with cash.

It may seem crass to plan for gift money you haven't yet gotten, but it's crass with a purpose. Money you don't have a plan for has a funny way of turning into concert tickets, electronics and other splurge items. Making a plan to use your graduation money can prevent you from relying on debt to cover your lifestyle startup costs.

Consider making space in your graduation gifting for these must-haves.

1. A PROFESSIONAL WARDROBE

If you have a new employer waiting for you to show up to work, chances are they won't be as sympathetic to sweatpants and band T-shirts as your TA was. Getting two or three professional items of clothing will help you hit the ground running on day one. You won't have to worry about cramming into dress clothes that did fit before you spent three years eating pizza every other day. And if you don't yet have an employer, buying a good "interview" outfit is a wise investment.

2. START SAVING FOR RETIREMENT

It's weird to think about how your career will end before it starts, but it's never too early. Starting a Roth IRA will keep your money growing tax-free. You'll need to start this some time, and it's much less daunting to add to a retirement account than to start from zero. Though early withdrawal of IRA funds should be limited for many reasons, the money is available for major purchases like your first home, or if you need it due to a medical emergency.

3. BUILD AN EMERGENCY FUND

Right now, your financial future is very fragile. You've spent a lot of time and money developing your ability to work and making yourself more attractive to an employer. What would you do if you found yourself unable to work for several months? What if you needed car repairs to get to work? Right now, before you have to worry about a rent payment or a utility bill, is the best time to start saving for those emergencies. Stashing away a little money in a rainy day fund is one of the best ways to insure the significant investment you've made in yourself.

Congrats! You've made it! Now get out there and show the world what you're made of!

