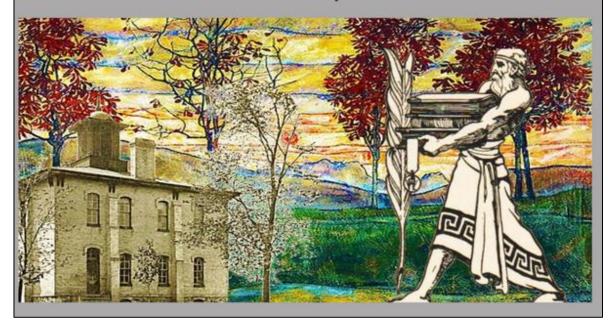
The Forest of Knowledge

A Reflective Guide to Student Success

Elvis Veliu, Editor



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Ehipassiko: Encouraging Investigation

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ISBN: 978-1-962024-11-2 (for Paperback edition)
There is no ISBN for this e-version.

Book Cover:

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DEDICATION

This manual is dedicated to friends, family, and future scholars - the former two who we couldn't have done without, and the latter who give it purpose.

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ACKNOWLEDGMENTS

We'd like to thank Todd Stowell and Larry Chorazewski, our Phi Theta Kappa advisors, for always being there for us, and making this long, difficult road all the easier. They were there with us through all of our meetings, supporting us in all of our projects and activities, filling in gaps and making us aware of better ways of doing things. We couldn't have done any of this without them, and truly appreciate them for their efforts.

Next, we'd like to thank Professor Steven L. Berg, who also played an irreplaceable role in the development of this project. He helped spark the original idea for this book, and has since attended our meetings, offering advice and assistance with whatever we might need during the course of our endeavor. Professor Berg's help can't be understated in its importance to our project.

We'd also like to thank Rena Laverty and Elizabeth Machniak, who have also supported us in all our endeavors. From graphics and flyers to event set up and work requests, these two women have played a huge role in our projects, and we can't thank them enough. In fact, we should probably apologize for how much we ask of them.

We can't, of course, forget to thank the Library and Learning Support Center, specifically Wayne Prices, Elizabeth Kenny, Travis Michalak, and Sabrina Sugg. Professor Price, the school librarian, had been nothing but helpful in terms of research, but has also worked closely with us, demonstrating on several occasions for our members proper research tools, and how to effectively utilize the schools online resources.

Elizabeth, Travis, and Sabrina in the Learning Support Center were also a big part of our project. Not only did Elizabeth and Travis meet to assist us with direction for the manual, but they also offered us the assistance of the writing support center staff, specifically Sabrina Sugg, who helped in the review process of the book. We can't thank them enough for all they have done for us.

Sharon Christian met with and helped us on several occasions, including guest speaking at our PTK events, informing students of the career services that schoolcraft has to offer and offering us opportunities for asking questions and interviewing her. Our interviews with her helped solidify concepts in our book, and we truly thank her for it.

We thank Dr. Glenn Cery, and Dr. Laurie Kattuah Snyder. Dr. Cerny, the Schoolcraft College's president, has always been very supportive of our group, meeting and helping us decide on various projects, as well as attending our PTK initiations. Dr. Kattuah Snyder has helped by meeting with us on several occasions to discuss our various projects, offering direction and research which we utilized in the manual. We cannot thank them enough.



Introduction

Over the course of our research, it has become apparent that, as of this writing, there is no "one size fits all" method for student success. The cultural, social, and economic issues that face us are often unique to each individual, and what might work for one person may be impossible for another. As such, we don't want you to go into this manual thinking that what we are offering is an objective solution for every situation: those rarely exist in life, if at all. Instead, what we are offering you is a set of tools that attempt to help you to not only find meaning in your life and to set goals towards them, but to teach you the best, most important methods which we've uncovered over the course of journeys. With that said, keep in mind that we are still on our own journeys, and are students ourselves. So please, bear with us, and learn with us.

This manual will have you reflect. A lot. Our intention is that once we've told you what works for people based on in-depth research, to allow you to think about the resources you have available to you, as well as the skills you have or want to have, so that you might find your own answers. And if, upon doing the life crafting portion of this book, you find that the meaning of your life comes not from academic pursuit, but from somewhere else, this is just as good. The intention of this book is first and foremost to find this meaning. After which, we hope that you take our work and share it with someone else who might need it.

With this all in mind, I hope that this book does help you, in as big or as little as a way as it can. I hope it inspires you to set and achieve goals you never dreamed possible. People have overcome what even in hindsight seems insurmountable, and those people are no better than you. As we've found, not only does the incremental theory of learning - a theory of learning that involves believing we gain knowledge over time rather than just being born good or bad at things - produce better academic results, it just seems to reflect how we learn in general. Even if you are bad at something at first, with proper practice, you absolutely can get better. The key is resilience.¹

So, go on ahead and take a journey of reflection and growth with us. Know that we genuinely hope for and are invested in your success. Now the next steps are up to you.

¹ Yeager, D. S., & Dweck, C. S. (2012). Mindsets That Promote Resilience: When Students Believe that Personal Characteristics Can Be Developed. *Educational Psychologist*, 47(4), 302–314.



Chapter 1:
Life Crafting and Goal Setting

Elvis Veliu

On the journey of life, finding meaning can be one of the more difficult aspects of living a good one. Then, once that meaning is found, it can also be difficult to set the right goals towards what you are trying to do. That is, unless you have a guide. This is where the concept of life crafting comes in. Life crafting, as defined by Michaéla Schippers and Niklas Ziegler, is a process in which people reflect and set goals for the future in all aspects of their lives that align with their values². Aptly defined, this is the process which has inspired this manual, and which we hope can bring you closer to your dream life. While still a budding theory, its roots can be found in "Job Crafting," the precursor to it which describes meaning making methodologies regarding the advancement or attainment of some work position you'd like to work towards.³

² Michaéla C. Schippers, & Niklas Ziegler. (2019). Life Crafting as a Way to Find Purpose and Meaning in Life. Frontiers in Psychology, 10.

³ Llewellyn E. van Zyl, Noah C. M. Custers, Bryan J. Dik, Leoni van der Vaart, & Jeff Klibert. (2023). The Holistic Life-Crafting Model: a systematic literature review of meaning-making behaviors. *Frontiers in Psychology*, 14 https://doi.org/10.3389/fpsyg.2023.1271188.

As a budding theory, however, it lacks in the long-term research category. This is something we hope to change.

Our research, however, has led us to believe in it, and we hope that it helps you find yourself. Those in psychology have been working hard at developing effective assessments for crafting.⁴ We have further found that all factors involved, from self-reflection to goal setting, to be foundational factors to success. Though life crafting requires efficient metrics to define its benefit, we think that is worth bringing to your attention. Through this manual, you will utilize one of its core functions thoroughly - we want you to reflect based on the guidance of this method.

⁴ Lee, J. Y., Chen, C. L., Kolokowsky, E., Hong, S., Siegel, J. T., & Donaldson, S. I. (2021). Development and Validation of the Career Crafting Assessment (CCA). *Journal of Career Assessment*, 29(4), 717-736. https://doi.org/10.1177/10690727211002565



Reflection and Goal Setting

Reflecting and setting good goals can be an extremely effective way to increase academic success. In a Rotterdam University study, the average increased academic success of students in the treatment group was 22%. The study infused goal setting and reflection, guiding students through structured thinking exercises about their goals, then asked to write about their goals for 15 minutes alongside writing a structured set of goals for themselves, and ended with them taking a picture of themselves alongside a statement of an intention for their future. This treatment saw the result of closing gender gap scores by 98% in grades between men and women dropped to 2% of its original value.⁵ Considering that men are already trailing behind women in rates⁶ and academic success is a high indicator of persistence⁷ this is a significant advancement. Furthermore, and just as significant, in the first year of study, it also closed the Ethnicity gap, or the gap in academic success by ethnic vs. indigenous persons, by 38%, and then

⁵ Schippers, M. C., Scheepers, A. W., & Peterson, J. B. (2015). A scalable goal-setting intervention closes both the gender and ethnic minority achievement gap. *Frontiers in Psychology, 6*, 1318.

⁶ Parker, K. (2021, November 8). What's behind the growing gap between men and women in college completion? *Pew Research Center.*

⁷ Stewart, S., Lim, D. H., & Kim, J. (2015). Factors influencing college persistence for first-time students. *Journal of Developmental Education*, 38(3), 12-20.

by 93% in the second.⁸ These numbers are staggering and call for a thoughtful analysis of, and resources put into doing further long-term Research. Perhaps one of you will take this on.

How do we set goals? According to research, good goals begin with reflection, specifically the realization that where we are is not where we want to be, and that we want to change. Great goals realize that to get to where we want to be, action needs to be taken. This difference in mindset is described as the difference between goal setting, and goal striving. The details, however, are often quite subjective. In general, though, it helps to set small goals that lead to big outcomes, and to try to balance passion with resources, which includes time. We will let you decide what that means for yourself in the reflections

So, now, let us begin by reflecting. We will go over a series of questions that, by the end, should hopefully guide you closer to both discovering and becoming who you want to be. Take the time with your reflections and do research when you don't have the answers. Most importantly, let it be natural. Take time to analyze and reflect. Don't feel like you need to rush to your answer. Then, once you have an answer, reflect some more. Use your answers to identify strengths, areas for growth, and the types of relationships and careers you envision, rinsing and repeating as often as needed. The journey of life is one of reflection, and there is no point in life where it is not a useful tool.

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⁸ Schippers, M. C., Scheepers, A. W., & Peterson, J. B. (2015). A scalable goal-setting intervention closes both the gender and ethnic minority achievement gap. *Frontiers in Psychology*, *6*, 1318.

⁹ Tuk, M. A., Prokopec, S., & Bergh, B. V. den. (2021). Do versus Don't: The Impact of Framing on Goal-Level Setting. *Journal of Consumer Research*, 47(6), 1003–1024.

Key Points

- Purpose of Life Crafting: Helps individuals find and work toward their dream life through guided reflection.
- Positive Impact on Academic Performance: Rotterdam University study showed on average a 22% improvement in student performance after goal setting.
- Reflective Process: Encourages ongoing self-reflection to identify strengths, areas for growth, and life goals.
- Goal Striving: Don't just want to change. Take the steps towards it.

What kind of personal and work relationships do you envision for yourself?

What types of careers align with your passions and goals?

What kind of lifestyle do you envision for your ideal future self?

What qualities do you admire in others, and are there any skills you want to gain?

Is there anything about yourself you would like to change or develop?

What kinds of friendships, or qualities in friends do you think support your growth? What kinds hinder it?

Do you see yourself having a family? If so, what does your ideal family life look like?

What kinds of values or qualities do you seek in jobs and in colleagues?

Who is your ideal self if you lived without restraints? How does this differ from who you will be if you make no changes?

What goals will lead you to become your ideal self, and what challenges must you overcome?



Chapter 2:

Time Management

Eugene Park

Time is an invaluable, unrenewable resource, and for college students, it is something that we too often lack. Though we live in a time where technology has made it easier and faster than ever to get things done, this also means we live in a time where we all too often take it for granted. It is therefore important that we know how to manage what time we do have wisely. Because of this, it also becomes important to understand the consequences of poor time management.

Depending on the imbalance, you could not only be affecting your academic performance, but also your ability to manage a social life, extracurriculars, or any other enrichment or volunteering opportunities. Moreover, the consequences of poor management can affect healthy sleep habits, as last-minute, late-night cramming is all too common in college life, and even more-so when putting off obligations due to procrastination or lack of focus. Even the technology that helps us can contribute to this. The same computer that can be used to write a paper can be used to play a game, or click some shiny, interesting button that leads down a rabbit hole you only come out of hours later. So, let's get to why you're here. Here are some of the best strategies we

found for managing your time, with reflection afterward, which we hope will help lead to your academic success!



Setting Priorities

Having a well-balanced college life can feel like a pipe dream. There are many times where it can feel like there's not enough time in a day to handle everything we need to get done. Though there can certainly be other factors involved in this, because of this sentiment we believe that understanding how to prioritize skills is an incredibly important skill for students. Prioritization will help students stay organized, productive and will give them plenty of time to complete assignments, study, and complete their personal activities. By identifying high-priority tasks, students can allocate their time more effectively, ensuring progress on their most critical responsibilities, a fact confirmed by research done by Razali et al.¹⁰

¹⁰ Razali, S.N., Rusiman, M.S., Gan, W.S., & Arbin, N. (2018). The Impact of Time Management on Students' Academic Achievement. *Journal of Physics: Conference Series, 995*

- Finding Balance: Effective prioritization can help students manage a balanced college life.
- Productivity: Prioritizing will keep you organized and allow you to address the most important tasks first.

What criteria do you currently use to decide the importance of tasks? Do you think that your methods could improve?



Effective Scheduling

Successful and effective planning involves establishing specific objectives and detailing the actions necessary to achieve them. Evidence suggests that time management behaviors are positively linked to academic achievement, with time planning being the strongest predictor overall. To improve their time management skills, there are various strategies that students can adopt. For example, they can use planners or digital calendars to organize classes, assignments, public or personal events to attend, volunteering. By planning daily, weekly and even monthly, students can be proactive and schedule their time accordingly. Tools like Apple's iCal, Google Calendar, any other digital calendar or planner apps or planner notebook will provide students to keep tracking their tasks, creating daily to-do lists, checking off their completed tasks. A visual representation of their schedules helps students allocate time efficiently and identify potential conflicts or overlapping commitments.

Though we can't stress enough the usefulness of a digital calendar, it is basically a must that you organize your upcoming tasks in some way, shape or form. The specifics of how you do that will depend on your specific preferences on how to make things work for you, but there are general methods for doing so that can be considered effective across the board. Kirpalani (2021) recommends starting by adding upcoming deadlines and tasks, then estimating the time needed to complete each task and blocking

off corresponding sections in the schedule. Remember to also leave wiggle room for when your plans change - and they often can.¹¹

If you haven't spotted anything missing from our planning thus far, you haven't considered giving yourself a break. While we can appreciate a good work ethic, we can't condone not giving ourselves a break every once in a while. Albulescu et al., 2022 suggests that frequent ten minute or less microbreaks can not only enhance wellbeing, but reduce fatigue - fatigue that can otherwise lead to burnout. As students, adding class schedules, assignment deadlines and exam dates first and then planning study time will be the number one priority. Then, they can plan their time for exercise, social events, breaks, and other personal/family events.

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¹¹ Kirpalani, N. (2021, September 29). *What's the #1 Productivity Tool? For Me, It's Timeboxing*. Harvard Business Review. https://hbr.org/2021/09/whats-the-1-productivity-tool-for-me-its-timeboxing.

¹² Albulescu, P., Macsinga, I., Rusu, A., Sulea, C., Bodnaru, A., & Tulbure, B. T. (2022). "Give me a break!" A systematic review and meta-analysis on the efficacy of micro-breaks for increasing well-being and performance. *PLOS ONE*, *17*(8). https://doi.org/10.1371/journal.pone.0272460.

- Successful Planning: Establish specific objectives, and detail actions necessary to achieve them.
- Digital Calendar: Use a digital Calendar like Google Calendar to help you plan and remember important upcoming events.
- Organize tasks: Prioritize, block off time, and make sure to leave wiggle room!
- Take Breaks: Taking frequent but short breaks enhances wellbeing and reduces fatigue.

What tools or methods do you currently use to organize your time? Are they effective?

How often do you take breaks during the day? Do you feel you are being fair to yourself?



Avoiding Procrastination

Counterintuitive as it may seem, procrastination starts in us as a way of mitigating the stressors of our lives. We find it to be ineffective at this in the long term, as it usually just shifts our stress to the future, and that stress can feel greater under the pressure of a fast-upcoming deadline, as is supported by a study by Rozental et al. Procrastination is as important as time management to tackle these habits. One of reasons why many students procrastinate their responsibilities is because they find tasks overwhelming or are unsure where to begin.

There are several techniques to distance ourselves from procrastination. One effective approach is breaking larger tasks into smaller, more manageable steps. If students need to write a thesis, for example, students can divide the large work into a daily small task such as completing outline, writing thesis statement, conducting research, drafting, revising, editing, and peer-review. By setting deadlines for each stage, students can create a sense of urgency and achieve consistent progress, making the overall project less intimidating. Breaking into small and achievable goals will give students more control of their work and be able to break the cycle of procrastination.

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¹³ Rozental, A., Forsström, D., Hussoon, A., & Klingsieck, K. B. (2022). Procrastination Among University Students: Differentiating Severe Cases in Need of Support from Less Severe Cases. *Frontiers in Psychology*, 13. https://doi.org/10.3389/fpsyg.2022.783570

Valente et al. highlights the importance of time management in reducing procrastination and improving academic performance. It shows that daily study procrastination is explained by gender, study hours, and both short-and long-term planning, covering about 43% of the variance. Long-term procrastination is explained by gender, study hours, short- and long-term planning, and daily study procrastination, accounting for around 31% of the variance. Overall, the proposed model shows a reasonably strong explanatory. 15

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¹⁴ Valente, S., Dominguez-Lara, S., & Lourenço, A. (2024). Planning Time Management in School Activities and Relation to Procrastination: A Study for Educational Sustainability. *Sustainability (2071-1050)*, *16*(16), 6883. https://doi.org/10.3390/su16166883

¹⁵ Clark, D. (2022, May 16). *Stop Procrastinating and Tackle That Big Project*. Harvard Business Review. https://hbr.org/2022/05/stop-procrastinating-and-tackle-that-big-project.

- Stress Doesn't Disappear: When you procrastinate, you are just pushing the stress to the future.
- Break Tasks Apart: Procrastination can be mitigated by breaking projects into smaller tasks, rather than doing it all at once.
- Combatting Procrastination: Use personal deadlines, break goals into achievable parts, and accept the possibility of failure to stay motivated and reduce distractions.

What are some specific situations where you have found yourself procrastinating? Are there any noticeable patterns?

What steps can you take to minimize distractions and stay motivated while working on tasks?



Conclusion

As discussed, one of the key elements to a successful college life is time management. How effectively we plan and manage study time is monumental for positive academic outcomes. Positive outcomes and effective time management habits will not only optimize learning but also nourish autonomy and responsibility beyond college life. They will be equipped with high confidence levels, high self-esteem, and self-fulfillment. Ultimately, they will be a good foundation for their work and life balance management.



Chapter 3:

Study Skills and Learning Strategies

Zein Saad

Success in an academic setting is about more than just studying hard. It requires mastery of the skills that make you an effective studier. This chapter explores several techniques that have historically been the crux of student's ability to learn. From active strategies like effective note taking, summarization, and self-questioning, to structured approaches like critical reading and spaced repetition. These strategies will help turn learning into a more involved process, improving one's ability to understand, retain, and perform. By reflecting and incorporating these skills into your routines, you can better prepare yourselves for your courses and achieve greater success!



Effective Note Taking

For students who want to achieve more in what they are learning in any class, some of the most critical active learning strategies include notetaking, summarizations, and self-questioning. Effective notetaking goes beyond just writing down everything a teacher or a book says. It is also the act of listening and thinking about the material being given to you. In a lecture on global warming, for instance, a student might take notes by writing down key terms like "greenhouse gases" and "carbon footprint" along with brief explanations of each so they can keep paying attention to the lecturer. Students need to listen closely, interpret underlying messages, and identify the essential points they need to convey, shaping the material as they go. In fact, it actually aids in reinforcing this knowledge base in their brains so as to make it helpful when they have to recall. An analysis of existing materials by Andrea Beesley and Helen Apthorp found that all but one of the materials they reviewed but one, there was a positive consequence to effective note taking. 16 This also helps students to learn how to use the notes to read and revise information more easily later in the course once studying for assessments or doing papers.

¹⁶ Beesley, A. D., & Apthorp, H. S. (2010). Classroom Instruction That Works, Second Edition: Research Report.

- Active Learning Strategies: Effective notetaking, summarization, and selfquestioning enhance learning.
- Engaged Listening: Notetaking involves listening and interpreting key points, not just recording everything.
- Knowledge Retention: Reviewing notes within 24 hours improves information retention by 60%.
- Study Aid: Well-organized notes support easier review and revision for exams and assignments.

When reviewing your notes, how clear and helpful do you find them? Are there any ways you can think of to make your note taking more effective?



Summarization and Self-Questioning

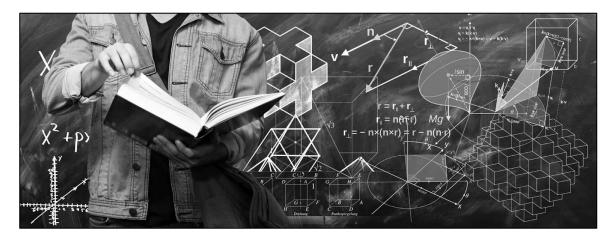
Other active learning strategies involve summarization, that is, the ability to make a summary in concise form in order to highlight central ideas rather than getting bogged down with details of the information that has been presented. For instance, a student having read a chapter about World War II could summarize in his own words some of the main events of the war, such as the invasion of Poland or the D-Day landings. This encourages them to understand the concept in depth, in that all they do is read the context and extract the most vital points, restating them in their vocabulary and phrases. According to a study done by the This practice not only reinforces comprehension but also plays an important role in memory recall.

Apart from notetaking and summarizing, there is a third technique called questioning, which is an active learning construct. It must be pointed out that the act of students asking questions—when listening to a lecture, reading, or studying—assists students in pinpointing levels of comprehension. For example, in a math lecture, one would ask something like, "How does this apply to real-life situations?" It also makes learning more productive; students will be wrestling with the content on a more comprehensive basis. Essentially, these are active learning strategies, making the passive affairs of studying something active and more engaging.

- Ask good questions: Asking questions helps with comprehension.
- Summarization: Creating concise summaries helps focus on central ideas and avoid unnecessary details
- Engage with material: Active learning strategies, like summarization and questioning, turn studying into an interactive process.

How effective are your Summarization skills? What balance of brevity and detail do you need to help you remember what your notes mean?

When you are learning, do you make note of or ask your questions? Why or why not?



Critical Reading Strategies

Besides the active learning strategies, good reading is a necessary skill in achieving academic goals. Achieving proficient reading comprehension, especially in textbooks or academic papers, is a skill that is important considering the context of the materials. Critical reading is not as simple as flipping through pages or searching for times that include a few phrases. It calls for students to engage the text more critically by considering the main claim, the evidence provided, and background information.

Before attempting to engage with the material from the textbook, for example, students should first get an overview of the chapter by looking at the closure of the chapter. This would help with the placement of the ideas in a mental structure, which is a mental construct that allows one to envision facts and memories in a more organized manner, and which enables one to integrate the details of the content more easily. As students become more engaged in the text, they can make outlines, underline key ideas, and write notes on the boundaries of the pages. For instance, in a psychology textbook, a student might underline important theories and jot notes in the margins about how they relate to case studies. That also actively helps in understanding and remembering the material.

Academic papers, however, demand even more in that sense. They are intensive reading and full of multi-layered arguments, so they need to be deconstructed methodically. Students should begin with the specific aim of pinning down the central argument, or thesis, of the paper in question, then seek to assess the proof and techniques used by the author in the paper. For example, a student reading a research article on social media's impact on mental health should identify the thesis and evaluate the studies cited. Consideration of the logical and intricate arrangement of the paper and its

parts enables the reader to appreciate and evaluate the soundness of its arguments and conclusions. The result is that as one reads, one gains a greater understanding of the topic. Reading critically brings about connections between the material being read and their pot of knowledge. After all, this form of reading facilitates studying and comprehension; hence, the students would be improving their performance.

- Critical Reading: Students who use critical reading strategies see a 25% improvement in academic performance.
- Review The Chapter: doing a brief overview of the layout of a textbook chapter can help you with organizing your notes and thoughts.
- Academic Papers: Pin down the thesis first, then assess the rest of the paper.

When you read, do you critically analyze what you are reading? What kinds of questions and strategies do you employ when doing so?



Spaced Repetition

Getting information organized and learned is important, but ongoing exposure is crucial for improving retention. This is where spaced repetition proves invaluable. Instead of cramming, this technique encourages intervals between each review, promoting long-term retention. For example, a student reviewing vocabulary flashcards every few days can expand the intervals between sessions as familiarity with the material grows. One study of STEM Students found that students who utilized spaced repetition saw 9% higher mean test scores compared to those who didn't.¹⁷ By aligning reviews with ideal timing for retention, this technique ensures information stays with the student long after initial study sessions.

¹⁷ Voice, Alison, and Arran Stirton. "Spaced Repetition: Towards More Effective Learning in STEM." *New Directions in the Teaching of Physical Sciences* 15, no. 1 (2020).

- Space things out: Repeated exposure to something is better than cramming in most cases. Try to space things out as much as possible.
- Proven Effective: Spaced Repetition was shown to increase mean test scores by 9%.

Do you tend to cram for exams? If so, how do you think you can better utilize spaced repetition in your study routine?



Self Testing and Study Groups

Testing oneself is another effective method, helping to reinforce memory through recall and identify areas for improvement. Practice quizzes, for example, can better prepare students for real exams and familiarize them with the test format. Additionally, study groups can be highly advantageous, allowing students to learn collaboratively. For instance, during a history study session, students can exchange perspectives on historical events, deepening their understanding. Through discussion, complex ideas are broken down and interrelated, facilitating a comprehensive understanding of the material.

Effective Exam Preparation

Effective study strategies should be used along with understanding how to prepare and manage test anxiety, as these greatly contribute to academic success. One essential approach is planning a revision schedule well before the test date. Studying the night before often leads to shallow comprehension due to stress, whereas spaced-out reviews foster a deeper understanding. A structured study plan can help prevent feeling overwhelmed by breaking down material into manageable parts, making memorization easier. For instance, allocating specific days and times for each subject ensures balanced preparation.

Managing Test Anxiety

According to an analysis by Bozkurt et al, between 25% and 40% of students face test anxiety. Managing anxiety involves addressing both physical and mental elements. Mental preparation can include relaxation techniques, such as breathing exercises or visual imagery, to alleviate exam nerves. Similarly, maintaining a good sleep schedule, staying hydrated, and having nutritious meals before tests improve well-being, which can boost confidence.

¹⁸ Bozkurt, S., Ekitli, G. B., Thomas, C. L., & Cassady, J. C. (2017). Validation of the Turkish Version of the Cognitive Test Anxiety Scale–Revised. Sage Open, 7(1). https://doi.org/10.1177/2158244016669549

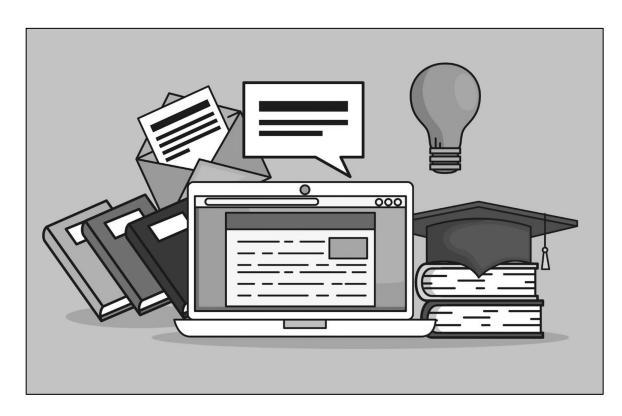
- Plan Ahead: Creating a revision schedule before your test date can help reduce stress and help with comprehension.
- Addressing Test Anxiety: Make sure to relax, properly hydrate, sleep, and eat to manage anxiety and help boost confidence.

Do you plan your study schedule in advance, or do you mainly study closer to test dates? How effective is your approach?

Do you experience test anxiety? What ways do you use to manage it?

Conclusion

With these tools in hand, we hope that you will be able to succeed in all your coursework and continued learning. Techniques like notetaking, summarization, self-questioning, and critical reading help develop active engagement with material, helping students understand and retain information. Other approaches, such as spaced repetition, self-testing, and study groups encourage consistent practice and collaboration, enhancing performance. By infusing these strategies into your routine, we think that not only will you be more prepared for exams and assignments, but also that you'll develop habits that support your long term growth!



Chapter 4: Academic Resources

Elvis Veliu

Academic resources are among the most useful tools that one can utilize while pursuing an education. From bolstering your research skills to excelling on exams, one who utilizes access to these tools should see effective results. But what exactly are academic resources? To be paradoxically succinct, but broad, academic resources are any resource which helps a student on their educational journey. These include things like Tutoring services, Library Services, and Disability Services. All these things are typically offered at most institutions across the country, and the world. But how does one make effective use of them? First, they begin by understanding what they are.







Tutoring and Academic Services

Among the most beneficial resources available to students are tutoring and subject-specific support. Many colleges offer free tutoring services, and this can help students to understand or get practice in those subjects they feel the need for extra help in. For example, one can access writing support services for help with writing, editing, and research, or they might utilize STEM or language tutoring for extra help in specific subjects. Some schools even offer drop-in labs for extra practice. Conveniently, most of these services are often offered both online and in person, and can be held one-on-one or in group settings. These methods are even proven to be effective, with one study showing a 14.2% average increase in grade across a three-year period from 2017-2019.19

¹⁹Slabbert, R. (2024). Effects of same-year/level peer-assisted learning on academicm performance of students in health sciences' extended curriculum programmes at aUniversity of Technology in South Africa. Perspectives in Education, 42(2), 46-59. https://doi.org/10.38140/pie.v42i2.7311

- Free Tutoring: Support for writing, STEM, languages, and more.
- Drop-In Labs: Extra practice available in some subjects.
- Flexible Formats: Online, in-person, one-on-one, or group options.
- Proven Benefits: Can lead to improved grades.

What Tutoring and academic services are available to you? Do you utilize them, and if not, what is stopping you?

Are there any subjects or skills you require tutoring in? Do you plan to get tutoring in those subjects, and if not, why?



Libraries and Research Resources

Library facilities are another commonplace resource available to students, but even if your school doesn't have a library, it is likely you can find one locally. Libraries are essential for access to the books, encyclopedias, and other print materials they provide. They are also wonderful places to study, with desks and tables available to students, as well as sometimes having quiet rooms that you or a group can use to get projects done or hold meetings. Another outstanding aspect of libraries is the librarians, who often double as research assistants. Just as they can offer help finding research and books, they can help you with citations or with understanding which resources are credible and timely. To put things into perspective, one study found that most students found the most difficult aspect of research was deciding what research was useful once they did find it, with 41% of students reporting this. Conversely, only 14% of students actually went to a librarian to ask about this.²⁰

As part of their research assistance, though only if available to you through your library, you may be directed by your librarian to online research databases. For example, your libraries may offer students credentials to use databases such as EBSCO and JSTOR, who host multitudes of ready to access articles which can be filtered through for things such as print date, full

²⁰ Head, A. J., & Eisenberg, M. B. (2011). How college students use the Web to conduct everyday life research. *First Monday*, *16*(4). https://doi.org/10.5210/fm.v16i4.3484

text availability, or for being peer reviewed. For details on the requirements regarding rigor of research, it is recommended you consult your teachers or librarians on a subject-to-subject basis. With that said, things like being peer reviewed, being researched reasonably recently unless it is a seminal work and being free from serious grammatical or structural errors are good guidelines to start with.

- Access to Materials: Books, encyclopedias, study spaces.
- Librarian Support: Help with research, citations, credible sources.
- Research Databases: Use resources like EBSCO and JSTOR.
- Academic Standards: Prioritize recent, peer-reviewed, error-free sources.

How often do you use library resources? Do you find them helpful in completing assignments and projects?

What criteria do you use to evaluate whether a resource is credible and useful for your academic work?



Academic Advising

Everyone should see an academic advisor at least once when beginning their college career, but it is highly recommended you see them at least once a semester in preparation for the next. As a matter of fact, a recent study found that every meeting with an advisor raised the odds of student retention by 13%.²¹ This is no surprise, as they can be an invaluable resource towards your success as a student. People tend to undervalue the usefulness of knowledgeable guidance, but then they also tend to only rarely think about the very relevant and fundamental problems that contribute to failure: while it's good to believe in ourselves, we are not aware of what we don't know, and being wrong feels no different from being right until something or someone corrects you.

It is thus much better to confirm with an advisor about your college journey, especially about course registration, career guidance, or on transferring to another school. If you don't know what career you want, or what school you want to go to if you do plan on transferring, they can ask you the right questions or provide you with the info that can lead you onto the right path. Keep in mind that advising can be either drop in, scheduled, or changing based on the needs of students, so make sure to inquire about the proper method to access them for you.

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²¹ Swecker, H. K., Fifolt, M., & Searby, L. (2013). Academic advising and first-generation college students: A quantitative study on student retention. *NACADA Journal*, 33 (1), 46–53. https://doi.org/10.12930/NACADA-13-192

- Meet Regularly: Aim to see an advisor at least once each semester.
- Plan Ahead: Use academic advising sessions to discuss course registration and transfer goals.
- Get Career Guidance: Advisors can help clarify career goals and academic pathways.
- Check Access Options: Inquire about drop-in times or appointment requirements

Do you have access to an academic advisor? If so, how often do you meet with your academic advisor? Do you feel their guidance has helped you?

Do you feel confident in your academic and/or career path? Have you sought the help of an academic advisor regarding them, and if so, have they been helpful?



Online Learning Resources

Another staple of the internet age is the online learning resource. Under the umbrella of online learning resources are Learning Management Systems (LMS) like Blackboard or Canvas, and provide access to course materials, assignments, discussions, and grades. It is highly recommended, and sometimes totally necessary to make these platforms a regular part of your routine to stay updated on announcements and deadlines; additionally, if you aren't already using a calendar app, these platforms often also have features like calendars, which can help organize all your due dates in one place.

For productive studying, tools like Quizlet offer flexible flashcards, Grammarly improves writing, and EasyBib simplifies citation formatting. Virtual workshops and online tutorials also provide valuable skills in areas like time management and effective study techniques, or in specific coursework. Integrating these resources into your routine will help you thrive in online learning. There are a great deal of resources out there to help you with your specific needs, so use your research and reflection skills to find some useful one's for you!

- Log in Regularly: Stay on top of announcements, grades, and assignments with an LMS.
- Calendars: Use them to track and organize obligations and deadlines.
- Quizlet, Grammarly, and Citation Tools: Enhance studying, writing, and research.
- Attend Workshops: Build essential skills like time management and platform navigation.

Does your school utilize an LMS platform? If so, how often do you check it? Is it helpful?

Which study tools have you used before? How have they impacted your learning experience?



Accessibility and Accommodations

For students with unique learning needs, schools often offer Disability Support Services (DSS) which provide essential accommodations like extended test time, note-taking aid, interpretation, and accessible course materials. These services promote independence, giving students the resources needed to succeed. What's more is that they're quite underutilized in colleges, with only 57% of students seeking them out.²² This is a shame considering that requesting accommodation is so straightforward. Generally, you can contact your school's DSS for a confidential intake meeting to discuss options and create a personalized support plan. This ensures a supportive environment focused on helping you thrive.

Also, be sure to request info about assistive technologies, like screen readers and speech-to-text, to further enhance learning by making course materials more accessible. Adjustable displays also improve readability, supporting diverse needs and fostering effective learning.

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²² National Center for Education Statistics. (2022, April 26). Nation's report card shows largest score drop in reading since 1990, first ever score drop in mathematics [Press release]. U.S. Department of Education. https://nces.ed.gov/whatsnew/press_releases/4_26_2022.asp

- Contact DSS: Schedule an intake meeting to discuss support options.
- Assistive Technology: Explore tools like screen readers and speech-to-text for added accessibility.
- Create a Plan: Work with DSS to set up an individualized support plan that meets your needs.

If you have unique learning needs, have you reached out to your school's DSS? What do you think you could gain from their services?

Are you familiar with the assistive technologies that help your college experience? Would knowing about these tools help anyone you know?

Conclusion

Now that we have laid out the various academic resources available to you, and you have done the research and reflection necessary to access what resources are available to you, we hope that you feel empowered to further success. Again, make sure to utilize resources you need, as you need them, such as academic advising, tutoring, and disability services. These services are there for you to use them, so don't hesitate to do so!



Chapter 5
Health and Wellbeing

Christopher Timlin

Maintaining good health and well-being, though easy to overlook, are among the most effective tools we have in achieving our goals. The demands of academic life can make this even more difficult to navigate, and this can often lead to neglect of areas such as sleep, exercise, and nutrition, which can have consequences on our bodies and minds. This chapter will explore the role of all these aspects and more as they support not only our academics, but the goals we strive to achieve through them. Let us learn and reflect!



The Importance of Healthy Sleep Habits

The benefit of good sleep is often taken for granted by college students, who frequently conflate late-night study sessions with success. However, studies suggest otherwise. In fact, sleep deprivation has been shown to impair academic performance. In a recent study, students who get a full eight hours of sleep were found to be 3.9% more likely to report high academic success than those with inconsistent sleep schedules.²³ Those with six or fewer hours of sleep, on the other hand, were more likely to struggle, with a negative association being found in regards to academic achievement compared to students with eight hours.²⁴ Moreover, sleep issues also increase stress and depressive symptoms, with 89.4% of college students experiencing depressive symptoms also reporting sleep problems.²⁵ In short, maintaining good sleep habits is critical to academic success and overall well-being.

²³ Suardiaz-Muro, M., Ortega-Moreno, M., Morante-Ruiz, M., Monroy, M., Ruiz, M. A., Martín-Plasencia, P., & Vela-Bueno, A. (2023). Sleep quality and sleep deprivation: Relationship with academic performance in university students during examination period. *Sleep and Biological Rhythms*, 21(3), 377–383. https://doi.org/10.1007/s41105-023-00457-1

²⁴ Peltzer, K., & Pengpid, S. (2014). Health behaviour and self-reported academic performance among University Students: An International Study. *Mediterranean Journal of Social Sciences*. https://doi.org/10.5901/mjss.2014.v5n27p998

²⁵ Ramos, J. N., Muraro, A. P., Nogueira, P. S., Ferreira, M. G., & Rodrigues, P. R. (2021). Poor sleep quality, excessive daytime sleepiness and association with mental health in college students. *Annals of Human Biology*, 48(5), 382–388. https://doi.org/10.1080/03014460.2021.1983019

One major modern-day culprit of poor sleep is smartphone use and social media. Studies show that excessive social media usage is linked to poor sleep quality,²⁶ which can have negative effects on academic performance.²⁷ As such, try to limit social media usage, especially before sleep, as lower-quality sleep comes with the consequence of a decrease in academic success.

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²⁶ Zhu, W., Liu, J., Lou, H., Mu, F., & Li, B. (2024). Influence of smartphone addiction on sleep quality of college students: The regulatory effect of physical exercise behavior. *PLOS ONE*, *19*(7). https://doi.org/10.1371/journal.pone.0307162

²⁷ Abu-Snieneh, H. M., Aroury, A. M., Alsharari, A. F., Al-Ghabeesh, S. H., & Esaileh, A. A. (2020). Relationship between sleep quality, using social media platforms, and academic performance among university students. Perspectives in Psychiatric Care, 56(2), 415–423. https://doi.org/10.1111/ppc.12450

- Benefits of Healthy Sleep: A full night's sleep is associated with better academic performance, with students who sleep well being 3.9% more likely to report academic success.
- Sleep Deprivation: Students with six or fewer hours of sleep face increased stress, depressive symptoms, and poorer academic performance.
- Tech and Sleep: Excessive smart phone and social media use significantly disrupt sleep quality, which can negatively affect negative performance.

How consistent are your sleeping habits? Could you adjust your schedule to get a healthier amount of sleep?

What steps can you take to balance academic responsibilities with health sleep habits?



Nutrition and Physical Activity

Nutrition and physical activity often are among the first things to go by the wayside when schedules get hectic but have all the same been shown to play a role in both academic and personal success. In fact, something as simple as a balanced diet, high in fiber and low in fat and cholesterol, correlates with higher academic performance. One study found that 6.5% more students reported high academic success when consuming fiber-rich diets, while avoiding fat and cholesterol had similar benefits. Physical fitness also makes a difference - students who were active were 4.8% more likely to perform better academically.²⁸ Building a balanced lifestyle doesn't have to mean perfection, but small, mindful choices around diet and exercise can add up.

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²⁸ Peltzer, K., & Pengpid, S. (2014). Health behaviour and self-reported academic performance among University Students: An International Study. *Mediterranean Journal of Social Sciences*. https://doi.org/10.5901/mjss.2014.v5n27p998.

- Nutrition and Academic Success: A balanced diet high is linked to better performance.
- Physical Activity: Physically active students are 4.8% more likely to perform better academically.
- Small, Mindful Steps: Achieving a balanced Lifestyle doesn't require perfection, but is possible through intentional, incremental changes in habit.

Do you have a healthy diet? How do you feel it contributes to your energy levels and focus during academic tasks?

How often do you incorporate physical activity into your day to day routine? Does it affect your productivity? Your mood?



Mental Health and Academic Success

Mental well-being is also closely linked to academic success. In fact, there are a range of studies that tie depression and anxiety to decreased academic performance. In a study by Peltzer & Pengpid (2014), depressive symptoms correlated with a decrease in academic success, while anxiety and depression had similar impacts.²⁹ Mental health support is essential, and when addressed early, students often find it's easier to keep their academic and personal lives in balance.

²⁹ Peltzer, K., & Pengpid, S. (2014). Health behaviour and self-reported academic performance among University Students: An International Study. *Mediterranean Journal of Social Sciences*. https://doi.org/10.5901/mjss.2014.v5n27p998

Work-Life Balance and Burnout

Another common struggle for students is balancing school with work and personal commitments. Overcommitting to responsibilities can lead to burnout. Defined as a mix of cynicism, exhaustion, and feeling overwhelmed, burnout often stems from imbalances in effort vs reward. This imbalance can correlate with lower academic success.³⁰ For students, finding balance is critical. Start by setting realistic goals and making time for rest, self-care, and relaxation.

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³⁰ Hodge, B., Wright, B., & Bennett, P. (2019). Balancing effort and rewards at university: Implications for physical health, mental health, and academic outcomes. *Psychological Reports*, *123*(4), 1240–1259. https://doi.org/10.1177/0033294119841845

- Mental Health and Performance: Depression and Anxiety Reduce Academic Success, highlighting the need for mental health support.
- Burnout: Overcommitment leads to burnout, which affects academic performance.
- Try for Balance: Set realistic goals and prioritize self-care to support a good work-life balance.

How do you manage stress and balance your responsibilities?

How can you prevent burnout in your daily routine?



Helpful Strategies and Seeking Support

If these are areas in which you are having trouble, consulting with a counselor or academic advisor can be a helpful first step, and many colleges and universities have committed to expanding access to them. This advice and support from trained professionals can guide you to the right resources for your needs. While their solution is often subjective, most people agree: make sleep and self-care a priority and take advantage of support systems available to you.

Furthermore, for students experiencing anxiety or depression, strong peer support can make a significant difference. Having friends or study partners to lean on has been linked to improved academic performance.³¹ Developing a reliable support network is a key factor in successfully navigating college life.

The responsibility to keep healthy habits ultimately rests with you. By taking small, manageable steps toward healthier sleep, diet, and support systems, you'll likely see improvements not only in your academic success but in your overall quality of life.

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³¹ Goselin, G. M., & Rickert, N. P. (2022). Mental health symptoms predicting American college students' academic performance: The moderating role of Peer Support. Psi Chi Journal of Psychological Research, 27(4), 297–305. https://doi.org/10.24839/2325-7342.jn27.4.297

- Seek Professional Support: Counselors and advisors can connect you to the resources you need.
- Peer Support: A strong support network has been shown to boost academic performance.
- Prioritize Your Health: Take smalls steps towards healthy sleep and self care habits can help boost both academic performance and overall wellbeing.

Are there professional and peer support systems available to you, and are you making use of them? If there are and you are not using them, why not?

What is your support network, and how can you build or strengthen it?



Conclusion

As we have shown, health and well-being are invaluable to our academic and personal successes. Maintaining consistent sleep schedules, adopting a balanced diet, incorporating exercise, and focusing on our mental health are habits which, if worked on, can significantly affect your ability to perform and thrive. Furthermore, managing work-life balance, preventing burnout, and seeking out support – whether peer or professional – can help provide the stability one needs to overcome the challenges of college. Don't feel the need to take big steps if you aren't ready. Small, incremental steps are just as good as any and will lead you to success all the same. By taking ownership of your well-being, you can take the first steps to creating a foundation for success in all future endeavors.

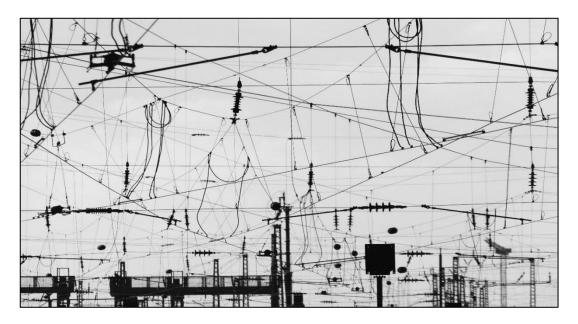


Chapter 6:

Campus Involvement

Kenny Uy

College is a time of monumental change in a student's life. Whether an incoming freshman entering straight from high school, a transfer student coming in from another institution, or a mid-life professional making a career shift, stepping foot onto a new campus can feel daunting. The good news is that no one has to do so alone. Every campus has an abundance of clubs and organizations students can join to take part in current interests, and to find new ones. Greek life, intramural sports teams, and alternative spring break programs are among many which enable students to pursue their passions, while also building lifelong friendships along the way.



The Importance of Connection

In a world which is becoming increasingly disconnected with remote-based learning and work, the connectedness that campus involvement brings can pay big dividends. "Student organizations and clubs on campus foster a sense of belonging, by providing a place for like-minded individuals to participate in what they enjoy."³² These relationships can become deeply personal, while simultaneously opening the door to future career opportunities through networking. The phrase, "It's not what you know, it's who you know" holds quite true in the professional workplace. While the primary intent of students is to learn and enrich one's education, there is arguably as much value in the extracurriculars beyond the classroom.

³² Doerr, C., Martin, E., & Rossetto, K. (2024). *Is Campus Involvement a Possible Cure for Student's Mental Health Challenges?* 2024 Undergraduate Research Showcase. 42.

- Fostering Belonging: Campus organizations help create a sense of community and belonging for students.
- Networking Opportunities: Building relationships through extracurriculars can open doors to career opportunities.

Are you engaging in activities that help you feel connected to your campus community? If not, why not?



Exploring Professional Pathways

Particularly in the first semesters of college, a student may have no idea of the professional direction they would like to pursue. Even if there is a targeted field in mind, within three years of first enrollment, about 30 percent of undergraduates in associate and bachelor's degree programs who had declared a major had changed their major at least once.³³ Campus involvement offers the opportunity to greatly diversify the experiences and exposures to other majors, potentially opening the doors to new professional directions in a student's pathway.

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³³ National Center for Education Statistics (NCES). (2017). Percentage of 2011–12 First Time Postsecondary Students Who Had Ever Declared a Major in an Associate's or Bachelor's Degree Program Within 3 Years of Enrollment, by Type of Degree Program and Control of First Institution: 2014. Institute of Education Sciences, U.S. Department of Education. Washington, DC. https://nces.ed.gov/Datalab/TablesLibrary/TableDetails/11764

- Uncertain Paths: Many students start college without a clear direction, and many change their major at least once.
- Diverse Experiences: Campus involvement helps provide exposure to various fields and majors.

Have you explored clubs or activities that could expose you to new professional interests?

Have your community experiences helped influence your overall career path?



Academic Performance and Satisfaction

In terms of student performance, campus involvement in clubs and organizations translates into greater satisfaction and well-being, which in turn is positively correlated with a student's grade point average. This was shown to be true even if students were not heavily involved with their extracurricular groups, meaning even small bouts of participation lead to increases in satisfaction.³⁴ However, while campus involvement can benefit students greatly, a balance must also be found – "Being involved in several different organizations can become overwhelming and has the potential for students to discontinue their program or track.³⁵ At the beginning, it may be valuable to join one or two organizations and discover the flow of their time expectations alongside the student's schedule, before jumping into further involvement.

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³⁴ Pauley, C. (2019). Satisfaction with Campus Involvement and College Student Academic Success. Honors Theses. 1191.

³⁵ Humphreys, T. (2024). Investigating pre-health students' science identity and the factors that influence them to change programs or tracks. College of Arts & Sciences Senior Honors Theses. Paper 320.

- Academic Benefits: Campus involvement improves satisfaction, well being, and GPA, even with minimal participation.
- Start Small: Begin with one or two organizations to gauge time commitments before expanding your involvement.

Are you involved in any extracurricular activities? How do you feel they impact your academic performance and well-being?



Community Engagement and Volunteering

Collegiate club and organization opportunities extend past campus, as many groups promote volunteering to support the local communities surrounding the campus and beyond. While philanthropic pursuits obviously work towards the communal benefit of the area worked in, students who are involved can receive just as much from the experiences. "As students choose to engage in leadership and service on campus and in the local community, they develop the skills, knowledge, and commitment needed to accomplish purposes.36

³⁶ Wurr, A. J., & Hamilton, C. H. (2012). Leadership development in service-learning: An exploratory investigation. *Journal of Higher Education Outreach and Engagement*, 16(2), 213-240.

- Extend your Impact: Clubs and Organization encourage volunteering, benefiting both your communities and you.
- Personal Growth: Leadership and service help develop valuable skills in addition to a sense of commitment to public purposes.

Do you volunteer, and if not, are you aware of volunteering opportunities available to you?



Broadening Perspectives Through Involvement

As well as service-learning opportunities, becoming involved on campus can change the lens through which a student sees the world. By increasing the intercultural exposure to those of other demographics, cross-cultural communication can be cultivated. With these broader perspectives realized, students can be better prepared for the professional workplace where a greater array of demographic diversity exists. Coleman et al. observed how student campus involvement "made them more adaptable, more empathetic, and more apt to deconstruct stereotypes and look for common ground with others." This leads to a stronger skill set when managing diverse teams during interpersonal conflict, better preparing the student to help resolve those issues with a keen sense of tact and cultural competence.

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³⁷ Coleman, J., Holloman, D., Turner-Harper, M., & Wan, C. (2021). Cultural Competency Activities: Impact on Student Success. *Metropolitan Universities*, 32(2), 27-44.

- Cultural Awareness: Campus involvement increases intercultural exposure and helps garner cross-cultural communication skills.
- Empath and Adaptability: Participation helps students become more empathetic and adaptable, preparing them for more diverse and dynamic workplaces.

Do you interact with a diverse group of people? If so, how has this experience helped influence your perspective on the world?



Building Leadership Skills for the Future

Campus involvement provides unparalleled opportunities to develop leadership skills, whether one is aiming to become a team leader and use their voice to command, or to become a leader by action and example – or both. These skills translate directly to the professional workplace. Results from Association of American Colleges and Universities' National Leadership Council for Liberal Education and America's Promise (LEAP) surveys indicate that of 305 employers interviewed, 63% believe college graduates lacked the skills needed for a global economy and for promotion. It is clear there is not only a need, but a demand in the professional landscape for leadership skills, and they are able to be fostered through club and organization participation.

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³⁸ Kuh, G. D. (2008). *High-impact educational practices*. Peer Review, 10(4), 30-31.

³⁹ (Kuh, 2008, as cited in Wurr & Hamilton, 2012, p. 2): Wurr, A. J., & Hamilton, C. H. (2012). Leadership development in service-learning: An exploratory investigation. *Journal of Higher Education Outreach and Engagement*, 16(2), 213-240.

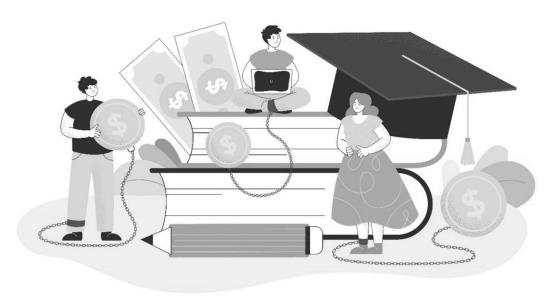
- Leadership Development: Campus involvement offers opportunities to develop and practice leadership skills, whether by leading teams or just by paving the way.
- Employer Demand: 63% of employers believe college graduates lack essential skills for a global economy and career advancement, highlighting the value of leadership.

Have campus involvement helped you develop any leadership skills? How will you utilize these skills for future goals?



Conclusion

Working with extracurricular groups, a student can strengthen a resume while at the same time connecting networks, building personal satisfaction, boosting grades, and supporting the communities on and off-campus. Lifelong relationships are often formed through campus involvement, and extend far past the time one spends at college. Life skills for the professional workplace are honed, propelling the student to the next level – and beyond.



Chapter 7:

Budgeting and Student Finance

Sanika Tailor

Effective management of our finances is critical for anyone, and college students don't escape that demographic. Despite this, it is something that tends to be neglected. With rising costs of just about everything, students now face significant financial challenges that can affect their academic success. This chapter will give an overview of the budgeting, spending, and saving skills essential to effective money management and offer information about financial aid, student loans, and repayment plans. We hope that you find the information you need to help yourself pay for and survive college life.



Understanding Your Income and Expenses

One of the biggest issues students face is finding ways to manage their personal finances effectively. With the rising costs of tuition, rent, and living expenses, students usually have a hard time making ends meet on a limited budget. One of the key aspects of managing personal finances is creating a budget that helps keep track of all necessary expenses, such as tuition, rent, and living expenses.

The first step in budgeting is understanding your financial situation, which would mean calculating both your income and expenses. For most student income comes from either a part time job, student loans, scholarships, or parental support. It is important to understand and learn what your spending is going to be each month and compare this with tuition, rent and living expenses. Tuition is usually the greatest expense that a student has to deal with, and it's usually paid at the start of each semester. If you're going to rely on student loans or a payment plan, you should plan ahead of time to ensure you have adequate money. According to the College Board's 2023 Trends in College Pricing Report, average room and board ranged from \$9,970 at public two-year institutions to \$14,650 at private four-year institutions for the 2023-2024 academic year. Rent is usually the second highest expense that students must manage, whether living on campus or renting an apartment.

⁴⁰ National Endowment for Financial Education. (2010). Financial capabilities of college students from states with varying financial education policies.

Also include food, transportation, textbooks, and personal items such as clothing and toiletries. Unlike fixed prices, living expenses can be tailored to your budget. For example, cooking at home instead of eating out or taking public transportation instead of driving can help you save money.

- Budgeting Basics: Understanding and creating budgets helps track necessary expenses like tuition, rent, and cost of living.
- Income Sources: Common income sources for students include part-time jobs, student loans, scholarships, or parental support.
- Tuition and Rent: Tuition is often the largest expense students pay, which can range from \$9.970 to \$14,650 annually.

Have you created a budget to track your income and expenses? If not, what is keeping you from doing so?

What specific changes can you make to reduce your living expenses?

Choosing a Budgeting Method

A study done by the national endowment for Financial Education found that except where financial education was required, only about 32.2-36.6% of students were exposed to personal finance in high school, which means most people aren't aware of how to create a budget by the time they reach college. Creating a budget should start with knowing how much you are spending and how much money you will have coming each month. There are various budgeting methods to consider, depending on your financial situation and personal preferences. One popular option is proportional budgeting, which involves dividing your income into categories such as needs, wants, and savings. For example, one way would be doing 50% for needs, 30% for wants and 20% for savings and paying off debt.

Another budgeting method would be pay-yourself-first, which prioritizes savings before expenses, ideal for long-term goals. Zero-based budgeting means every dollar you spend has a predetermined, or pre-planned, use. Values-based budgeting focuses on knowing your priorities and spending your money based on that. Lastly Automatic budgeting is a set-it-and-forget-it budgeting style that relies on automatic deposits into predetermined accounts.

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⁴¹ National Endowment for Financial Education. (2010). Financial capabilities of college students from states with varying financial education policies. Retrieved from www.nefe.org/mandatesreport

- Starting with Awareness: Effective budgeting begins with knowing your income and expenses.
- Proportional Budgeting: Divide income into categories, for example: Needs (50%), Wants (30%), Savings (20%)
- Zero-Based Budgeting: Assign every dollar a specific purpose.
- Values-Based Budgeting: Focus on spending aligned with personal Priorities.

Which budgeting method resonates most with your financial goals and habits?

Are there any tools or apps you could use to help manage your budget?



Smart Spending and Saving Strategies

There are many ways students can manage their expenses without feeling too restricted. One of the most important ways would be student discounts and checking your school pantry. This is a good alternative to eating outside food or even buying expensive groceries. According to the USDA, the average cost of a moderate food at home budget per month for individuals aged 19-50 is \$367.42 This figure was before recent inflation, however, so expect this to be on the low side. A lot of this money can be saved by using student discounts and using free resources available on campus, such as libraries, gyms, and public transportation options. Another benefit that a lot of students don't realize they have would be subscriptions for streaming services, textbooks, or software that often offer student discounts. Also, an easy way to save would be to cut down on discretionary spending, like small expenses that don't seem like a lot, but usually add up to more, such as coffee, and spontaneous shopping. If these tips aren't working the best, students can also try the smart strategy which is setting aside money for an emergency fund. Life as a student can be unpredictable, and having a small fund to cover unexpected expenses, such as a medical bill or car repair, can

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⁴² U.S. Department of Agriculture, Center for Nutrition Policy and Promotion. (2022). Official USDA food plans: Cost of food at home at three levels, August 2022. Retrieved from https://www.fns.usda.gov/cnpp/usda-food-plans-cost-food-reports-monthly-reports

prevent you from going into debt. Even if it's just a few dollars each month, consistently adding to an emergency fund can provide peace of mind.

- Utilize discounts: Take advantage of all discounts such as student and seasonal discounts at stores to help save you money – don't overspend on sales, though.
- Monitor Food Costs: Proper budgeting can keep food costs affordable, but things can get out of hand if you let them.
- Build and Emergency Fund: Regularly set aside even small amounts to cover unexpected expenses, providing financial security. Even things like coin jars add up over time.

Are you taking full advantage of school and student discounts? Do you pay full price often?

What steps can you take to start or grow your emergency fund this month?



Scholarships and Grants: Finding and Applying for Financial Aid

According to Matthew Woodward, "Over 1.7 million scholarships are awarded every year and 58% of U.S. families use scholarships to help pay for college."43 Scholarships and grants are basically free money that can be used towards tuition, books, and other school-related costs. It is especially important to take time to search and apply for these forms of financial aid, this can help students reduce the amount of student loans they need to take out and graduate with less debt. Additionally, scholarships and grants can also open opportunities for students to attend schools or programs that may have otherwise been out of reach financially. Researching and applying for scholarships and grants should be a priority for students looking to make their education more affordable.

⁴³ Matthew Woodward. (2024, June 23). U.S. scholarship statistics: The latest data, facts and costs. SearchLogistics, https://www.searchlogistics.com/learn/statistics/scholarship-statistics/

- Significant availability: Over 1.7 million scholarships are awarded annually, with 58% of U.S. families using them to pay for college.
- Debt Reduction: Applying for financial aid can minimize loan dependancy and reduce post graduate debt.

How much time do you currently dedicate to searching for scholarships and grants? What's stopping you if you don't spend any time on it?



Understanding the Difference Between Scholarships and Grants

While both scholarships and grants provide financial assistance, how they are awarded varies slightly. Grants are often need-based, which means they are given to students depending on their financial situation. These are often supported by the federal or state governments and the universities. A well-known example is the Federal Pell Grant, which is awarded to undergraduate students who demonstrate financial need. Grants can also be awarded to certain groups of students, such as those studying in a specific field or those from underrepresented backgrounds.

As for scholarships they are usually merit-based. They are awarded to students who are good in academics, sports, leadership, or other talents. There are definitely some scholarships that pick students based on merit and financial need, but mostly scholarships' primary focus is on rewarding achievement or potential. Scholarships are offered by a wide variety of sources, including universities, private organizations, foundations, and local businesses.

- Grants Need-Based: Grants are awarded based on financial need, often supported by governments, universities, or programs such as the federal pell grant.
- Grants Special Groups: Certain grants apply to specific groups, such as students in specific fields or underrepresented demographics.
- Scholarships Merit Based: Scholarships typically reward achievements in academics, sports, leadership, or other talents, focusing on merit and potential.

Do you know the difference between scholarships and grants? Does your school have a financial aid office that can help you navigate these things?



Finding Scholarships and Grants

Getting started on finding scholarships and grants is usually the hardest part of getting them. An effortless way to start would be to research and locate the nearest way to find them. An example would be your college or university website that should provide information about scholarships and grants. Another way would be to talk to your counselor or advisor to find what fits best for you.

One of the easiest ways to find scholarships would be FAFSA, almost all universities and colleges require you to fill out FAFSA. According to Matthew Woodward "the largest federal scholarship fund is Pell Grant and provides financial support to 7.5 million students (about twice the population of Oklahoma) annually."⁴⁴ The FAFSA determines your eligibility for federal grants, loans, and work-study programs. Many states also use FAFSA information to determine eligibility for state-level grants and scholarships. Checking websites like Schalarship.com and common apps when applying to colleges would also help you find more scholarships. Do not overlook local scholarships as well, which are often less competitive than national ones. Check with community organizations, local businesses, churches, and civic groups in your area. High schools also often have lists of scholarships available to local students. Another way would be to find good scholarships

⁴⁴ Matthew Woodward. (2024, June 23). *U.S. scholarship statistics: The latest data, facts and costs.* SearchLogistics, https://www.searchlogistics.com/learn/statistics/scholarship-statistics/

or grants would be if you are pursuing a degree in a particular field like engineering, healthcare, or education, look for scholarships specific to your area of study. Some organizations and companies would be The Miss America Foundation which gives up to \$12,000 per student. The Coca-Cola Scholars Foundation gives \$20,000.

- Campus Resources: Your college or university website and advisors are great starting points for scholarships and grants.
- Fill out your FAFSA: Completing the FAFSA determines eligibility for federal and state grants like the Pell Grant, which supports 7.5 million students annually.
- Major Scholarship Providers: Groups like The Miss America Foundation offer give up to \$12,000 per student, and The Coca-Cola Scholars Foundation gives \$20,000.

Do you know what scholarships or grants you are eligible for? Do you know where to find this type of information?

Which achievements or talents can make you a strong candidate for meritbased scholarships? What steps can you take to develop your strength as a candidate?



How to Apply for Scholarships and Grants

Once you have sound scholarships and grads that work for your situation. some things that you could do would be to start early. Deadlines for scholarships and grants vary, but many are due months before the academic year starts. Begin your search and applications as early as possible to avoid missing out on opportunities. Also try to stay organized with deadlines and requirements, a good idea would be to use a calendar to track important dates and requirements. Some scholarships might ask for essays and recommendation letters which is why it's always good to check them early and plan ahead. Each scholarship and grant have their own set of application requirements. Be sure to read the instructions carefully and submit all required documents. Missing one part of the application or not following instructions can result in disqualification, even if you're a strong candidate. Therefore, it is crucial to pay attention to detail and double-check your application before submitting it. Also, contacting professors, mentors, or previous employers for recommendation letters well in advance can ensure that you have everything you need promptly. By staying proactive and organized throughout the scholarship application process, you can increase your chances of securing financial aid for your education. Last but not least apply to as many as possible, even if you are only eligible for small scholarships, apply to as many as possible. Multiple smaller scholarships can add up and significantly reduce your financial burden.

- Start Early: Begin searching and applying for scholarships and grants well ahead of deadlines.
- Stay organized: Use your calendar to track deadlines and requirements so that you never miss an application.
- Follow Instructions Carefully: Double check all application requirements to avoid disqualification for incomplete or incorrect submissions.

Have you started searching for scholarships and grants? More importantly, have you finished your applications, or are they at least on your calendar?

Do you have your letters of recommendation? What strategies can you use to gather strong letters of recommendation on time?

Managing Student Loans

Student loans are one of the most critical tools for financing education. Student loans are a very important subject to know and understand about since they carry a significant long-term financial responsibility.

There are two primary categories of student loans: federal loans and private loans. The United States government offers federal loans, which are usually the best option for most students. Federal loans include lower interest rates, more flexible repayment schedules, and loan forgiveness. There are numerous sorts of federal loans such as direct subsidized loans, these are available to undergraduate students with financial need. The government pays the interest while the stunt is still in school. The interest rate for direct subsidized loans after the student graduates would be around 6.53% (2024-25). Direct unsubsidized loans which are available to both undergraduate and graduate students, but the difference is that the student is responsible for interest from the time the loan is disbursed which is usually as of 2024-2025 6.53% for undergraduates, 8.08% for graduates. Lastly there are Direct PLUS loans which are available for graduate students and parents of undergraduate students. For direct PLUS loans the interest loan is 9.08%, these loans require credit checks and have a higher interest rate.⁴⁵

Private loans on the other hand are issued by private banks, credit unions and lenders. They often come with higher interest rates and less flexible repayment options. While private loans can help fill financial gaps when federal aid isn't enough, they should be approached with caution due to their higher costs and fewer protections for borrowers.

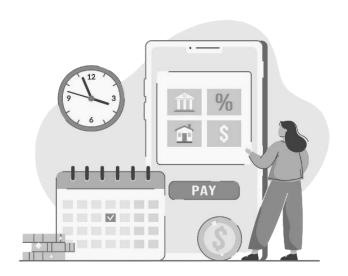
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⁴⁵ Betterton, Rebecca. "Types of Student Loans." Bankrate, Bankrate.com, 23 July 2024, www.bankrate.com/loans/student-loans/types-of-student-loans/?tpt=a

- Federal Loans: Offer lower interest rates, flexible repayment schedules, and potential loan forgiveness.
- Direct Subsidized Loans: For undergraduates with financial need; government covers interest while in school (6.53% interest rate in 2024-2025).
- Direct Unsubsidized Loans: Available to both undergraduates and graduates; interest accrues from disbursement (6.53% for graduates, 8.08 in 2024-2025).
- Direct PLUS loans: For graduate students and parents; Higher interest rate (9.08%) and requires a credit check.
- Private Loans: Provided by banks and private lenders; usually have higher interest rates and less flexible repayment options. They should only be used as a last resort.

Do you understand the differences between federal and private loans? Which of the options best aligns with your financial situation?

Are you aware of the specific protections or benefits offered by federal loans, such as loan forgiveness or income-based repayment plans?



Repayment Plans

Repayment plans are important to take note of because after you graduate or are leaving school. Repaying the school after leaving becomes a priority. Which is why federal loans offering a variety of repayment plans designed to accommodate different financial situations. The standard repayment plan involves a fixed monthly payment over 10 years, while this plan ensures that loans are paid it might not be affordable for all graduates. Graduated repayment plan is also another plan that you can follow. This plan's payment starts low and increases every two years. This plan works for borrowers who expect their income to rise over time, but it results in higher interest costs compared to the standard plan. Income-driven repayment plans, these plans adjust monthly based on your borrower's income and family size. These plans provide relief for borrowers with lower incomes but can extend the repayment period and increase the total interest paid. Extended repayment plan would be for people that borrower with higher loan balances, this plan sully extends repayment until 25 years with their fixed or graduated payments. Public service loan forgiveness, this is available to borrowers who work qualifying public service jobs.

- Standard Repayment Plan: Fixed monthly payments over 10 years; ensures loans are paid quickly but might not be affordable for everyone.
- Graduated Repayment Plan: Payments start low and increase every two years; good for borrowers expecting income growth but comes with higher interest rates.
- Income Driven Repayment Plan: A plan where you can adjust payments based on income and family size. Offers relief for low-income borrowers but extends repayment time and thus increases interest costs.
- Extended Repayment Plan: Designed for higher loan balances, with fixed or graduated payments up to over 5 years.

Which repayment plan aligns best with your predicted income and financial situation?

What steps can you take to stay informed about repayment options and changes?



Financial Responsibility and Managing Debt

One of the most important things would be to understand your loan details, keeping track of all your loans, their interest rates, and repayment terms. Knowing how much you owe and when payments are due is crucial for avoiding missed payments. Some things that usually would help would be creating a budget, making payment on time, paying more than the minimum, to reduce overall interest and pay it off faster. Also always investigate loan forgiveness and repayment assistance programs because it can alleviate your monetary burden. Even though student loans can seem intimidating, the secret to handling them wisely is knowing the fundamentals of your loans and your alternatives for repayment. You can lessen the burden of student loans and work toward long-term financial health by maintaining organization, looking into repayment arrangements that fit your salary, and creating a strong financial plan. When student loans are managed well, they become a controllable aspect of your financial situation rather than a barrier to reaching your long-term objectives.

- Understand Your Loans: Keep track of amounts, interest rates, and repayment terms to avoid missed payments.
- Pay more than minimum: When possible, pay more than the minimum to speed up payment and decrease interest.

Are you fully aware of the amounts and repayment terms of your loans?

What steps can you take to pay off your loans faster and reduce interest costs?



Conclusion

Hopefully over the course of this chapter, you have gotten to know a bit more about both budgeting, student finances, and yourself. By understanding income and expenses, incorporating effective budgeting methods, and using smart spending and saving strategies, we can achieve financial stability. Moreover, taking advantage of scholarships, grants, and financial aid lessens the burdens of loans and long-term debt. We hope this knowledge empowers you to focus on career and academic goals while building good financial habits conducive to lifelong success.



Chapter 8:

Career Development

Josue Orta Ruiz

We enter college with the need for money, often leading us to seek part-time jobs. In the process of applying, however, we discover the journey is not as straightforward as we might expect. Before we can find a job, we almost always need to first submit a resume, compose a personal statement, and then, if successful, attend an interview. Applying for work becomes a learning experience in and of itself for students who may be unfamiliar with the expectations the professional world has for us. To maintain a competitive edge and invest in our future, we need skills that will help us succeed: a solid resume, networking with the right people, and interview practice. With proper preparation, success is within reach.



How to Write Resumes

First, and quite importantly, we need to know how to write a compelling resume. This document is a summary of academic and subjective experiences for students, both in and out of school, including volunteer work and earlier jobs. This experience should tell a story of why you are the right fit for the positions you apply for. Structuring a resume in reverse chronological order, starting with the most recent experience, helps employers quickly see their most relevant accomplishments. Displaying our name and contact information prominently at the top is essential.

Adapting the resume for each job by revising keywords or skills is also beneficial. For instance, highlighting experience in marketing on a resume tailored for a marketing job will catch the employer's eye. When listing achievements, focus on measurable results. Studies show nearly 90% of employers seek candidates with problem-solving abilities, and 80% value teamwork skills over GPA. Using action verbs to describe past accomplishments adds impact, while a resume summary can capture attention if employers skim through.

⁴⁶ Betterton, Rebecca. "Types of Student Loans." Bankrate, Bankrate.com, 23 July 2024, www.bankrate.com/loans/student-loans/types-of-student-loans/?tpt=a.

Proofreading the resume and seeking feedback from family, friends, or career professionals is critical. A polished, professional, and concise resume can help us stand out from other candidates.

Key Points

- Craft a Strong Story: Your resume should summarize academic, volunteer, and work experience that make you the right fit for the job.
- Reverse Chronological Order: List the most recent and relevant experiences first.
- Use Action Verbs: Dynamic language adds impact and draws attention to your skills.

Does your resume tell a clear story about why you're a good fit for the job you're applying for?

Are your achievements presented in a measurable, impactful way?



Using Job Search Platforms

Once your resume is completed, it becomes time to start sharing it on platforms like LinkedIn, Handshake, and Indeed. LinkedIn is a website hugely popular for networking and career development, while sites like Indeed focus on providing job listings and easy applications. Handshake, in the same vein, is among one of the best platforms for college students to find jobs, as it connects students and alumni with the right recruiters for their pursuits. Studies show that graduates who use online career services receive an average of 24% more job offers, compared to only one job offer for those who don't.⁴⁷

LinkedIn

LinkedIn is a vital tool in the search for a job, and has become a necessary staple in the repertoire of professionals. Even if it doesn't seem so immediately, it is also particularly useful for college students looking to expand their professional networks. A well built LinkedIn profile not only highlights our resume but highlights skills beyond GPA, which is less important to employers than it used to be. In fact, employer reliance on GPA

⁴⁷ National Association of Colleges and Employers. (2022, November 28). The value of career services. *NACE*. https://www.naceweb.org/career-development/organizational-structure/the-value-of-career-services/

has decreased by 35% over the past five years, with only 38.3% of hiring managers considering it.⁴⁸ LinkedIn enables us to highlight skills, achievements, and connections that display our suitability for the roles we pursue.

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⁴⁸ Gray, K. (2024, January 16). The key attributes employers are looking for on graduates' resumes. *National Association of Colleges and Employers*. https://www.naceweb.org/talent-acquisition/candidate-selection/the-key-attributes-employers-are-looking-for-on-graduates-resumes

Key Points

- Start Sharing: Upload your resume to platforms like LinkedIn, Handshake, and Indeed to begin applying for jobs and other opportunities.
- More Job offers: Studies show that graduates who use online career services like LinkedIn receive an average of 24% more job offers.
- Maximize Networking: Utilize LinkedIn for networking and development, highlighting skills that both reflect your skillset and match what your employers desire.

Have you uploaded your resume to online career services platforms like LinkedIn and Indeed? If not, what's stopping you?

Does your school have online career resources, and are you taking full advantage of them?



Preparing for Interviews

When preparing for a job interview, planning and research are crucial. Start by reviewing the job description to understand the role's requirements. Next, research the company's products, services, and culture to convey how our skills align with their values. Practicing common interview questions with friends or family helps build confidence.

It's also helpful for planning, like how to get to the interview and when to arrive. During the interview, it's essential to emphasize relevant skills and accomplishments. Studies show that 64% of hiring managers disqualify candidates who lie on their resumes, and 86% say a thank-you note after an interview influences their decision.⁴⁹ Asking insightful questions about the company or team dynamics demonstrates interest and understanding.

Utilizing Career Services

College career services bridge the gap between academic life and the professional world. Services like resume-building workshops, interview preparation, and job fairs connect students with employers, providing valuable insights for life post-graduation. Research shows that graduating seniors who used career services received more job offers, with an additional

⁴⁹ Bradshaw, Ryan. "21 Essential Job Interview Statistics You Want to Know." Apollo Technical, 29 Aug. 2024, www.apollotechnical.com/essential-job-interview-statistics/

5% job offers per service used beyond the first.⁵⁰ Career services provide industry insights, helping students anticipate life after college and aiding the transition into their chosen careers.

⁵⁰ National Association of Colleges and Employers. (2022, November 28). The value of career services. *NACE*. https://www.naceweb.org/career-development/organizational-structure/the-value-of-career-services/

Key Points

- Practice Often: Rehearse common interview questions with friends or family to boost your confidence.
- Do your Research: research the company. Knowing about them ahead of time can help strengthen you as a candidate.
- Ask good questions: Demonstrate our interest by asking about the company. Ask for a tour, or about office culture.

How thoroughly have you prepared for interviews? Are there areas where you feel you could improve?

Does your school have career services for you to utilize, and do you use them? If not, why not?



Internships and Job Shadowing

Internships provide hands-on learning opportunities where students apply classroom knowledge in real-world settings, often aligned with academic goals. Paid internships are particularly advantageous; students with paid internships receive an average of 1.61 job offers, compared to 0.95 for unpaid interns and 0.77 for those without internships.⁵¹ Job shadowing offers further insight by allowing students to observe professionals in daily activities, helping them make informed career decisions. Studies show that students who job-shadow earn 9.7% more than peers who didn't participate.⁵²

Planning for Postgraduate Success

Preparing for a professional career should begin in college to ensure future success. Engaging in internships, job shadowing, or volunteering helps build experience and skills that enhance employability. Research shows that 84%

⁵² OECD. "The Benefits of Job Shadowing for Career Preparation." Organisation for Economic Co-operation and Development, 2024, www.oecd.org

⁵¹ National Association of Colleges and Employers. (2022, November 28). The value of career services. NACE. https://www.naceweb.org/career-development/organizational-structure/the-value-of-career-services/

of workers with graduate degrees meet earnings benchmarks, compared to 71% with bachelor's degrees and 54% with associate degrees.⁵³

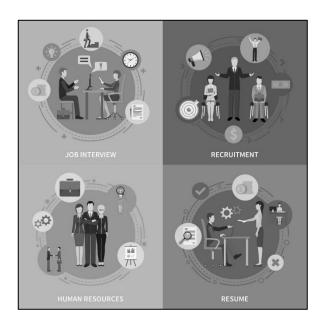
⁵³ Strada Education Network. "Education and Earnings Benchmarks by Degree Level." Strada Education Network, 2024, www.stradaeducation.org

Key Points

- Hands on learning: Internships allow students to apply knowledge gained in the classroom in practical, real-world situations.
- Career Exploration: Job shadowing can provide opportunities to inform career path decisions.
- Early Career Planning: Engaging in internships, job shadowing, and volunteering during college can enhance employability, and prepare students for success inprofessional settings.

Have you considered internships or job shadowing? How do you feel these experiences can help shape your career?

Does pay matter to you in an internship?



Conclusion

Preparing for the professional world while in college is, as one might assume, practically essential to securing future success. Building a strong resume, preparing for your interviews, and utilizing available career services to improve job prospects are some of the best things one can do for their career prospects. Remember that internships and job shadowing provide valuable experience and can be pivotal in helping us decide if a career path is the right match for us. By planning effectively and gaining the right experience, we can enter the workforce equipped with the skills and insights needed for a successful career.



Chapter 9:

Conclusion

Elvis Veliu

You have finally made it to the end of the manual, but certainly not the end of your journey. If we haven't said it enough already, you should continue to reflect on your life for the rest of your life, and if this manuals questions help with that, then we are glad to make a difference. Again, we wish to make clear that there is no one-size-fits-all method for meaning making, so if it takes you a bit longer that is totally ok. And if we couldn't help you, we are deeply sorry to hear that, but we hope we at least helped you move forward on the path.

Remember the essential skills we taught you through the manual that you can carry with you beyond school. Resume writing, time management, networking, and research skills will help you for the rest of your life. As will understanding and catering to your physical and mental wellbeing by getting enough sleep, exercising, and eating healthy.

Furthermore, it can't be understated how important it is to fully utilize all your available resources while you still have them. And keep in mind that while Academic Support, Career Services, and other resources can be hugely beneficial, they usually only are when you use them proactively.

These tools will all help you build a foundation for your future successes, but don't neglect real world experiences as the opportunities come to you. Take internships, network, do job shadowing, and just explore. We want you to find yourself. Even if your path leads you in another direction from our advice, this is ok. We again stress that we don't have all the answers.

Which is why you, too, should keep an open mind. No one has all the answers. We are all more or less as lost in this world as anyone else. Even those who have found meaning in their life have still not answered all life's questions. And so, keep learning. Be resilient. Do this always.

Set future goals. Short and long term. Plan accordingly and set milestones. Even if you fail, pick yourself back up and keep marching forward. We know that you have what it takes. It will take hard work, don't be fooled, but you will get there as long as you are willing to never let anything get in your way. This, of course, is easier said than done. But we know you are up for the challenge!

About the Authors

Elvis Veliu

Striving towards a degree in Physics, Elvis Veliu is a student leader who is dedicated to lifelong learning and service. At the time of this writing, he acts as President of his chapter of the Phi Theta Kappa honors society in addition to being a part of Schoolcraft College's Scholars Honors Program. A devoted student, volunteer, lover of art, and lover of animals, Elvis draws from a long list of academic experience and love of learning to present this writing to anyone seeking its guidance and inspiration.

Josue Orta Ruiz

Josue Orta Ruiz is an international student from Mexico currently in his second year at college. A biology major in the pre-medical track, his goal is to obtain an MD-PhD. He envisions a future where he can work in an operating room, leading a team of passionate doctors to serve the well-being of others, and also wants to do research to solve underlying diseases. Moreover, he wants to give back to the community that supported him throughout his journey. He wishes to be the captain of a ship, guiding underresourced pre-medical students from minority backgrounds who feel lost on their journey. Outside of academics, he enjoys volunteering at his church's food pantry, learning languages, and cooking alongside his family.

Eugene Park

A first-year nursing program student at Schoolcraft College, Eugene Park is a passionate learner who loves to learn a new thing every day. She wants to give back to the community as she also has received tremendous help and support from her community. Eugene wants to be the voice of the minority, especially Asian women students. With a background in art history and psychology, she loves to appreciate artwork and loves to interact with people from diverse backgrounds and cultures. She is currently serving as a Vice President of Communication of the Phi Theta Kappa Honors Society. Not only as an active and high achieving learner, Eugene is a mother of two young kids, wife, and mentor for young moms and students. She loves to spend her pastime by reading, traveling to new places, hiking, and baking.

Zein Saad

Whether it's excelling in academics, exploring the world, or connecting with others, Zein Saad brings dedication, curiosity, and ambition to everything he does. Raised in Brazil and rooted in Lebanon, his multicultural background fuels a deep appreciation for diverse perspectives and global connections. Currently pursuing a degree in Finance, as well as serving as Vice President of the Phi Theta Kappa Honor Society, Zein's commitment to growth extends beyond the classroom. He seeks to broaden his horizons through cultural immersion, meaningful experiences, and constant self-improvement.

Christopher Timlin

A Second year student at Schoolcraft College, Christopher Timlin is an active community member in and outside of his college and a lifelong learner. He is currently Secretary of the Omicron lota Chapter of Phi Theta Kappa, and is an active member of the schoolcraft honors program. He has a love of history, geo-politics, economics, programming, computer building, video games, and dungeons and dragons. He is currently pursuing a bachelor's degree majoring in economics with a minor in computer science. As a developing leader, he is looking forward to new opportunities to grow and to make his community a better place through new and exciting volunteering and enrichment opportunities.

Sanika Tailor

Sanika Tailor is a student at Schoolcraft Community College. Set to graduate this winter with an Associate Degree in Business Administration, she will be transferring to Wayne State University to pursue a double major in Information Systems and Digital Marketing. In addition to her responsibilities as a student, Sanika currently works on campus as a Digital Marketing Assistant, where she helps with online promotions and engagement. If that weren't enough, she is also the President of the Business Club, where she organizes events and plans for club activities making sure they align with the members of the club. With a passion for digital marketing and community involvement, Sanika looks forward to combining her skills in marketing and technology to make a positive impact in the future.

Kenny Uy

Kenny is a passionate, hard working Student at Schoolcraft Community College, and is currently Pursuing a degree in Computer Information Systems. Through his immense dedication and drive, he has quickly become an integral part of our Schoolcraft community. In addition to his academics, Kenny has a passion for volunteering and community engagement, and his thoughtful approach to everything that he does means he is well poised to impart to you his knowledge through this manual.

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About Phi Theta Kappa

With a legacy of excellence, Phi Theta Kappa Schoolcraft has had a history filled with successful teams and outstanding individuals. Rotating its leadership every year, however, means its philosophy can change from one year to the next, but always with one overarching goal: To maintain the hallmarks of PTK - Service, Scholarship, Leadership, and Fellowship - to become better scholars and leaders, and to help facilitate the creation of more.

Our officer team for the 2024-2025 school year, who wrote this manual, consisted of Elvis Veliu, Josue Orta Ruiz, Eugene Park, Zein Saad, and Christopher Timlin, but enlisted the assistance of various other members, including Kenny Uy and Sanika Tailor, who also wrote for the book. We are a diverse team with a breadth of different interests, but who have moreover shared in the common goal of excelling academically and doing good in the community. To this end we have all done our fair share, and hope that we can pass on this legacy to those who will replace us, and all those who come afterwards.



About Ehipassiko Press

Ehipassiko Press was started in June 2023 to publish Open Educational Resources (OERs) primarily in the fields of education, spirituality, and addiction recovery. We have since expanded our mission to include books that serve as reflective journals in a number of disciplines as well as to support student voices.

Although we are not a Buddhist press, we extend the Buddhist tradition of not selling Dhamma to all our books. Therefore, our books are published with a Creative Commons license and are released online for free.

In the spirit of OERs and not selling Dhamma, paperback editions of our books are offered through Amazon for cost of production. Neither our authors nor Ehipassiko Press receive royalties or other forms of compensation from our publications.

Please go to *ehipassikopress.org* for information about our other publications.

You may contact us at info@ehipassikopress.org.

Branding A Forest of Knowledge for Your College

We were pleased to support the work of Phi Theta Kappa Schoolcraft by publishing this edition of *A Forest of Knowledge* and making it available for free online and as a low-cost paperback edition. As part of our commitment to students and through the generosity of Phi Theta Kappa Schoolcraft, we will work with colleges to bring out editions targets specifically to their students. Please contact us if you are interested in pursuing such a project.

Publishing Student Written Books and Reflective Journals

In 2024, we launched a student voices series to publish reflective journals and other works written by students. Please contact us if you want to publish your work as part of this series. Ehipassiko Press is not a vanity press. Therefore, we do not charge for our services. Students do not need to worry about how to write a formal proposal. Just email us your idea to begin the discussion.

Publishing Faculty/Staff Written Books and Reflective Journals

We encourage college faculty and staff to email us their ideas for books and reflective journals that they would like to write. A formal proposal is not required.