

# COLLEGE CHECKLIST

First, congratulations on your success in high school, on receiving a Merit Award, and on your plans to go on to college! The good news is you got to this point, which means you work hard and know how to keep your goals in the forefront of your mind every day. The not-so-good news is that starting college is a big change and, therefore, a *huge challenge*.

However, like anything else, this challenge can be overcome if it is broken down into small parts. Especially for the next four months, you need to **PAY ATTENTION TO DETAILS**. If you do things right over the next few months, you'll be well on your way to graduating from college; if you miss deadlines, take the wrong classes, or any of a thousand other little mistakes, you can dig yourself into a deep hole and ruin the dream you've worked so hard to realize.

So, here is a checklist for you to follow over the next couple of months. You're not all going to the same school, so requirements may differ slightly, but it should get you over most hurdles.

## MAY, JUNE & JULY

**Timeliness:** Do you often miss due dates? Show up late for class or appointments? This will cost you money, cause you to lose scholarships and grants, keep you from getting the classes you need to graduate and, ultimately, cause you to lose every job you ever have.

- GET A CALENDAR.** You have a lot of options in this regard. Some people like to use an online calendar. If you have a Gmail account, you can use that account to create a calendar that you can access whenever you can get online. Some people like to use a paper appointment book. Others prefer to keep deadlines on their phone. Whatever you choose to use, make sure you're not likely to lose it, make sure you can enter a substantial amount of information in it, and make sure you use it consistently. A calendar with only half your important dates on it or a calendar that you never check is worthless to you.

**Communication:** If your new school is not already sending you information, they will start soon. Some schools send information through the regular mail, but many now use the internet for most communication. In the next couple of months they will pair you up with a roommate if you are living on campus, send you important financial information, invite you to new student orientation and more. You need to keep on top of all this information.

- Check the mail every day** to make sure you aren't missing out on information.
- Go to your new school's website**, and get familiar with it.
- On the school website, **find the School Calendar for Fall 2010**. Add key dates to your personal calendar.
- Find out when New Student Orientation will take place and sign up, if necessary.** Many orientation sessions actually take place during July. Some schools (such as

CSU Hayward, Sacramento State and San Jose State) have a number of orientation sessions during the summer and you have to sign up for them online if you want to go. Others have a single session just before classes start. Either way, it will be on the school website by early summer. **Sign up and go!** This is where you will learn about graduation requirements, clubs, academic advising, food, tutoring, and everything else you can imagine. **You may sign up for classes at or just after orientation. Jump ahead to August & September for some tips on that.**

- As soon as you are able to **get a school email address**, do so. And then check it **EVERY DAY**. Use this email address for all school communications. When you email a professor from your Yahoo or Google email, it almost always ends up in their spam folder, and gets thrown away.
- If you get an email from your future academic advisor, a student mentor, or anyone else from school, respond quickly and politely.** Write as if you are answering a formal letter, instead of a text message. This means use full words, use spell check to fix your spelling errors and capitalize letters as needed. Check the email etiquette page at the end of this packet for more information.
- If you have questions, ask them as soon as you can**, either by email or in person during orientation. Do not assume that you'll ever learn the answer without asking. If you miss a deadline because you "didn't know," it's no one's fault but your own.

**Finances:** You'll have more work to do regarding your finances when you get to school, but before you even start school, you have a couple of tasks. Although you may not realize it, if you are getting any loans for school in your own name (rather than in your parent's name), you are already beginning your life as an adult. There are some important things you need to know about what that means.

- Write thank you notes** to every person or organization that is *giving* you money to pay for school. (So, no, you don't have to send a note to people who are giving you loans). A phone call does not count. When in doubt, an email is not good enough. You actually have to write a letter or buy a card and send it to the proper address through the regular mail. This shows people that you appreciate what they have done for you and makes them want to keep doing it. It may sound silly, but timely thank you notes will get you *far* in life. Never forget them. See the end of this packet for a sample note.
- Put all of your loan information together in a folder, check for due dates, and make copies of everything.** Mark the important due dates on your calendar, leave one set of documents with family or a trusted (adult) friend, and take the other set with you to school. Keep the documents safe, as they often contain important information, like your social security number.
- Open a bank account in your own name.** Make sure you open it with a bank that will have an ATM near your school, or else you will spend a ton of money in ATM fees, since most banks charge you when you use other banks' ATMs. If you are going away to school, look at the websites for national banks (like Bank of America) and see if they have a branch near your school. Make sure you get a debit card that can be used like a

credit card, and as much as possible, use it in place of a credit card. If you don't know how to keep track of your account balance, ask for help; bouncing checks is expensive (at best) and illegal at worst.

- Read about your credit score** at the back of this packet. In the future, your credit score will be almost as important as your college diploma. Don't mess it up. More on that later.
- Work out a budget for your first year of college.** Figure out how much money you will have coming in. Figure out how much money your housing, food, books and spending money will add up to. Figure out if you need a job and, if so, how much you need to earn each week. Don't spend more than you have. There are great on-line programs that will help you keep track of your spending and will actually text you on your phone when you're approaching your spending limit. You may want to use the budget form at the back of this packet.

**Education:** The reason you are going to college is to *continue* your education. In other words, you are continuing to make yourself more and more valuable to anyone who wants to hire you (and to yourself), by learning more and more useful skills. In order to make the transition to college easier for you, keep your mind sharp and learn some new skills over the summer.

- READ.** The difference between high school reading requirements and college requirements can be extreme. If you were about to start a new sports season you would try to get some running practice in ahead of time so you didn't collapse on the first day of practice. Think of reading this summer the same way. By the time you begin school, you should be comfortable reading for at least two hours (uninterrupted) each day. Often, freshman-level courses have suggested or mandatory summer reading. Start now. Think of it as conditioning. And no, magazines don't count.
- Make sure you know how to use the basic computer software that will probably be required of you in college. This means Microsoft Word and Microsoft Powerpoint. For your own private communication and transportation, make sure you can use Gmail and Googlemaps. You should also get used to your school website and your school email system.
- Math basics? Unless you're studying math or science, most of you will only have a basic math course in college, but if your foundation skills (multiplication, division, fractions) are a little rusty, you can brush up without anyone else ever knowing you needed the help. There are a ton of math game sites online where you can practice basic skills before you walk into the classroom next year. Since everything from algebra to calculus assumes you can do basic math in your head, it might be worth it to brush up.

## **AUGUST & SEPTEMBER**

**Choosing Courses:** Most schools have some sort of New Student Orientation before you sign up for your classes. They try to help you out as much as possible, but they have students coming to them from a wide variety of schools. The advice they give your roommate may not work for you. Think carefully about your course selections!

- Some schools assign you an academic advisor right away, while others only give you one once you've determined a major. All schools, though, have some place you can go to find out about your graduation requirements. **As soon as you get assigned an academic advisor or hear about a place where people can help you with your course selection, go meet the advisor or counselors!**
- Get a graduation checklist.** Most schools will put this information on the website (in the course catalogue). Your advisor or your academic counseling center can also provide you with this list. **It is your responsibility to keep track of your own course requirements! If you get confused or forget a course, you may find yourself one course short of a diploma with no money to finish your degree, so be sure to ask questions and double check everything.**
- Each school has a minimum and a maximum school load for full time students. **For your first semester, take a light load**, especially if you found it challenging to get all your work done on time in high school. You can take a heavier load later, once you've learned how the system works.
- Play to your strengths.** For example, if you are a native Spanish speaker, take a Spanish class. Most schools have some sort of language placement exam that will help you determine which level course you should take. If you love to read, take an intro. level English literature course. Studying material that comes easily to you for one semester is a good way to learn what is expected of you in college without, at the same time, struggling with the information. Generally speaking, 100/1000-level courses are introductory classes, 200/2000-level classes are the next level up, and so forth. Don't sign up for a 400/4000-level course just because it sounds interesting. **If you found a particular subject hard in high school, assume it will be harder in college.** Challenge yourself, but don't set yourself up to fail.
- Colleges give you the opportunity to try classes on for size by adding and dropping them. You can actually go to five or six different classes your first week to see which professors work best for you and then pare down your course list to three or four classes you really want to take after a week or two. While you are trying to decide if you like a class or not, do all the homework for the course! **Check the course calendar for the add/drop date; this is the last day you can add or drop a class. Add it to your calendar and don't miss the date!** When you drop a class, it disappears from your transcript as if it was never there. If you miss the add/drop deadline, you often can't get out of a class, so be careful!
- If you really want to get into a specific course or a specific section of a course, but it's closed already, you need to get yourself onto the waitlist for the class.** The sooner you ask to be put on the waitlist, the higher you will be on the list. Also, there is a fine line between seeming interested and responsible and making yourself a pest. When you know you want to add into a closed course, go see both the registrar and the professor who teaches that course as soon as possible. Politely introduce yourself, explain that you are interested in adding into a specific section and **BRIEFLY** explain why this matters to you. No one is interested in a long story. However, you might say, "Hello, Professor

Smith. My name is \_\_\_\_\_ and I wanted to make sure I'm on the waitlist for your Wednesday morning section of English Composition. I know there are other sections, but every other meeting time interferes with my job, which is helping me pay for school. If a space opens up, I'd really appreciate a chance to add in. Thank you." And then see what s/he has to say. Don't argue and don't whine. You may not get what you want but it doesn't hurt to ask, so long as you are polite about it.

- Most colleges have a "Withdraw" option for classes. This means you are dropping the course after the add/drop deadline. Some schools will only let you withdraw in the event of a family emergency. **Some scholarships and loans require you to pay back money if you withdraw from a course.** If you withdraw, it stays on your transcript, also, showing that for some reason you gave up on a course. Only use this in an emergency.
- Different people work at different speeds, but on average you should expect about two to three hours of homework per week for every hour of class. Some courses, such as English and history, will be more because of the reading, and others will be slightly less. **So, if you are taking nine credits in a semester, you should expect to be doing 18 to 27 hours of homework each week, including reading, studying for tests and writing assignments.**
- Be realistic about your schedule.** Although you may be constrained by when certain courses meet, you'll have a lot of freedom to plan your own schedule. If you are not a morning person, don't sign up for 8:00 AM classes. The average college student goes to bed somewhere around 2:00 AM. Plan accordingly. **Mark planned study time on your calendar, along with due dates and work hours.** If you need time to do classes, schoolwork and a job, think carefully about your schedule as you choose your classes with a goal toward sleeping enough, doing your homework, having a job and seeing your new friends.
- Want to know what other people think of your professors before you sign up for their classes?** In addition to the rumors all over every campus, you can check out websites that review professors, like [ratemyprofessors.com](http://ratemyprofessors.com). There is more information on some schools than on others, but it's worth a look. You can find comments about teaching style, grading, exams, and more.

**Clubs and Student Organizations:** Part of the reason to go to college is to meet new friends and potential colleagues for the future. At new student orientation, you will probably learn about clubs and student organizations as well as intramural sports. Find something interesting and join. This is a great way to get new experiences, meet new people and become part of the school. Also, you'll meet older students who can help you through some of the challenges you'll experience. Most schools have multicultural clubs (like a Black Student Union), religious and professional organizations, service clubs, journalism or yearbook organizations, theater organizations, and more.

**Shopping for School:** If you'll be living at home, you'll just have to get basic school supplies, like any other year. If you're going away to school the situation is a little more complicated.

- Make sure you have, at a minimum, notebooks, pens, a calculator other than your phone, and EASY access to a computer.** If you don't already have a laptop, you may want to seriously consider using part of your budget on a **netbook or an iPad**. **Without access to a computer for a few hours of each day, college will be impossible.**
- Many schools provide shopping lists for new students on their websites.** Pay attention to these lists; some schools have only extra-long mattresses in their rooms so your regular sheets won't fit your new bed, others have very specific rules about what kinds of appliances you can keep in your room. Decide which recommendations are optional and which ones are non-negotiable (like a winter coat or sheets that fit your bed).
- Don't overspend.** Pay attention to the budget you already made and keep costs as low as you can. Keep track of exactly what you spend by holding on to your receipts and keeping a running total.
- If you're living in an apartment and won't be on a meal plan, **do some grocery shopping right away.** It's easy to get in the habit of ordering pizza all the time, and you can run up a huge bill this way. You don't have to be a famous chef to buy a couple of boxes of breakfast cereal, basic lunch materials, etc.
- Once you've chosen your courses, you'll need to get your textbooks.** Don't wait to do this, or you'll be behind in your classes before you even start! You have a lot of options:
  - You can go to the campus bookstore and buy new books or a mix of new and used books.
  - You can often buy or rent electronic copies of your books. Look for Amazon's Kindle reader for your computer, or Barnes & Noble's Nook reader for your computer. The reader is free and books are often cheaper electronically; literary classics are often free. Also look for CourseSmart ([www.coursesmart.com](http://www.coursesmart.com)), which lets you rent electronic books and share notes with friends.
  - Another option is to keep an eye out for a student book exchange, where you can often find students selling their used books to each other for reduced prices.
  - Look for your books on Amazon.com and other online booksellers, where you can frequently find deals, especially on used books.
  - Last, if you find yourself in a bind, you can *sometimes* find the course books in the school library and check them out for a period of time. This is especially helpful if you're not sure you want to keep a particular class.
  - If you look online for **audiobooks** or ask about the **Kurzweil System** at the campus tutoring center, you may even be able to listen to some of your books instead of reading them. If you buy electronic books through Amazon, the Kindle reader will read them out loud to you, though the computer voice isn't very nice.

## TWO DAYS BEFORE CLASSES START

**Transportation:** Figure out how you're going to get to each class on time. If you're living on campus, this is easy. If not, how will you get there on time?

- If you're driving, make sure you'll be able to park on or near campus.** Most schools have very limited access to parking, especially for students. Don't wait until the first day of class to find out you need a permit and didn't get one. Parking tickets build up quickly and are very expensive.
- If you're riding a bike, make sure you have a bike lock and that your bike is registered.** Bikes are stolen from college campuses frequently. Some kinds of locks come with a guarantee to replace your bike IF IT IS REGISTERED and if it is stolen in particular ways.
- If you're taking the bus, make sure you know the bus schedule and route.**
- No matter how you're getting to class, be sure you know how long it will take to get to the specific building you need to go to. **Be on time.**
- Always have a Plan B.** If you miss the bus or if your car won't start on a regular class day, it's frustrating, but not an emergency. If that happens on an exam day you could wind up failing a whole semester worth of class. Don't leave things to the last minute and always have a back-up plan to get to class.

**Situate yourself:** Before classes begin, give yourself a walking tour of the campus. Do this even if you already had one in your orientation. Here is the list of places you should locate:

- Each of your classrooms
- Your place of work, if you have one
- Advisor's office or Campus Academic Advising office
- Financial Aid office & Work-Study office
- Career Counseling center
- Library
- Student Health building
- Writing/Tutoring Center
- Tech office or some other place where you can get help with your computer
- 2 places *other than your home* where you can get free access to a computer, free wi-fi and a printer. Computers and printers sometimes break, as you know.

## FIRST WEEK OF CLASS

- Be on time. Ideally you will arrive on time, every day, all semester.** If you arrive a few minutes late, it is almost always better to QUIETLY slip in the back of the room than to cut class altogether. Just because you see other people arriving late does not make it ok. One day you may want that professor to write you a letter of recommendation for a scholarship, a job, or graduate school. Being tardy is disrespectful and disrespectful people do not get good recommendations.
- Bring all your class supplies.** This means: notebook, pens, any books you are reading or using for class, etc. Leaning across the aisle to ask your neighbor for a pen in college looks ridiculous and childish. Don't put yourself in that embarrassing situation.
- Sit up front.** It's tempting to hide in the back, but don't do it. The only way you can really learn is to pay close attention, ask questions and not be afraid to make mistakes sometimes. If you sit up front, ask questions and sometimes get answers wrong, the professor won't think you're dumb; he or she will think you're brave, interested and hardworking – all good things.
- Pay attention in class.** This seems obvious, but being in class and paying attention in class are not the same thing, as you know. The more you pay attention, the more you will learn. It will make exams easier. It will make school more interesting and enjoyable. Basically, it's why you're there.
- Take notes.** Some professors write on the board, but many do not. Do your best to write down what they say. If you have not already done so, come up with a system of abbreviations to help you write more quickly. You already do this when you text your friends; just apply the same system and build on it. If you find yourself really unable to keep up, ask the professor if the class notes are posted anywhere on-line. Many professors do post their notes. **When you take notes, use pen or type.** Pencil smudges over the course of a semester so that by the end of the course, your early notes are completely unreadable.
- On the first day of class, each of your professors will either give you a paper syllabus or direct you to their websites for the syllabus, or both. **The syllabus is your class Bible;** it tells you the course expectations, the assignment due dates, the books you'll be using, and more. Enter the assignment due dates from it into your calendar IMMEDIATELY. Doing this for every class will take you a couple of hours. Do it anyway. When you see it all together, you'll have a clear idea of how much work you'll need to do.
- Do not text, answer the phone, eat or otherwise behave badly in class.** Even if your professor sometimes lets the phone ring in class, it is NEVER ok for you to do so. These things are rude and if you do them, you will develop a reputation as a disrespectful student.
- Meet your professor.** One of the most important pieces of information you'll find on your syllabus is your professor's office hours. During the first week or two, go visit EACH PROFESSOR and introduce yourself. Don't make up questions to give yourself

an excuse to drop by. Just say, “Hi. My name is \_\_\_\_\_. I just stopped by to introduce myself.” Talk about how the class readings are going for you so far, answer any questions the professor asks, and be on your way. If you know your professors and they know you, you’ll feel better about asking questions when you do have them in the future. If office hours always fall when you have another class, email your professor to find out if there is some other time he or she is usually around, so you know when you can find him/her if you have any questions. Always be polite, but keep in mind that asking questions of your teacher is part of what you get to do as a student. Don’t feel shy or like you’re asking for a special favor.

- Some professors also have Teaching Assistants** who help answer student questions. If your professor has a TA, meet that person, too. **Usually TAs do the grading** and review sessions for a course, so in reality sometimes the TA is the person you have the most contact with. They are also often the person who is *actually* giving you your grade, with the professor just overseeing their work. They are usually graduate students who are working on their Master’s degrees or PhDs. Be polite to them and treat them with respect. They can help you when you need it, and they have a lot of power over how you do in the class.
- Some professors put both due dates and **rough draft dates** on their syllabi. This means they are offering you the opportunity to go over your rough draft with them **BEFORE** the final due date. It also means that if you ignore this opportunity and turn in a bad paper, you’ll just get a bad grade. After all, you had a chance to do it right and you didn’t bother. Procrastinate at your own risk.
- Reputation matters.** If you always get your work in on time, always come to class and do your best, meet your professor early on, treat your professor and TAs with respect, you will have a good reputation. Why does this matter? If you have a family emergency or a conflict with your job, when you ask the professor for an extension or some sort of unusual help, you will probably get it. If you show up late or do sloppy work or skip class, when you need a special favor, you’ll be out of luck.

## **GAME OVER**

You can recover from most mistakes, but not all. Here is a list of things you **MUST KNOW**.

### **Credit Card Debt:**

Credit Card regulations just changed to protect customers somewhat, but you can still run up a HUGE debt if you are not careful. Credit card companies love college students because they charge lots of stuff they can’t pay for, then spend the next ten years paying off interest for that pizza they ate back in their freshman year. Every time you miss a payment, they charge you a late fee as well as the interest you are accruing. Every time you miss a payment, they report it to credit agencies and it lowers your credit score. The average college student is carrying \$2700.00 in credit card debt by graduation, and the number only goes up from there. Credit card companies make their money by charging late fees and interest on your existing balance. In other words, their business is based on a large percentage of their customers being irresponsible about

money. **When you fail to pay your bills, you may notice that you get MORE offers to open credit cards.** That's because you have become a cash-cow for them, not because your finances are in good shape.

**When you have a lot of debt some bad things might happen in your 20s and 30s, such as:**

- You won't be able to borrow money for things like cars or your first family house.
- You won't be able to quit a terrible job that you hate because you have to pay your credit card bills.
- You won't be able to pursue your dreams. You wanted to be a doctor or an architect, but you can't continue because medical residents and first-year architects make almost no money. Instead you have to give up everything you worked for in order to pay your bills.
- You have to declare bankruptcy, which ruins your credit for at least seven years. No car loans, no student loans, no mortgage for you.
- You might want to have kids; you won't be able to afford to take care of them. The hundreds of dollars you would have spent on daycare and clothing has to go to pay off old bills.

Follow these directions for credit card use. **DO NOT DEVIATE. DO NOT ASSUME YOU ARE AN EXCEPTION TO THESE RULES.**

- Get ONE credit card. Try to find one with no annual fee and a low interest rate (APR).
- Ask the credit card company to keep your credit limit no higher than \$500.00. If they raise it above this, call them and ask them to lower it again.
- Set up your bank account to pay your credit card bill automatically so you don't miss any payments.
- Keep your credit card for emergencies. Leave it at home. Don't even tempt yourself.
- Once every three months, make a small purchase with your card. Pay the WHOLE bill on time, no matter what. This will help you establish a positive credit history. If you miss a single payment, ever, pay off the bill, then put the card away and never take it out again unless it is an extreme emergency.
- For online purchases, use your debit card.
- When you are out of college and have a decent job, if you want to pull out the card, go ahead, but stick to a budget.

### **Facebook and MySpace:**

Some day, you will look for a serious job and as part of checking you out, your dream company may very well employ someone to look at your Facebook and/or MySpace pages. Although you have some control over who sees your pages because you can manipulate your personal settings, you should assume that Facebook is NOT really private, and MySpace is NOT really private.

You should assume that anyone interested in you – from scholarship foundations to future jobs – checks out your pages and googles you to find any number of embarrassing photographs that have shown up on-line. Now is the time to remove those embarrassing pictures and really crude wall comments. Keep it clean from now on. If you want to, you can always create a second page under a fake name...

### **Plagiarism:**

Copying another student's work or handing in a paper you didn't write, or taking sections from Wikipedia for a research paper all count as plagiarism. Working together on a take-home exam when you are told not to counts as cheating, too. Most schools will either put you on academic probation or just kick you out for this sort of academic dishonesty. At this point, universities have access to sophisticated programs, like Turnitin.com, that can tell a professor *exactly what percentage* of your paper was taken from other sources. These programs comb billions of pages of the internet, millions of digital books, and the contents of thousands of websites that sell research papers for college students. Math and science professors can create fairly simple algorithms to determine which students cheated on take-home exams based on their other work in the course. People do cheat, but when you or a friend gets away with cheating it is because of a sloppy professor, not because you're stealthy and smart. All it takes is one professor doing his or her job carefully and you will be out of school. Not only that - this is the kind of thing that costs people jobs.

### **Student Loans:**

If you borrow money for school, know the terms of your loan. For example, when you graduate, how soon do you have to start making payments? Do they start charging interest now, or when you graduate? If you can't pay your loan for a couple of months, what is the process to renegotiate your loan – or is this impossible. Just like your credit card, your student loans will contribute to your credit score. If you pay regularly, you'll establish a great credit history. If you don't, you'll create a headache for yourself.

Here's the worst-case scenario: You borrow thousands of dollars each year for school. You make it through your freshman and sophomore years but you fail out in your junior year. Maybe you spent too much time socializing, or maybe you had a family emergency. It doesn't matter. In the end, you have no college degree – and therefore can't get a lot of jobs, and you have thousands of dollars in debt. There is almost no way out of that situation. Even if you declare bankruptcy and lose your house, you will STILL be liable to pay those school loans. Be careful!

### **More Information...**

If you'd like help finding important sites online, email us at:

[mcclymondsmerit@gmail.com](mailto:mcclymondsmerit@gmail.com)

We'll send you links to:

- Lists of books you may want to read this summer
- Sites for math, geography and spelling games

- Financial Education sites for college students
- Budget worksheets and budget sites (including one that can track your spending and text you on your phone when you hit your budget limit)
- Websites for specific colleges and universities, including new student orientation pages
- ...and more.

## What is Your Credit Score and Why Does it Matter?

*The following information is taken from CashCourse.org, and financial education websites created by Middle Tennessee State University. If you are interested, they also have budgeting worksheets and lots of additional useful information.*

Your credit score is expressed on a scale between 300 and 850. This numeric credit rating system originated with the Fair Isaac Corporation, and is also known as your FICO score. To come up with your score, several factors are considered together to measure your responsible use and repayment of borrowed money over time. The average credit score is in the range of about 700. To any potential creditor, a high credit score means you are likely to pay back borrowed money according to the terms you agreed to when you entered the loan agreement. Lenders view a low credit score (sub-prime) as evidence that you are late or not paying your bills. They see a high score as evidence of personal responsibility.

### Credit bureau perspectives

Individual creditors report details of your account activities to three major credit reporting agencies: Equifax, Experian, and TransUnion. These organizations analyze your credit risk level according to the following scoring criteria:

- \* Bill paying habits: Do you pay rent, credit card bills, loan payments, and car payments on time?

- \* Collections: Has a company been hired to collect an unpaid sum on behalf of one of your creditors?

- \* Debt level: Is your total debt reasonable or do your balances indicate that you are approaching your maximum approved credit limit?

- \* Credit history: Do you have 10 months or 10 years of responsible borrowing experience? The longer your experience, the better.

- \* Recent activity: Have you personally applied for four or five credit cards over a short period of time? If so, credit-reporting agencies may assume you are in financial trouble.

- \* Court judgments or bankruptcies: These will reduce your credit score.

The credit bureaus look at a few other things as well. You may be evaluated according to the type of job you hold, your occupation, the length of your current employment, and whether or not you own a home.

### Sub-prime credit scores

Anything below a score of 620 to 650 can place you in the sub-prime borrowing category. "Sub-prime" is a general term in the lending industry used to identify borrowers who have had trouble making loan payments on time, filed for bankruptcy, or experienced other money problems. The credit performance of these borrowers is not as strong as the typical lender hopes for, so they are subject to sub-prime interest rates. "Sub-prime interest rates" are higher than those offered to higher-scoring borrowers. For example, mortgage loans based on a sub-prime score may be granted, but with an interest rate 1-2% higher than the best rates available, and with additional loan fees tacked on. This doesn't sound like much, but when it comes to a home mortgage, it can easily make the difference between being able to buy a starter home or not.

For more information about credit scores visit [www.Fico.org](http://www.Fico.org).

### **Sample Thank You Note**

- Use a card or a nice piece of paper.
- Handwrite your note. Don't scratch out words; if you're worried about spelling or what you will say, write a rough draft.
- Make it personal and specific to the gift you received. If the gift is money, there is no need to mention the amount of money in the gift, but you should say how you are planning to use it.
- Send it within about one week of when you got the gift, had the interview, or got accepted into college (for a recommendation letter).
- Stamp it and put it in the mail.
- Keep it short and, unless it's a close friend, keep it formal.

*XX May, 2009*

*Dear Mrs. Jones,*

*I deeply appreciate your generous gift. My parents and I have decided to use it to fund my meal plan this year. Every day, I'll be thinking about how you helped make it possible for me to attend college. I can't thank you enough.*

*Love,*

*XXXXXXXXXX*

## Email Etiquette

Much of your educational and job-related communication will take place via email. Even though you may spend a lot of time texting and chatting with friends, you are probably not aware of the rules that govern professional and academic use of email. Here are some useful tips culled from a variety of websites.

- Use the “Reply All” button sparingly, and only when a group of people really all need to be in a conversation.
- Keep it short.
- Do not send spam. Spam includes forwarded jokes, cute pictures, and political petitions. Send these sparingly and only to people whom you know well, and who you know don’t mind.
- Do not mark messages urgent except in extremely rare cases.
- Do not request delivery and read receipts (which let the sender know when an email has been received and read).
- Don’t change the Subject line in the middle of a conversation. This makes it hard for others to keep track of the whole conversation. By the same token, don’t begin a new conversation using an old Subject line.
- Do not conduct angry or difficult conversations over email. It is not easy to tell another person’s tone in writing. You may be trying to sound happy, and in fact seem angry and sarcastic to your reader. As soon as a misunderstanding arises, switch to phone or face-to-face communication.
- Avoid emoticons. :-)
- When you attach a file, unless you know the recipient has compatible software, try to save your documents in RTF (Rich Text Format) and other more universally readable formats.
- Do not forward messages to third parties without permission.
- Do not use email to discuss confidential information, such as another person’s medical information.
- If you are sending a professional email, or an email to a professor, wait until you have written the whole email and proofread it before you fill in the “To” box. This will keep you from accidentally sending a half-finished message.
- Proofread your email before you send it. Set your email program to automatically spell-check if possible.
- Do not write in all capital letters; as you probably know, this is the email equivalent of yelling. On the other hand, using all lower case looks lazy. Also, avoid abbreviations.

## Sample Syllabus

This syllabus was taken from the University of Wisconsin, Oshkosh, Department of English website. Most professors will post their syllabi online; some will also hand them to you on paper during the first class meeting.

### African American Literature

English 219-003  
Spring 2009

Swart Hall 13

Office Hours:

M/W/F: 7:45-9:00 am

Kristin Vielbig  
303 Radford Hall

Phone: 424-0299

[vielbigk@uwosh.edu](mailto:vielbigk@uwosh.edu)

#### Text

Gates Jr., Henry and Nellie Y. McKay, eds. *The Norton Anthology of African American Literature*. 2nd ed. New York: W.W. Norton & Company, Inc., 2004. Print.

#### Course Description

This course is a survey of African American Literature that spans from the time of slavery (1746) to the present. Throughout the semester, we will focus on the struggles and the injustices that African Americans faced throughout history and still face today.

#### Course Objectives

1. To teach students strategies for close reading of literary texts.
2. To stimulate and teach strategies for critical thinking, active learning, interactivity, collaboration and communication among students.
3. To help students develop the abilities necessary to write effective prose.
4. To teach students basic literary research skills.
5. To discuss the benefits of reading literature critically and to explore how doing so can change one's view of people and cultures.

#### Requirements/Grading

1. Article Critical Analysis = 100 points
2. Character Analysis & Presentation = 120 points

3. Exams (2) = 200 points
4. Quizzes/In-class Writing/Class Participation = TBD

### **Attendance**

Because quizzes and class participation are worth 20% of your grade, it is imperative that you strive to make every class. Quizzes cannot be made up without an acceptable excuse (e.g. illness, family emergency, university-sponsored sporting events and field trips). Students with six hours of unexcused absences will fail the course.

### **Late Assignments**

Students are expected to be present in class and turn in assignments on time. Failure to meet this expectation will result in a lower score – grades will drop one-half of a letter grade for each calendar day past due.

### **Grading Scale (%)**

A: 100-95

AB: 94.9-90

B: 89.9-85

BC: 84.9-80

C: 79.9-75

CD: 74.9-70

D: 69.9-65

F: Below 65

### **Plagiarism**

University of Wisconsin System guidelines forbid plagiarism, which is a form of academic misconduct and an intellectual crime. Among those forms of plagiarism forbidden:

- Submitting work as your own when part or all of it was done by someone else
- Submitting work that contains the language or ideas of others without identifying your source
- Handing in work for one class that you have handed in (or are handing in) for another course (English Department Website).

### **Course Outline**

#### **Week 1**

2/2: Introduction

2/4: Introduction to "The Literature of Slavery and Freedom," pp. 151-63;  
Terry, pp. 186-87  
2/6: Phillis Wheatley Poems, pp. 164-171.

## **Week 2**

2/9: Wheatley continued  
2/11: Olaudah Equiano, "Narrative of the Life of Olaudah Equiano," pp. 187-213.  
2/13: Equiano continued

## **Week 3**

2/16: Harriet Jacobs, "From Incidents in the Life of a Slave Girl," pp. 279-315.  
2/18: William Wells Brown, pp. 315-52.  
2/20: Henry Highland Garnet, "An Address to the Slaves of the  
United States of American, pp. 345-52.

...

## **Week 12**

4/27: Gwendolyn Brooks Poetry, pp. 1623-1638  
4/29: Introduction to "Literature Since 1975," pp. 2127-39; Toni Morrison,  
*Song of Solomon*, pp. 2214-78.  
5/1: Morrison

## **Week 13**

5/4: Morrison  
5/6: Morrison  
5/8: Character Analysis Presentations/ **Character Analysis Papers Due**

## **Week 14**

5/11: Character Analysis Presentations  
5/13: Character Analysis Presentations  
5/15: Office Hours

## Useful Websites

### Booklists:

[www.multcolib.org/schoolcorps/lists/High\\_Interest\\_Low\\_RL\\_9-12.pdf](http://www.multcolib.org/schoolcorps/lists/High_Interest_Low_RL_9-12.pdf)

<http://bestsellers.about.com/od/readingrecommendations/tp/SummerReading.htm>

<http://www.amazon.com/Classics-Every-School-Student-Should/lm/R3U1E9WVY874PV>

<http://www.anselm.edu/homepage/tmfaith/nobellaureates.html>

<http://www.library.csustan.edu/pcrawford/asianlit/>

### Finances:

<http://www.csgnetwork.com/monthlybudgetcalc.html>

<http://www.aie.org/College/Paying/Earning/budgetworksheetschool.cfm>

<http://www.frbsf.org/publications/consumer/creditreport.html#what>

<http://www.bankruptcyinformation.com/paycalc.htm>

### New Student Orientation:

CSU Hayward: <http://www20.csueastbay.edu/sa/slife/orientation/freshman/dates-and-reservations.html>

Sac State: <http://www.csus.edu/acad/orientation/>

San Jose State: <http://www.sjsu.edu/getinvolved/orientation/>