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Preface

Our primary goal in writing College Success is to help you succeed in college. According to Department of Education data, 30 percent of college freshmen leave school in their first year and as many as 50 percent never graduate. College Success is designed to help change that. College Success has a student-friendly format arranged to help you develop the essential skills and provide the information you need to succeed in college. This is not a textbook full of theory and extensive detail that merely discusses student success; rather, this is a how-to manual for succeeding in college. The book provides realistic, practical guidance ranging from study skills to personal health, from test taking to managing time and money. Furthermore, College Success is accessible—information is presented concisely and as simply as possible.

College Success has the following features to help you achieve your goals: Each chapter asks you to evaluate yourself because success starts with recognizing your strengths and weaknesses, your hopes and desires, and your own personal, individual realities. You’ll develop your own goals based on these self-assessments, determining what success in college really means for you as an individual. Throughout the book, you will find numerous interactive activities created to help you improve your skills. To assist you with this, the material is presented in easily digestible “chunks” of information so you can begin applying it immediately in your own life—and get the most out of your college education.

College Success was developed in partnership with Career Management, LLC, whose cofounders developed SuccessHawk® (http://www.successhawk.com)—interactive online job search software, designed to help you achieve your ultimate goal of landing a great job.

Welcome aboard!
## Where Are You Now?

Assess your present knowledge and attitudes.

<table>
<thead>
<tr>
<th></th>
<th>Usually</th>
<th>Sometimes</th>
<th>Seldom</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I do well on exams.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Exams make me very nervous and anxious.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. I study for exams at the last minute.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. I feel confident going into tests or exams.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. When we get pop quizzes, I do OK.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. I remember what I’ve studied long after studying for an exam.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. I am overwhelmed by the amount of material I have to study for an exam.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. I run out of time when taking exams.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. I write good responses to essay questions.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. I “draw a blank” during an exam on material I know.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. I have trouble really understanding what the instructor is looking for on a test.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. I lose points for stupid mistakes.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Where Do You Want to Go?

Think about how you answered the questions above. Be honest with yourself. On a scale of 1 to 10, how would you rate your preparation for tests at this time?

<table>
<thead>
<tr>
<th>Prepare for tests poorly</th>
<th>Prepare for tests well</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>2</td>
<td>7</td>
</tr>
<tr>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>4</td>
<td>9</td>
</tr>
<tr>
<td>5</td>
<td>10</td>
</tr>
</tbody>
</table>

On a scale of 1 to 10, how would you rate your test-taking skills at this time?

<table>
<thead>
<tr>
<th>A poor tester</th>
<th>An excellent tester</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>2</td>
<td>7</td>
</tr>
<tr>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>4</td>
<td>9</td>
</tr>
<tr>
<td>5</td>
<td>10</td>
</tr>
</tbody>
</table>

In the following list, circle the three most important areas in which you think you can improve:

- Reducing test anxiety
- Cramming for exams
- Using study time more effectively
- Feeling confident for an exam
- Staying focused while studying
- Using my time effectively during an exam
- Selecting the right things to study
- Answering multiple-choice questions
- Selecting the best time and place to study
- Answering short answer questions
- Working in effective study groups
- Answering essay questions
- Studying from my notes
- Taking oral exams/giving presentations as exams
- Studying from my text
- Taking online exams

Are there other areas in which you can improve your test preparation and test taking? Write down other things you feel you need to work on.
How to Get There

Here’s what we’ll work on in this chapter:

- Knowing what exams really are and why the right attitude about them is important for your college success
- Discovering how studying for and taking tests fit in to the learning cycle
- Dealing with test anxiety
- Learning when, where, and how to study
- Recognizing types of tests and types of test questions
- Learning tips for multiple-choice, true-or-false, fill-the-blank, matching, short answer, and essay questions
- Applying general strategies for tests and exams
- Applying strategies for math and science tests

Tested at Every Turn

Testing is a part of life. Have you ever participated in an athletic event? Completed a crossword puzzle? Acted in a play? Cooked dinner? Answered a child’s question? Prepared a cost estimate? All of these common life situations are forms of tests because they measure how much we know about a specific subject at a single point in time. They alone are not good measurements about how smart or gifted you are—they show only how much you know or can do at that moment. We can learn from how we have performed, and we can think about how to apply what we have learned to do even better next time. We can have fun measuring our progress.

Many of our daily activities are measurements of progress toward mastery of skills or knowledge. We welcome these opportunities as both work and fun. But when these opportunities are part of our academic life, we often dread them and rarely feel any sense of fun. In reality, however, academic tests are similar to real-life tests in the following ways:
• They help us measure our progress toward mastery of a particular skill.
• They are not a representation of how smart, talented, or skilled we are but rather are a measurement only of what we know about a specific subject at a specific point in time.
• They are extraordinary learning opportunities.

Academic tests in college are different from those you took in high school. College instructors expect to see much more of you in an exam: your thoughts, your interpretations, your thinking process, your conclusions. High school teachers usually look for your ability to repeat precisely what you read in your text or heard in your class. Success on high school tests relies much more on memorization than on understanding the material. This is why you need to modify your study habits and your strategies for taking exams in college.

Take a look at the learning cycle in Figure 6.2 "The Learning Cycle: Review and Apply". In this chapter, we cover reviewing and applying the material you learn; preparing for and taking exams is the practical application of this phase.

*Figure 6.2 The Learning Cycle: Review and Apply*
The end and the beginning of the learning cycle are both involved in test taking, as we'll see in this chapter. We will discuss the best study habits for effective review and strategies for successful application of your knowledge in tests and exams. Finally, we will cover how the review and application processes set you up for additional learning.

Let's start at the top of the cycle. You have invested your time in preparing for class, you have been an active listener in class, and you have asked questions and taken notes. You have summarized what you learned and have looked for opportunities to apply the material. You have completed your reading assignments and compared your reading notes with your class notes. And now you hear your instructor say, “Remember the exam next week.”

A sense of dread takes over. You worry about the exam and what might be on it. You stay up for a couple of nights trying to work through the volumes of material the course has covered. Learning or
remembering it all seems hopeless. You find yourself staring at the same paragraph in your text over and over again, but you just don’t seem to get it. As the exam looms closer, you feel your understanding of the material is slipping away. You show up to the exam and the first questions look familiar, but then you draw a blank—you’re suffering from test anxiety.

6.1 Test Anxiety and How to Control It

**LEARNING OBJECTIVES**

1. Learn what test anxiety really is.
2. Gain strategies for controlling anxiety.

Take the true-or-false quiz below (circle T for true or F for false). There are no wrong answers.

**ACTIVITY: TESTING YOUR TEST ANXIETY**

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>T</td>
<td>F</td>
<td>I have a hard time starting to study for a test.</td>
</tr>
<tr>
<td>T</td>
<td>F</td>
<td>When studying for an exam, I feel desperate or lost.</td>
</tr>
<tr>
<td>T</td>
<td>F</td>
<td>When studying for an exam, I often feel bored and tired.</td>
</tr>
<tr>
<td>T</td>
<td>F</td>
<td>I don’t sleep well the night before an exam.</td>
</tr>
<tr>
<td>T</td>
<td>F</td>
<td>My appetite changes the day of the exam. (I’m not hungry and skip meals or I overeat—especially high-sugar items like candy or ice cream.)</td>
</tr>
<tr>
<td>T</td>
<td>F</td>
<td>When taking an exam, I am often confused or suffer mental blocks.</td>
</tr>
<tr>
<td>T</td>
<td>F</td>
<td>When taking an exam, I feel panicky and my palms get sweaty.</td>
</tr>
<tr>
<td>T</td>
<td>F</td>
<td>I’m usually in a bad mood after taking an exam.</td>
</tr>
<tr>
<td>T</td>
<td>F</td>
<td>I usually score lower on exams than on papers, assignments, and projects.</td>
</tr>
<tr>
<td>T</td>
<td>F</td>
<td>After an exam, I can remember things I couldn’t recall during the exam.</td>
</tr>
</tbody>
</table>
If you answered true to any of the statements in the table above, you have suffered some of the symptoms of test anxiety. Most of us have experienced this. It is normal to feel stress before an exam, and in fact, that may be a good thing. Stress motivates you to study and review, generates adrenaline to help sharpen your reflexes and focus while taking the exam, and may even help you remember some of the material you need. But suffering too many stress symptoms or suffering any of them severely will impede your ability to show what you have learned. Test anxiety is a psychological condition in which a person feels distress before, during, or after a test or exam to the point where stress causes poor performance. Anxiety during a test interferes with your ability to recall knowledge from memory as well as your ability to use higher-level thinking skills effectively. To learn more about critical thinking and study skills, see Chapter 3 "Thinking about Thought" and Chapter 4 "Listening, Taking Notes, and Remembering", respectively.

There are steps you should take if you find that stress is getting in your way:

- **Be prepared.** A primary cause of test anxiety is not knowing the material. If you take good class and reading notes and review them regularly, this stressor should be greatly reduced if not eliminated. You should be confident going into your exam (but not overconfident).

- **Bounce bad vibes.** Your own negative thoughts—“I’ll never pass this exam” or “I can’t figure this out, I must be really stupid!”—may move you into spiraling stress cycle that in itself causes enough anxiety to block your best efforts. When you feel you are brewing a storm of negative thoughts, stop what you are doing and clear your mind. Allow yourself to daydream a little; visualize yourself in pleasant surroundings with good friends. Don’t go back to work until you feel the tension release. Sometimes it helps to take a deep breath and shout “STOP!” and then proceed with clearing your mind. Once your mind is clear, repeat a reasonable affirmation to yourself—“I know this stuff”—before continuing your work.

- **Visualize success.** Picture what it will feel like to get that A. Translate that vision into specific, reasonable goals and work toward each individual goal. Take one step at a time and reward yourself for each goal you complete.

- **It’s all about you!** Don’t waste your time comparing yourself to other students in the class, especially during the exam. Keep focused on your own work and your own plan. Exams are not a race, so it doesn’t matter who turns in their paper first. Certainly you have no idea how they did on their...
exam, so a thought like “Kristen is already done, she must have aced it, I wish I had her skills” is counterproductive and will only cause additional anxiety.

- **Have a plan and follow it.** As soon as you know that an exam is coming, you can develop a plan for studying. As soon as you get your exam paper, you should develop a plan for the exam itself. We’ll discuss this more later in this chapter. Don’t wait to cram for an exam at the last minute; the pressure you put on yourself and the late night will cause more anxiety, and you won’t learn or retain much.

- **Make sure you eat well and get a good night’s sleep before the exam.** Hunger, poor eating habits, energy drinks, and lack of sleep all contribute to test anxiety.

- **Chill!** You perform best when you are relaxed, so learn some relaxation exercises you can use during an exam. Before you begin your work, take a moment to listen to your body. Which muscles are tense? Move them slowly to relax them. Tense them and relax them. Exhale, then continue to exhale for a few more seconds until you feel that your lungs are empty. Inhale slowly through your nose and feel your rib cage expand as you do. This will help oxygenate your blood and reenergize your mind. Chapter 10 "Taking Control of Your Health" has more tips for dealing with stress.

### EXERCISE: TALKING BACK TO BOOGIE TALK

You’ve learned how negative thoughts contribute to test anxiety and keep you from doing as well as you can. Take some time to disarm your most frequent offenders. From the following list, select three negative thoughts that you have experienced (or write your own). Then fill in the second and third columns for each statement, as shown in the example.

- I don’t know anything….What’s the matter with me?
- If I fail this test, I’ll flunk the course.
- I should have studied more….I’ll never make it through.
- I just can’t think….Why did I ever take this course?
- I know everyone’s doing better than I am.
- If I fail this test, my dad (or husband/wife, boyfriend/girlfriend, teacher) will be mad. I don’t know how I can face them again.
- I’m going to be the last one done again….I must really be stupid.
- I’m getting really tense again; my hands are shaking….I can’t even hold the pen.
- I can’t remember a thing….This always happens to me….I never do well on anything.
### My boogie statement

**Example:** I'm drawing a blank....I’ll never get the answer...I must really be stupid.

**How rational is this thought? Do you have any evidence that it is true?**

I’ve missed questions on things that I studied and knew before.

**Reasonable reinforcing or affirmation statements you can use to replace it.**

I studied this and know it. I’ll visualize where it’s written in my notes to help me trigger my memory.

### KEY TAKEAWAYS

- Some stress before a test or exam is common and beneficial.
- Test anxiety is stress that gets in the way of performing effectively.
- The most common causes of test anxiety are lack of preparation and negative attitudes.
- The key to combating test anxiety is to try to reduce stressors to a manageable level rather than try to eliminate them totally.

### CHECKPOINT EXERCISES

1. List three things you should do before a test or exam to combat test anxiety.
2. List three things you can do during an exam to reduce stress.

6.2 Studying to Learn (Not Just for Tests)

**LEARNING OBJECTIVES**

1. Face tests with confidence, not anxiety.
2. Learn how to use your class and reading notes to learn the material, not just to pass the test.
3. Gain key strategies for effective studying.
4. Form and participate in study groups.

You have truly learned material when you can readily recall it and actually use it—on tests or in real-life situations. Effective studying is your most important tool to combat test anxiety, but more important, effective studying helps you truly master the material and be able to apply it as you need to, in school and beyond.

In Chapter 4 "Listening, Taking Notes, and Remembering" and Chapter 5 "Reading to Learn", we set the foundation for effective learning. You learned how to listen and how to take notes. You learned some tricks for improving your memory. You learned how to read actively and how to capture information from written sources. Now we’ll follow up on some of those key ideas and take the learning cycle to its conclusion and a new beginning.

The reviewing and applying stage of the learning cycle involves studying and using the material you have been exposed to in your course. Recall that in Chapter and Chapter 5 "Reading to Learn" we emphasized the importance of reviewing your notes soon after the class or assignment. This review is largely what studying is all about.
Effective studying is an ongoing process of reviewing course material. The first and most important thing you should know is that studying is not something you do a few days before an exam. To be effective, studying is something you do as part of an ongoing learning process, throughout the duration of the term.

**Studying Every Day**

Studying begins after each class or assignment when you review your notes. Each study session should involve three steps:

1. **Gather your learning materials.** Take time to merge your class notes with your reading notes. How do they complement each other? Stop and think. What do the notes tell you about your material? What aspects of the material are you unsure about? Do you need to reread a part of your text? Write down any questions you have for your instructor and pay a visit during office hours. It is better to clear up any misconceptions and get your questions answered soon after you are exposed to the material, rather than to wait, for two reasons: (1) the question or doubt is fresh in your mind and you won’t forget about it and (2) instructors usually build their lessons on material already presented. If you don’t take these steps now, you are setting yourself up for problems later in the course.

2. **Apply or visualize.** What does this material mean to you? How will you use this new knowledge? Try to find a way to apply it in your own life or thoughts. If you can’t use the knowledge right away, visualize yourself using the knowledge to solve a problem or visualize yourself teaching the material to other students.

3. **Cement your knowledge.** If you use the two-column note-taking method, cover up the right side of your notes with a piece of paper, leaving the questions in the left column exposed. Test yourself by trying to answer your questions without referring to your notes. How did you do? If you are unsure about anything, look up the answer and write it down right away. Don’t let a wrong answer be the last thing you wrote on a subject, because you will most likely continue to remember the wrong answer.

**Studying in Course Units**

At the end of each unit, or at least every two weeks or so, use your notes and textbook to write an outline or summary of the material in your own words. (Remember the paragraphs you wrote to summarize each
class or reading? They’ll be very helpful to you here.) After you have written the summary or outline, go back and reread your outline from the prior unit followed by the one you just wrote. Does the new one build on the earlier one? Do you feel confident you understand the material?

**Studying before the Exam**

At least a week before a major exam, ask yourself these questions: What has the instructor said about what is included on the exam? Has the instructor said anything about what types of questions will be included? If you were the instructor, what questions would you ask on an exam? Challenge yourself to come up with some really tough open-ended questions. Think about how you might answer them. Be sure to go to any review sessions the instructor or your section leader holds.

Now go back and review your outlines. Do they cover what the instructor has suggested might be on the exam? After reviewing your outlines, reread the sections of your notes that are most closely associated with expected exam questions. Pay special attention to those items the instructor emphasized during class. Read key points aloud and write them down on index cards. Make flash cards to review in downtimes, such as when you’re waiting for a bus or for a class to start.

**More Tips for Success**

- **Schedule a consistent study-review time for each course at least once a week**, in addition to your class and assignment time. Keep to that schedule as rigorously as you do your class schedule. Use your study time to go through the steps outlined earlier; this is not meant to be a substitute for your assignment time.

- **Get yourself in the right space.** Choose to study in a quiet, well-lit space. Your chair should be comfortable but provide good support. Remember that libraries were designed for reading and should be your first option.

- **Minimize distractions.** Turn off your cell phone and get away from Facebook, television, other nearby activities, and chatty friends or roommates. All of these can cut into the effectiveness of your study efforts. Multitasking and studying don’t mix.

- **If you will be studying for a long time, take short breaks at least once an hour.** Get up, stretch, breathe deeply, and then get back to work. (If you keep up with your daily assignments and
schedule weekly review sessions for yourself—and keep them—there should be almost no need for long study sessions.)

**Studying in Groups**

Study groups are a great idea—as long as they are thoughtfully managed. A study group can give you new perspectives on course material and help you fill in gaps in your notes. Discussing course content will sharpen your critical thinking related to the subject, and being part of a group to which you are accountable will help you study consistently. In a study group, you will end up “teaching” each other the material, which is the strongest way to retain new material. But remember, being in a group working together doesn’t mean there will be less work for you as an individual; your work will just be much more effective.

Here are some tips for creating and managing effective study groups:

- **Think small.** Limit your study group to no more than three or four people. A larger group would limit each student’s participation and make scheduling of regular study sessions a real problem.

- **Go for quality.** Look for students who are doing well in the course, who ask questions, and who participate in class discussions. Don’t make friendship the primary consideration for who should be in your group. Meet up with your friends instead during “social time”—study time is all about learning.

- **Look for complementary skills and learning styles.** Complementary skills make for a good study group because your weaknesses will be countered by another student’s strengths. When a subject requires a combination of various skills, strengths in each of those skills is helpful (e.g., a group with one student who is really good at physics and another at math would be perfect for an engineering course). Finally, a variety of learning styles is helpful because each of you pick up differing signals and emphases from the instructor that you can share with each other, so you will not likely miss important points.

- **Meet regularly.** When you first set up a study group, agree to a regular meeting schedule and stick to it. Moving study session times around can result in nonparticipation, lack of preparation, and eventually the collapse of the study group. Equally important is keeping your sessions to the allotted times. If you waste time and regularly meet much longer than you agreed to, participants will not feel they are getting study value for their time invested.
Define an agenda and objectives. Give your study sessions focus so that you don’t get sidetracked. Based on requests and comments from the group, the moderator should develop the agenda and start each session by summarizing what the group expects to cover and then keep the group to task.

Include some of the following items on your agenda:

- Review and discuss class and assignment notes since your last meeting.
- Discuss assigned readings.
- Quiz each other on class material.
- “Reteach” aspects of the material team participants are unsure of.
- Brainstorm possible test questions and responses.
- Review quiz and test results and correct misunderstandings.
- Critique each other’s ideas for paper themes and approaches.
- Define questions to ask the instructor.

Assign follow-up work. If there is any work that needs to be done between meetings, make sure that all team members know specifically what is expected of them and agree to do the work.

Rotate the role of moderator or discussion leader. This helps ensure “ownership” of the group is spread equally across all members and ensures active participation and careful preparation.

KEY TAKEAWAYS

- Effective studying happens over time, not just a few days before an exam. Consistent and regular review time helps you learn the material better and saves you time and anguish as exam time approaches.

- The following are three steps to follow in each study session:
  - Gather your knowledge.
  - Apply or visualize your knowledge.
  - Cement your knowledge.

- Study groups are a great idea—provided they are thoughtfully managed.

CHECKPOINT EXERCISES

1. What do we mean by “gathering your knowledge”?
2. What study habits recommended in this section do you want to develop or improve? What specific steps will you take to start working on them?

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

3. Think of your toughest course. Which students in that class would you want to include in a study group? Why?

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

6.3 Taking Tests

**LEARNING OBJECTIVES**

1. Understand the kinds of tests you will take in college and how you can learn from them.
2. Learn general strategies to apply when taking tests and quizzes.

**Types of Tests**

All tests are designed to determine how much you know about a particular subject at a particular point in time. But you should be aware of differences in types of tests because this will help guide how you prepare for them. Two general types of tests are based on their objectives, or how they are intended to be used: formative assessments and summative assessments.
Formative assessments include quizzes, unit tests, pop quizzes, and review quizzes from a textbook or its Web site. Their main objective is to make sure you know the fundamental material before moving on to more challenging topics. Because these quizzes usually don’t count much toward your final grade, many students think they are not very important. In fact, these quizzes are very important, particularly to you; they can help you to identify what you know and what you still need to learn to be successful in the course and in applying the material. A poor result on a quiz may not negatively affect your final grade much—but learning from its results and correcting your mistakes will affect your final grade, on the positive side, when you take midterms and finals! More on this in Chapter, Section 6.6 "Using Test Results".

Summative assessments include midterms and finals. They are used by the instructor to determine if you are mastering a large portion of the material, and as such, they usually carry a heavy weight toward your final grade for the course. Because of this, they often result in high levels of test anxiety and long study periods.

In addition to this classification by objective, tests can also be grouped into various categories based on how they are delivered. Each type has its own peculiar strategies.

- **Paper tests** are still the most common type of test, requiring students to write answers on the test pages or in a separate test booklet. They are typically used for in-class tests. Neatness and good grammar count, even if it’s not an English exam. Remember that the instructor will be reading dozens of test papers and will not likely spend much time trying to figure out your hieroglyphics, arrows, and cross-outs.

- **Open-book tests** allow the student to consult their notes, textbook, or both while taking the exam. Instructors often give this type of test when they are more interested in seeing your thoughts and critical thinking than your memory power. Be prepared to expose and defend your own viewpoints. When preparing, know where key material is present in your book and notes; create an index for your notes and use sticky notes to flag key pages of your textbook before the exam. Be careful when copying information or formulas to your test answers, because nothing looks worse in an open-book exam than misusing the material at your disposal.

- **Take-home tests** are like open-book tests except you have the luxury of time on your side. Make sure you submit the exam on time. Know what the instructor’s expectations are about the content of your answers. The instructor will likely expect more detail and more complete work because you are
not under a strict time limit and because you have access to reference materials. Be clear about when
the test is due. (Some instructors will ask you to e-mail your exam to them by a specific time.) Also
find out if the instructor allows or expects you to collaborate with classmates. Be sure to type your
exam and don’t forget to spell-check!

- **Online tests** are most commonly used for formative assessments, although they are starting to find
their way into high-stakes exams, particularly in large lecture classes that fulfill a graduation
requirement (like introductory psychology or history survey courses). The main advantage of online
tests is that they can be computer graded, providing fast feedback to the student (with formative tests)
and allowing the instructor to grade hundreds of exams easily (with summative assessments). Since
these tests are computer graded, be aware that the instructor’s judgment is not involved in the
grading. Your answers will be either right or wrong; there is no room for partially correct responses.
With online tests, be sure you understand the testing software. Are there practice questions? If so,
make sure you use them. Find out if you will be allowed to move freely between test sections to go
back and check your work or to complete questions you might have skipped. Some testing software
does not allow you to return to sections once they are “submitted.” Unless your exam needs to be
taken at a specific time, don’t wait until the last minute to take the test. Should you have technical
problems, you want to have time to resolve the issues. To avoid any conflicts with the testing software,
close all other software applications before beginning the testing software.

- **Electronic tests in the classroom** are becoming more common as colleges install “smart
classrooms” with technology such as wireless “clicker” technology that instructors may use to get a
quick read of students’ understanding of a lecture. This testing method allows for only true-or-false
and multiple-choice questions, so it is rarely used for summative assessments. When taking this kind
of quick quiz, take notes on questions you miss so that you can focus on them when you do your own
review.

- **Presentations and oral tests** are the most complete means for instructors to evaluate students’
mastery of material, because the evaluation is highly interactive. The instructor can (and likely will)
probe you on certain points, question your assumptions, or ask you to defend your point of view.
Make sure you practice your presentation many times with and without an audience (your study
group is good for this). Have a clear and concise point of view and keep to the allotted time. (You
don’t want to miss delivering a killer close if your instructor cuts you off because you weren’t aware of the time!) Chapter 7 "Interacting with Instructors and Classes" covers public speaking and class presentations in more detail. Use the same strategies in oral exams.

**Tips for Taking Tests**

You’ve reviewed the material for a test and feel confident that you will do well. You have brought your test anxiety into control. What else can you do to ensure success on a test? Learn and apply these top ten test-taking strategies:

1. **Learn as much as you can about the test.** What has the instructor told you about the test? Will it be open book? What types of questions will be on it? Are there parts of the test that will be worth more points than others? Will it be cumulative or just cover the most recent material? Will you have choices about which questions to answer?

2. **Try to foresee the questions likely to be on the test.** What kinds of questions would you include if you were the instructor? Brainstorm possible questions with your study group. Look for possible questions in your notes. Review past quizzes and tests to see what kinds of questions the instructor likes to ask. Above all, take it seriously whenever your instructor warns, “This will be on the test.”

3. **Don’t be tempted to stay up late cramming. Get some exercise and watch what you eat.** Cramming is not a substitute for doing your assignments and studying consistently over time. It is far more important to get a good night’s sleep and face your test fresh and well rested. A good workout the day before an exam will help you be fresh and stay focused during the exam (provided you already like to work out; if not, find time to take a long walk). A healthy diet the night before and the day of the exam will give you energy and concentration to do well on the exam. Include “brain foods,” such as those rich in omega-3 oils, and avoid “heavy” foods that are rich in fat and sugar. (After the exam, you can celebrate with a cheeseburger, fries, and milkshake—but not before the exam!)

4. **Get to the test site early.** Take out all your allowable tools (pencils, pens, calculator, etc.). Turn off your cell phone (yes, all the way off, not on vibrate) as a way of disconnecting from your everyday world. Do some of the relaxation exercises described earlier for controlling test anxiety.
5. **Create a test plan.** Listen carefully to the directions given by the instructor. When you receive your test, scan the entire test first. Evaluate the importance of each section. Then create a time allocation plan. Decide how much time you should dedicate to each section. You don’t want to spend 80 percent of your time on a question worth 10 percent of the grade.

6. **Write it down.** Take a couple minutes to write down key facts, dates, principles, statistics, and formulas on a piece of scratch paper or in the margin of the exam paper. Do this while you are still fresh and aren’t yet feeling time pressure (when it will be harder to remember them). Then you can refer to these notes as you take the exam.

7. **Read the directions carefully.** Then reread them. Do you understand what is expected of you? If not, ask the instructor to be sure you are clear. Too many students lose points simply by not following directions completely!

8. **Do the easy questions first.** By getting the easy questions out of the way, you’ll feel more confident about the test and have more time to think about the tougher questions. Start with the objective sections of the exam first (multiple choice, true or false, and matching columns). As you answer these questions, keep an eye out for facts or concepts you may want to use later in an essay question.

9. **Keep an eye on the time.** Keep as close to your plan as possible. If you see that you are running out of time, don’t panic. Move to those questions you think you can still answer accurately within the remaining time.

10. **Check your work.** This doesn’t mean going through all your calculations again. Start by ensuring that you have complete answers according to the directions. Then look for other common mistakes, such as a misplaced decimal point, dropped words (especially those that can modify the answer, like “not”), and any incomplete or incomprehensible phrases.

**Strategies for Math and Science Exams**

Math tests require some special strategies because they are often problem based rather than question based.

**Do the following before the test:**
Attend all classes and complete all assignments. Pay special attention to working on all assigned problems. After reviewing problems in class, take careful notes about what you did incorrectly. Repeat the problem and do a similar one as soon as possible. It is important that the last solution to a problem in your mind is a correct solution.

Think about how each problem solution might be applied in a real-world situation. This helps make even the most complex solutions relevant and easier to learn.

In your study group, take turns presenting solutions to problems and observing and correcting everyone's work.

If you are having difficulty with a concept, get help right away. Remember that math especially builds new material on previous material, so if you are having trouble with a concept now, you are likely to have trouble going forward. Make an appointment with your instructor, your teaching assistant, or a skilled classmate. Check with your college’s academic support office to see about a tutor. Don't be shy about asking for a tutor—tutoring is not just for students needing remedial help; many successful students seek them out, too.

Do the following during the test:

Review the entire test before you start and work the problems you feel most confident with first.

Approach each problem following three distinct steps:

1. Read the problem through twice: the first time to get the full concept of the question, and the second time to draw out pertinent information. After you read through the problem the first time, ask yourself, “What is this problem about?” and “What is the answer likely to look like?” The second time through, consider these questions: “What facts do I have available?” “What do I know?” “What measurable units must the answer be in?” Think about the operations and formulas you will need to use. Try to estimate a ballpark answer.

2. Compute your answer. First, eliminate as many unknowns as possible. You may need to use a separate formula for each unknown. Use algebraic formulas as far as you can before plugging in actual numbers; that will make it easier to cancel and combine factors. Remember that you may need two or more tries before you come up with the answer.
3. Check your work. Start by comparing your actual answer to the estimate you made when you first read the problem. Does your final answer sound likely? Check your arithmetic by opposite operations: use multiplication to check division and addition to check subtraction, and so on.

You should consider using these three steps whenever you are working with any math problems, not just when you get problems on tests.

Science tests also are often problem based, but they also generally use the scientific method. This is why science tests may require some specific strategies.

- Before the test, review your lab notes as well as your class notes and assignments. Many exam questions build upon lab experience, so pay close attention to your notes, assignments, and labs. Practice describing the experimental process.
- Read the question carefully. What does the instructor expect you to do? Prove a hypothesis? Describe an experiment? Summarize research? Underline the words that state the objective of the question.
- Look carefully at all the diagrams given with the question. What do they illustrate? Why are they included with the question? Are there elements on the diagram you are expected to label?
- Many science questions are based on the scientific method and experimental model. When you read the test question, identify the hypothesis the problem is proposing; be prepared to describe an experimental structure to prove a hypothesis. When you check your work, make sure the hypothesis, experimental steps, and a summary of results (or expected results) are clear. Some of these elements may be part of the question, while others you may need to provide in your answer.

**KEY TAKEAWAYS**

- There is no such thing as an unimportant quiz.
- In addition to studying, prepare for exams and quizzes by getting plenty of rest, eating well, and getting some exercise the day before the exam.
- Cramming is seldom a good strategy.
- Before the exam, learn as much as you can about the kinds of questions your instructor will be asking and the specific material that will be covered.
- The first step to successful completion of any exam is to browse the entire exam and develop a plan (including a “time budget”) for completing the exam.
• Read questions carefully. Underline keywords in questions, particularly in essay questions and science questions.

• Unless points are deducted for a wrong answer, it pays to take educated guesses.

6.4 The Secrets of the Q and A’s

LEARNING OBJECTIVES

1. Understand the five principal types of questions.
2. Gain specific strategies for addressing each type of question.

You can gain even more confidence in your test-taking abilities by understanding the different kinds of questions an instructor may ask and applying the following proven strategies for answering them. Most instructors will likely use various conventional types of questions. Here are some tips for handling the most common types.

Multiple-Choice Questions

• Read the instructions carefully to determine if there may be more than one right answer. If there are multiple right answers, does the instructor expect you to choose just one, or do you need to mark all correct options?

• Read each question carefully and try to answer it in your head before reading the answer options. Then consider all the options. Eliminate first the options that are clearly incorrect. Compare the remaining answers with your own answer before choosing one and marking your paper.

• Look for clue words that hint that certain option answers might be correct or incorrect. Absolute words like “never,” “always,” “every,” or “none” are rarely found in a correct option. Less absolute words like “usually,” “often,” or “rarely” are regularly found in correct options.

• Be on the lookout for the word “not” in the stem phrase and in the answer choice options; it is an easy word to miss if you are reading too quickly, but it completely changes the meaning of the possible statements.

True-or-False Questions
Most of the tips for multiple-choice questions apply here as well. Be particularly aware of the words "never," "always," "every," "none," and "not" because they can determine the correct answer.

Answer the questions that are obvious to you first. Then go back to statements that require more thought.

If the question is stated in the positive, restate it to yourself in the negative by adding the word "not" or "never." Does the new statement sound truer or more false?

If you still are unsure whether a statement is true or false and must guess, choose "true" because most tests include more true statements than false (but don’t guess if a wrong answer penalizes you more than one left blank).

**Matching Columns**

- Start by looking at the two columns to be matched. Is there an equal number of items in both columns? If they are not equal, do you have to match some items in the shorter column to two or more items in the longer column, or can you leave some items unmatched? Read the directions to be sure.

- If one column has a series of single words to be matched to phrases in the other column, read all the phrases first, then all the single words before trying to make any matches. Now go back and read each phrase and find the word that best suits the phrase.

- If both columns have single words to be matched, look to cut down the number of potential matches by grouping them by parts of speech (nouns with nouns, verbs with verbs, etc.).

- As always, start by making the matches that are obvious to you, and then work on the ones that require more thought. Mark off all items you have already used so you can easily see which words or phrases still remain to be matched.

**Short Answer Questions**

- Short answer questions are designed for you to recall and provide some very specific information (unlike essay questions, which also ask you to apply critical thinking to that information). When you read the question, ask yourself what exactly the instructor wants to know. Keep your answers short and specific.
Essay Questions

- Essay questions are used by instructors to evaluate your thinking and reasoning applied to the material covered in a course. Good essay answers are based on your thoughts, supported by examples from classes and reading assignments.

- Careful planning is critical to answering essay questions effectively. Note how many essay questions you have to answer and how difficult each question seems. Then allocate your time accordingly.

- Read the question carefully and underline or circle keywords. Watch for words that describe the instructor’s expectations for your response (see Table).

- If time allows, organize your thoughts by creating a quick outline for your essay. This helps ensure that you don’t leave out key points, and if you run out of time, it may pick up a few points for your grade. Jot down specific information you might want to use, such as names, dates, and places. Chapter discusses outlining and other aspects of the writing process in more detail.

- Introduce your essay answer, but get right to the point. Remember that the instructor will be grading dozens of papers and avoid “filler” text that does not add value to your answer. For example, rather than writing, “In our study of the Civil War, it is helpful to consider the many facets that lead to conflict, especially the economic factors that help explain this important turning point in our nation’s history,” write a more direct and concise statement like this: “Economic factors help explain the start of the Civil War.”

- Write neatly and watch your grammar and spelling. Allow time to proofread your essay. You want your instructor to want to read your essay, not dread it. Remember that grading essays is largely subjective, and a favorable impression can lead to more favorable grading.

- Be sure to answer all parts of the question. Essay questions often have more than one part. Remember, too, that essay questions often have multiple acceptable answers.

Table 6.1 Words to Watch for in Essay Questions

<table>
<thead>
<tr>
<th>Word</th>
<th>What It Means</th>
<th>What the Instructor Is Looking For</th>
</tr>
</thead>
<tbody>
<tr>
<td>Analyze</td>
<td>Break concept into key</td>
<td>Don’t just list the parts; show how they work together and illustrate</td>
</tr>
<tr>
<td>Word</td>
<td>What It Means</td>
<td>What the Instructor Is Looking For</td>
</tr>
<tr>
<td>------</td>
<td>---------------</td>
<td>-----------------------------------</td>
</tr>
<tr>
<td><strong>Compare</strong></td>
<td>Show similarities (and sometimes differences) between two or more concepts or ideas</td>
<td>Define the similarities and clearly describe how the items or ideas are similar. Do these similarities lead to similar results or effects? Note that this word is often combined with “contrast.” If so, make sure you do both.</td>
</tr>
<tr>
<td><strong>Contrast</strong></td>
<td>Show differences between two or more concepts or ideas</td>
<td>Define the differences and clearly describe how the items or ideas are different. How do these differences result in different outcomes? Note that this word is often combined with “compare.” If so, make sure you do both.</td>
</tr>
<tr>
<td><strong>Critique</strong></td>
<td>Judge and analyze</td>
<td>Explain what is wrong—and right—about a concept. Include your own judgments, supported by evidence and quotes from experts that support your point of view.</td>
</tr>
<tr>
<td><strong>Define</strong></td>
<td>Describe the meaning of a word, phrase, or concept</td>
<td>Define the concept or idea as your instructor did in class—but use your own words. If your definition differs from what the instructor presented, support your difference with evidence. Keep this essay short. Examples can help illustrate a definition, but remember that examples alone are <em>not</em> a definition.</td>
</tr>
<tr>
<td><strong>Discuss</strong></td>
<td>Explain or review</td>
<td>Define the key questions around the issue to be discussed and then answer them. Another approach is to define pros and cons on the issue and compare and contrast them. In either case, explore all relevant data and information.</td>
</tr>
<tr>
<td><strong>Explain</strong></td>
<td>Clarify, give reasons for something</td>
<td>Clarity is key for these questions. Outline your thoughts carefully. Proofread, edit, proofread, and proofread again! Good explanations are often lost in too many words.</td>
</tr>
<tr>
<td><strong>Illustrate</strong></td>
<td>Offer examples</td>
<td>Use examples from class material or reading assignments. Compare and contrast them to other examples you might come up with from additional reading or real life.</td>
</tr>
<tr>
<td><strong>Prove</strong></td>
<td>Provide evidence and arguments that something is true</td>
<td>Instructors who include this prompt in an exam question have often proven the hypothesis or other concepts in their class lectures. Think about the kind of evidence the instructor used and apply</td>
</tr>
</tbody>
</table>
**CHECKPOINT EXERCISE**

Test your test knowledge.

*Figure 6.6 Crossword*

<table>
<thead>
<tr>
<th>Across</th>
<th>Down</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. “Always,” “never,” and “every” are words that usually indicate the answer is __________.</td>
<td>1. It helps to group words in matching columns by ______________________.</td>
</tr>
</tbody>
</table>
### 6.5 The Honest Truth

**LEARNING OBJECTIVES**

1. Understand the importance of academic integrity and the consequences of dishonesty.
2. Identify most common types of academic dishonesty.

Throughout this book we have focused on the active process of learning, not just on how to get good grades. The attitude of some students that grades are the end-all in academics has led many students to resort to academic dishonesty to try to get the best possible grades or handle the pressure of an academic program. Although you may be further tempted if you’ve heard people say, “Everybody does it,” or “It’s no big deal at my school,” you should be mindful of the consequences of cheating:

- **You don’t learn as much.** Cheating may get you the right answer on a particular exam question, but it won’t teach you how to apply knowledge in the world after school, nor will it give you a foundation of knowledge for learning more advanced material. When you cheat, you cheat yourself out of opportunities.

- **You risk failing the course or even expulsion from school.** Each institution has its own definitions of and penalties for academic dishonesty, but most include cheating, plagiarism, and

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<table>
<thead>
<tr>
<th>Across</th>
<th>Down</th>
</tr>
</thead>
<tbody>
<tr>
<td>3. A way to organize your thoughts for an essay</td>
<td>4. Clarify, give reasons for something</td>
</tr>
<tr>
<td>6. Short answer questions require a _________ answer.</td>
<td>5. Essay questions often have more than one _________ answer.</td>
</tr>
<tr>
<td>8. Describe the meaning of a word</td>
<td>7. Show similarities and differences</td>
</tr>
<tr>
<td>9. Give a brief, precise description of an idea or concept</td>
<td>12. Most common answer in true and false questions</td>
</tr>
<tr>
<td>10. Type of question used to evaluate thinking and reasoning</td>
<td></td>
</tr>
<tr>
<td>11. Since instructors need to read many essays, it is important to write _________.</td>
<td></td>
</tr>
</tbody>
</table>
fabrication or falsification. The exact details of what is allowed or not allowed vary somewhat among different colleges and even instructors, so you should be sure to check your school’s Web site and your instructor’s guidelines to see what rules apply. Ignorance of the rules is seldom considered a valid defense.

- **Cheating causes stress.** Fear of getting caught will cause you stress and anxiety; this will get in the way of performing well with the information you do know.

- **You’re throwing away your money and time.** Getting a college education is a big investment of money and effort. You’re simply not getting your full value when you cheat, because you don’t learn as much.

- **You are trashing your integrity.** Cheating once and getting away with it makes it easier to cheat again, and the more you cheat, the more comfortable you will feel with giving up your integrity in other areas of life—with perhaps even more serious consequences.

- **Cheating lowers your self-esteem.** If you cheat, you are telling yourself that you are simply not smart enough to handle learning. It also robs you of the feeling of satisfaction from genuine success.

Technology has made it easier to cheat. Your credit card and an Internet connection can procure a paper for you on just about any subject and length. You can copy and paste for free from various Web sites. Students have made creative use of texting and video on their cell phones to gain unauthorized access to material for exams. But be aware that technology has also created ways for instructors to easily detect these forms of academic dishonesty. Most colleges make these tools available to their instructors. Instructors are also modifying their testing approaches to reduce potential academic misconduct by using methods that are harder to cheat at (such as in-class essays that evaluate your thinking and oral presentations).

If you feel uneasy about doing something in your college work, trust your instincts. Confirm with the instructor that your intended form of research or use of material is acceptable. Cheating just doesn’t pay.

**Examples of Academic Dishonesty**

Academic dishonesty can take many forms, and you should be careful to avoid them. The following list from Northwestern University is a clear and complete compilation of what most institutions will consider unacceptable academic behavior.
1. **Cheating**: using unauthorized notes, study aids, or information on an examination; altering a graded work after it has been returned, then submitting the work for regrading; allowing another person to do one’s work and submitting that work under one’s own name; submitting identical or similar papers for credit in more than one course without prior permission from the course instructors.

2. **Plagiarism**: submitting material that in part or whole is not entirely one’s own work without attributing those same portions to their correct source.

3. **Fabrication**: falsifying or inventing any information, data or citation; presenting data that were not gathered in accordance with standard guidelines defining the appropriate methods for collecting or generating data and failing to include an accurate account of the method by which the data were gathered or collected.

4. **Obtaining an Unfair Advantage**: (a) stealing, reproducing, circulating or otherwise gaining access to examination materials prior to the time authorized by the instructor; (b) stealing, destroying, defacing or concealing library materials with the purpose of depriving others of their use; (c) unauthorized collaboration on an academic assignment; (d) retaining, possessing, using or circulating previously given examination materials, where those materials clearly indicate that they are to be returned to the instructor at the conclusion of the examination; (e) intentionally obstructing or interfering with another student's academic work; or (f) otherwise undertaking activity with the purpose of creating or obtaining an unfair academic advantage over other students' academic work.

5. **Aiding and Abetting Academic Dishonesty**: (a) providing material, information, or other assistance to another person with knowledge that such aid could be used in any of the violations stated above, or (b) providing false information in connection with any inquiry regarding academic integrity.

6. **Falsification of Records and Official Documents**: altering documents affecting academic records; forging signatures of authorization or falsifying information on an official academic document, grade report, letter of permission, petition, drop/add form, ID card, or any other official University document.

7. **Unauthorized Access** to computerized academic or administrative records or systems: viewing or altering computer records, modifying computer programs or systems, releasing or dispensing
information gained via unauthorized access, or interfering with the use or availability of computer systems or information. [1]

KEY TAKEAWAYS

- Being dishonest can have major consequences that can affect not only your college career but also your life beyond college.
- “Everybody does it” and “It’s no big deal at my school” are not valid reasons for cheating.
- When you cheat, you are primarily cheating yourself.

CHECKPOINT EXERCISES

1. What are the most common forms of academic dishonesty you have heard about at your school? What should be done about them?

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

2. What resources do you have on campus to learn about correct forms of referencing other people’s work in your own?

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________


6.6 Using Test Results

LEARNING OBJECTIVES

1. Effectively evaluate your test results and correct your mistakes.
2. Use your test results as a study guide.
So far, we have focused on how to study for and take tests effectively. This section discusses how to use test results to their greatest benefit. Some of your most important learning begins when your graded test paper is returned to you. Your first reaction, of course, is to see what grade you received and how you did compared with your classmates. This is a natural reaction.

Make sure you listen to the instructor as the papers are returned. What is the instructor saying about the test? Is there a particular point everyone had trouble with? Does the instructor generally think everyone did well? The instructor's comments at this point may give you important information about what you should study more, about the value of review sessions, and even about possible questions for the next exam.

Although you may be tempted to throw away the exam, don’t. It is a very helpful tool for the next phase of preparing for learning. This is a three-step process, beginning with evaluating your results.

**Evaluating Your Test Results**

When you receive your test back, sit quietly and take a close look at it. What questions did you get wrong? What kind of mistakes were they? (See Table 6.2 "Exam Errors and How to Correct Them".) Do you see a pattern? What questions did you get right? What were your strengths? What can you learn from the instructor's comments?

Now think of the way in which you prepared for the exam and the extent to which you applied the exam strategies described earlier in this chapter. Were you prepared for the exam? Did you study the right material? What surprised you? Did you read the entire test before starting? Did your time allocation work well, or were you short of time on certain parts of the exam?

**Table 6.2 Exam Errors and How to Correct Them**

<table>
<thead>
<tr>
<th>Type of Error</th>
<th>Examples</th>
<th>Corrective Steps</th>
</tr>
</thead>
<tbody>
<tr>
<td>Study and Preparation Errors</td>
<td>I did not study the material for that question (enough).</td>
<td>Practice predicting possible questions better.</td>
</tr>
<tr>
<td></td>
<td>I ran out of time.</td>
<td>Join a study group.</td>
</tr>
<tr>
<td></td>
<td>I did not prepare enough.</td>
<td>Read the entire test before starting. Allocate your time.</td>
</tr>
<tr>
<td>Type of Error</td>
<td>Examples</td>
<td>Corrective Steps</td>
</tr>
<tr>
<td>------------------------------------</td>
<td>--------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Focus Errors or Carelessness</td>
<td>I did not read the directions carefully.</td>
<td>Allocate exam time carefully.</td>
</tr>
<tr>
<td></td>
<td>I confused terms or concepts that I actually know well.</td>
<td>Give yourself time to read carefully and think before answering a question.</td>
</tr>
<tr>
<td></td>
<td>I misread or misunderstood the question.</td>
<td></td>
</tr>
<tr>
<td>Content Errors</td>
<td>I studied the material but couldn’t make it work with the question</td>
<td>Seek additional help from the instructor.</td>
</tr>
<tr>
<td></td>
<td>I didn’t understand what the instructor wanted.</td>
<td>Go to all classes, labs, and review sessions.</td>
</tr>
<tr>
<td></td>
<td>I confused terms or concepts.</td>
<td>Join a study group.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Check and practice your active reading and listening skills.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Schedule regular study time for this course.</td>
</tr>
<tr>
<td>Mechanical Errors</td>
<td>The instructor misread my writing.</td>
<td>Slow down! Don’t rush through the exam. Take the time to do things right the first time.</td>
</tr>
<tr>
<td></td>
<td>I didn’t erase a wrong answer completely (on a computer-graded answer sheet).</td>
<td></td>
</tr>
<tr>
<td></td>
<td>I forgot to go back to a question I had skipped over.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>I miscopied some calculations or facts from my worksheet.</td>
<td></td>
</tr>
</tbody>
</table>

Based on your analysis of your test, identify the kind of corrective steps you should take to improve your learning and test performance. Implement those steps as you begin your preparation for your next class.
If you don’t learn from your mistakes, you are doomed to repeat them; if you don’t learn from your successes, it will be harder to repeat them.

**Correcting Your Mistakes**

The second step in making your test work for you is to correct your wrong answers. The last time you wrote the information (when you took the test), you created a link to wrong information in your memory, so that must be corrected.

- For multiple-choice questions, write out the question stem with the correct answer to form a single correct sentence or phrase.
- For true-or-false questions, write the full statement if it is true; if it is false, reword it in such a way that it is true (such as by inserting the word “not”). Then write the new statement.
- For math and science questions involving calculations, redo the entire solution with the calculations written out fully.
- You need not rewrite an entire essay question if you did not do well, but you should create a new outline for what would be a correct answer. Make sure you incorporate any ideas triggered by your instructor’s comments.
- When you have rewritten all your answers, read them all out loud before incorporating your new answers in your notes.

**Integrating Your Test into Your Study Guide**

Your corrected quizzes and midterm exams are an important study tool for final exams. Make sure you file them with your notes for the study unit. Take the time to annotate your notes based on the exam. Pay particular attention to any gaps in your notes on topics that appeared in the quiz or exam. Research those points in your text or online and complete your notes. Review your exams throughout the term (not just before the final) to be sure you cement the course material into your memory.

When you prepare for the final exam, start by reviewing your quizzes and other tests to predict the kinds of questions the instructor may ask on the final. This will help focus your final studying when you have a large amount of coursework to cover.
If You Don’t Get Your Test Back

If your instructor chooses not to return tests to students, make an appointment to see the instructor soon after the test to review it and your performance. Take notes on what you had trouble with and the expected answers. Add these notes into your study guide. Make sure you don’t lose out on the opportunity to learn from your results.

**KEY TAKEAWAYS**

- Working with exams does not end when your instructor hands back your graded test.
- Quizzes and midterms are reliable predictors of the kind of material that will be on the final exam.
- When evaluating your test performance, don’t look only at the content you missed. Identify the types of mistakes you commonly make and formulate plans to prevent these mistakes in future assessments.

**CHECKPOINT EXERCISES**

1. Take time to examine your notes for each course you are now taking. Are your exams and quizzes part of that package? If not, include them now. Review them this week.

2. Compare your exams across two or three courses. What kinds of mistakes do you make on a regular basis? Is there a trend you need to correct?

   __________________________________________________________
   __________________________________________________________
   __________________________________________________________
   __________________________________________________________
   __________________________________________________________

**6.7 Chapter Activities**

**CHAPTER REVIEW I**

1. What is test anxiety? What are the three causes of test anxiety you would like to work on controlling?

   __________________________________________________________
   __________________________________________________________
2. When should you start studying for an exam?

__________________________________________________________________

3. Can you multitask while studying? Why or why not?

__________________________________________________________________

4. What are some of the most common distractions to your studying?

__________________________________________________________________

__________________________________________________________________

5. Describe the characteristics of a successful study group.

__________________________________________________________________

__________________________________________________________________

6. What are the two types of assessment? Which of these forms might be called the “student’s assessment”? Why?

__________________________________________________________________

__________________________________________________________________

__________________________________________________________________

7. Why would an instructor assign an open-book exam? What types of things should you pay attention to if you are taking an open-book exam?

__________________________________________________________________
8. How might you predict the kinds of questions that will be on an exam?

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

9. What should you do right after the instructor hands out the exam?

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

10. List five words to watch for in multiple-choice and true-or-false questions.

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

11. List five words to watch for in essay questions.

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

12. What forms of academic dishonesty are most prevalent on your campus? What can you do to avoid them in your own academic career?

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

13. List the five most common types of errors made on exams.

__________________________________________________________________
__________________________________________________________________
14. What should you do with your exam after it has been graded and returned to you?

__________________________________________________________________

__________________________________________________________________

CHAPTER REVIEW II

The following test will allow you to practice the strategies for each question type outlined in Chapter Review I:

I. Multiple-choice section (10 points)

1. All actions on this list are examples of academic dishonesty except
   a. copying from a classmate
   b. using another author’s words without appropriate credit
   c. chewing gum in class
   d. creating fictitious data to support a point

To avoid running out of time on a test, you should
   a. write quickly, even if it’s not so neat
   b. stick with a difficult question until you get a right answer so that you don’t have to come back to it later
   c. spend time reviewing the entire test before you start to budget your time
   d. frequently ask your instructor to tell you how much time is left

II. True-or-false section (10 points)

1. _____ You should never use examples when an essay question asks you to illustrate.
2. _____ Beds are a good place to study because they are comfortable and quiet.
3. _____ It’s smart to schedule a specific and consistent time for studying for each course.
4. _____ In true-or-false questions, it is safer to mark true than false if you don’t know the answer.
5. _____ One advantage of studying in a group is that students will encourage each other to do their best work.
III. Matching column section (10 points)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>____ 1. Define</td>
<td>A. A type of formative assessment</td>
</tr>
<tr>
<td>____ 2. Study group</td>
<td>B. To describe pros and cons and compare them</td>
</tr>
<tr>
<td>____ 3. Weekly quiz</td>
<td>C. To describe the meaning of a word, phrase, or concept</td>
</tr>
<tr>
<td>____ 4. Discuss</td>
<td>D. Your own personalized study guide</td>
</tr>
<tr>
<td>____ 5. Class and assignment notes</td>
<td>E. Three or four students from a class who meet regularly to review class material and encourage each other</td>
</tr>
</tbody>
</table>

IV. Short answer section (15 points)

1. List three things you should do before a test to prepare your body to perform effectively.
   - __________________________________________________________
   - __________________________________________________________
   - __________________________________________________________

2. Name at least three of the characteristics of successful study groups.
   - __________________________________________________________
   - __________________________________________________________
   - __________________________________________________________

3. List at least four steps you should take before you start writing the answer to an essay question.
   - __________________________________________________________
   - __________________________________________________________
   - __________________________________________________________
   - __________________________________________________________

V. Essay section (Choose one; 55 points)
1. Compare and contrast effective studying and cramming.
2. Discuss academic dishonesty and its consequences.

### MAKE AN ACTION LIST

<table>
<thead>
<tr>
<th>Two things I will do to...</th>
<th>Actions</th>
<th>By when I expect to take each action</th>
<th>How I will know I accomplished each action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reduce my testing anxiety</td>
<td>1.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Improve my study</td>
<td>1.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>effectiveness</td>
<td>2.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Improve my performance</td>
<td>1.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>on exams</td>
<td>2.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# Chapter 7
Interacting with Instructors and Classes

## Where Are You Now?
Assess your present knowledge and attitudes.

<table>
<thead>
<tr>
<th></th>
<th>Often</th>
<th>Sometimes</th>
<th>Seldom</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I talk with my college instructors outside of class.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. I participate in class discussions, ask questions in class, and volunteer to answer questions posed by my instructors.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. I go to all my classes except when prevented by illness or an emergency.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. I prepare for classes and make an active effort to pay attention and get the most from class lectures.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. In lecture classes, I read other materials, check for phone messages or e-mail, and talk with friends.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. I don’t sign up for classes when I hear other students say the instructor is boring or difficult.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. I talk to my instructors in their offices only if I have a problem with a specific assignment.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. I write effective, professional e-mails to my instructors when appropriate.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. I am comfortable giving presentations in class and know how to prepare successfully.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. When assigned to work with a group to give a presentation, I take the lead</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
and help ensure everyone works together well in his or her specific roles.

**Where Do You Want to Go?**

Think about how you answered the questions above. Be honest with yourself. On a scale of 1 to 10, how would you rate your interactions with your instructors and other students at this time?

<table>
<thead>
<tr>
<th>Not very effective</th>
<th>Very successful</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 2 3 4 5</td>
<td>6 7 8 9 10</td>
</tr>
</tbody>
</table>

In the following list, circle the three most important areas in which you think you can improve:

- Attending classes
- Networking and studying with other students
- Going to classes fully prepared
- Interacting with instructors through e-mail and telephone calls
- Paying attention in lecture classes
- Resolving a problem with an instructor
- Asking questions in class
- Interacting with the instructor and students in an online course
- Answering questions in class
- Giving presentations in front of the class
- Participating in class discussions
- Creating and using visual aids in a presentation
- Speaking with instructors outside of class
- Working with a student group to give a presentation

Are there other areas also in which you can improve how you interact with instructors and other students to get the most out of your college education? Write down other things you feel you need to work on.

__________________________________________________________________

__________________________________________________________________
How to Get There

Here's what we'll work on in this chapter:

- Understanding why it is so important to interact well with your instructors and participate in class
- Understanding why it is essential to attend classes and actively engage in the learning process
- Preparing for and being comfortable participating in class
- Discovering the best communication practices for asking and answering questions in class
- Staying active in lecture classes to increase your learning
- Adapting your learning style when an instructor has a different teaching style
- Building a relationship with an instructor outside of class and finding a mentor
- Writing professional e-mails to instructors and others
- Interacting with the instructor of an online course and coping with its difficult issues
- Preparing for and delivering a successful class presentation
- Working with other students on a group presentation

Interacting with the College Experience

Throughout this text you have been reading about how success in college depends on your active participation in the learning process. Much of what you get out of your education is what you yourself put into it. This chapter considers how to engage in the learning process through interactions with your instructors and other students. Students who actively interact with others in the educational experience are much more successful than passive students who do not.

Yet relatively few college students consistently interact with their instructors and other students in class. Typically only five to seven students in a class, regardless of the class’s size, do most of the participating. Why is that? If you’re just too shy, you can learn to feel comfortable participating.

Interacting with instructors and participating in class discussions with other students is among the most important steps you can take to make sure you’re successful in college. The real essence of a college education is not just absorption of knowledge and information but learning a way of thinking that involves actively responding to the ideas of others. Employers seek graduates who have learned how to
think critically about situations and ideas, to solve new problems, and to apply traditional knowledge in new circumstances. And these characteristics come from active participation in the learning process.

**Differences from High School**

To understand why interaction is so important in college, let’s look again at some of the typical differences between high school and college instructors:

- **Many college classes focus more on how one thinks about a subject than on information about the subject.** While instructors in some large lecture classes may still present information to students, as you take more classes in your major and other smaller classes, you’ll find that simply giving back facts or information on tests or in assigned papers means much less. You really are expected to develop your own ideas and communicate them well. Doing that successfully usually requires talking with others, testing out your thoughts against those of others, responding to instructors’ questions, and other interactions.

- **Instructors are usually very actively involved in their fields.** While high school teachers often are most interested in teaching, college instructors are often more interested in their own fields. They may be passionate about their subject and want you to be as well. They can become excited when a student asks a question that shows some deeper understanding of something in the field.

- **College instructors give you the responsibility for learning.** Many high school teachers monitor their students’ progress and reach out if they see a student not doing well. In college, however, students are considered adults in charge of their own learning. Miss some classes, turn in a paper late, do poorly on an exam—and you will get a low grade, but the instructor likely won’t come looking for you to offer help. But if you ask questions when you don’t understand and actively seek out your instructor during office hours to more fully discuss your ideas for a paper, then the instructor will likely give you the help you need.

- **Academic freedom is very important in college.** High school instructors generally are given a set curriculum and have little freedom to choose what—or how—to teach. College instructors have academic freedom, however, allowing them to teach controversial topics and express their own ideas—and they may expect you to partake in this freedom as well. They have more respect for students who engage in the subject and demonstrate their thinking skills through participation in the class.
7.1 Why Attend Classes at All?

**LEARNING OBJECTIVES**

1. Describe reasons why it is important to attend classes.
2. Know what to do if you must miss a class.
3. Explain the benefits of participating in class for both students and instructors.

Among the student freedoms in college is the choice not to attend classes. Most college instructors do not “grade” attendance, and some college students soon develop an attitude that if you can get class notes from someone else, or watch a podcast of a lecture, there’s no reason to go to every class at all. What’s wrong with that?

It is in fact true that you don’t have to attend every single class of every course to get a good grade. But thinking only in terms of grades and how much one can get away with is a dangerous attitude toward college education. The real issue is whether you’re trying to get the most out of your education. Let’s compare students with different attitudes toward their classes:

Carla wants to get through college, and she knows she needs the degree to get a decent job, but she’s just not that into it. She’s never thought of herself as a good student, and that hasn’t changed much in college. She has trouble paying attention in those big lecture classes, which mostly seem pretty boring. She’s pretty sure she can pass all her courses, however, as long as she takes the time to study before tests. It doesn’t bother her to skip classes when she’s studying for a test in a different class or finishing a reading assignment she didn’t get around to earlier. She does make it through her freshman year with a passing grade in every class, even those she didn’t go to very often. Then she fails the midterm exam in her first sophomore class. Depressed, she skips the next couple classes, then feels guilty and goes to the next. It’s even harder to stay awake because now she has no idea what they’re talking about. It’s too late to drop the course, and even a hard night of studying before the final isn’t enough to pass the course. In two other classes, she just barely passes. She has no idea what classes to take next term and is starting to think that maybe she’ll drop out for now.

Karen wants to have a good time in college and still do well enough to get a good job in business afterward. Her sorority keeps a file of class notes for her big lecture classes, and from talking to others and reviewing these notes, she’s discovered she can skip almost half of those big classes and still get a B or C
on the tests. She stays focused on her grades, and because she has a good memory, she’s able to maintain OK grades. She doesn’t worry about talking to her instructors outside of class because she can always find out what she needs from another student. In her sophomore year, she has a quick conversation with her academic advisor and chooses her major. Those classes are smaller, and she goes to most of them, but she feels she’s pretty much figured out how it works and can usually still get the grade. In her senior year, she starts working on her résumé and asks other students in her major which instructors write the best letters of recommendation. She’s sure her college degree will land her a good job.

Alicia enjoys her classes, even when she has to get up early after working or studying late the night before. She sometimes gets so excited by something she learns in class that she rushes up to the instructor after class to ask a question. In class discussions, she’s not usually the first to speak out, but by the time another student has given an opinion, she’s had time to organize her thoughts and enjoys arguing her ideas. Nearing the end of her sophomore year and unsure of what to major in given her many interests, she talks things over with one of her favorite instructors, whom she has gotten to know through office visits. The instructor gives her some insights into careers in that field and helps her explore her interests. She takes two more courses with this instructor over the next year, and she’s comfortable in her senior year going to him to ask for a job reference. When she does, she’s surprised and thrilled when he urges her to apply for a high-level paid internship with a company in the field—that happens to be run by a friend of his.

Think about the differences in the attitudes of these three students and how they approach their classes. One’s attitude toward learning, toward going to class, and toward the whole college experience is a huge factor in how successful a student will be. Make it your goal to attend every class—don’t even think about not going. Going to class is the first step in engaging in your education by interacting with the instructor and other students. Here are some reasons why it’s important to attend every class:

- Miss a class and you’ll miss something, even if you never know it. Even if a friend gives you notes for the class, they cannot contain everything said or shown by the instructor or written on the board for emphasis or questioned or commented on by other students. What you miss might affect your grade or your enthusiasm for the course. Why go to college at all if you’re not going to go to college?
• While some students may say that you don’t have to go to every class to do well on a test, that is very often a myth. Do you want to take that risk?

• Your final grade often reflects how you think about course concepts, and you will think more often and more clearly when engaged in class discussions and hearing the comments of other students. You can’t get this by borrowing class notes from a friend.

• Research shows there is a correlation between absences from class and lower grades. It may be that missing classes causes lower grades or that students with lower grades miss more classes. Either way, missing classes and lower grades can be intertwined in a downward spiral of achievement.

• Your instructor will note your absences—even in a large class. In addition to making a poor impression, you reduce your opportunities for future interactions. You might not ask a question the next class because of the potential embarrassment of the instructor saying that was covered in the last class, which you apparently missed. Nothing is more insulting to an instructor than when you skip a class and then show up to ask, “Did I miss anything important?”

• You might be tempted to skip a class because the instructor is “boring,” but it’s more likely that you found the class boring because you weren’t very attentive or didn’t appreciate how the instructor was teaching.

• You paid a lot of money for your tuition. Get your money’s worth!

Attending the first day of class is especially critical. There you’ll get the syllabus and other handouts, learn the instructor’s policies and preferences for how the class will function, and often take notes in an opening lecture.

**If You Must Miss a Class...**

• If you know that you will miss a class, take steps in advance. Tell your instructor and ask if he or she teaches another section of the course that you might attend instead. Ask about any handouts or special announcements.

• Ask another student whose judgment you trust if you can copy his or her notes. Then talk to them after you’ve read their notes to go over things that may be unclear to you.

• It may not be necessary to see your instructor after missing a lecture class, and no instructor wants to give you fifty minutes of office time to repeat what was said in class. But if you are having difficulty
after the next class because of something you missed earlier, stop and see your instructor and ask what you can do to get caught up. But remember the worst thing you can say to an instructor: “I missed class—did you talk about anything important?”

**The Value of Interaction in Class**

As noted earlier, there are many good reasons to attend every class. But it’s not enough just to be there—you need to interact with the instructor and other students to enjoy a full educational experience:

- Participating in class discussions is a good way to start meeting other students with whom you share an interest. You may form a study group, borrow class notes if you miss a class, or team up with other students on a group project. You may meet students with whom you form a lasting relationship, developing your network of contacts for other benefits in the future, such as learning about internships or jobs.
- Asking the instructor questions, answering the instructor’s questions in class, and responding to other students’ comments is a good way to make an impression on your instructor. The instructor will remember you as an engaged student—and this matters if you later need extra help or even a potential mentor.
- Paying close attention and thinking critically about what an instructor is saying can dramatically improve your enjoyment of the class. You’ll notice things you’d miss if you’re feeling bored and may discover your instructor is much more interesting than you first thought.
- Students actively engaged in their class learn more and thus get better grades. When you speak out in class and answer the instructor’s questions, you are more likely to remember the discussion.

**Are Podcasts and Recordings an Effective Alternative to Attending Class?**

Why not just listen to a recording of the lecture—or a video podcast, if available—instead of going to class? After all, you hear and perhaps see the lecture just as if you were there, and you can sleep late and “go” to this class whenever it’s convenient for you. What could be wrong with that?

This issue has received considerable discussion in recent years because many colleges and universities began videotaping class lectures and making them available for students online or in podcasts. There was a lot of debate about whether students would stop coming to class and simply watch the podcasts instead. In fact, some students do cut class, as some always have, but most students use podcasts and recordings
as a way to review material they do not feel they grasp completely. A video podcast doesn’t offer the opportunity to ask questions or participate, and even if you pay close attention to watching a video, it’s still a passive experience from which you’re likely to learn much less.

**KEY TAKEAWAYS**

- The benefits of attending every class include not missing important material, thinking more clearly about course topics, developing a better relationship with the instructor, and being better prepared for tests.
- When possible, prepare in advance for missing a class by speaking with your instructor and arranging to borrow and discuss someone’s notes.
- Students benefit in many ways from class interaction, including more actively engaging in learning, developing a network with other students, and forming a relationship with the instructor.
- Podcasts, lecture recordings, and similar learning methods can supplement lectures but cannot replace all the benefits of attending class in person.

**CHECKPOINT EXERCISES**

1. Why is it more important to interact with your instructors in college than it was in high school?

   ______________________________________________________

   ______________________________________________________

   ______________________________________________________

2. Give an example of something important you may miss in a class from which you are absent—even if you read a friend’s notes and hear a recording of the lecture.

   ______________________________________________________

   ______________________________________________________

3. List at least three potential benefits of forming a network with other students.

   ______________________________________________________

   ______________________________________________________

   ______________________________________________________
7.2 Participating in Class

**LEARNING OBJECTIVES**

1. Understand how to set yourself up for successful participation in class.
2. List guidelines for effectively asking and answering questions in class.
3. Describe how to interact successfully with an instructor in a large lecture class.
4. Explain strategies for effective learning if your learning style is different from your instructor’s teaching style.

We’ve already discussed the many benefits of participating in class as a form of actively engaging in learning. Not everyone naturally feels comfortable participating. Following some general guidelines makes it easier.

**Guidelines for Participating in Classes**

Smaller classes generally favor discussion, but often instructors in large lecture classes also make some room for participation.

A concern or fear about speaking in public is one of the most common fears. If you feel afraid to speak out in class, take comfort from the fact that many others do as well—and that anyone can learn how to speak in class without much difficulty. Class participation is actually an impromptu, informal type of public speaking, and the same principles will get you through both: preparing and communicating.

- **Set yourself up for success by coming to class fully prepared.** Complete reading assignments. Review your notes on the reading and previous class to get yourself in the right mind-set. If there is something you don’t understand well, start formulating your question now.
• Sit in the front with a good view of the instructor, board or screen, and other visual aids. In a lecture hall, this will help you hear better, pay better attention, and make a good impression on the instructor. Don’t sit with friends—socializing isn’t what you’re there for.

• Remember that your body language communicates as much as anything you say. Sit up and look alert, with a pleasant expression on your face, and make good eye contact with the instructor. Show some enthusiasm.

• Pay attention to the instructor’s body language, which can communicate much more than just his or her words. How the instructor moves and gestures, and the looks on his or her face, will add meaning to the words—and will also cue you when it’s a good time to ask a question or stay silent.

• Take good notes, but don’t write obsessively—and never page through your textbook (or browse on a laptop). Don’t eat or play with your cell phone. Except when writing brief notes, keep your eyes on the instructor.

• Follow class protocol for making comments and asking questions. In a small class, the instructor may encourage students to ask questions at any time, while in some large lecture classes the instructor may ask for questions at the end of the lecture. In this case, jot your questions in your notes so that you don’t forget them later.

• Don’t say or ask anything just to try to impress your instructor. Most instructors have been teaching long enough to immediately recognize insincere flattery—and the impression this makes is just the opposite of what you want.

• Pay attention to the instructor’s thinking style. Does this instructor emphasize theory more than facts, wide perspectives over specific ideas, abstractions more than concrete experience? Take a cue from your instructor’s approach and try to think in similar terms when participating in class.

• It’s fine to disagree with your instructor when you ask or answer a question. Many instructors invite challenges. Before speaking up, however, be sure you can explain why you disagree and give supporting evidence or reasons. Be respectful.

• Pay attention to your communication style. Use standard English when you ask or answer a question, not slang. Avoid sarcasm and joking around. Be assertive when you participate in class, showing confidence in your ideas while being respectful of the ideas of others. But avoid an aggressive style that attacks the ideas of others or is strongly emotional.
• When your instructor asks a question to the class:
  o Raise your hand and make eye contact, but don’t call out or wave your hand all around trying to catch his or her attention.
  o Before speaking, take a moment to gather your thoughts and take a deep breath. Don’t just blurt it out—speak calmly and clearly.
• When your instructor asks you a question directly:
  o Be honest and admit it if you don’t know the answer or are not sure. Don’t try to fake it or make excuses. With a question that involves a reasoned opinion more than a fact, it’s fine to explain why you haven’t decided yet, such as when weighing two opposing ideas or actions; your comment may stimulate further discussion.
  o Organize your thoughts to give a sufficient answer. Instructors seldom want a yes or no answer. Give your answer and provide reasons or evidence in support.
• When you want to ask the instructor a question:
  o Don’t ever feel a question is “stupid.” If you have been paying attention in class and have done the reading and you still don’t understand something, you have every right to ask.
  o Ask at the appropriate time. Don’t interrupt the instructor or jump ahead and ask a question about something the instructor may be starting to explain. Wait for a natural pause and a good moment to ask. On the other hand, unless the instructor asks students to hold all question until the end of class, don’t let too much time go by, or you may forget the question or its relevance to the topic.
  o Don’t ask just because you weren’t paying attention. If you drift off during the first half of class and then realize in the second half that you don’t really understand what the instructor is talking about now, don’t ask a question about something that was already covered.
  o Don’t ask a question that is really a complaint. You may be thinking, “Why would so-and-so believe that? That’s just crazy!” Take a moment to think about what you might gain from asking the question. It’s better to say, “I’m having some difficulty understanding what so-and-so is saying here. What evidence did he use to argue for that position?”
  o Avoid dominating a discussion. It may be appropriate in some cases to make a follow-up comment after the instructor answers your question, but don’t try to turn the class into a one-on-one conversation between you and the instructor.
Lecture Hall Classes

While opportunities are fewer for student discussions in large lecture classes, participation is still important. The instructor almost always provides an opportunity to ask questions. Because time is limited, be ready with your question or comment when the opportunity arises—and don’t be shy about raising your hand first.

Being prepared is especially important in lecture classes. Have assigned readings done before class and review your notes. If you have a genuine question about something in the reading, ask about it. Jot down the question in your notes and be ready to ask if the lecture doesn’t clear it up for you.

Being prepared before asking a question also includes listening carefully to the lecture. You don’t want to ask a question whose answer was already given by the instructor in the lecture. Take a moment to organize your thoughts and choose your words carefully. Be as specific as you can. Don’t say something like, “I don’t understand the big deal about whether the earth revolves around the sun or the sun around the earth. So what?” Instead, you might ask, “When they discovered that the earth revolves around the sun, was that such a disturbing idea because people were upset to realize that maybe they weren’t the center of the universe?” The first question suggests you haven’t thought much about the topic, while the second shows that you are beginning to grasp the issue and want to understand it more fully.

Following are some additional guidelines for asking good questions:

- Ask a question or two early in the term, even on the first day of class. Once the instructor has “noticed” you as a class participant, you are more likely to be recognized again when you have a question. You won’t be lost in the crowd.
- Speak deliberately and professionally, not as you might when talking with a friend. Use standard English rather than slang.
- If you’re very shy about public speaking or worried you’ll say the wrong thing, write down your question before asking. Rehearse it in your mind.
- When you have the opportunity to ask questions in class, it’s better to ask right away rather than saving a question for after class. If you really find it difficult to speak up in a large class, this is an acceptable way to ask your question and participate. A private conversation with an instructor may also be more appropriate if the question involves a paper or other project you are working on for the course.
A note on technology in the lecture hall. Colleges are increasingly incorporating new technology in lecture halls. For example, each student in the lecture hall may have an electronic “clicker” with which the instructor can gain instant feedback on questions in class. Or the classroom may have wireless Internet and students are encouraged to use their laptops to communicate with the instructor in “real time” during the lecture. In these cases, the most important thing is to take it seriously, even if you have anonymity. Most students appreciate the ability to give feedback and ask questions through such technology, but some abuse their anonymity by sending irrelevant, disruptive, or insulting messages.

Teaching Style versus Learning Style

As you learned in Chapter 1 "You and Your College Experience", students have many different learning styles. Understanding your learning style(s) can help you study more effectively. Most instructors tend to develop their own teaching style, however, and you will encounter different teaching styles in different courses.

When the instructor’s teaching style matches your learning style, you are usually more attentive in class and may seem to learn better. But what happens if your instructor has a style very different from your own? Let’s say, for example, that your instructor primarily lectures, speaks rapidly, and seldom uses visuals. This instructor also talks mostly on the level of large abstract ideas and almost never gives examples. Let’s say that you, in contrast, are more a visual learner, that you learn more effectively with visual aids and visualizing concrete examples of ideas. Therefore, perhaps you are having some difficulty paying attention in class and following the lectures. What can you do?

- Capitalize on your learning strengths, as you learned in Chapter 1 "You and Your College Experience". In this example, you could use a visual style of note taking, such as concept maps, while listening to the lecture. If the instructor does not give examples for abstract ideas in the lecture, see if you can supply examples in your own thoughts as you listen.
- Form a study group with other students. A variety of students will likely involve a variety of learning styles, and when going over course material with other students, such as when studying for a test, you can gain what they have learned through their styles while you contribute what you have learned through yours.
• Use ancillary study materials. Many textbooks point students to online resource centers or include a computer CD that offers additional learning materials. Such ancillary materials usually offer an opportunity to review course material in ways that may better fit your learning style.

• Communicate with your instructor to bridge the gap between his or her teaching style and your learning style. If the instructor is speaking in abstractions and general ideas you don’t understand, ask the instructor for an example.

• You can also communicate with the instructor privately during office hours. For example, you can explain that you are having difficulty understanding lectures because so many things are said so fast.

• Finally, take heart that a mismatch between a student's learning style and an instructor's teaching style is not correlated with lower grades.

### KEY TAKEAWAYS

- To prepare for class participation, come to class ready, sit in front, and pay attention to the instructor’s words and body language.
- Use good communication techniques when asking or answering questions in class.
- Take advantage of all opportunities to interact with your instructors, even in large lecture classes.
- If your learning style does not match the instructor’s teaching style, adapt your learning and study with other students to stay actively engaged.

### CHECKPOINT EXERCISES

1. For each of the following statements about class participation, circle T for true or F for false:

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<thead>
<tr>
<th>T</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>T</strong></td>
<td>To avoid having to answer a question in class when you don’t know the answer, sit in the back row and avoid making eye contact with the instructor.</td>
</tr>
<tr>
<td><strong>T</strong></td>
<td>If you haven’t finished a reading assignment before coming to a lecture class, bring the book along and try to complete the reading during the lecture.</td>
</tr>
<tr>
<td><strong>T</strong></td>
<td>Although it is OK to disagree with something in your textbook, never disagree with something the instructor says in a lecture.</td>
</tr>
<tr>
<td><strong>F</strong></td>
<td>If you are asked a question but don’t know the answer, it’s best to be honest and admit it.</td>
</tr>
<tr>
<td><strong>T</strong></td>
<td>Before raising your hand to ask a question, take a moment to consider whether maybe it’s a stupid question.</td>
</tr>
<tr>
<td><strong>T</strong></td>
<td>Because you don’t want your instructor to form a poor impression of you, wait a week or two into the term before...</td>
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### 7.3 Communicating with Instructors

**LEARNING OBJECTIVES**

1. Describe additional benefits for interacting with your instructor beyond the value for that particular course.
2. List guidelines for successfully communicating individually with an instructor, such as doing so during office hours.
3. Write e-mail messages to instructors and others that are polite, professional, and effective.
4. Know how to graciously resolve a problem, such as a grade dispute, with an instructor.
5. Understand the value of having a mentor and how interactions with instructors, your academic advisor, and others may lead to a mentoring relationship.
6. Explain what is needed to succeed in an online course and how to interact with an online instructor.

So far we’ve been looking at class participation and general interaction with both instructors and other students in class. In addition to this, students gain very specific benefits from communicating directly with their instructors. Learn best practices for communicating with your instructors during office hours and through e-mail.

**Additional Benefits of Talking with Your Instructors**

College students are sometimes surprised to discover that instructors like students and enjoy getting to know them. After all, they want to feel they’re doing something more meaningful than talking to an empty

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<tr>
<td>starting to ask questions in class.</td>
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<tr>
<td>If you’re shy, it’s best never to speak up in class at all.</td>
<td></td>
</tr>
<tr>
<td>If you are struggling with a class during the first two weeks of the term, it’s always best to drop the class immediately because the situation won’t improve.</td>
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2. List two things you can do if you are having difficulty understanding what your instructor is talking about.

__________________________________________________________________

__________________________________________________________________

Saylor URL: [http://www.saylor.org/books](http://www.saylor.org/books)
room. The human dimension of college really matters, and as a student you are an important part of your instructor’s world. Most instructors are happy to see you during their office hours or to talk a few minutes after class.

This chapter has repeatedly emphasized how active participation in learning is a key to student success. In addition, talking with your instructors often leads to benefits beyond simply doing well in that class.

- Talking with instructors helps you feel more comfortable in college and more connected to the campus. Students who talk to their instructors are less likely to become disillusioned and drop out.
- Talking with instructors is a valuable way to learn about an academic field or a career. Don’t know for sure what you want to major in, or what people with a degree in your chosen major actually do after college? Most instructors will share information and insights with you.
- You may need a reference or letter of recommendation for a job or internship application. Getting to know some of your instructors puts you in an ideal position to ask for a letter of recommendation or a reference in the future when you need one.
- Because instructors are often well connected within their field, they may know of a job, internship, or research possibility you otherwise may not learn about. An instructor who knows you is a valuable part of your network. Networking is very important for future job searches and other opportunities. In fact, most jobs are found through networking, not through classified ads or online job postings.
- Think about what it truly means to be “educated”: how one thinks, understands society and the world, and responds to problems and new situations. Much of this learning occurs outside the classroom. Talking with your highly educated instructors can be among your most meaningful experiences in college.

**Guidelines for Communicating with Instructors**

Getting along with instructors and communicating well begins with attitude. As experts in their field, they deserve your respect. Remember that a college education is a collaborative process that works best when students and instructors communicate freely in an exchange of ideas, information, and perspectives. So while you should respect your instructors, you shouldn’t fear them. As you get to know them better, you’ll learn their personalities and find appropriate ways to communicate. Here are some guidelines for getting along with and communicating with your instructors:
• **Prepare before going to the instructor’s office.** Go over your notes on readings and lectures and write down your specific questions. You’ll feel more comfortable, and the instructor will appreciate your being organized.

• **Don’t forget to introduce yourself.** Especially near the beginning of the term, don’t assume your instructor has learned everyone’s names yet and don’t make him or her have to ask you. Unless the instructor has already asked you to address him or her as “Dr. _____,” “Ms. _____” or Mr. _____,” or something similar, it’s appropriate to say “Professor _______.”

• **Respect the instructor’s time.** In addition to teaching, college instructors sit on committees, do research and other professional work, and have personal lives. Don’t show up two minutes before the end of an office hour and expect the instructor to stay late to talk with you.

• **Realize that the instructor will recognize you from class—even in a large lecture hall.** If you spent a lecture class joking around with friends in the back row, don’t think you can show up during office hours to find out what you missed while you weren’t paying attention.

• **Don’t try to fool an instructor.** Insincere praise or making excuses for not doing an assignment won’t make it in college. Nor is it a good idea to show you’re “too cool” to take all this seriously—another attitude sure to turn off an instructor. To earn your instructor’s respect, come to class prepared, do the work, participate genuinely in class, and show respect—and the instructor will be happy to see you when you come to office hours or need some extra help.

• **Try to see things from the instructor’s point of view.** Imagine that you spent a couple hours making PowerPoint slides and preparing a class lecture on something you find very stimulating and exciting. Standing in front of a full room, you are gratified to see faces smiling and heads nodding as people understand what you’re saying—they really get it! And then a student after class asks, “Is this going to be on the test?” How would you feel?

• **Be professional when talking to an instructor.** You can be cordial and friendly, but keep it professional and on an adult level. Come to office hours prepared with your questions—not just to chat or joke around. (Don’t wear sunglasses or earphones in the office or check your cell phone for messages.) Be prepared to accept criticism in a professional way, without taking it personally or complaining.
- **Use your best communication skills.** In Chapter 9 "The Social World of College", you’ll learn the difference between assertive communication and passive or aggressive communication.

**Part-Time and Returning Students**

Students who are working and who have their own families and other responsibilities may have special issues interacting with instructors. Sometimes an older student feels a little out of place and may even feel “the system” is designed for younger students; this attitude can lead to a hesitation to participate in class or see an instructor during office hours.

But participation and communication with instructors is very important for all students—and may be even more important for “nontraditional” students. Getting to know your instructors is particularly crucial for feeling at home in college. Instructors enjoy talking with older and other nontraditional students—even when, as sometimes happens, a student is older than the instructor. Nontraditional students are often highly motivated and eager to learn. If you can’t make the instructor’s office hours because of your work schedule, ask for an appointment at a different time—your needs will be respected.

Part-time students, especially in community colleges where they may be taking evening courses, often have greater difficulty meeting with instructors. In addition, many part-time students taking evening and weekend classes are taught by part-time faculty who, like them, may be on campus only small amounts of time. Yet it is just as critical for part-time students to engage in the learning process and have a sense of belonging on campus. With effort, you can usually find a way to talk with your instructors. Don’t hesitate to ask for an appointment at another time or to meet with your instructor over a cup of coffee after class before driving home. Assert yourself: You are in college for reasons just as good as those of other students, and you have the same rights. Avoid the temptation to give up or feel defeated; talk with your instructor to arrange a time to meet, and make the most of your time interacting together. Use e-mail to communicate when you need to and contact your instructor when you have any question you can’t raise in person.

**E-mail Best Practices**

Just as e-mail has become a primary form of communication in business and society, e-mail has a growing role in education and has become an important and valuable means of communicating with instructors. Virtually all younger college students have grown up using e-mail and have a computer or computer access in college, although some have developed poor habits from using e-mail principally with friends in the past. Some older college students may not yet understand the importance of e-mail and other
computer skills in college; if you are not now using e-mail, it’s time to learn how (see “Getting Started with E-mail”). Especially when it is difficult to see an instructor in person during office hours, e-mail can be an effective form of communication and interaction with instructors. E-mail is also an increasingly effective way to collaborate with other students on group projects or while studying with other students.

**Getting Started with E-mail**

- If you don’t have your own computer, find out where on-campus computers are available for student use, such as at the library or student center.
- You can set up a free Web-based e-mail account at Google, Yahoo! or other sites. These allow you to send and receive e-mail from any computer that is connected to the Internet.
- If you don’t have enough computer experience to know how to do this, ask a friend for help getting started or check at your library or student services office for a publication explaining how e-mail works.
- Once you have your account set up, give your e-mail address to instructors who request it and to other students with whom you study or maintain contact. E-mail is a good way to contact another student if you miss a class.
- Once you begin using e-mail, remember to check it regularly for messages. Most people view e-mail like a telephone message and expect you to respond fairly soon.
- Be sure to use good e-mail etiquette when writing to instructors.

If your instructor gives you his or her e-mail addresses, use e-mail rather than the telephone for nonurgent matters. Using e-mail respects other people’s time, allowing them to answer at a time of their choosing, rather than being interrupted by a telephone call.

But e-mail is a written form of communication that is different from telephone voice messages and text messages. Students who text with friends have often adopted shortcuts, such as not spelling out full words, ignoring capitalization and punctuation, and not bothering with grammar or full sentence constructions. This is inappropriate in an e-mail message to an instructor, who expects a more professional quality of writing. Most instructors expect your communications to be in full sentences with correctly spelled words and reasonable grammar. Follow these guidelines:

- Use a professional e-mail name. If you have a funny name you use with friends, create a different account with a professional name you use with instructors, work supervisors, and others.
• Use the subject line to label your message effectively at a glance. “May I make an appointment?” says something; “In your office?” doesn’t.

• Address e-mail messages as you do a letter, beginning “Dear Professor ____.” Include your full name if it’s not easily recognizable in your e-mail account.

• Get to your point quickly and concisely. Don’t make the reader scroll down a long e-mail to see what it is you want to say.

• Because e-mail is a written communication, it does not express emotion the way a voice message does. Don’t attempt to be funny, ironic, or sarcastic. Write as you would in a paper for class. In a large lecture class or an online course, your e-mail voice may be the primary way your instructor knows you, and emotionally charged messages can be confusing or give a poor impression.

• Don’t use capital letters to emphasize. All caps look like SHOUTING.

• Avoid abbreviations, nonstandard spelling, slang, and emoticons like smiley faces. These do not convey a professional tone.

• Don’t make demands or state expectations such as “I’ll expect to hear from you soon” or “If I haven’t heard by 4 p.m., I’ll assume you’ll accept my paper late.”

• When you reply to a message, leave the original message within yours. Your reader may need to recall what he or she said in the original message.

• Be polite. End the message with a “Thank you” or something similar.

• Proofread your message before sending it.

• With any important message to a work supervisor or instructor, it’s a good idea to wait and review the message later before sending it. You may have expressed an emotion or thought that you will think better about later. Many problems have resulted when people sent messages too quickly without thinking.

**Resolving a Problem with an Instructor**

The most common issue students feel with an instructor involves receiving a grade lower than they think they deserve—especially new students not yet used to the higher standards of college. It’s depressing to get a low grade, but it’s not the end of the world. Don’t be too hard on yourself—or on the instructor. Take
a good look at what happened on the test or paper and make sure you know what to do better next time. Review the earlier chapters on studying habits, time management, and taking tests.

If you genuinely believe you deserved a higher grade, you can talk with your instructor. *How you communicate in that conversation, however, is very important.* Instructors are used to hearing students complain about grades and patiently explaining their standards for grading. Most instructors seldom change grades. Yet it can still be worthwhile to talk with the instructor because of what you will learn from the experience.

Follow these guidelines to talk about a grade or resolve any other problem or disagreement with an instructor:

- First go over the requirements for the paper or test and the instructor’s comments. Be sure you actually have a reason for discussing the grade—not just that you didn’t do well. Be prepared with specific points you want to go over.

- Make an appointment with your instructor during office hours or another time. Don’t try to talk about this before or after class or with e-mail or the telephone.

- Begin by politely explaining that you thought you did better on the assignment or test (not simply that you think you deserve a better grade) and that you’d like to go over it to better understand the result.

- Allow the instructor to explain his or her comments on the assignment or grading of the test. Don’t complain or whine; instead, show your appreciation for the explanation. Raise any specific questions or make comments at this time. For example, you might say, “I really thought I was being clear here when I wrote....”

- Use good listening skills. Whatever you do, don’t argue!

- Ask what you can do to improve grade, if possible. Can you rewrite the paper or do any extra-credit work to help make up for a test score? While you are showing that you would like to earn a higher grade in the course, also make it clear that you’re willing to put in the effort and that you want to *learn more*, not just get the higher grade.

- If there is no opportunity to improve on this specific project, ask the instructor for advice on what you might do on the next assignment or when preparing for the next test. You may be offered some individual help or receive good study advice, and your instructor will respect your willingness to make the effort as long as it’s clear that you’re more interested in learning than simply getting the grade.
Tips for Success: Talking with Instructors

- When you have a question, ask it sooner rather than later.
- Be prepared and plan your questions and comments in advance.
- Be respectful but personable and communicate professionally.
- Be open minded and ready to learn. Avoid whining and complaining.
- There is no such thing as a “stupid question.”

Controlling Anger over Grades

If you’re going to talk with an instructor about your grade or any other problem, control any anger you may be feeling. The GPS LifePlan project of the Minnesota State Colleges and Universities System offers some insights into this process:

- Being upset about a grade is good because it shows you care and that you have passion about your education. But anger prevents clear thinking, so rein it in first.
- Since anger involves bodily reactions, physical actions can help you control anger: try some deep breathing first.
- Try putting yourself in your instructor’s shoes and seeing the situation from their point of view. Try to understand how grading is not a personal issue of “liking” you—that they are really doing something for your educational benefit.
- It’s not your life that’s being graded. Things outside your control can result in not doing well on a test or assignment, but the instructor can grade only on what you actually did on that test or assignment—not what you could have done or are capable of doing. Understanding this can help you accept what happened and not take a grade personally. [1]

Finding a Mentor

A mentor is someone who is usually older and more experienced than you who becomes your trusted guide, advisor, and role model. A mentor is someone you may want to be like in your future career or profession—someone you look up to and whose advice and guidance you respect.

Finding a mentor can be one of the most fulfilling aspects of college. As a student, you think about many things and make many decisions, large and small, almost daily: What do you want to do in the future? How can you best balance your studies with your job? What should you major in? Should you take this
course or that one? What should you do if you feel like you’re failing a course? Where should you put your priorities as you prepare for a future career? How can you be a better student? The questions go on and on. We talk about things like this with our friends and often family members, but often they don’t have the same experience or background to help us as a mentor can.

Most important, a mentor is someone who is willing to help you, to talk with you about decisions you face, to support you when things become difficult, and to guide you when you’re feeling lost. A mentor can become a valuable part of your future network but also can help you in the here and now.

Many different people can become mentors: other students, family members, people you know through work, your boss. As a college student, however, your best mentor likely is someone involved in education: your advisor, a more experienced student, or an instructor. Finding a mentor is another reason to develop good relationships with your instructors, starting with class participation and communication outside of class.

A mentor is not like a good friend, exactly—you’re not going to invite your instructor to a movie—but it does involve a form of friendship. Nor is a mentor a formal relationship: you don’t ask an instructor to become your mentor. The mentor relationship is more informal and develops slowly, often without actively looking for a mentor. Here’s an example of how one student “found” a mentor:

As a freshman taking several classes, Miguel particularly liked and admired one of his instructors, Professor Canton. Miguel spoke up more in Canton’s class and talked with him sometimes during office hours. When it was time to register for the next term, Miguel saw that Canton was teaching another course he was interested in, so he asked him about that course one day during office hours. Miguel was pleased when Professor Canton said he’d like to have him in his class next term.

By the end of his first year of college, Miguel seemed to know Canton better than any of his other instructors and felt very comfortable talking with him outside of class. One day after talking about a reading assignment, Miguel said he was enjoying this class so much that he was thinking about majoring in this subject and asked Professor Canton what he thought about it. Canton suggested that he take a few more classes before making a decision, and he invited Miguel to sit in on a seminar of upper-level students he was holding.

In his second year, Miguel’s interests turned in another direction as he began to think about his future job possibilities, but by then he felt comfortable enough talking with Canton that he occasionally he stopped
by the professor’s office even though he was not taking a class with him. Sometimes he was surprised how much Professor Canton knew about other departments and other faculty, and Canton often shared insights about other courses he might be interested in that his advisor had not directed him to. When Miguel learned about a summer internship in his field and was considering applying, Canton not only volunteered to write him a letter of recommendation but even offered to help Miguel with the essay part of the application if he wanted.

Some colleges have more formal mentoring programs, and you should become involved in one if you have this opportunity, but often a mentoring relationship occurs informally as you get to know an instructor or another person over time. In your first year, you don’t go searching frantically for a mentor, but you should begin interacting with your instructors and other students in ways that may lead, over time, to developing that kind of relationship.

Similarly, your academic advisor or a college counselor might become a mentor for you if you share interests and you look up to that person as a role model and trusted guide. Your advisor is so important for your college success that if you feel you are not getting along well, you should ask the advising department to switch you to a different advisor. Take the time to build a good relationship with your advisor, the same as with instructors—following the same guidelines in this chapter for communication and interaction.

**Relating to an Instructor of an Online Course**

Online courses have grown tremendously in recent years, and most colleges now have at least some online courses. While online learning once focused on students at a distance from campus, now many students enrolled in regular classes also take some courses online. Online courses have a number of practical benefits but also pose special issues, primarily related to how students interact with other students and the instructor.

Some online courses do involve “face time” or live audio connections with the instructor and other students, via Webcasts or Webinars, but many are self-paced and asynchronous, meaning that you experience the course on your own time and communicate with others via messages back and forth rather than communicating in real time. All online courses include opportunities for interacting with the
instructor, typically through e-mail or a bulletin board where you may see comments and questions from other students as well.

Many educators argue that online courses can involve more interaction between students and the instructor than in a large lecture class, not less. But two important differences affect how that interaction occurs and how successful it is for engaging students in learning. Most communication is written, with no or limited opportunity to ask questions face to face or during office hours, and students must take the initiative to interact beyond the requirements of online assignments.

Many students enjoy online courses, in part for the practical benefit of scheduling your own time. Some students who are reluctant to speak in class communicate more easily in writing. But other students may have less confidence in their writing skills or may never initiate interaction at all and end up feeling lost. Depending on your learning style, an online course may feel natural to you (if you learn well independently and through language skills) or more difficult (if you are a more visual or kinesthetic learner). Online courses have higher drop-out and failure rates due to some students feeling isolated and unmotivated.

Success in an online course requires commitment and motivation. Follow these guidelines:

- **Make sure you have the technology.** If you’re not comfortable reading and writing on a computer, don’t rush into an online course. If you have limited access to a computer or high-speed Internet connection, or have to arrange your schedule to use a computer elsewhere, you may have difficulty with the course.

- **Accept that you’ll have to motivate yourself and take responsibility for your learning.** It’s actually harder for some people to sit down at the computer on their own than to show up at a set time. Be sure you have enough time in your week for all course activities and try to schedule regular times online and for assignments. Evaluate the course requirements carefully before signing up.

- **Work on your writing skills.** If you are not comfortable writing, you may want to defer taking online courses until you have had more experience with college-level writing. When communicating with the instructor of an online course, follow the guidelines for effective e-mail outlined earlier.
- **Use critical thinking skills.** Most online courses involve assignments requiring problem solving and critical thinking. It’s not as simple as watching video lectures and taking multiple-choice tests. You need to actively engage with the course material.

- **Take the initiative to ask questions and seek help.** Remember, your instructor can’t see you to know if you’re confused or feeling frustrated understanding a lecture or reading. You must take the first step to communicate your questions.

- **Be patient.** When you ask a question or seek help with an assignment, you have to wait for a reply from your instructor. You may need to continue with a reading or writing assignment before you receive a reply. If the instructor is online at scheduled times for direct contact, take advantage of those times for immediate feedback and answers.

- **Use any opportunity to interact with other students in the course.** If you can interact with other students online, do it. Ask questions of other students and monitor their communications. If you know another person taking the same course, try to synchronize your schedules so that you can study together and talk over assignments. Students who feel they are part of a learning community always do better than those who feel isolated and on their own.

### KEY TAKEAWAYS

- Additional benefits of getting to know and networking with instructors include receiving references and academic advice.

- Interacting with college instructors contributes to the growth and intellectual maturity that are part of what it means to be “educated.”

- Prepare in advance before meeting with an instructor and communicate respectfully, honestly, and sincerely. Your efforts will be repaid.

- It is especially important for part-time and nontraditional students to make the effort to interact with instructors.

- Follow accepted guidelines for professional use of e-mail with instructors.

- It is worthwhile speaking with an instructor when you disagree about a grade because of what you will learn in this interaction.

- Finding a mentor can be one of the most fulfilling experiences in college. Getting to know your instructors may be the first step toward find a mentor.
Online courses involve special issues for effective learning, but you must make the effort to interact with the instructor and other students in a way that encourages your success.

**CHECKPOINT EXERCISES**

1. Name three benefits you might gain from talking with an instructor weeks or months after the course has ended.

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

2. What should you do before going to see your instructor during office hours?

__________________________________________________________________
__________________________________________________________________

3. For each of the following statements, circle T for true or F for false:

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4. Write an appropriate opening for an e-mail to an instructor.

__________________________________________________________________

5. Think for a few minutes about all the past instructors you have had. Would you like to get to know any one of them better, perhaps as a mentor? What personality traits does this person have that would make him or her your ideal mentor? (If no instructor you have met so far is your idea of a perfect mentor, write down the traits you hope to find in an instructor in the future.)

__________________________________________________________________
7.4 Public Speaking and Class Presentations

**LEARNING OBJECTIVES**

1. Know how to overcome nervousness and anxiety associated with public speaking and giving class presentations.
2. Effectively use the six-step process to prepare for and deliver a class presentation.
3. Create effective visual aids for use in class presentations.
4. Work with a group to successfully plan and deliver a class presentation.

Public speaking—giving an oral presentation before a class or another group of people—is a special form of interaction common in education. You will likely be asked to give a presentation in one of your classes at some point, and your future career may also involve public speaking. It’s important to develop skills for this form of communication.

Public speaking is like participating in class—sharing your thoughts, ideas, and questions with others in the group. In other ways, however, public speaking is very different. You stand in front of the class to speak, rather than from your usual seat—and for most students, that changes the psychology of the situation. You also have time outside of class to prepare your presentation, allowing you to plan it carefully—and, for many, giving more time to worry about it and experience even more anxiety!

**Overcoming Anxiety**

Although a few people seem to be natural public speakers, most of us feel some stage fright or anxiety about having to speak to a group, at least at first. This is completely normal. We feel like everyone is staring at us and seeing our every flaw, and we’re sure we’ll forget what we want to say or mess up. Take comfort from knowing that almost everyone else is dreading giving class presentations the same as you are! But you can learn to overcome your anxiety and prepare in a way that not only safely gets you through the experience but also leads to success in your presentation. The following are proven strategies for overcoming anxiety when speaking in public:

- **Understand anxiety.** Since stage fright is normal, don’t try to deny that you’re feeling anxious. A little anxiety can help motivate you to prepare and do your best. Accept this aspect of the process and...
work to overcome it. Anxiety is usually worst just before you begin and but eases up once you’ve begun.

- **Understand that your audience actually wants you to succeed.** They’re not looking for faults or hoping you’ll fail. Other students and your instructors are on your side, not your enemy. They likely won’t even see your anxiety.

- **Reduce anxiety by preparing and practicing.** The next section discusses the preparation process in more detail. The more fully you prepare and the more often you have practice, the more your anxiety will go away.

- **Focus on what you’re saying, not how you’re saying it.** Keep in mind that you have ideas to share, and this is what your classmates and instructors are interested in. Don’t obsess about speaking, but focus on the content of your presentation. Think, for example, of how easily you share your ideas with a friend or family member, as you naturally speak your mind. The same can work with public speaking if you focus on the ideas themselves.

- **Develop self-confidence.** As you prepare, you will make notes you can refer to during the presentation. You’re not going to forget what you want to say. The more you practice, the more confident you’ll become.

**Guidelines for Presentations**

Preparing and delivering a presentation in class (or in business or other settings) is a process very similar to the learning process discussed in Chapter 4 "Listening, Taking Notes, and Remembering", Chapter 5 "Reading to Learn", and Chapter and the writing process discussed in Chapter. The process breaks down into these six basic steps:

1. Analyze your audience and goals
2. Plan, research, and organize your content
3. Draft and revise the presentation
4. Prepare speaking notes
5. Practice the presentation
6. Deliver the presentation

**Step 1: Analyze Your Audience and Goals**
Who will see and hear your presentation—and why? Obviously, other students and the instructor. But you still need to think about what they already know, and don’t know, about your topic. If your topic relates to subject matter in class lectures and readings, consider what background information they already have and be careful not to give a boring recap of things they already know. It may be important, however, to show how your specific topic fits in with subjects that have been discussed already in class, especially in the beginning of your presentation, but be sure to focus on your new topic.

New terms and concepts may become familiar to you while doing your research and preparation, but remember to define and explain them to other students. Consider how much explanation or examples will be needed for your audience to grasp your points. If your topic involves anything controversial or may provoke emotion, consider your audience’s attitudes and choose your words carefully. Thinking about your audience will help you find ways to get their attention and keep them interested.

Be sure you are clear about the goals for the presentation. Are you primarily presenting new information or arguing for a position? Are you giving an overview or a detailed report? Review the assignment and talk with the instructor if you’re unsure. Your goals guide everything in the presentation: what you say, how much you say, what order you say it in, what visual aids you use, whether you use humor or personal examples, and so forth.

**Step 2: Plan, Research, and Organize Your Content**

Starting with the assignment and your goals, brainstorm your topic. Jot notes on specific topics that seem important. Often you’ll do reading or research to gather more information. Take notes as you would with any reading. As you research the topic at this stage, don’t worry at first about how much content you are gathering. It’s better to know too much and then pick out the most important things to say than to rush ahead to drafting the presentation and then realize you don’t have enough material.

Organizing a presentation is similar to organizing topics in a class paper and uses the same principles. Introduce your topic and state your main idea (thesis), go into more detail about specific ideas, and conclude your presentation. Look for a logical order for the specifics in the middle. Some topics work best in chronological (time) order or with a compare-and-contrast organization. If your goal is to persuade the audience, build up to the strongest reason. Put similar ideas together and add transitions between different ideas.
While researching your topic and outlining your main points, think about visual aids that may help the presentation.

Also start thinking about how much time you have for the presentation, but don’t limit yourself yet in the outline stage.

**Step 3: Draft and Revise the Presentation**

Unless required by the assignment, you don’t need to actually write out the presentation in full sentences and paragraphs. How much you write depends on your own learning and speaking style. Some students speak well from brief phrases written in an outline, while other students find it easier to write sentences out completely. There’s nothing wrong with writing the presentation out fully like a script if that helps you be sure you will say what you intend to—just so you don’t actually get up and read from the script.

You can’t know for sure how long a presentation will last until you rehearse it later, but you can estimate the time while drafting it. On the average, it takes two to three minutes to speak what can be written on a standard double-spaced page—but with visual aids, pauses, and audience interaction, it may take longer. While this is only a rough guide, you can start out thinking of a ten-minute presentation as the equivalent of a three to four-page paper.

Never wait until the last minute to draft your presentation. Arrange your time to prepare the first draft and then come back to it a day or two later to ask these questions:

- Am I going on too long about minor points? Could the audience get bored?
- Do I have good explanations and reasons for my main points? Do I need more data or better examples? Where would visual aids be most effective?
- Am I using the best words for this topic and this audience? Should I be more or less informal in the way I talk?
- Does it all hold together and flow well from one point to the next? Do I need a better introduction or transition when I shift from one idea to another?

**Visual Aids in Presentations**

Except for very short informal presentations, most presentations gain from visuals—and visual aids are often expected. If encouraged or allowed to include visuals in your presentation, plan to do so. Consider all possible types:

- Charts or graphs
• Maps
• Photos or other images
• Video clips
• Handouts (only when necessary—they can be distracting)

Use the available technology, whether it's an overhead projector, PowerPoint slides, a flip chart, or posters. (Talk to your instructor about resources and software for designing your visuals.) Follow these guidelines:

• Design your visuals carefully. Here are some basic rules:
  o Use a simple, neutral background. A light-colored background with text in a dark color works best for words; a dark background used like matting works best for photos.
  o Minimize the amount of text in visuals—more than eight words per slide is usually too much. Avoid simply presenting word outlines of what you are saying. Make sure text is large enough for the audience to read.
  o Don’t use more than two pictures in a slide, and use two only to make a direct comparison. Montages are hard to focus on and distract the viewer from what you’re saying. Use images only when they support your presentation; don’t use clip art just as decoration.
  o Don’t put a table of numbers in a visual aid. If you need to illustrate numerical data, use a graph. (Microsoft Excel can make them for you easily.)
  o Don’t use sound effects. Use a very brief recording only if directly related to your main points.
  o Don’t use visual special effects such as dissolves, spins, box-outs, or other transitions. They are distracting. Use animation sparingly and only if it helps make a point.
• Don’t use so many visuals or move through them so quickly that the audience gives all its attention to them rather than to you.
• Practice your presentation using your visual aids, because they affect your timing.
• Explain visuals when needed but not when they’re obvious.
• Keep your eyes on your audience, only briefly glancing at visuals to stay in synch with them.
• Don’t hand out a printout of your visuals. Your audience should keep their eyes on you instead of fiddling around with paper.

**Step 4: Prepare Speaking Notes**
As mentioned earlier, it’s not a good idea to read your presentation from a written page rather than deliver it. To keep your audience’s attention, it’s important to make eye contact with them and to use a normal speaking voice—and you can’t do this if you keep your eyes on a written script.

Speaking notes are a brief outline for your presentation. You might write them on index cards or sheets of paper. Include important facts and data as well as keywords for your main ideas, but don’t write too much. (If you forget things later when you start practicing, you can always add more to your outline then.) Be sure to number your cards or pages to prevent a last-minute mix-up.

Think especially about how to open and close your presentation, because these two moments have the most impact of the whole presentation. Use the opening to capture the audience’s attention, but be sure it is appropriate for your audience and the goals. Here are some possibilities for your opening:

- A striking fact or example (illustrating an issue or a problem)
- A brief interesting or humorous anecdote (historical, personal, or current event)
- A question to the audience
- An interesting quotation

Then relate the opening to your topic and your main point and move into the body of the presentation.

Your closing mirrors the opening. Transition from your last point to a brief summary that pulls your ideas together. You might end with a challenge to the audience, a strong statement about your topic, or a personal reflection on what you have been saying. Just make sure you have a final sentence planned so that you don’t end up uncomfortably fumbling around at the end (“Well, I guess that ends my presentation”).

**Step 5: Practice the Presentation**

Practice may be the most important step. It is also the best way to get over stage fright and gain confidence.

Practice first in an empty room where you imagine people sitting, so that you can move your eyes around the room to this “audience.” The first time through, focus on putting your outlined notes into full sentences in your natural speaking voice. Don’t read your notes aloud. Glance down at your notes only briefly and then look up immediately around the room. Practice two or three times just to find the right words to explain your points and feel more comfortable working with your notes. Time yourself, but don’t obsess over your presentation being the exact length required. If your presentation is much too long,
however, adjust it now in your notes so that you don’t start memorizing things that you might accidentally still say later on even though you cut them from your notes.

Once you feel good speaking from your notes, practice to add some more polish to your delivery. You might want to record or videotape your presentation or ask a friend or roommate to watch your presentation. Pay attention to these aspects of how you speak:

- Try to speak in your natural voice, not in a monotone as if you were just reading aloud. If you will be presenting in a large room without a microphone, you will need to speak louder than usual, but still try to use a natural voice.

- In usual conversation, we speed up and slow down and vary the intensity of our words to show how we feel about what we’re saying. Practice changes in your delivery style to emphasize key points.

- Don’t keep looking at your notes. It’s fine if you use words that are different from those you wrote down—the more you rehearse without looking at your notes, the more natural sounding you will be.

- Be sure you can pronounce all new words and technical terms correctly. Practice saying them slowly and clearly to yourself until you can say them naturally.

- Don’t forget transitions. Listeners need a cue when you’re moving to a new idea. Practice phrases such as “Another important reason for this is...” or “Now let’s move on to why this is so....”

- Watch out for all those little “filler” words people use so often, such as “like,” “you know,” “well,” and “uh.” They’re very distracting to most audiences. Listen to or watch your tape to see if you are using these fillers or ask your friend to point it out.

- Pay attention to body language when practicing. Stand up straight and tall in every practice session so that you become used to it. Unless you have to stand at a podium to use a fixed microphone in your presentation, practice moving around while you speak; this helps keep the audience watching you. Use hand and arm gestures if they are natural for you, but don’t try to make up gestures for the presentation because they will look phony. Most important, keep your eyes moving over the audience. Practice smiling and pausing at key points.

- Finally, it’s a good idea to be ready in case of an accident. Most likely your presentation will go smoothly, you’ll stay on track with your notes, and your PowerPoint slides will work fine, but sometimes a mishap happens. Be ready to joke about it, rather than becoming flustered. If the computer fails and you lose your visuals, say something like, “Well, that’s a shame, I had some really
great photos to show you!” If you drop your index cards or notes, or accidentally skip ahead in your presentation and then have to backtrack, make a joke: “Sorry about that, I was so excited to get to my next point that I’m afraid I lost control there for a moment!” Let your audience laugh with you—they’ll still be on your side, and you can defuse the incident and move on without becoming more nervous.

**Step 6: Deliver the Presentation**

Be sure to get enough sleep and eat a healthy breakfast. Don’t drink too much caffeine or else you’ll become hyper and nervous. Wear your favorite—and appropriate—clothing and comfortable shoes.

Remember, your audience is on your side! If you’re still nervous before your turn, take a few deep breaths. Rehearse your opening lines in your mind. Smile as you move to the front of the room, looking at your audience. You’ll see some friendly faces smiling back encouragingly. As you start the presentation, move your eyes among those giving you a warm reception—and if you see some student looking bored or doing something else, just ignore them. But don’t focus on any one person in the audience for too long, which could make them nervous or cause them to look away.

Don’t keep looking at your watch or a clock: If your rehearsal times were close to your assigned time, your presentation will be also. If you do notice that you’re running behind schedule, it may be that you’re saying too much out of nervousness. Use your notes to get back on track and keep the pace moving. But it’s better to deliver your presentation naturally and fluidly and be a bit long or short than to try to change your words and end up sounding unnatural.

At the closing, deliver your last line with confidence, sweeping your eyes over the audience. If appropriate, ask if there are any questions. When you’re done, pause, smile, say “Thank you,” and walk back to your seat.

Later on, ask other students and your instructor for comments. Be open minded—don’t just ask for praise. If you hear a suggestion for improvement, file that in your memory for next time.

**Group Presentations**

You may be assigned to give a presentation in a small group. The six-step process discussed previously works for group presentations, too, although group dynamics often call for additional planning and shared responsibilities:

1. Schedule a group meeting as soon as possible to get started. Don’t let another student put things off.

   Explain that you’re too busy and won’t have time at the last minute.
2. Begin by analyzing your audience and your goals together as a group to make sure everyone understands the assignment the same. Discuss who should do what. While everyone should talk about what content to include, from here onward, you will take on specialized roles. One or more may begin research and gathering information. Others who are good writers may volunteer to draft the presentation, while one or more others may develop the visual aids. Those who have public speaking experience may volunteer to do all or most of the speaking (unless the assignment requires everyone to have a speaking role). You also need a team leader to keep everyone on schedule, organize meetings, and so on. The best team leader is an even-tempered student with good social skills, who can motivate everyone to cooperate.

3. Steps 2 and 3 can likely be carried out individually with assigned tasks, but group members should stay in touch. For example, the person developing the visuals should be talking to those doing the researching and drafting to see what visuals are needed and get started finding or creating them.

4. Before preparing notes in step 4, meet again to go over the content and plan for visuals. Everyone should be comfortable with the plan so far. Make final decisions about who will do each section of the presentation. Set the time for each segment. Then speakers should prepare their own speaking notes. Let someone with strong speaking skills open or close the presentation (or both), with others doing the other parts.

5. The whole group should be present for practice sessions in step 5, even if not everyone is speaking. Those not speaking should take notes and give feedback. If one student is doing most of the presenting, an alternate should be chosen in case the first choice is sick on the scheduled day. The alternate also needs to practice.

6. During the delivery, especially if using technology for visual aids, one student should manage the visuals while others do the presenting. If several students present different segments, plan the transition from one to another so that the presentation keeps flowing without pauses.

Additional Resources

For Class Presentations

“How to Give a Bad Talk.” A humorous look (with some very good advice) on what not to do when preparing for and giving a class presentation. http://pages.cs.wisc.edu/~markhill/conference-talk.html#badtalk

KEY TAKEAWAYS

- Public speaking skills are important because you will likely give presentations in class and perhaps in a future job.
- Overcome anxiety about public speaking by understanding your feelings, preparing well and practicing your delivery, and focusing on your subject.

- Follow a six-step process to prepare and deliver a presentation:
  1. Analyze your audience and goals
  2. Plan, research, and organize your content
  3. Draft and revise the presentation
  4. Prepare speaking notes
  5. Practice the presentation
  6. Deliver the presentation and seek feedback

- Use visual aids to support a presentation, creating visuals that are relevant, attractive, and powerful.
- The success of a group presentation depends on effective group meetings, successful division of roles, and repeated group practices.

CHECKPOINT EXERCISES

1. If you have given a class presentation in the past, what worked best for you? (If you have not given a presentation yet as a student, what aspect do you think will be most difficult for you?)

2. Name the two most important things you can do to reduce anxiety about a class presentation you will have to give.

Saylor URL: http://www.saylor.org/books
3. For each of the following statements about class presentations, circle T for true or F for false:

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>T</td>
<td>F</td>
<td>Although you are delivering the presentation to the class, your real audience is your instructor, so you don’t need to waste time defining terms and concepts he or she already knows.</td>
</tr>
<tr>
<td>T</td>
<td>F</td>
<td>Organizing a presentation or speech is similar to organizing topics in a paper you write for class.</td>
</tr>
<tr>
<td>T</td>
<td>F</td>
<td>When creating visual aids, put as many photos as you can in each PowerPoint slide to have the strongest impact.</td>
</tr>
<tr>
<td>T</td>
<td>F</td>
<td>In case your memory goes blank while giving a presentation, write the full presentation out so that you can read it aloud.</td>
</tr>
</tbody>
</table>

4. Describe how best to use body language (facial expressions, eye movements, gestures, etc.) when giving a presentation.

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

5. If you were assigned along with three other students to give a group presentation in the class using this textbook, what would be your preferred role in the preparation stages? Your least preferred role? If you had to take your least preferred role, what single thing would you want to work hardest on to make the presentation successful?

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

7.5 Chapter Activities

Chapter Takeaways

- Actively engaging in your college education is essential for success, including attending classes, participating, and communicating with your instructors.
• Students benefit in several important ways when they participate in class and feel free to ask questions.
• Successful participation in class and interaction with your instructor begin with fully preparing for class and working on communication skills.
• Networking with instructors has additional benefits for your future and may lead to finding a helpful mentor.
• Both impromptu speaking in class and more formal class presentations help develop key skills.
• Learning to work well in a group is an element of college success.

CHAPTER REVIEW

1. List as many benefits of participating in class as you can think of.

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

2. Consider the instructors in your current classes. Which instructor have you spoken with the least (in or outside of class)?

__________________________________________________________________
Are you hesitant to speak up in this class—or to see the instructor outside of class? Why?

__________________________________________________________________
__________________________________________________________________
When you have a question for this instructor about an assignment or reading, which form of communication would be most appropriate?

__________________________________________________________________
3. List ways to be prepared if you have a question to ask in a large lecture class.

__________________________________________________________________

__________________________________________________________________

__________________________________________________________________

4. Think ahead through to the end of your college experience. If you were to develop a mentoring relationship with one of your present instructors, what sorts of things might you talk about in the future with that instructor after the current class has ended?

__________________________________________________________________

__________________________________________________________________

__________________________________________________________________

5. Review the six stages for preparing and giving a class presentation. Which stage(s) do you feel you personally need to pay special attention to next time you are assigned a presentation?

__________________________________________________________________

__________________________________________________________________

What specifically can you plan to do to ensure your success in those stages in your next presentation?

OUTSIDE THE BOOK

Choose your current class with the largest enrollment and decide to ask the instructor a question in the next class or during office hours. Prepare by carefully reviewing your class and reading notes and select a subject area that you do not feel confident you fully understand. Focus in on a specific topic and write down a question whose answer would help you better understand the topic. Go to class prepared to ask that question if it is relevant to the day’s discussion or lecture; if it is not relevant, visit your instructor during office hours and ask the question. If this is your first time talking with this instructor, remember to
introduce yourself and explain your interest in the topic as you ask the question. Remember that your second goal is to begin establishing a relationship with this instructor.

**MAKE AN ACTION LIST**

**Attending Class**

I sometimes don’t go to class because

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

I’ll keep myself motivated to go to every class by

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

**Participating in Class**

I tend to participate most in this class:

__________________________________________________________________

I need to make an effort to participate more in this class:

__________________________________________________________________

I need to participate more because

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

I will take the following steps to be ready to ask a question:

__________________________________________________________________
__________________________________________________________________

**Attending Lecture Classes**
I tend to do these nonproductive things if I feel bored in a lecture:

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

I will work on staying more actively engaged in lectures in these ways:

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

Talking with Instructors Outside of Class

I have not yet spoken to this instructor outside of class:

__________________________________________________________________

Within the next two weeks, I will stop by during office hours to talk about the following:

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

This instructor’s office hours are

__________________________________________________________________

Using E-mail

The following are my worst e-mail habits:

__________________________________________________________________
__________________________________________________________________

The following current instructors prefer student questions through e-mail:

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

I will follow these professional e-mail practices:
Speaking Publicly

I am nervous about giving class presentations because

__________________________________________________________________

__________________________________________________________________

I realize that the best way to overcome my anxiety about public speaking and succeed in class presentations is to

__________________________________________________________________

__________________________________________________________________

Chapter 8
Writing for Classes

Where Are You Now?
Assess your present knowledge and attitudes.

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>Unsure</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I enjoy writing and am a confident and productive writer.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. I know what my instructors expect in student writing.</td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>
I will use these resources if I need help in these areas in my next course paper:

<table>
<thead>
<tr>
<th>Statement</th>
<th>Yes</th>
<th>Unsure</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. My interactions with students and others on campus will contribute to my academic success.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. I feel I would like to make more or different friends in college.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. I am sometimes shy about interacting with others in social settings or feel lonely when by myself.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. I make an effort to communicate well in social interactions, especially to listen actively when others are speaking.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. I use social networking Web sites to actively enhance social relationships.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. When I get in an argument with someone, I work to calm the situation and try to reach a compromise solution we can both live with.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. I am comfortable in situations interacting with people who are different from me in age, race, ethnicity, or cultural background.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. I make an effort to meet and learn about others different from me and to accept and respect their differences.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. When I see someone making a racist or sexist joke or comment, I speak out against</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
11. I am participating in some clubs and activities on campus that interest me.

**Where Do You Want to Go?**

Think about how you answered the questions above. Be honest with yourself. On a scale of 1 to 10, how would you rate your college relationships and interactions with people from different backgrounds at this time?

<table>
<thead>
<tr>
<th>Not very healthy</th>
<th>Very strong</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 2 3 4 5</td>
<td>6 7 8 9 10</td>
</tr>
</tbody>
</table>

In the following list, circle the three most important areas of social interaction in which you think you can improve:

- Variety of friends and relationships
- Ability to interact comfortably with strangers
- Speaking skills
- Listening skills
- Assertive communication skills
- Online social networking use
- Conflict resolution
- Comfort level around people of different race or ethnicity
- Interacting with people of different cultural backgrounds
- Understanding of different cultural groups
- Ability to speak out against prejudice
- Knowledge of campus clubs and activities
- Participation in campus groups

Are there other areas in which you can improve your social relationships and interactions with others to improve your college experience? Write down other things you feel you need to work on.
How to Get There

Here’s what we’ll work on in this chapter:

- Understanding why social interaction is such an important part of the college experience
- Developing new friendships on campus
- Improving communication skills for social interactions at all levels
- Knowing why and how to use online social networking
- Balancing your schoolwork and social life
- Resolving conflicts that may occur in social interactions
- Knowing what to do if you experience harassment
- Understanding the many kinds of diversity found on college campuses
- Celebrating the benefits of diversity for all students
- Dealing with prejudice and discrimination
- Discovering the value of participating in organized campus groups and activities

Social Life, College Life

New college students may not immediately realize that they’ve entered a whole new world at college, including a world of other people possibly very different from those they have known before. This is a very important dimension of college—almost as important as the learning that goes on inside the classroom. How you deal with the social aspects and diversity of college world has a large impact on your academic success.

All the topics covered in this chapter relate to the social world of college. Here you will gain some insight into the value of making new friends and getting along with the wide variety of people you will encounter on campus. You will learn why and how a broad diversity of people enriches the college experience and better prepare you for the world after college.

Enter this new world with an open mind and you’ll gain many benefits. Even if you are taking a course or two at night and do not spend much of your day on campus, try to make the most of this experience. You’ll meet others who will challenge and stimulate you and broaden your thinking and emotional experiences.
9.1 Getting Along with Others

LEARNING OBJECTIVES

1. Explain the benefits of social interactions with a variety of people in the college environment.
2. List personal characteristics and skills that contribute to one’s ability to get along well with others.
3. Improve your communication skills.
4. Use online social networking beneficially.
5. Balance your social life with your schoolwork.
6. Describe how to successfully resolve a conflict with another person.

Interdependence

Humans are social creatures—it’s simply in our nature. We continually interact with other students and instructors, and we can learn a great deal from these interactions that heighten the learning process. This frequent interaction with others forms a state of interdependence. College students depend on their instructors, but just as importantly, they depend on other students in many ways.

As important as our interactions with others are, we do not automatically possess the skills that help us form good relationships and make the most of our experiences. Consider how these two college students are different:

John often arrives just as class is beginning and leaves immediately afterward. He makes little effort to talk with other students in the classroom, and after class he goes off to study alone or to his part-time job, where he spends most of his time at a computer screen. He is diligent in his studies and generally does well. After two months, he has not gotten to know his roommate very well, and he generally eats alone with a book in hand. He stops by to see his instructors in their offices only if he missed a class due to illness, and on weekends and holidays he often hangs out at his parents’ house or sees old friends.

Kim likes to get to class early and sits near others so they can talk about the reading for class or compare notes about assignments. She enjoys running into other students she knows from her classes and usually stops to chat. Although she is an older working student who lives alone off campus, she often dines in a campus café and asks students she meets in her classes to join her. After two months, with the approach of midterms, she formed a study group with a couple other students. If she feels she doesn’t understand an important lecture topic very well, she gets to her instructor’s office a few minutes ahead of office hours.
to avoid missing out by having to wait in line. A few weeks into the term, she spent a weekend with a student from another country and learned much about a culture about which she had previously known little.

These students are very different. Which do you think is more fully enjoying the college experience? Which do you think is more likely to do well academically? Most of us fall somewhere between these two extremes, but we can learn to be more like Kim and more actively engage with others.

**Recognize the Value of Social Interaction**

Building good relationships is important for happiness and a successful college experience. College offers the opportunity to meet many people you would likely not meet otherwise in life. Make the most of this opportunity to gain a number of benefits:

- A growing understanding of diverse other people, how they think, and what they feel that will serve you well throughout your life and in your future career
- A heightened sense of your own identity, especially as you interact with others with different personalities and from different backgrounds
- Emotional comfort from friendship with someone who understands you and with whom you can talk about your problems, joys, hopes, and fears
- An opportunity to grow with wider intellectual and emotional horizons

College often offers an opportunity to be stimulated and excited by new relationships and interactions with people who will challenge your thinking and help you become your best. Still, it can be difficult to get started with new relationships in college.

**Making New Friends**

Some people just make friends naturally, but many first-year college students are more shy or quiet and may need to actively seek new friends. Here are some starting points:

1. **Keep all doors open for meeting new people.** If you live in a dorm, literally keep the door open. Try to sit with different people at meals so you can get to know them better. Study in a common area or lounge where you’ll be among others.
2. **Be open in your interests.** Don’t limit yourself to people who share only certain interests. Meeting people by studying together is an excellent way to get to know people with different interests.

3. **Don’t try to get involved in everything going on around you.** Committing to too many activities or joining too many social groups will spread your time too thin, and you may not spend enough time with anyone to get to know them.

4. **Let others see who you really are.** Let people get to know the things you’re interested in, your real passions. People who really know you are more likely to become good friends.

5. **Make an effort to get to know others, too.** Show some interest. Don’t talk just about *your* interests—ask them about theirs. Show others that you’re interested, that you think they’re worth spending time with, and that you really do want to get to know them.

6. **Once a friendship has started, be a good friend.** Respect your friends for what they are and don’t criticize them or talk about them behind their back. Give emotional support when your friends need it and accept their support as well when you need it.

**Are You Shy?**

If you’re shy, try meeting and talking to people in situations where you can interact one-to-one, such as talking with another student after class. Start with what you have in common—“How’d you do on the test?”—and let the conversation grow from there. Avoid the emotional trap of thinking everyone but you is making new friends and start some conversations with others who look interesting to you. You’ll soon find other “shy” or quiet people eager to interact with you as well and get to know you.

Shy people may be more likely to feel lonely at times, especially while still feeling new at college.

Loneliness is usually a temporary emotional state, however. For tips for how to overcome feelings of loneliness, see the section on loneliness in Chapter 10 "Taking Control of Your Health", Section 10.6 "Emotional Health and Happiness".

**Communication Skills**

Communication is at the core of almost all social interactions, including those involved in friendships and relationships with your instructors. Communication with others has a huge effect on our lives, what we think and feel, and what and how we learn. Communication is, many would say, what makes us human.
Oral communication involves not only speech and listening, of course, but also nonverbal communication: facial expressions, tone of voice, and many other body language signals that affect the messages sent and received. Many experts think that people pay more attention, often unconsciously, to how people say something than to what they are saying. When the nonverbal message is inconsistent with the verbal (spoken) message, just as when the verbal message itself is unclear because of poorly chosen words or vague explanations, then miscommunication may occur. Miscommunication is at the root of many misunderstandings among people and makes it difficult to build relationships.

Chapter 7 "Interacting with Instructors and Classes" discusses oral communication skills in general and guidelines for communicating well with your instructors. The same communication skills are important for building and maintaining significant relationships.

Remember that communication is a two-way process. Listening skills are critical for most college students simply because many of us may not have learned how to really listen to another person. Here are some guidelines for how to listen effectively:

- **Talk less to listen more.** Most people naturally like to share their thoughts and feelings, and some people almost seem unable to stop talking long enough to ever listen to another person. Try this: next time you’re in a conversation with another student, deliberately try not to speak very much but give the other person a chance to speak fully. You may notice a big difference in how much you gain from the conversation.

- **Ask questions.** To keep the conversational ball rolling, show your interest in the other person by asking them about things they are saying. This helps the other person feel that you are interested in them and helps build the relationship.

- **Watch and respond to the other person’s body language.** You’ll learn much more about their feelings for what they’re saying than if you listen only to their words.

- **Show the other person that you’re really listening and that you care.** Make eye contact and respond appropriately with nods and brief comments like “That’s interesting!” or “I know what you mean” or “Really?” Be friendly, smile when appropriate, and encourage the person to keep speaking.
• **Give the other person feedback.** Show you understand by saying things like “So you’re saying that...” or asking a question that demonstrates you’ve been following what they’re saying and want to know more.

As you learn to improve your listening skills, think also about what you are saying yourself and how. Here are additional guidelines for effective speaking:

• **Be honest, but don’t be critical.** Strongly disagreeing may only put the other person on the defensive—an emotion sure to disrupt the hope for good communication. You can disagree, but be respectful to keep the conversation from becoming emotional. Say “I don’t know, I think that maybe it’s...” instead of “That’s crazy! What’s really going on is....”

• **Look for common ground.** Make sure that your side of a conversation relates to what the other person is saying and that it focuses on what you have in common. There’s almost no better way to stop a conversation dead in its tracks than to ignore everything the other person has just said and launch into an unrelated story or idea of your own.

• **Avoid sarcasm and irony unless you know the person well.** Sarcasm is easily misunderstood and may be interpreted as an attack on the other person’s ideas or statements.

• **Don’t try to talk like the other person,** especially if the person is from a different ethnic or cultural background or speaks with an accent or heavy slang. The other person will feel that you are imitating them and maybe even making fun of them. Be yourself and speak naturally.

• **While not imitating the other person, relate to his or her personality and style of thinking.** We do not speak to our parents or instructors the exact same way we speak to our closest friends, nor should we speak to someone we’ve just met the same way. Show your respect for the other person by keeping the conversation on an appropriate level.

• **Remember that assertive communication is better than passive or aggressive communication.** “Assertive” in this context means you are honest and direct in stating your ideas and thoughts; you are confident and clear and willing to discuss your ideas while still respecting the thoughts and ideas of others. A passive communicator is reluctant to speak up, seems to agree with everything others say, hesitates to say anything that others might disagree with, and therefore seldom communicates much at all. Passive communication simply is not a real exchange in communication. Aggressive communication, at the other extreme, is often highly critical of the
thoughts and ideas of others. This communication style may be sarcastic, emotional, and even insulting. Real communication is not occurring because others are not prompted to respond honestly and openly.

- **Choose your conversations wisely.** Recognize that you don’t have to engage in all conversations. Make it your goal to form relationships and engage in interactions that help you learn and grow as a person. College life offers plenty of opportunities for making relationships and interacting with others if you keep open to them, so you needn’t try to participate in every social situation around you.

Some students may have difficulty in the opposite direction: their social lives may become so rich or so time consuming that they have problems balancing their social lives with their schoolwork. Online social media, for example, may eat up a lot of time.

**Online Social Networking**

Most college students know all about Facebook, Twitter, blogging, chat rooms, and other social networking sites. Current studies reveal that over 90 percent of all college students use Facebook or MySpace regularly, although older students use these sites less commonly. The media have often emphasized negative stories involving safety concerns, obsessive behavior, a perceived superficiality of social interaction online, and so on. But more recently, online social networking has been found to have several benefits. Many of those who once criticized Facebook and MySpace are now regularly networking among themselves via LinkedIn, Plaxo, and other “professional” networking sites.

Following are some of the benefits of Facebook—some clear to those using it, others revealed only recently by research in the social sciences:

- Facebook and other forms of online networking makes it easy to stay in touch with friends and family at a geographical distance. College students who have moved away from former friends seem to make the transition more easily when they stay in touch. Maintaining past relationships does not prevent most people from making new friends at college.

- Facebook provides users with increased “social capital,” which is a sum of resources gained through one’s relationships with people. Facebook users gain information, opportunities for participation in activities and groups, greater knowledge about others, some interaction skills, and so forth. Social capital is also associated with self-esteem, success in some endeavors, and general happiness.
• Facebook makes it easier for people who are shy or otherwise slow to initiate or respond to interactions with others to participate socially in a group. Online network sites also offer an outlet for self-expression and sharing.

• For many college students, interactions on Facebook strengthen personal relationships rather than detracting from them.

• Acknowledging that online social networking is a reality for most college students, many college administrators and instructors also use it to stay in better touch with students, to provide information and encouragement, and to help students experience the full richness of the college experience. Your college may have a Facebook page where you can learn much about things happening around campus, and you may even receive tweets about important announcements.

Figure 9.3

Still, online social networking is not 100 percent beneficial for all college students. Someone who becomes obsessed with constantly updating their profile or attracting a huge number of friends can spend so much time at their computer that they miss out on other important aspects of college life. Hopefully by now everyone knows why you should never post compromising or inappropriate photos or information about
yourself anywhere online, even as a joke: many employers, college admissions offices, and others may find this compromising material in the future and deny you the job, internship, graduate program, or other position that you want. It’s important also to protect your identity and privacy on online sites. Overall, online networking in moderation can help enrich one’s life. When used to build relationships, gain information, and stay in touch with a larger community, it can contribute to success in college. Most college students use Facebook ten to thirty minutes a day. If you’re spending more than that, you might ask yourself if you’re missing out on something else.

**Balancing Schoolwork and Social Life**

If there’s one thing true of virtually all college students, it’s that you don’t have enough time to do everything you want. Once you’ve developed friendships within the college community and have an active social life, you may feel you don’t have enough time for your studies and other activities such as work. For many students, the numerous social opportunities of college become a distraction, and with less attention to one’s studies, academic performance can drop. Here are some tips for balancing your social life with your studies:

- **Keep working on your time management skills**, as you learned in Chapter 2 "Staying Motivated, Organized, and On Track". You can’t just “go with the flow” and hope that, after spending time with friends, you have enough time (and energy) left over for studying. Make a study schedule that provides enough time for what you need to do. Study first; socialize after.

- **Keep working on your study skills**, as you learned in Chapter 4 "Listening, Taking Notes, and Remembering", Chapter 5 "Reading to Learn", and Chapter 6 "Preparing for and Taking Tests". When you have only a limited amount of time for studying, be sure you’re using that time as effectively as possible as you read assignments and prepare for class, organize your notes after class, and prepare for tests.

- **If you can’t resist temptations, reduce them.** If you are easily distracted by the opportunity to talk with your roommate, spouse, or family members because you study where you live, then go to the library to study.

- **Make studying a social experience.** If your studying keeps you so busy that you feel like you don’t have much of a social life, form a study group. You will learn more than you would alone by gaining from the thoughts of others, and you can enjoy interacting with others without falling behind.
• **Keep your social life from affecting your studying.** Simply scheduling study time doesn’t mean you'll use it well. If you stayed up late the night before, you may not today be able to concentrate well as you study for that big test. This is another reason for good time management and scheduling your time well, looking ahead.

• **Get help if you need it.** If you’re still having difficulty balancing your study time with other activities, talk with your academic advisor or a counselor. Maybe something else is keeping you from doing your best. Maybe you need some additional study skills or you need to get some extra help from a tutor or campus study center. Remember, your college wants you to succeed and will try to help those who seek help.

**A Note on Greek Life**

Fraternities and sororities appeal to many students on many campuses. You meet a lot of people quickly and have a social life provided for you almost automatically, with many events and parties as well as usually an active house life. Many people have formed lasting, even lifelong relationships with their fraternity and sorority friends. On the other hand, this living and social experience may limit the kinds of people you meet and present fewer opportunities to interact with others outside the Greek system. If there are frequent activities, it may be important to learn to say no at time when studying becomes a priority. If you are interested in but not yet committed to this life, it’s worthwhile to find out what the houses at your school are really like, consider what your life would likely be like in a fraternity or sorority, and think about how it may impact your college goals.

**Overcoming Difficulties and Resolving Conflicts**

Conflicts among people who are interacting are natural. People have many differences in opinions, ideas, emotions, and behaviors, and these differences sometimes cause conflicts. Here are just a few examples of conflicts that may occur among college students:

• Your roommate is playing loud music in your room, and you need some quiet to study for a test.

• You want to have a nice dinner out, but your spouse wants to save the money to buy new furniture.

• Your instructor gave you a C on a paper because it lacks some of the required elements, but you feel it deserves a better grade because you think it accomplished more important goals.
• Others at your Greek house want to invite only members of other fraternities and sororities to an upcoming party, but you want the party to be more inclusive and to invite more diverse students.

• Your partner wants to have sex with you, but you want to wait until you get protection.

So how can such conflicts be resolved? Two things are necessary for conflict resolution that does not leave one or more of the people involved feeling negative about the outcome: attitude and communication.

A conflict cannot be resolved satisfactorily unless all people involved have the right attitude:

• **Respect the options and behaviors of others.** Accept that people are not all alike and learn to celebrate your differences. Most situations do not involve a single right or wrong answer.

• **Be open minded.** Just because at first you are sure that that you are right, do not close the door to other possibilities. Look at the other’s point of view. Be open to change—even when that means accepting constructive criticism.

• **Calm down.** You can’t work together to resolve a conflict while you’re still feeling strong emotions. Agree with the other to wait until you’re both able to discuss it without strong emotions.

• **Recognize the value of compromise.** Even if you disagree after calmly talking over an issue, accept that as a human reality and understand that a compromise may be necessary in order to get along with others.

With the right attitude, you can then work together to resolve the issue. This process depends on good communication:

• **Listen.** Don’t simply argue for your position, but listen carefully to what the other says. Pay attention to their body language as you try to understand their point of view and ask questions to ensure that you do. Paraphrase what you think you hear to give the other a chance to correct any misunderstanding.

• **Use “I statements” rather than “you statements.”** Explain your point of view about the situation in a way that does not put the other person on the defensive and evoke emotions that make resolution more difficult. Don’t say, “You’re always playing loud music when I’m trying to study.” Instead, say, “I have difficulty studying when you play loud music, and that makes me frustrated and irritable.” Don’t blame the other for the problem—that would just get emotions flowing again.

• **Brainstorm together to find a solution that satisfies both of you.** Some compromise is usually needed, but that is usually not difficult to reach when you’re calm and have the right attitude.
about working together on a solution. In some cases, you may simply have to accept a result that you
still do not agree with, simply in order to move on.

The process of conflict resolution is discussed more fully in Chapter 10 "Taking Control of Your Health".

In most cases, when the people involved have a good attitude and are open to compromise, conflicts can
be resolved successfully.

Yet sometimes there seems to be no resolution. Sometimes the other person may simply be difficult and
refuse to even try to work out a solution. Regrettably, not everyone on or off campus is mature enough to
be open to other perspectives. With some interpersonal conflicts, you may simply have to decide not to see
that person anymore or find other ways to avoid the conflict in the future. But remember, most conflicts
can be solved among adults, and it’s seldom a good solution to run away from a problem that will continue
to surface and keep you from being happy with your life.

**Roommate Issues**

At many colleges students just out of high school must live in a campus residence hall. Other students may
live in a shared apartment with new roommates. This is the first time many students have had to share a
room, suite, or apartment with others who were not family members, and this situation may lead to
conflicts and strong feelings that can even affect your academic success.

As in other interactions, the keys to forming a good relationship with a roommate are communication and
attitude. From the beginning, you should talk about everyone’s expectations of the other(s) and what
matters most to you about where you live. Don’t wait until problems happen before talking. It’s often good
to begin with the key practical issues: agreeing on quiet hours for study (limiting not only loud music but
also visits from others), time for lights out, neatness and cleaning up, things shared and private things not
to touch.

Show respect for the other’s ideas and possessions, respect their privacy, and try to listen more than you
talk. Even if your roommate does not become a close friend, you can have a harmonious, successful
relationship that makes your residence a good home for both of you. Millions of college students before
you have learned to work this out, and if both (or all) of you respect each other and keep communication
open and nonconfrontational, you will easily get through the small bumps in the road ahead, too. Follow
these guidelines to help ensure you get along well:
• **Anticipate problems before they happen.** Think about things that you consider essential in your living environment and talk with a new roommate about these essentials now.

• **Deal with any problem promptly.** Don’t wait until a behavior is well established before speaking up, as if the other person will somehow catch on that it aggravates you. It may be as simple as a roommate using your coffee cup or borrowing your toothpaste without asking, but if you say nothing, trying to be polite, the habit may expand to other things.

• **Be patient, flexible, and willing to compromise.** It may take a while for each of you to get used to each other and to establish a communication pattern of openness so that you can be honest with each other about what really matters.

• **Be warm, use humor, and be sensitive.** Telling someone that they’re doing something bothersome can be very difficult for many people. Think before speaking, looking for the best way to communicate what you feel. Remember, you’ll be spending a lot of time around this person, so do you really want them to think of you as bossy or obsessive-compulsive?

• **Get out more.** Sometimes it helps to spend more time elsewhere on campus, studying in the library or another quiet place. You just might need a certain amount of time a day alone. That’s fine, but don’t expect your roommate to have to leave just to give you that time alone!

**But What If You Really Have a Roommate Problem?**

In some situations and with some people who will not compromise and do not respect you and your needs, a roommate can be a serious problem. In some circumstances, you may be able to move to a different room. Room changes usually are not granted simply because you “don’t get along,” but certain circumstances may justify a change. The following are some examples:

• Your roommate smokes in the room.

• Your roommate uses illegal drugs, drinks alcohol underage, or conducts other illegal activities in the room.

• Your roommate repeatedly refuses to limit activities at any hour to allow you to sleep.

• Your roommate does anything that threatens your physical well-being or safety.

• Your roommate denies you your rights to practice your religion or other basic rights.

If you have a problem like this, first talk with your resident advisor (RA) or other residence hall authority. They will explain the process for a room change, if warranted, or other ways for managing the problem,
Dealing with Harassment

Although college campuses are for the most part safe, secure, and friendly places where social and intellectual interaction is generally mature and responsible, harassment can occur in any setting. Harassment is a general term referring to behavior that is intended to disturb or threaten another person in some way, often psychologically. Typically the person or people doing the harassment target their victim because of a difference in race, ethnicity, religion, nationality, sex, age, sexual orientation, or disability.

Acts of harassment may be verbal, physical, psychological, or any other behavior intended to disturb another person. Bullying behavior, name-calling, belittling, gesturing obscenely, stalking, mobbing—any action intended to torment or deliberately make another person uncomfortable or feel humiliated is harassment. Harassment may also be intended to manipulate a targeted person to act in some specific way.

Sexual harassment is a special term referring to persistent, unwanted sexual behaviors or advances. Sexual harassment may begin with words but progress to unwanted touching and potentially even rape. Sexual harassment is discussed in more detail in Chapter 10 "Taking Control of Your Health".

Many types of harassment are illegal. In the workplace, a supervisor who tells off-color sexual jokes around an employee of the opposite gender may be guilty of sexual harassment. Students who deliberately malign members of another race may be guilty of committing a hate crime. Physically tormenting another student in a hazing may be judged assault and battery. Any discrimination in the workplace based on race, religion, age, sex, and so on is illegal. On a college campus, any harassment of a student by a faculty member or college employee is expressly forbidden, unethical, and also possibly illegal.

Harassment of any type, at any time, of any person, is wrong and unacceptable. You will know it if you are harassed, and you should know also that it is your basic right to be free of harassment and that your college has strict policies against all forms of harassment. Here’s what you should do if you are being harassed:

1. Tell the person to stop the behavior—or if you feel at any risk of harm, get out of the situation immediately.

2. Document the incident, particularly with ongoing harassment. Keep notes of the details. Tell someone you trust about the situation.
3. Report the harassment to the appropriate college authority. If you are unsure which to go to, go to the dean of students first.

**Changing Family Relationships**

The college years are a time of many changes, including one’s relationships with parents, siblings, and one’s own children and partners. Any time there is change, issues may arise.

As in other relationships, try to understand the other's perspective. Honesty is particularly important—but with tact and understanding. Here are some tips for getting along:

- Understand that your parents may not change their attitudes toward you as quickly as you yourself may be changing. They may still think of you as a younger person in need of their continued guidance. They will worry about you and fear that you might fall in with the wrong crowd or engage in risky behavior. Be patient. Take the time to communicate, and don’t close yourself off. Let them gradually accept you as a more mature person who can make your own decisions wisely.

- Stay in touch. You may be busier than ever and feel you haven’t time for a phone call or e-mail, but communication is very important for parents—especially if they are now empty nesters without other children at home. Even if they seem to want too much involvement in your life and to make decisions for you, realize that this at least in part is simply a desire to stay in touch with you—and to feel they still matter in your life.

- Use your best listening skills. Understanding what they're really feeling, which is often simply a concern for you born of their love for you, will usually help you know best to respond.

- Be assured that over time your parents and other family members will get used to your being on your own and will accept your ability to make your own decisions. Time itself often solves issues.

- With your own family, now that you are busier than ever with classes and work, you may need to pay special attention to ensuring you stay active in family relationships. Schedule times for family outings and make room in your days for casual interactions. But remember, it’s not how much time you spend together but the quality of that time, so give your family your full attention when you are together.

**KEY TAKEAWAYS**

- A rich, diverse social life is an important dimension of the college experience that contributes also to academic success.
• Getting along with others involves communication skills and a willingness to interact with different people in a number of different ways.

• Effective listening skills are as important as expressing yourself well verbally and nonverbally.

• Online social networking used in moderation can be beneficial.

• Balancing one’s social life with schoolwork requires time management skills as well as good study skills.

• Because social interactions frequently involve conflicting values, behaviors, or ideas, it’s important to respect others, stay open minded, be open to compromise, and understand how to resolve conflicts.

• Acknowledge that family relationships will likely change after you enter college and work to ease the transition for everyone.

CHECKPOINT EXERCISES

1. List three or four guidelines for interacting successfully with others.

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

2. You are talking after class with another student with whom you’d like to be friends, but you’re distracted by a test you have to study for. If you’re not careful, what nonverbal communication signals might you accidentally send that could make the other person feel you are not friendly? Describe two or three nonverbal signals that could give the wrong impression.

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

3. What are the best things to say when you’re actively engaged in listening to another?

__________________________________________________________________
__________________________________________________________________
4. For each of the following statements about effective communication, circle T for true or F for false:

<table>
<thead>
<tr>
<th>T</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Avoid eye contact until you’ve gotten to know the person well enough to be sure they will not misinterpret your interest.</td>
<td></td>
</tr>
<tr>
<td>Using the same slang or accent as other people will make them see you respect them as they are.</td>
<td></td>
</tr>
<tr>
<td>Communicating your ideas with honesty and confidence is usually more effective than just agreeing with what others are saying.</td>
<td></td>
</tr>
<tr>
<td>Communicating with people online is seldom as effective as calling them on the telephone or seeing them in person.</td>
<td></td>
</tr>
<tr>
<td>It’s usually best to accept spontaneous opportunities for social interaction, because you’ll always have time later for your studies.</td>
<td></td>
</tr>
</tbody>
</table>

5. You are upset because your roommate (or a family member) always seems to have several friends over just when you need to study most. Write in the space below what you might say to this person to explain the problem, using “I statements” rather than “you statements.”

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

6. If another person is acting very emotionally and is harassing you, what should you not do at that moment?

__________________________________________________________________
__________________________________________________________________

9.2 Living with Diversity

LEARNING OBJECTIVES

1. Define diversity and explain the benefits of a diverse college campus for all students.
2. List ten or more ways in which different groups of people can have significant differences, experiences, and perspectives.
3. Explain why all college students are more successful academically in a diverse environment and list several additional benefits of diversity for all students.

4. Describe the valuable characteristics of “nontraditional” older college students.

5. Explain what students can do to foster multiculturalism and celebrate diversity on campus. For students who have few experiences with diversity in the past, outline steps that can be taken to gain cultural sensitivity and a multicultural outlook.

6. Describe how instructors help create a positive, inclusive learning environment in the classroom.

Ours is a very diverse society—and increasingly so. Already in many parts of the country, non-Hispanic whites comprise less than 50 percent of the population, and by 2020 an estimated one in three Americans will be a person of color, as will be about half of all college students. But “diversity” means much more than a variety of racial and ethnic differences. As we’ll use the term here, diversity refers to the great variety of human characteristics—ways that we are different even as we are all human and share more similarities than differences. These differences are an essential part of what enriches humanity.

We’ll look first at some of the ways that people differ and explore the benefits of diversity for our society generally and for the college experience. While we should all celebrate diversity, at the same time we need to acknowledge past issues that grew from misunderstandings of such differences and work together to bring change where needed.

What Diversity Really Means

Differences among people may involve where a person was born and raised, the person’s family and cultural group, factual differences in personal identity, and chosen differences in significant beliefs. Some diversity is primarily cultural (involving shared beliefs and behaviors), other diversity may be biological (race, age, gender), and some diversity is defined in personal terms (sexual orientation, religion). Diversity generally involves things that may significantly affect some people’s perceptions of others—not just any way people happen to be different. For example, having different tastes in music, movies, or books is not what we usually refer to as diversity.

When discussing diversity, it is often difficult to avoid seeming to generalize about different types of people—and such generalizations can seem similar to dangerous stereotypes. The following descriptions
are meant only to suggest that individuals are different from other individuals in many possible ways and that we can all learn things from people whose ideas, beliefs, attitudes, values, backgrounds, experiences, and behaviors are different from our own. This is a primary reason college admissions departments frequently seek diversity in the student body. Following are various aspects of diversity:

- **Diversity of race.** Race refers to what we generally think of as biological differences and is often defined by what some think of as skin color. Such perceptions are often at least as much social as they are biological.

- **Diversity of ethnicity.** Ethnicity is a cultural distinction that is different from race. An ethnic group is a group of people who share a common identity and a perceived cultural heritage that often involves shared ways of speaking and behaving, religion, traditions, and other traits. The term “ethnic” also refers to such a group that is a minority within the larger society. Race and ethnicity are sometimes interrelated but not automatically so.

- **Diversity of cultural background.** Culture, like ethnicity, refers to shared characteristics, language, beliefs, behaviors, and identity. We are all influenced by our culture to some extent. While ethnic groups are typically smaller groups within a larger society, the larger society itself is often called the “dominant culture.” The term is often used rather loosely to refer to any group with identifiable shared characteristics.

- **Diversity of educational background.** Colleges do not use a cookie-cutter approach to admit only students with identical academic skills. Diversity of educational background helps ensure a free flow of ideas and challenges those who might become set in their ways.

- **Diversity of geography.** People from different places within the United States or the world often have a range of differences in ideas, attitudes, and behaviors.

- **Diversity of socioeconomic background.** People’s identities are influenced by how they grow up, and part of that background often involves socioeconomic factors. Socioeconomic diversity can contribute a wide variety of ideas and attitudes.

- **Diversity of gender roles.** Women have virtually all professional and social roles, including those once dominated by men, and men have taken on many roles, such as raising a child, that were formerly occupied mostly by women. These changing roles have brought diverse new ideas and attitudes to college campuses.
• **Diversity of age.** While younger students attending college immediately after high school are generally within the same age range, older students returning to school bring a diversity of age. Because they often have broader life experiences, many older students bring different ideas and attitudes to the campus.

• **Diversity of sexual orientation.** Gays and lesbians make up a significant percentage of people in American society and students on college campuses. Exposure to this diversity helps others overcome stereotypes and become more accepting of human differences.

• **Diversity of religion.** For many people, religion is not just a Sunday morning practice but a larger spiritual force that infuses their lives. Religion helps shape different ways of thinking and behaving, and thus diversity of religion brings a wider benefit of diversity to college.

• **Diversity of political views.** A diversity of political views helps broaden the level of discourse on campuses concerning current events and the roles of government and leadership at all levels. College students are frequently concerned about issues such as environmentalism and civil rights and can help bring about change.

• **Diversity of physical ability.** Some students have athletic talents. Some students have physical disabilities. Physical differences among students brings yet another kind of diversity to colleges—a diversity that both widens opportunities for a college education and also helps all students better understand how people relate to the world in physical as well as intellectual ways.

• **Diversity of extracurricular abilities.** As you remember from your college applications, colleges ask about what you do outside of class—clubs, activities, abilities in music and the arts, and so on. A student body with diverse interests and skills benefits all students by helping make the college experience full and enriching at all levels.

These are just some of the types of diversity you are likely to encounter on college campuses and in our society generally.

**The Benefits of Diversity**

The goal of many college admissions departments is to attract diverse students from a broad range of backgrounds involving different cultural, socioeconomic, age, and other factors—everything in the preceding list. But why is diversity so important? There are many reasons:
• **Experiencing diversity at college prepares students for the diversity they will encounter the rest of their lives.** Learning to understand and accept people different from ourselves is very important in our world. While many high school students may not have met or gotten to know well many people with different backgrounds, this often changes in college. Success in one’s career and future social life also requires understanding people in new ways and interacting with new skills. Experiencing diversity in college assists in this process.

• **Students learn better in a diverse educational setting.** Encountering new concepts, values, and behaviors leads to thinking in deeper, more complex, and more creative ways, rather than furthering past ideas and attitudes. Students who experience the most racial and ethnic diversity in their classes are more engaged in active thinking processes and develop more intellectual and academic skills (and have higher grade point averages) than others with limited experience of diversity.

• **Attention to diversity leads to a broader range of teaching methods, which benefits the learning process for all students.** Just as people are different in diverse ways, people from different backgrounds and experiences learn in different ways. College teaching has expanded to include many new teaching techniques. All students gain when instructors make the effort to address the diverse learning needs of all students.

• **Experiencing diversity on campus is beneficial for both minority and majority students.** Students have more fulfilling social relationships and report more satisfaction and involvement with their college experience. Studies show all students on campus gain from diversity programs. All the social and intellectual benefits of diversity cited in this list hold true for all students.

• **Diversity experiences help break the patterns of segregation and prejudice that have characterized American history.** Discrimination against others—whether by race, gender, age, sexual orientation, or anything else—is rooted in ignorance and sometimes fear of people who are different. Getting to know people who are different is the first step in accepting those differences, furthering the goal of a society free of all forms of prejudice and the unfair treatment of people.

• **Students of a traditional college age are in an ideal stage of development for forming healthy attitudes about diversity.** Younger students may not yet have reached a point at which they can fully understand and accept very different ideas and behaviors in others. The college years
are a time of growth and maturation intellectually, socially, and emotionally, and a sustained experience of diversity is an opportunity to heighten this process.

- **Experiencing diversity makes us all better citizens in our democracy.** When people can better understand and consider the ideas and perspectives of others, they are better equipped to participate meaningfully in our society. Democratic government depends on shared values of equality and the public good. An attitude of “us versus them,” in contrast, does not further the public good or advance democratic government. Studies have shown that college graduates with a good experience of diversity generally maintain patterns of openness and inclusivity in their future lives.

- **Diversity enhances self-awareness.** We gain insights into our own thought processes, life experiences, and values as we learn from people whose backgrounds and experiences are different from our own.

While all the benefits described have been demonstrated repeatedly on campuses all across the country in study after study, and while admissions and retention programs on virtually all campuses promote and celebrate diversity, some problems still remain. Society changes only slowly, and sadly, many students in some areas—including gay and lesbian students, students with disabilities, and many minority students—still feel marginalized in the dominant culture of their campuses. Even in a country that elected an African American president, racism exists in many places. Gays and lesbians are still fighting for equal rights under the law and acceptance everywhere. Women still earn less than men in the same jobs. Thus society as a whole, and colleges in particular, need to continue to work to destroy old stereotypes and achieve a full acceptance of our human differences.

Multiculturalism is not political correctness. We’ve all heard jokes about “political correctness,” which suggests that we do or say certain things not because they are right but because we’re expected to pay lip service to them. Unfortunately, some people think of colleges’ diversity programs as just the politically correct thing to do. Use your critical thinking skills if you hear such statements. In the world of higher education, truth is discovered through investigation and research—and research has shown repeatedly the value of diversity as well as programs designed to promote diversity.

**Older “Nontraditional” Students and Diversity**
Sometimes overlooked among the types of diversity on most college campuses are older students, often called nontraditional students, who are returning to education usually after working a number of years. While many college students are younger and enroll in college immediately after high school, these older students help bring a wider range of diversity to campuses and deserve special attention for the benefits they bring for all students. As a group, older students often share certain characteristics that bring unique value to the college experience overall. Older students often

- have well-established identities and broader roles and responsibilities on which to base their thinking;
- more fully represent the local community and its values;
- have greater emotional independence and self-reliance;
- have well-developed problem-solving, self-directing, and decision-making skills;
- can share important life lessons and insights not found in textbooks;
- have relationships and experience with a greater variety of people;
- can be positive role models for younger students with less experience and maturity.

In many ways, these “nontraditional” students benefit the campus as a whole and contribute in meaningful ways to the educational process. Both instructors and “traditional” students gain when older students share their ideas and feelings in class discussions, study groups, and all forms of social interaction.

**Accepting and Celebrating Diversity and Working for Change**

More than anything, multiculturalism is an attitude. Multiculturalism involves accepting and respecting the ideas, feelings, behaviors, and experiences of people different from oneself—all the forms of diversity described earlier. America is not actually a “melting pot” in the sense that people from diverse backgrounds somehow all become the same. America has always included a great diversity of ideas, attitudes, and behaviors. For example, the constitutional separation of church and state, a fundamental principle present since early days in the United States, guarantees that people of all religion have the same freedoms and rights for worship and religious behavior. People of diverse religious backgrounds are not expected to “melt” together into one religion. Other laws guarantee the equal rights of all people regardless of skin color, gender, age, and other differences—including more recently, in some states, equality under the law for those with diverse sexual orientation. The United States does not even have an
official national language—and many government and other publications in various geographical areas are offered in a variety of languages as well. In short, America as a nation has always recognized the realities and benefits of diversity.

Colleges similarly make commitments to ensure they respect and value differences among people and promote a wide understanding of such differences. Most colleges now have formal diversity programs to help all students not only accept and understand differences among students of varied backgrounds but also celebrate the benefits for all.

**What Students Can Do**

While diversity exists in most places, not everyone automatically understands differences among people and celebrates the value of those differences. Students who never think about diversity and who make no conscious effort to experience and understand others gain less than others who do. There are many ways you can experience the benefits of diversity on your college campus, however, beginning with your own attitudes and by taking steps to increase your experiences with diverse individuals.

**Acknowledge your own uniqueness, for you are diverse, too.** Diversity doesn’t involve just other people. Consider that you may be just as different to other people as they are to you. Don’t think of the other person as being the one who is different, that you are somehow the “norm.” Your religion may seem just as odd to them as theirs does to you, and your clothing may seem just as strange looking to them as theirs is to you—until you accept there is no one “normal” or right way to be. Look at yourself in a mirror and consider why you look as you do. Why do you use the slang you do with your friends? Why did you just have that type of food for breakfast? How is it that you prefer certain types of music? Read certain books? Talk about certain things? Much of this has to do with your cultural background—so it makes sense that someone from another cultural or ethnic background is different in some ways. But both of you are also individuals with your own tastes, preferences, ideas, and attitudes—making you unique. It’s only when you realize your own uniqueness that you can begin to understand and respect the uniqueness of others, too.

**Consider your own (possibly unconscious) stereotypes.** A stereotype is a fixed, simplistic view of what people in a certain group are like. It is often the basis for prejudice and discrimination: behaving differently toward someone because you stereotype them in some way. Stereotypes are generally learned and emerge in the dominant culture’s attitudes toward those from outside that dominant group. A
stereotype may be explicitly racist and destructive, and it may also be a simplistic generalization applied to any group of people, even if intended to be flattering rather than negative. As you have read this chapter so far, did you find yourself thinking about any group of people, based on any kind of difference, and perhaps thinking in terms of stereotypes? If you walked into a party and saw many different kinds of people standing about, would you naturally avoid some and move toward others? Remember, we learn stereotypes from our cultural background—so it’s not a terrible thing to admit you have inherited some stereotypes. Thinking about them is a first step in breaking out of these irrational thought patterns.

### Examples of Cultural Differences in Body Language

While we should be careful not to stereotype individuals or whole cultures, it is important to be aware of potential differences among cultures when interacting with other people. For example, body language often has different meanings in different cultures. Understanding such differences can help you better understand your interaction with others. Here are a few examples:

- Some Americans clap their hands together to emphasize a point, while some French clap to end a conversation.
- Many Americans cross their legs when seated and thus may point the bottom of their shoe toward another person; many Japanese find this gesture offensive.
- Many Americans may wave their index fingers at someone else to make a point, but this gesture is often offensive to Mexicans and Somali, who may use that gesture only for dogs.
- In America, men and women shake hands with each other, but in some other cultures, handshakes across genders are not acceptable.
- In America, eye contact is generally considered polite and a sign of interest, whereas in many Asian cultures, people show their respect for others by bowing their head slightly and consider steady eye contact aggressive.

### ACTIVITY: CHALLENGE YOUR THINKING

Read each of the following scenarios quickly and respond immediately without stopping to think. There are no right or wrong answers.

**Scenario 1.** You are walking home down a dark sidewalk when ahead you see three people standing around. Something about the way they are hanging out makes you a little frightened to walk past them.
Be honest with yourself: what did you just imagine these people looked like?

____________________________________________________________________________

Why do think you might have associated this particular mental picture with the emotion of feeling frightened?

____________________________________________________________________________

**Scenario 2.** In a café on campus, you see a student from another country sitting alone—one you know casually from a class—and you walk over and are just about to ask if you can join him, when two other students also from his country appear and sit down with him. You hesitate.

Would you have hesitated if this person had the same cultural background as you? What makes this situation different?

____________________________________________________________________________

As you hesitate, you overhear them conversing in a language other than English.

Be honest with yourself: how does that make you feel now?

____________________________________________________________________________

**Scenario 3.** A couple you know invites you to join them and one of their friends, whom you have not met, on a “double date”—a movie and dinner after. When you meet them outside the theater, you see that their friend, your date, is of a race different from your own.

Are you surprised or shocked? What is your first reaction?

____________________________________________________________________________

Do you anticipate any more difficulty making conversation with your date than with anyone else whom you have just met?

____________________________________________________________________________

Should your friends have told you in advance? Why or why not?
If they had told you, would that have made any difference? Explain.

Now think for a minute about how you responded in these scenarios. Did your mental image in the first scenario involve a negative stereotype? What images in the media or society might have contributed to that response? The second and third scenarios involve simple situations in which you couldn’t help but note some difference between you and another person. What might you feel in such situations in real life? Again, there is no “right” answer, and an awareness of differences is normal and natural even if it may cause some discomfort at first. On the other hand, if you have had significant experiences with diverse others, you might have read these scenarios and simply wondered, “So what? What’s the big deal?” It’s worthwhile thinking about what that means.

Do not try to ignore differences among people. Some people try so hard to avoid stereotyping that they go to the other extreme and try to avoid seeing any differences at all among people. But as we have seen throughout this chapter, people are different in many ways, and we should accept that if we are to experience the benefits of diversity.

Don’t apply any group generalizations to individuals. As an extension of not stereotyping any group, also don’t think of any individual person in terms of group characteristics. People are individuals first, members of a group second, and any given generalization simply may not apply to an individual. Be open minded and treat everyone with respect as an individual with his or her own ideas, attitudes, and preferences.

Develop cultural sensitivity for communication. Realize that your words may not mean quite the same thing in different cultural contexts or to individuals from different backgrounds. This is particularly true of slang words, which you should generally avoid until you are sure the other person will know what you mean. Never try to use slang or expressions you think are common in the cultural group of the person you are speaking with. Similarly, since body language often varies among different cultures, avoid strong gestures and expressions until the responses of the other person signify he or she will not misinterpret the messages sent by your body language.

Take advantage of campus opportunities to increase your cultural awareness. Your college likely has multiculturalism courses or workshops you can sign up for. Special events, cultural fairs and
celebrations, concerts, and other programs are held frequently on most campuses. There may also be opportunities to participate in group travel to other countries or regions of cultural diversity.

**Take the initiative in social interactions.** Many students just naturally hang out with other students they are most like—that almost seems to be part of human nature. Even when we’re open minded and want to learn about others different from ourselves, it often seems easier and more comfortable to interact with others of the same age, cultural group, and so on. If we don’t make a small effort to meet others, however, we miss a great opportunity to learn and broaden our horizons. Next time you’re looking around the classroom or dorm for someone to ask about a class you missed or to study together for a test or group project, choose someone different from you in some way. Making friends with others of different backgrounds is often one of the most fulfilling experiences of college students.

**Work through conflicts as in any other interaction.** Conflicts simply occur among people, whether of the same or different background. If you are afraid of making a mistake when interacting with someone from a different background, you might avoid interaction altogether—and thus miss the benefits of diversity. Nothing risked, nothing gained. If you are sincere and respect the other, there is less risk of a misunderstanding occurring. If conflict does occur, work to resolve it as you would any other tension with another person, as described earlier.

**Take a Stand against Prejudice and Hate**

Unfortunately prejudice and hate still exist in America, even on college campuses. In addition to racial prejudice, some people are also prejudiced against women, people with disabilities, older adults, gays and lesbians—virtually all groups that can be characterized as “different.” All campuses have policies against all forms of prejudice and discriminatory behaviors. But it is not enough for only college administrators to fight prejudice and hate—this is a responsibility for all good citizens who take seriously the shared American value of equality for all people. So what can you as a college student do?

- **Decide that it does matter.** Prejudice threatens us all, not just the particular group being discriminated against in a specific incident. Don’t stand on the sidelines or think it’s up to the people who may be victimized by prejudice or hate to do something about it. We can all do something.
- **Talk with others.** Communication has great value on campuses. Let others know how you feel about any acts of prejudice or hatred that you witness. The more everyone openly condemns such behavior, the less likely it is to reappear in the future. This applies even if you hear another student
telling a racist joke or putting down the opposite sex—speak up and tell the person you find such statements offensive. You don’t want that person to think you agree with them. Speaking up can be difficult to do, but it can be done tactfully. People can and do learn what is acceptable in a diverse environment.

- **Report incidents you observe.** If you happen to see someone spray-painting a hateful slogan, for example, be a good citizen and report it to the appropriate campus office or the police.

- **Support student groups working for change.** America has a great tradition of college students banding together to help solve social problems. Show your support for groups and activities that celebrate diversity and condemn prejudice. Even if you are a shy, quiet person, your attendance at a parade or gathering lends support. Or you can write a letter to the editor in a student newspaper, help hand out leaflets for an upcoming rally, or put up posters on campus. Once you become aware of such student activities on campus, you’ll find many ways you can help take a stand.

- **Celebrate diversity.** In many ways, you can learn more about diversity through campus programs and activities. The more all students participate, the closer the campus will come to being free of prejudice and hate. Be a role model in how you act and what you say in relation to diversity, and you may have more effect on others than you realize.

### Dealing with Prejudice

If you yourself experience prejudice or discrimination related to your race or ethnicity, gender, age, disability, sexual orientation, religion, or any other aspect of diversity, don’t just try to ignore it or accept it as something that cannot be changed. As discussed earlier, college students can do much to minimize intolerance on campus. Many overt forms of discrimination are frankly illegal and against college policies. You owe it to yourself, first and foremost, to report it to the appropriate college authority. You can also attack prejudice in other ways. Join a campus organization that works to reduce prejudice or start a new group and discuss ways you can confront the problem and work for a solution. Seek solidarity with other groups. Organize positive celebrations and events to promote understanding. Write an article for a campus publication explaining the values of diversity and condemning intolerance.

What if you are directly confronted by an individual or group making racist or other discriminatory remarks? In an emotionally charged situation, rational dialogue may be difficult or impossible, and a shouting match or name-calling seldom is productive. If the person may have made an offensive remark
inadvertently or because of a misunderstanding, then you may be able to calmly explain the problem with what they said or did. Hopefully the person will apologize and learn from the experience. But if the person made the remark or acted that way intentionally, confronting this negative person directly may be difficult and not have a positive outcome. Most important, take care that the situation does not escalate in the direction of violence. Reporting the incident instead to college authorities may better serve the larger purpose of working toward harmony and tolerance.

**J O U R N A L  E N T R Y**

If you are in the dominant cultural group on your campus, write a paragraph describing values you share with your cultural group. Then list things that students with a different background may have difficulty understanding about your group. If your racial, ethnic, or cultural background is different from the dominant cultural group on your campus, write a paragraph describing how students in the dominant culture seem to differ from your own culture.

Look back at what you just wrote. Did you focus on characteristics that seem either positive or negative? Might there be any stereotypes creeping into your thinking?

Write a second paragraph focusing on yourself as a unique individual, not a part of a group. How would others benefit from getting to know you better?

**K E Y  T A K E A W A Y S**

- Diversity refers to a great variety of human characteristics, and ways in which people differ.
- Diversity in the college environment has many benefits for all students, faculty, and others. Students learn more in a diverse setting, are better prepared for the future, and contribute more fully in positive ways to society.
- Nontraditional students bring many unique characteristics to the college environment that help enrich all students’ social and educational experiences.
- Multiculturalism involves respecting the ideas, feelings, behaviors, and experiences different from oneself in any way. Colleges promote both diversity in the student body and multiculturalism among all students.
- As an individual, each of us can gain the benefits of diversity as we challenge our own stereotypes, understand and celebrate differences in others, and learn to interact well with others different from...
ourselves. Take advantage of campus opportunities to increase your cultural awareness and to form social relationships with diverse others.

- Although we would hope that all college campuses would be free of hate and discrimination, it can become necessary to take a stand against prejudice.

**CHECKPOINT EXERCISES**

1. List as many types of diversity as you can think of.

   ____________________________
   ____________________________
   ____________________________

2. Write a description of someone who is of a different race from yourself but who may not be different ethnically.

   ____________________________
   ____________________________
   ____________________________

3. List several characteristics of your own cultural background that may be different from the cultural background of some others on your campus.

   ____________________________
   ____________________________
   ____________________________

4. For each of the following statements about diversity, circle T for true or F for false:

<p>| | |</p>
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<tbody>
<tr>
<td>T</td>
<td>F</td>
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<tr>
<td>A diverse educational environment is primarily good for students from minority groups.</td>
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<tr>
<td>T</td>
<td>F</td>
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<tr>
<td>Students of traditional college age are usually already too old to be open to new ideas and attitudes learned from others with diverse backgrounds.</td>
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<tr>
<td>T</td>
<td>F</td>
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<tr>
<td>We gain insights into ourselves when we learn from others who are different from ourselves.</td>
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<tr>
<td>T</td>
<td>F</td>
</tr>
<tr>
<td>You can better understand an individual from a cultural group other than your own if you apply generalizations about that other culture to the person.</td>
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</tbody>
</table>
The best way to avoid a conflict that may arise from cultural differences is to interact only politely and in superficial ways with people who seem different from yourself.

5. Is it a cultural observation or a stereotype to say, for example, that Mexicans are more relaxed about time commitments than Americans? (Think a minute before answering. How would you justify and explain your answer if challenged? Could both answers be right in some way?)

6. List at least three ways you may be able to increase your cultural awareness and understanding of diversity on your campus.

9.3 Campus Groups

**LEARNING OBJECTIVES**

1. Describe several benefits of participating in campus life by joining organized groups and participating in campus activities.
2. Identify how participation in organized activities can promote multiculturalism and a better understanding of diversity.
3. List several ways you can learn about groups and activities on your own campus.

The college social experience also includes organized campus groups and activities. Participating in organized activities requires taking some initiative—you can’t be passive and expect these opportunities to come knocking on your door—but is well worthwhile for fully enriching college interactions. The active pursuit of a stimulating life on campus offers many benefits:
Organized groups and activities speed your transition into your new life. New students can be overwhelmed by their studies and every aspect of a new life, and they may be slow to build a new life. Rather than waiting for it to come along on its own, you can immediately begin broadening your social contacts and experiences by joining groups that share your interests.

Organized groups and activities help you experience a much greater variety of social life than you might otherwise. New students often tend to interact more with other students their own age and with similar backgrounds—this is just natural. But if you simply go with the flow and don’t actively reach out, you are much less likely to meet and interact with others from the broader campus diversity: students who are older and may have a perspective you may otherwise miss, upper-level students who have much to share from their years on campus, and students of diverse heritage or culture with whom you might otherwise be slow to interact.

Organized groups and activities help you gain new skills, whether technical, physical, intellectual, or social. Such skills may find their way into your résumé when you next seek a job or your application for a scholarship or other future educational opportunity. Employers and others like to see well-rounded students with a range of proficiencies and experiences.

Organized groups and activities are fun and a great way to stay healthy and relieve stress. As Chapter 10 "Taking Control of Your Health" discusses, exercise and physical activity are essential for health and well-being, and many organized activities offer a good way to keep moving.

Participating in Groups and Activities

College campuses offer a wide range of clubs, organizations, and other activities open to all students. College administrators view this as a significant benefit and work to promote student involvement in such groups. When you made your decision to attend your college, you likely received printed materials or studied the college’s Web site and saw many opportunities. But you may have been so busy attending to academic matters that you haven’t thought of these groups since. It’s a good time now to check out the possibilities:

- Browse the college Web site, where you’re likely to find links to pages for student clubs and organizations.
• Watch for club fairs, open houses, and similar activities on campus. Especially near the beginning of the year, an activity fair may include tables set up by many groups to provide students with information. Talk with the representatives from any group in which you may be interested.

• Look for notices on bulletin boards around campus. Student groups really do want new students to join, so they usually try to post information where you can find it.

• Stop by the appropriate college office, such as the student affairs or student activities office or cultural center.

• If you are looking for a group with very specialized interests, check with the academic offices of departments where many students with that interest may be majoring.

• Consider a wide variety of types of organizations. Some are primarily social; some are political or activist; some are based on hobbies (photography, chess, equestrianism, bird watching, videogaming, computer programming); some involve the arts (instrumental music, choral singing, painting, poetry writing, drama club); some are forms of physical recreation (rock-climbing, ballroom dancing, archery, yoga, table tennis, tai chi, team sports); some focus on volunteerism (tutoring other students, community service projects, food drives); and others are related to academic or intellectual pursuits (nursing club, math club, chess club, engineering club, debate club, student literary magazine).

• Consider other forms of involvement and roles beyond clubs. Gain leadership experience by running for office in student government or applying for a residence hall support position. If you are looking for a job, consider what kinds of people you’ll have the opportunity to interact with. Chapter 11 “Taking Control of Your Finances” will give you more tips for finding a job.

• If your campus doesn’t have a group focused on a particular activity you enjoy yourself, think about starting a new club. Your college will help you get started; talk with the student activities or affairs office.

Whatever your interests, don’t be shy about checking out a club or organization. Take chances and explore. Attending a meeting or gathering is not a commitment—you’re just going the first time to see what it’s like, and you have no obligation to join. Keep an open mind as you meet and observe other students in the group, especially if you don’t feel at first like you fit in: remember that part of the benefit of the experience is to meet others who are not necessarily just like everyone you already know.

**EXERCISE: EXPLORE YOUR INTERESTS FOR COLLEGE CLUBS AND ORGANIZATIONS**
Write things you may be interested in doing with others in each of these categories.

<table>
<thead>
<tr>
<th>Clubs Related to Hobbies and Personal Interests</th>
<th>Sports, Exercise, Physical Fitness</th>
<th>Interests Related to Your Major Area of Study</th>
<th>Purely for Fun</th>
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**Bridging the Generation Gap**

Is there still a “generation gap” in our society? Maybe not in the same sense as when that phrase came into being in the 1960s, but it remains generally true that most people naturally gravitate toward others of similar age. Even in the open, accepting environment of most colleges, many students interact primarily with others of similar age—which, sadly, misses a great opportunity for both older and younger students to learn from each other.

Younger, “traditional” students just out of high school usually live in residence halls and immediately meet other students of the same age. New students who are just a few years older, who usually have spent some time in the workforce before returning to their education, are more likely to live in a house or apartment and probably spend less time on campus interacting with other students. Some students may be decades older than both traditional and most untraditional students, returning to college sometimes
with the desire to change careers or simply to take classes of special interest; their lives may be so well settled in other respects that they have little interest at all in the social world of college. Students in all of these groups may be slow to initiate interactions with each other.

This is one of the great benefits of organized campus groups and activities, however. Regardless of your age or background, you can attend a meeting of those with similar interests and have the opportunity to meet people you simply would not have crossed paths with otherwise. Age barriers rapidly break down when people share the same interests.

When and How to Say No

For all the benefits of an active social and campus life, too much of any good thing can also cause trouble. If you join too many groups, or if you have limited time because of work and family commitments, you may spend less time with your studies—with negative results. Here are some guidelines for finding a good balance between social life and everything else you need to do:

- Don’t join too many organizations or clubs. Most advisors suggest that two or three regular activities are the maximum that most students can handle.

- Work on your time management skills, as described in Chapter 2 "Staying Motivated, Organized, and On Track". Plan ahead for study time when you don’t have schedule conflicts. If you have a rich social life, study in the library or places where you won’t be tempted by additional social interaction with a roommate, family member, or others passing by.

- Don’t be afraid to say no. You may be active in a club and have plenty of time for routine activities, but someone may ask you to spend extra time organizing an upcoming event just when you have a major paper deadline coming up. Sometimes you have to remember the main reason you’re in college and just say you can’t do it because you have to get your work done.

- If you really can’t resolve your time conflicts, seek help. Talk with your advisor or a college counselor. They’ll help you get back on track.

**KEY TAKEAWAYS**

- College students with an active social life and who interact with the campus community are generally more successful academically as well.
- Organized groups and activities promote a more varied and diverse social experience.
• Students participating in organized groups and activities gain skills that may become important for job and other professional applications.

• Most campuses offer a large variety of opportunities for involvement in clubs, associations, and other activities.

• Take the initiative to find organizations and activities you will most enjoy.

• To balance your social life and academic studies, avoid joining too many organizations and use your time management skills.

CHECKPOINT EXERCISES

1. List two specific skills (technical, intellectual, or social) that you personally may gain or improve by participating in a campus club or organization.

__________________________________________________________________
__________________________________________________________________

2. What events or campus groups have you noticed on a campus bulletin board or poster recently that caught your eye?

__________________________________________________________________
__________________________________________________________________

3. What academic subject might you major in? Imagine yourself joining a club formed by students in that major. What kinds of things might you do or talk about in such a club? (Use your imagination as you consider how you can have fun with others in such a club.)

__________________________________________________________________
__________________________________________________________________
9.4 Chapter Activities

Chapter Takeaways

- An active social life and social interaction with a variety of people on campus contribute to college students’ well-being and overall academic success.

- Successfully interacting with diverse others requires effective communication skills, including both listening skills and assertive communication rather than passive or aggressive communication.

- Social interaction can be heightened by productive and moderate online networking.

- Time management and study skills help one avoid problems when balancing social life and academic studies.

- To prevent or resolve conflicts that may occur in any social interaction, maintain an attitude of respect for others, be open minded and willing to compromise, and know how to work together calmly to resolve conflicts.

- Diversity on campus is beneficial for all students, not just those from ethnic or minority groups. The wider perspectives of students from different backgrounds and the greater variety of teaching methods help everyone gain more fully in educational experiences. Socially, students develop a more mature worldview and are better prepared for interacting with a diverse world in the future.

- Multiculturalism involves an attitude of respect for the ideas, feelings, behaviors, and experiences of others who differ from oneself in any way. Colleges promote both diversity in the student body and multiculturalism among all students.

- To gain a multicultural perspective, challenge your own learned stereotypes while you learn more about other cultural groups. Understanding what can be learned from others leads to celebrating the diversity found on most campuses.

- Take a personal responsibility both for broadening your own social world and for speaking out against prejudice and discrimination wherever encountered.

- Take advantage of campus opportunities to increase your cultural awareness and to form social relationships with diverse others. Organized campus groups and events can help you broaden your horizons in many beneficial ways.
Participation in campus clubs and other organizations is not only fun and a good way to reduce stress but also helps develop social, intellectual, and technical skills that may serve you well in your future career or other endeavors.

**CHAPTER REVIEW**

1. List at least three benefits of social interaction with a variety of different people on your college campus.

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

2. Describe what is involved in being a “good friend” to someone you have just recently met.

__________________________________________________________________
__________________________________________________________________

3. What can you do to demonstrate that you are really listening to the other person in a conversation?

__________________________________________________________________
__________________________________________________________________

4. Mark each of the following communication strategies as passive, assertive, or aggressive:
   - Showing your very critical reaction to another’s ideas: _________________
   - Agreeing with everything another person says: _________________
   - Hesitating to say something the other may disagree with: _________________
   - Being honest and confident when expressing your ideas: _________________
   - Joking sarcastically about something the other says: _________________
   - Offering your opinion while respecting other opinions: _________________

5. True or false: Interactions on Facebook can strengthen one’s personal relationships with others and make it easier to participate socially in a group.
6. Give two examples of how you can use time management skills to ensure you get your studies done while still maintaining an active social life.

_________________________________________________________________
_________________________________________________________________

7. Write an “I statement” sentence you might say to prevent a heated argument with another student who has just told a sexist joke.

_________________________________________________________________
_________________________________________________________________

8. Imagine this scenario: eight white college students between the ages of eighteen and twenty from a large U.S. city are spending a summer in a poverty-stricken rural Indonesian village in a volunteer project. Describe several behavioral characteristics of these students as an ethnic minority group that may not be understood by the villagers.

_________________________________________________________________
_________________________________________________________________

9. Imagine yourself working in your chosen career five years from now. Describe two experiences you may have in that career for which your current experience with diverse people on campus may help prepare you.

_________________________________________________________________
_________________________________________________________________

10. What insights into your own attitudes, behaviors, or values have you gained through interactions with others different from yourself? Think of specific aspects of yourself that you have come to view in a new light.

_________________________________________________________________
_________________________________________________________________
11. What’s wrong with the following statement? “People are what they are and you can’t change them. The best thing you can do when someone’s showing their prejudice is just walk away and don’t let it bother you.”

__________________________________________________________________

__________________________________________________________________

12. As you read the chapter section on clubs and organizations and all the possibilities that are likely on your campus, what thoughts did you have about your own interests? What kind of club would be ideal for you? If your college campus happens not to have that club at present, would you get together with others with similar interests to start one?

__________________________________________________________________

__________________________________________________________________

13. Read this case study and answer the following questions:

The International Student Office is sponsoring South Asian Night, a celebration in which students from this region will be showcasing their cultures and ethnic foods. Two groups of students, from India and Pakistan, have had disagreements during the planning and rehearsals. They have argued about how much time each group is allotted for their performances and how high on the evening’s agenda their performances are scheduled. The conflict escalates and threatens cancellation of the whole celebration, which the school and the campus community have been looking forward to.

a. If you were the director of the International Student Office, how would you handle this situation?

__________________________________________________________________

__________________________________________________________________

__________________________________________________________________

b. What would you say to these two groups of students? What process would you use?
1. Visit your college’s Web site and look for a section on student activities and organizations. Try to identify two or three groups you might be interested to learn more about.

2. Next time you walk across campus or through the student center, stop to look at bulletin boards and posters. Look for upcoming events that celebrate cultural diversity in some way. Read the information in detail and imagine how much fun the event might be while you also learn something new. Then ask a friend to go with you.

3. Go to http://www.understandingrace.org/lived/sports/index.html—a Web site of the American Anthropological Association—and take the short online sports quiz. Many things have been said about why certain races or people from certain geographic areas excel at certain sports. People often talk about differences in biology and other differences among ethnic groups as related to sports. How much is true, partly true, or blatantly false? How much do you know about what are real or not real differences?

### MAKE AN ACTION LIST

**Friendships**

Sometimes I’m not as good a friend as I could be because I

I will work on the following things to be a better friend:

**Social Interaction**

Sometimes I have difficulty interacting well with these people:
I will use these communication techniques for more successful interactions in the future:


Communication Style

Sometimes I am too passive when talking with these people:


I can do these things to be more assertive in my communication:


Balance of Studies and Social Life

I sometimes don’t get enough studying done because I am busy doing the following:


I will ensure I have enough time for studying by taking these steps:


Family Life

Since I am so busy with college now, I may have ignored my relationship(s) with


I will do better to stay in touch by

__________________________________________________________________

__________________________________________________________________

Diversity on Campus

I admit to knowing very little about these groups of people I often see on campus:

__________________________________________________________________

__________________________________________________________________

By this time next year, I hope to be more culturally aware as a result of doing these things more often:

__________________________________________________________________

__________________________________________________________________

Campus Activities

I would really enjoy doing the following one thing more often with other people:

__________________________________________________________________

__________________________________________________________________

To participate in this activity with a variety of people, I will look on campus for a club or group such as the following:

__________________________________________________________________

__________________________________________________________________

I can do these things to learn more about this club:

__________________________________________________________________

__________________________________________________________________
## Where Are You Now?

Assess your present knowledge and attitudes.

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>Unsure</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I usually eat well and maintain my weight at an appropriate level.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. I get enough regular exercise to consider myself healthy.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. I get enough restful sleep and feel alert throughout the day.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. My attitudes and habits involving smoking, alcohol, and drugs are beneficial to my health.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. I am coping in a healthy way with the everyday stresses of being a student.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. I am generally a happy person.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. I am comfortable with my sexual values and my knowledge of safe sex practices.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. I understand how all of these different health factors interrelate and affect my academic success as a student.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Where Do You Want to Go?

Think about how you answered the questions above. Be honest with yourself. On a scale of 1 to 10, how would you rate your level of personal health at this time?

<table>
<thead>
<tr>
<th>Not very healthy</th>
<th>Very healthy</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 2 3 4 5</td>
<td>6 7 8 9 10</td>
</tr>
</tbody>
</table>

In the following list, circle the three most important areas of health in which you think you can improve:

- Nutrition
- Weight control
• Exercise
• Sleep
• Smoking
• Alcohol use
• Drug use
• Stress reduction
• Emotional health
• Romantic relationships
• Sexual health

Are there other areas in which you can improve your physical, emotional, and mental health and become happier? Write down other things you feel you need to work on.

__________________________________________________________________
__________________________________________________________________

How to Get There

Here’s what we’ll work on in this chapter:

• Eating well to stay healthy and at a weight you feel good about
• Finding regular physical activities you enjoy that will make you healthier and cope better with the stresses of being a student
• Determine how much sleep your body and mind really need—and how to get it
• Developing an appropriate and healthy attitude toward smoking, alcohol, and drugs and learning how to change your habits if needed
• Understanding why everyone feels stressed at times and what you can do about it
• Knowing what to do if you’re feeling lonely or anxious about school or your personal life and how to stay balanced emotionally
• Feeling good about your sexuality, having safe sex, and protecting against unwanted pregnancy and sexual assault
Introduction

Health and wellness are important for everyone—students included. Not only will you do better in school when your health is good, but you'll be happier as a person. And the habits you develop now will likely persist for years to come. That means that what you're doing now in terms of personal health will have a huge influence on your health throughout life and can help you avoid many serious diseases. Considerable research has demonstrated that the basic elements of good health—nutrition, exercise, not abusing substances, stress reduction—are important for preventing disease. You'll live much longer and happier than someone without good habits. Here are a few of the health problems whose risks can be lowered by healthful habits:

- Cardiovascular issues such as heart attacks and strokes (the numbers one and three causes of death)
- Some cancers
- Diabetes (currently reaching epidemic proportions)
- Lung diseases related to smoking
- Injuries related to substance abuse

Wellness is more than just avoiding disease. Wellness involves feeling good in every respect, in mind and spirit as well as in body. Good health habits also offer these benefits for your college career:

- More energy
- Better ability to focus on your studies
- Less stress, feeling more resilient and able to handle day-to-day stress
- Less time lost to colds, flu, infections, and other illnesses
- More restful sleep

This chapter examines a wide range of topics, from nutrition, exercise, and sleep to substance abuse and risks related to sexual activity. All of these involve personal attitudes and behaviors. And they are all linked together to one of the biggest problems students face: stress.

Everyone knows about stress, but not everyone knows how to control it. Stress is the great enemy of college success. But once you’ve learned how to reduce it where you can and cope with unavoidable stress, you'll be well on the road to becoming the best student you can be.
10.1 Nutrition and Weight Control

**LEARNING OBJECTIVES**

1. Explain why good nutrition is important.
2. List health problems related to being overweight and obesity.
3. Explain the general principles of good nutrition.
4. Make good choices about foods to emphasize in meals and snacks.

Most Americans have a real problem with food. Overeating causes health problems, but what and how you eat can also affect how well you do as a student.

**Why Are So Many Americans Overweight?**

Americans are eating too much—much more so than in the past. One-third of all Americans twenty years or older are obese. Another third of all adults are overweight. That means that two-thirds of us are not eating well or getting enough exercise for how we eat. There are many intertwined causes of this problem in American culture.

Why are being overweight and obesity a problem? Obesity is associated with many medical conditions, including diabetes, cardiovascular disease, and some cancers. Although some health problems may not appear until later in life, diabetes is increasing rapidly in children and teenagers. Worse, the habits young adults may already have or may form during their college years generally continue into later years.

But it’s not just about body weight. Good nutrition is still important even if you don’t have a health problem. What you eat affects how you feel and how well you function mentally and physically. Food affects how well you study and how you do on tests. Doughnuts for breakfast can lower your grades!

**Why Do Students Find It So Tough to Eat Healthily?**

If Americans have trouble eating well in an environment that encourages overeating, college students often have it even worse. It seems like food is everywhere, and students are always snacking between classes. Fast food restaurants abound. There may not be time to get back to your dorm or apartment for lunch, and it’s just so easy to grab a quick pastry at the coffee spot as you pass by between classes.

It’s the eating by habit, or mindlessly, that usually gets us in trouble. If we’re mindful instead, however, it’s easy to develop better habits. Take the Nutrition Self-Assessment to evaluate your present eating habits.

**NUTRITION SELF-ASSESSMENT**
Check the appropriate boxes.

<table>
<thead>
<tr>
<th></th>
<th>Usually</th>
<th>Sometimes</th>
<th>Seldom</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I take the time to eat breakfast before starting my day.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. I eat lunch rather than snack throughout the day.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. When I’m hungry between meals, I eat fruit rather than chips or cookies.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. I consciously try to include fruit and vegetables with lunch and dinner.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. There is food left on my plate at the end of a meal.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. I try to avoid overeating snacks at night and while studying.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Over the last year, my eating habits have kept me at an appropriate weight.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Overall, my eating habits are healthy.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Eating Well: It’s Not So Difficult**

The key to a good diet is to eat a varied diet with lots of vegetables, fruits, and whole grains and to minimize fats, sugar, and salt. The exact amounts depend on your calorie requirements and activity levels, but you don’t have to count calories or measure and weigh your food to eat well. Following are the U.S. Department of Agriculture’s (USDA) general daily guidelines for a two-thousand-calorie diet.

- **Grains (6 ounces)**
  - Eat whole grain cereals, breads, rice, or pasta.

- **Vegetables (2.5 cups)**
  - Eat more dark green veggies like broccoli and spinach
  - Eat more orange vegetables like carrots and sweet potatoes
  - Eat more beans and peas

- **Fruits (2 cups)**
  - Eat a variety of fruit
  - Minimize fruit juices
• **Milk (3 cups)**
  - Choose low-fat or fat-free milk, yogurt, and other milk products
  - If you don’t drink milk, chose lactose-free products or other calcium sources such as fortified foods

• **Meat and beans (5.5 ounces)**
  - Choose low-fat or lean meats and poultry
  - Roast, broil, or grill the meat
  - Vary protein sources, including more fish, beans, peas, and nuts

• **Minimize these (check food labels):**
  - Solid fats like butter and margarine and foods that contain them (avoid saturated and trans fats)
  - Watch out for high-sodium foods
  - Minimize added sugars

• **Exercise**
  - Be physically active for at least thirty minutes most days of the week.

*Figure 10.2 The USDA MyPyramid emphasizes healthful food choices.*[^1]
If You Need to Lose Weight

If you need to lose weight, don’t try to starve yourself. Gradual steady weight loss is healthier and easier. Try these guidelines:

1. Check your body mass index (BMI) to see the normal weight range for your height (see “Additional Resources” below for more information).
3. Set your goals and make a plan you can live with. Start by avoiding snacks and fast foods. Try to choose foods that meet the guidelines listed earlier.
4. Stay active and try to exercise frequently.
5. Keep a daily food journal and write down what you eat. Simply writing it down helps people be more aware of their habits and motivated to eat better.
6. Visit the student health center on your campus and ask for more information about weight loss programs.
7. Remember, no one plan works for everyone. Visit the online resources listed later for a variety of approaches for weight loss.

Avoiding the Freshman Fifteen

The “freshman fifteen” refers to the weight gain many students experience in their first year of college. Even those whose weight was at an appropriate level often gained unwanted pounds because of changes in their eating habits.

Start by looking back at the boxes you checked in the Nutrition Self-Assessment. Be honest with yourself. If your first choice for a snack is cookies, ice cream, or chips, think about that. If your first choice for lunch is a burger and fries, have you considered other choices?

Tips for Success: Nutrition

- Eat a variety of foods every day.
- Take a multivitamin every day.
- Take an apple or banana with you for a snack in case you get hungry between meals.
• Avoid fried foods.
• Avoid high-sugar foods. After the rush comes a crash that can make you drowsy, and you’ll have trouble paying attention in class. Watch out for sugary cereals—try other types with less sugar and more fiber.
• If you have a soft drink habit, experiment with flavored seltzer and other zero- or low-calorie drinks.
• Eat when you’re hungry, not when you’re bored or just because others are eating.
• If you find yourself in a fast food restaurant, try a salad.
• Watch portion sizes and never “supersize it”!

**Eating Disorders**

The most common eating disorders are anorexia, bulimia, and binge eating.

Anorexia is characterized by excessive weight loss and self-starvation. The individual usually feels “fat” regardless of how thin she or he becomes and may continue to eat less and less. If your BMI is lower than the bottom of the normal range, you may be developing anorexia.

Bulimia is characterized by frequent binge eating followed by an attempt to compensate for or “undo” the overeating with a behavior such as self-induced vomiting or laxative abuse.

Binge eating disorder is characterized by frequent binge eating without compensatory behavior to “undo” the overeating. Binge eating usually leads to weight gain and eventual obesity.

More than ten million Americans suffer from an eating disorder. The causes are complex, and the individual usually needs help to overcome their obsession. Eating disorders hurt one’s health in a variety of ways and can become life threatening. The signs of a possible eating disorder include the following:

• Eating secretly when others can’t see
• Having a strong fear of being overweight or gaining weight
• Only eating a limited number of foods
• Exercising obsessively
• Lacking a monthly menstrual period

**Getting Help for Eating Disorders**
Don't feel ashamed if you obsess over food or your weight. If your eating habits are affecting your life, it’s time to seek help. As with any other health problem, professionals can provide help and treatment. Talk to your doctor or visit your campus student health center.

**Additional Resources**


**Diet planning.** How much should you eat to maintain the same weight? What if you want to lose weight? Find out at [http://www.mypyramid.gov](http://www.mypyramid.gov).

**Calorie counter, nutritional database, and personal diet log.** If you’re really serious about losing weight and want to keep a daily log of your progress, try this online tool: [http://www.caloriecount.about.com](http://www.caloriecount.about.com).

**Eating disorders.** For information about causes and treatment of eating disorders, go to [http://www.nationaleatingdisorders.org](http://www.nationaleatingdisorders.org).

**KEY TAKEAWAYS**

- Good nutrition and an appropriate body weight are important for health and wellness. You’re also more successful academically.

- Eating well does not require counting calories or obsessing over everything you eat. Focus on whole grains, lots of fruits and vegetables, and low-fat meats and dairy products. Minimize processed snacks and foods high in saturated fats, trans fats, sodium, and sugar.

- If you need to control your weight, a variety of healthful plans are available to help you eat foods you like and still lose weight without suffering unduly.

**CHECKPOINT EXERCISES**

1. What health problems may result from obesity?

2. List three or more snacks that are healthier than cookies, chips, ice cream, and doughnuts.

3. How many cups of fruit and vegetables should you eat every day?
10.2 Activity and Exercise

LEARNING OBJECTIVES

1. List the physical and mental health benefits of regular exercise.
2. Plan a program of regular exercise that you enjoy and can maintain.

Does Exercise Really Matter?

Exercise is good for both body and mind. Indeed, physical activity is almost essential for good health and student success. The physical benefits of regular exercise include the following:

- Improved fitness for the whole body, not just the muscles
- Greater cardiovascular fitness and reduced disease risk
- Increased physical endurance
- Stronger immune system, providing more resistance to disease
- Lower cholesterol levels, reducing the risks of cardiovascular disease
- Lowered risk of developing diabetes
- Weight maintenance or loss

Perhaps more important to students are the mental and psychological benefits:

- Stress reduction
- Improved mood, with less anxiety and depression
- Improved ability to focus mentally
- Better sleep
- Feeling better about oneself

For all of these reasons, it’s important for college students to regularly exercise or engage in physical activity. Like good nutrition and getting enough sleep, exercise is a key habit that contributes to overall wellness that promotes college success. First, use the Exercise and Activity Self-Assessment to consider your current habits and attitudes.
## EXERCISE AND ACTIVITY SELF-ASSESSMENT

Check the appropriate boxes.

<table>
<thead>
<tr>
<th></th>
<th>Usually</th>
<th>Sometimes</th>
<th>Seldom</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I enjoy physical activity.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Exercise is a regular part of my life.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. I get my heart rate up for twenty to thirty minutes several times a week.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. I enjoy exercising or engaging in physical activities or sports with others.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Write your answers.

5. What physical activities do you enjoy?
   ____________________________________________________________________
   ____________________________________________________________________

6. How often each week do you engage in a physical activity?
   ____________________________________________________________________
   ____________________________________________________________________

7. If you feel you’re not getting much exercise, what stands in your way?
   ____________________________________________________________________
   ____________________________________________________________________

8. Overall, do you think you get enough exercise to be healthy?
   ____________________________________________________________________
   ____________________________________________________________________

9. Do you feel a lot of stress in your life?
10. Do you frequently have trouble getting to sleep?

How Much Exercise and What Kind?

With aerobic exercise, your heart and lungs are working hard enough to improve your cardiovascular fitness. This generally means moving fast enough to increase your heart rate and breathing. For health and stress-reducing benefits, try to exercise at least three days a week for at least twenty to thirty minutes at a time. If you really enjoy exercise and are motivated, you may exercise as often as six days a week, but take at least one day of rest. When you’re first starting out, or if you’ve been inactive for a while, take it gradually, and let your body adjust between sessions. But the old expression “No pain, no gain” is not true, regardless of what some past gym teacher may have said! If you feel pain in any activity, stop or cut back. The way to build up strength and endurance is through a plan that is consistent and gradual.

For exercise to have aerobic benefits, try to keep your heart rate in the target heart rate zone for at least twenty to thirty minutes. The target heart rate is 60 percent to 85 percent of your maximum heart rate, which can be calculated as 220 minus your age. For example, if you are 24 years old, your maximum heart rate is calculated as 196, and your target heart rate is 118 to 166 beats per minute. If you are just starting an exercise program, stay at the lower end of this range and gradually work up over a few weeks. “Additional Resources” below includes an online calculator that estimates your target heart rate depending on your present level of fitness.

Enjoy It!

Most important, find a type of exercise or activity that you enjoy—or else you won’t stick with it. This can be as simple and easy as a brisk walk or slow jog through a park or across campus. Swimming is excellent exercise, but so is dancing. Think about what you like to do and explore activities that provide exercise while you’re having fun.
Do whatever you need to make your chosen activity enjoyable. Many people listen to music and some even read when using workout equipment. Try different activities to prevent boredom. You also gain by taking the stairs instead of elevators, walking farther across campus instead of parking as close to your destination as you can get, and so on.

Exercise with a friend is more enjoyable, including jogging or biking together. Some campuses have installed equipment for students to play Dance Dance Revolution. Many Nintendo Wii games can get your heart rate up.

You may stay more motivated using exercise equipment. An inexpensive pedometer can track your progress walking or jogging, or a bike computer can monitor your speed and time. A heart rate monitor makes it easy to stay in your target zone; many models also calculate calories burned. Some devices can input your exercise into your computer to track your progress and make a chart of your improvements.

The biggest obstacle to getting enough exercise, many students say, is a lack of time. Actually, we all have the time, if we manage it well. Build exercise into your weekly schedule on selected days. Eventually you’ll find that regular exercise actually saves you time because you’re sleeping better and concentrating better.

Time you used to fritter away is now used for activity that provides many benefits.

**Campus Activities Can Help**

Most campuses have resources to make exercise easier and more enjoyable for their students. Take a look around and think about what you might enjoy. A fitness center may offer exercise equipment. There may be regularly scheduled aerobic or spin classes. You don’t have to be an athlete to enjoy casual sports such as playing tennis or shooting hoops with a friend. If you like more organized team sports, try intramural sports.

**Additional Resources**

**Exercise guidelines and more information.** See [http://www.cdc.gov/physicalactivity/everyone/guidelines/index.html](http://www.cdc.gov/physicalactivity/everyone/guidelines/index.html).

**Target heart rate calculator.** Find your target heart rate to experience the benefits of aerobic exercise (based on age only) at [http://www.mayoclinic.com/health/target-heart-rate/SM00083](http://www.mayoclinic.com/health/target-heart-rate/SM00083).
Target heart rate calculator based on age and current fitness level. See [http://exercise.about.com/cs/fitnesstools/l/bl_THR.htm](http://exercise.about.com/cs/fitnesstools/l/bl_THR.htm).

**KEY TAKEAWAYS**

- Regular exercise has many benefits for your body and mind. You’ll also be a better student.
- It is easier to make exercise a regular part of your life if you explore your interests and join activities with others. The time you spend exercising will be made up for with increased ability to concentrate when it’s time to study.

**CHECKPOINT EXERCISES**

1. It is recommended that college students get _______ minutes of aerobic exercise at least ________ times a week.

2. List at least two ways to make exercise more fun.

**10.3 Sleep**

**LEARNING OBJECTIVES**

1. Explain why students need adequate sleep to succeed in college.
2. Determine how much sleep you need.
3. Change your habits and routines in ways to ensure you get the sleep you need.

Like good nutrition and exercise, adequate sleep is crucial for wellness and success. Sleep is particularly important for students because there seem to be so many time pressures—to attend class, study, maintain a social life, and perhaps work—that most college students have difficulty getting enough. Yet sleep is critical for concentrating well. First, use the Sleep Self-Assessment to consider your current habits and attitudes.

**SLEEP SELF-ASSESSMENT**

Check the appropriate boxes.

<table>
<thead>
<tr>
<th></th>
<th>Usually</th>
<th>Sometimes</th>
<th>Seldom</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I usually get enough sleep.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
2. I feel drowsy or unfocused during the day.

3. I take a nap when I need more sleep.

4. I have fallen asleep in class or had trouble staying awake.

5. I have fallen asleep while studying.

6. I have pulled an “all-nighter” when studying for a test or writing a class paper.

<table>
<thead>
<tr>
<th></th>
<th>Usually</th>
<th>Sometimes</th>
<th>Seldom</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. I feel drowsy or unfocused during the day.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. I take a nap when I need more sleep.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. I have fallen asleep in class or had trouble staying awake.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. I have fallen asleep while studying.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. I have pulled an “all-nighter” when studying for a test or writing a class paper.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Write your answers.

7. How many hours of sleep do you usually get on weeknights?

__________________________________________________________________
__________________________________________________________________

8. How many hours of sleep do you usually get on weekends?

__________________________________________________________________
__________________________________________________________________

9. How would you rank the importance of sleep in relation to studying, working, spending time with friends, and other activities?

__________________________________________________________________
__________________________________________________________________

10. How many hours of sleep do you think you ideally need?

__________________________________________________________________
__________________________________________________________________

11. Generally, do you believe you are getting as much sleep as you think you need?
The Importance of a Good Night’s Sleep

You may not realize the benefits of sleep, or the problems associated with being sleep deprived, because most likely you’ve had the same sleep habits for a long time. Or maybe you know you’re getting less sleep now, but with all the changes in your life, how can you tell if some of your stress or problems studying are related to not enough sleep?

On the positive side, a healthy amount of sleep has the following benefits:

- Improves your mood during the day
- Improves your memory and learning abilities
- Gives you more energy
- Strengthens your immune system
- Promotes wellness of body, mind, and spirit

In contrast, not getting enough sleep over time can lead to a wide range of health issues and student problems. Sleep deprivation can have the following consequences:

- Affects mental health and contributes to stress and feelings of anxiety, depression, and general unhappiness
- Causes sleepiness, difficulty paying attention in class, and ineffective studying
- Weakens the immune system, making it more likely to catch colds and other infections
- Increases the risk of accidents (such as while driving)
- Contributes to weight gain

How Much Sleep Is Enough?

College students are the most sleep-deprived population group in the country. With so much to do, who has time for sleep?

Most people need seven to nine hours of sleep a night, and the average is around eight. Some say they need much less than that, but often their behavior during the day shows they are actually sleep deprived.
Some genuinely need only about six hours a night. New research indicates there may be a “sleep gene” that determines how much sleep a person needs. So how much sleep do you actually need? There is no simple answer, in part because the quality of sleep is just as important as the number of hours a person sleeps. Sleeping fitfully for nine hours and waking during the night is usually worse than seven or eight hours of good sleep, so you can’t simply count the hours. Do you usually feel rested and alert all day long? Do you rise from bed easily in the morning without struggling with the alarm clock? Do you have no trouble paying attention to your instructors and never feel sleepy in a lecture class? Are you not continually driven to drink more coffee or caffeine-heavy “power drinks” to stay attentive? Are you able to get through work without feeling exhausted? If you answered yes to all of these, you likely are in that 10 percent to 15 percent of college students who consistently get enough sleep.

**How to Get More and Better Sleep**

You have to allow yourself enough time for a good night’s sleep. Using the time management strategies discussed in Chapter 2 "Staying Motivated, Organized, and On Track", schedule at least eight hours for sleeping every night. If you still don’t feel alert and energetic during the day, try increasing this to nine hours. Keep a sleep journal, and within a couple weeks you’ll know how much sleep you need and will be on the road to making new habits to ensure you get it.

**Myths about Sleep**

- **Having a drink or two helps me get to sleep better.** *False:* Although you may seem to fall asleep more quickly, alcohol makes sleep less restful, and you’re more likely to awake in the night.
- **Exercise before bedtime is good for sleeping.** *False:* Exercise wakes up your body, and it may be some time before you unwind and relax. Exercise earlier in the day, however, is beneficial for sleep.
- **It helps to fall asleep after watching television or surfing the Web in bed.** *False:* Rather than helping you unwind, these activities can engage your mind and make it more difficult to get to sleep.

**Tips for Success: Sleep**

- Avoid nicotine, which can keep you awake—yet another reason to stop smoking.
• Avoid caffeine for six to eight hours before bed. Caffeine remains in the body for three to five hours on the average, much longer for some people. Remember that many soft drinks contain caffeine.
• Don’t eat in the two to three hours before bed. Avoid alcohol before bedtime.
• Don’t nap during the day. Napping is the least productive form of rest and often makes you less alert. It may also prevent you from getting a good night’s sleep.
• Exercise earlier in the day (at least several hours before bedtime).
• Try to get to bed and wake about the same time every day—your body likes a routine.
• Make sure the environment is conducive to sleep: dark, quiet, comfortable, and cool.
• Use your bed only for sleeping, not for studying, watching television, or other activities. Going to bed will become associated with going to sleep.
• Establish a presleep winding-down routine, such as taking a hot bath, listening to soothing music, or reading (not a textbook). Try one of the relaxation techniques described in Chapter 10 "Taking Control of Your Health", Section 10.5 "Stress".

If you can’t fall asleep after ten to fifteen minutes in bed, it’s better to get up and do something else rather than lie there fitfully for hours. Do something you find restful (or boring). Read, or listen to a recorded book. Go back to bed when you’re sleepy.

If you frequently cannot get to sleep or are often awake for a long time during the night, you may be suffering from insomnia, a medical condition. Resist the temptation to try over-the-counter sleep aids. If you have tried the tips listed here and still cannot sleep, talk with your health-care provider or visit the student health clinic. Many remedies are available for those with a true sleep problem.

**KEY TAKEAWAYS**

• Getting enough sleep is very important for wellness and success in college. It’s easy to determine if you’re getting enough sleep.

• Don’t fall for popular myths about sleep. It’s worthwhile to get enough sleep, which gives you an improved ability to focus and apply yourself more efficiently in your studies and work.

**CHECKPOINT EXERCISES**

1. List at least three things you should *not* do before going to bed in order to get a good night’s sleep.

__________________________________________________________________
2. Identify one or two things you can do as a regular presleep routine to help you relax and wind down.

10.4 Substance Use and Abuse

**LEARNING OBJECTIVES**

1. Define the terms “substance,” “abuse,” and “addictive.”
2. Describe physical and mental effects associated with smoking and frequent or heavy drinking.
3. List the risks of using drugs.
4. Know how to get help if you have a substance use habit to break.

Substance is the word health professionals use for most things you might take into your body besides food. When people talk about substances, they often mean drugs—but alcohol and nicotine are also drugs and are considered substances.

Substances—any kind of drug—have effects on the body and mind. People use these substances for their effects. But many substances have negative effects, including being physically or psychologically addictive. What is important with any substance is to be aware of its effects on your health and on your life as a student, and to make smart choices. Use of any substance to the extent that it has negative effects is generally considered abuse.

First, consider your own habits and attitudes with the Substance Use Self-Assessment.

**SUBSTANCE USE SELF-ASSESSMENT**

Check the appropriate boxes.

<table>
<thead>
<tr>
<th></th>
<th>Daily</th>
<th>Sometimes</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I smoke cigarettes or use smokeless tobacco.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. I drink beer or other alcohol.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. I have missed a class because I was hung over from drinking the night before.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. I have taken a medication that was not prescribed for me.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
5. I have used an illegal drug.

<table>
<thead>
<tr>
<th></th>
<th>Daily</th>
<th>Sometimes</th>
<th>Never</th>
</tr>
</thead>
</table>

Write your answers.

6. If you smoke cigarettes, how many a day do you usually smoke?

__________________________________________________________________
__________________________________________________________________

7. If you drink alcohol (including beer), on how many days in a typical week do you have at least one drink?

__________________________________________________________________
__________________________________________________________________

8. If you drink at parties or when out with friends, how many drinks (or beers) do you typically have at one time?

__________________________________________________________________
__________________________________________________________________

9. If you use a pharmaceutical or illegal drug, how often do you take it?

__________________________________________________________________
__________________________________________________________________

10. Are your habits of smoking, drinking, or using other drugs affecting your studies or grades?

__________________________________________________________________
__________________________________________________________________

Smoking and Tobacco: Why Start, and Why Is It So Hard to Stop?
Everyone knows smoking is harmful to one’s health. Smoking causes cancer and lung and heart disease. Most adult smokers continue smoking not because they really think it won’t harm them but because it’s very difficult to stop.

If you have never smoked or used smokeless tobacco, feel good about your choices. But read this section anyway because you may have friends now or in the future who smoke, and it’s important to understand this behavior. If you do smoke, even only rarely as a “social smoker,” be honest with yourself—wouldn’t you like to stop if you thought you could without suffering? Simply by being in college now, you’ve shown that you care about your future and your life. You likely care about your health, too.

Many young smokers think there is plenty of time to quit later. Social smokers, who may have a cigarette only occasionally with a friend, usually think they won’t develop a habit. But smokers are fooling themselves. Nicotine is one of the most addictive drugs in our society today. Admitting this to yourself is the first step toward becoming smoke free.

First, the good news. Stopping smoking brings immediate health benefits, and the benefits get better over time. Just twenty minutes after quitting, your heart rate drops. After two weeks to three months, your heart attack risk begins to drop and your lung function begins to improve. After one year, your added risk of coronary heart disease is half that of a smoker’s. And every year your health continues to improve.

**Tips for Stopping Smoking**

Stopping isn’t easy. Many ex-smokers say it was the hardest thing they ever did. Still, over 45 million adults in the United States once smoked and then successfully stopped.

You know it’s worth the effort. And it’s easier if you think it through and make a good plan. There’s lots of help available. Before you quit, the National Cancer Institute suggests you START with these five important steps:

1. **S** = Set a quit date.
2. **T** = Tell family, friends, and coworkers that you plan to quit.
3. **A** = Anticipate and plan for the challenges you’ll face while quitting.
4. **R** = Remove cigarettes and other tobacco products from your home, car, and work.
5. **T** = Talk to your doctor about getting help to quit.

To get ready, download the booklet “Clearing the Air: Quit Smoking Today” at [http://www.smokefree.gov](http://www.smokefree.gov).

The table of contents of that booklet ([Figure 10.3](#)) outlines the basic steps that will help you be successful.
“Clearing the Air,” a downloadable booklet available at [http://www.smokefree.gov](http://www.smokefree.gov), presents a plan for stopping smoking that works for many smokers.

**When You Really Crave a Cigarette**
Remember that the urge to smoke will come and go. Try to wait it out. Use these tips:

- Keep other things around instead of cigarettes. Try carrots, pickles, sunflower seeds, apples, celery, raisins, or sugar-free gum.
- Wash your hands or the dishes when you want a cigarette very badly. Or take a shower.
- Learn to relax quickly by taking deep breaths.
  - Take ten slow, deep breaths and hold the last one.
  - Then breathe out slowly.
  - Relax all of your muscles.
  - Picture a soothing, pleasant scene.
  - Just get away from it all for a moment.
  - Think only about that peaceful image and nothing else.
- Light incense or a candle instead of a cigarette.
- Where you are and what is going on can make you crave a cigarette. A change of scene can really help. Go outside or go to a different room. You can also try changing what you are doing.
- No matter what, don’t think, “Just one won’t hurt.” It will hurt. It will undo your work so far.
- Remember that trying something to beat the urge is always better than trying nothing. [1]

Get Help to Stop Smoking

A lot of people are not able to stop smoking by themselves, so don’t feel bad if you aren’t successful the first try. Ask your doctor about other ways to stop. Maybe nicotine-replacement therapy is what you need. Maybe you need prescription medication. Stop by your college’s student health center and learn about smoking cessation programs. Your doctor and other health professionals at your school have a lot of experience helping people—they can help you find what works for you.

What’s the Big Deal about Alcohol?

Of all the issues that can affect a student’s health and success in college, drinking causes more problems than anything else. Everyone knows what happens when you drink too much. Your judgment is impaired and you may behave in risky ways. Your health may be affected. Your studies likely are affected. Most college students report drinking at least some alcohol at some time—and even those who do not drink are often affected by others who do. Here are a few facts about alcohol use among college students from the National Institute on Alcohol Abuse and Alcoholism:
• **Death.** Each year, 1,700 college students between the ages of 18 and 24 die from alcohol-related unintentional injuries, and 599,000 students are injured.

• **Assault.** More than 696,000 students between the ages of 18 and 24 are assaulted by another student who has been drinking.

• **Sexual abuse.** More than 97,000 students between the ages of 18 and 24 are victims of alcohol-related sexual assault or date rape.

• **Academic problems.** About 25 percent of college students report academic consequences of their drinking, including missing class, falling behind, doing poorly on exams or papers, and receiving lower grades overall.

• **Health problems.** More than 150,000 students develop an alcohol-related health problem.

• **Alcohol abuse and dependence.** In the past twelve months, 31 percent of college students met criteria for a diagnosis of alcohol abuse and 6 percent for a diagnosis of alcohol dependence. \(^2\)

So why is drinking so popular if it causes so many problems? You probably already know the answer to that: most college students say they have more fun when drinking. They’re not going to stop drinking just because someone lectures them about it.

Like everything else that affects your health and happiness—eating, exercise, use of other substances—drinking is a matter of personal choice. Like most decisions we all face, there are trade-offs. The most that anyone can reasonably ask of you is to be smart in your decisions. That means understanding the effects of alcohol and deciding to take control.

### Myths about Alcohol

**Myth:** I can drink and still be in control.

**Fact:** Drinking impairs your judgment, which increases the likelihood that you will do something you’ll later regret such as having unprotected sex, being involved in date rape, damaging property, or being victimized by others.

**Myth:** Drinking isn’t all that dangerous.

**Fact:** One in three 18- to 24-year-olds admitted to emergency rooms for serious injuries is intoxicated. And alcohol is also associated with homicides, suicides, and drownings.

**Myth:** I can sober up quickly if I have to.
**Fact:** It takes about three hours to eliminate the alcohol content of two drinks, depending on your weight. Nothing can speed up this process—not even coffee or cold showers.

**Myth:** I can manage to drive well enough after a few drinks.

**Fact:** About one-half of all fatal traffic crashes among 18- to 24-year-olds involve alcohol. If you are under 21, driving after drinking is illegal and you could lose your license.

**Myth:** Beer doesn’t have as much alcohol as hard liquor.

**Fact:** A 12-ounce bottle of beer has the same amount of alcohol as a standard shot of 80-proof liquor (either straight or in a mixed drink) or 5 ounces of wine. [3]

**College Alcohol Awareness Programs**

Colleges have recognized the problems resulting from underage and excessive alcohol use, and in recent years they have designed programs to help students become more aware of the problems. If you are a new student, you may be in such a program now. Two popular online programs, AlcoholEdu and My Student Body, are used at many schools.

*Figure 10.4 The AlcoholEdu Online Alcohol Awareness Program from Outside the Classroom*
The goal of these courses is not to preach against drinking. You’ll learn more about the effects of alcohol on the body and mind. You’ll learn about responsible drinking versus high-risk drinking. You’ll think about your own attitudes and learn coping strategies to help prevent or manage a problem. These courses are designed for you—to help you succeed in college and life. They’re worth taking seriously.

**How Much Alcohol Is Too Much?**

There’s no magic number for how many drinks a person can have and how often. If you’re of legal drinking age, you may not experience any problems if you have one or two drinks from time to time. “Moderate drinking” is not more than two drinks per day for men or one per day for women. More than that is heavy drinking.

As with most things that can affect your health and your well-being as a student, what’s important is being honest with yourself. You’re likely drinking too much or too often if

- you have missed classes or work because you were hung over or overslept after drinking;
- your friends or family members have hinted that you drink too much, or you’ve hidden your drinking from others;
- your drinking is causing trouble in a relationship;
- you can’t remember what you did or said while drinking;
- you need to drink to have a good time at a party or with friends;
- you’ve driven a car when you know you shouldn’t have after drinking;
- you binge drink (consume five or more drinks at a time).

Did you know that one night of heavy drinking can affect how well you think for two or three weeks afterward? This can really affect how well you perform as a student.

**Pressures to Party**

Most of us can remember times when we were influenced by our friends and others around us to behave in some way we might not have otherwise. Say, for example, I have a big test tomorrow, and I’ve been studying for hours, and just when I knock off to relax for a while, a friend stops by with a six-pack of beer. I’d planned to get to bed early, but my friend pops open a beer and sticks it in my hand, saying it will help me relax. So I tell myself just one, or maybe two—after all, that’s not really *drinking*. And let’s say I stop after two (or three) and get to bed. Maybe I don’t sleep quite as well, but I still pass the test in the morning. So—was that peer pressure or my decision?
There are no easy answers! What matters is that you think about your own habits and choices and how to take control of your own life.

Read this case study about a student who joins a college fraternity and feels pressured to drink. You may be very different from him—maybe you’re older and work full time and are taking night courses—but you still should be able to relate to his issues. As you answer the questions about his situation, think about how the same questions might also apply to someone in your own situation.

**CASE STUDY**

**Pressured to Drink**

When John decided to pledge a fraternity in college, he knew there would likely be drinking in the house. He had had a few beers at parties through high school but had never binged and felt there was nothing wrong with that as long as he kept it under control. But he was surprised how much alcohol flowed through the fraternity house, and not just at parties—and the house advisor just seemed to look the other way. He wanted to fit in, so he usually had a few whenever his roommate or others called him away from studying. One night he definitely drank too much. He slept late, missed his first two classes, and felt rotten most of the day. He told himself he’d drink only on weekends and only in moderation. Being underage didn’t bother him, but his grades hadn’t been all that great in high school, and he didn’t want to screw up his first year in college. But it was only one day before some of the older fraternity brothers interrupted his studying again and stuck a beer in his hand. He didn’t know what to do.

1. Is John at risk for developing any problems if he tries to fit in with the drinkers while promising himself he would drink only moderately? Why or why not?

   ____________________________________________________________________
   ____________________________________________________________________

2. If John decides to hold firm and drink only on weekends when he didn’t have to study, is he still at any risk for developing a problem? Why or why not, depending on what circumstances?

   ____________________________________________________________________
   ____________________________________________________________________
3. If John decides to tell his fraternity brothers he does not want to drink, what should he say or do if they continue to pressure him?

__________________________________________________________________
__________________________________________________________________

What to Do

If you think you may be drinking too much, then you probably are. Can you stop—or drink moderately if you are of age—and still have fun with your friends? Of course. Here are some tips for enjoying yourself in social situations when others are drinking:

- Drink only moderately (if above legal age) and slowly. Your body processes alcohol at a rate of about one drink an hour—drinking faster than that leads to problems. Sip slowly. Set yourself a limit and stick to it.
- Drink a mixer without the alcohol. It tastes just as good or better. Alternate alcoholic drinks with nonalcoholic ones to slow down the pace.
- Rather than just standing around with others who are drinking, stay active: move about and mingle with different people, dance, and so on.
- If someone tries to make you uncomfortable for not drinking, go talk to someone else.

Because drinking is a serious issue in many places, it’s a good idea to know what to do if you find yourself with a friend who has had too much to drink:

- Stay with the person if there is any risk of him hurting himself (driving, biking) or passing out. Take away his keys if necessary.
- If he passes out after drinking a great deal of alcohol fast and cannot be awakened, get medical help.
- An intoxicated person who falls asleep or passes out on his back is at risk of choking on vomit—roll him on his side or face down.
- Do not try to give him food or other substances in an effort to sober him up.
- Don’t put him in a cold shower, which could cause unconsciousness.

If You Feel You Need Help

Visit the student health center or talk with your college counselor. They understand how you feel and have a lot of experience with students feeling the same way. They can help.
 Prescription and Illegal Drugs

People use drugs for the same reasons people use alcohol. They say they enjoy getting high. They may say a drug helps them relax or unwind, have fun, enjoy the company of others, or escape the pressures of being a student. While alcohol is a legal drug for those above the drinking age, most other drugs—including the use of many prescription drugs not prescribed for the person taking them—are illegal. They usually involve more serious legal consequences if the user is caught. Some people may feel there’s safety in numbers: if a lot of people are using a drug, or drinking, then how can it be too bad? But other drugs carry the same risks as alcohol for health problems, a risk of death or injury, and a serious impact on your ability to do well as a student.

As with alcohol, the choice is yours. What’s important is to understand what you’re doing and make smart choices. What’s the gain, and what are the risks and costs?

While society may seem to condone drinking, and the laws regarding underage drinking or being drunk in public may not seem too harsh, the legal reality of being caught with an illegal drug can impact the rest of your life. Arrest and conviction may result in being expelled from college—even with a first offense. A conviction is a permanent legal record that can keep you from getting the job you may be going to college for.

Although the effects of different drugs vary widely, a single use of a drug can have serious effects and consequences. Even if you’re told that a pill is a prescription medication whose effects are mild or safe, can you really be sure of the exact ingredients and strength of that pill? Do you fully understand how it can affect you with repeated use? Can it be addictive? Could it show up on an unexpected random drug test at work?

Table 10.1 "Common Prescription and Illegal Drugs on Campuses" lists some of the possible effects of drugs used by college students. Good decisions also involve being honest with oneself. Why do I use (or am thinking about using) this drug? Am I trying to escape some aspect of my life (stress, a bad job, a boring class)? Could the effects of using this drug be worse than what I’m trying to escape?

<table>
<thead>
<tr>
<th>Drug and Common Names</th>
<th>Intended Effects</th>
<th>Adverse Effects</th>
<th>Common Overdose Effects</th>
</tr>
</thead>
</table>

Table 10.1 Common Prescription and Illegal Drugs on Campuses
<table>
<thead>
<tr>
<th>Drug and Common Names</th>
<th>Intended Effects</th>
<th>Adverse Effects</th>
<th>Common Overdose Effects</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anabolic Steroids</td>
<td>Muscle development</td>
<td>Liver cancer, sterility, masculine traits in women and feminine traits in men, aggression, depression, mood swings</td>
<td>—</td>
</tr>
<tr>
<td>Barbiturates</td>
<td>Reduced anxiety, feelings of well-being, lowered inhibitions</td>
<td>Addiction; slowed pulse and breathing; lowered blood pressure; poor concentration; fatigue; confusion; impaired coordination, memory, and judgment</td>
<td>Coma, respiratory arrest, death</td>
</tr>
<tr>
<td>Prescription Opioids: OxyContin, Vicodin, Demerol</td>
<td>Pain relief, euphoria</td>
<td>Addiction, nausea, constipation, confusion, sedation, respiratory depression</td>
<td>Respiratory arrest, unconsciousness, coma, death</td>
</tr>
<tr>
<td>Heroin</td>
<td>Pain relief, anxiety reduction</td>
<td>Addiction, slurred speech, impaired vision, respiratory depression</td>
<td>Respiratory failure, coma, death</td>
</tr>
<tr>
<td>Morphine</td>
<td>Pain relief, euphoria</td>
<td>Addiction, drowsiness, nausea, constipation, confusion, sedation, respiratory depression</td>
<td>Respiratory arrest, unconsciousness, coma, death</td>
</tr>
<tr>
<td>Ritalin</td>
<td>Stimulant: mood elevation, increased feelings of energy</td>
<td>Fever, severe headaches, paranoia, excessive repetition of movements and meaningless tasks, tremors, muscle twitching</td>
<td>Confusion, seizures, aggressiveness, hallucinations</td>
</tr>
<tr>
<td>Amphetamines: Dexedrine, Benzedrine, methamphetamine</td>
<td>Stimulant: mood elevation, increased feelings of energy</td>
<td>Addiction, irritability, anxiety, increased blood pressure, paranoia, psychosis, depression, aggression, convulsions, dizziness, sleeplessness</td>
<td>Convulsions, death</td>
</tr>
<tr>
<td>Cocaine, Crack</td>
<td>Stimulant: mood elevation, increased feelings of energy</td>
<td>Addiction, paranoia, hallucinations, aggression, insomnia, and depression, elevated blood pressure and heart rate, increased respiratory rate, insomnia, anxiety, restlessness, irritability</td>
<td>Seizures, heart attack, death</td>
</tr>
<tr>
<td>Drug and Common Names</td>
<td>Intended Effects</td>
<td>Adverse Effects</td>
<td>Common Overdose Effects</td>
</tr>
<tr>
<td>----------------------</td>
<td>-----------------</td>
<td>---------------------------------------------------------------------------------</td>
<td>-------------------------</td>
</tr>
<tr>
<td>Ecstasy</td>
<td>Stimulant: mood elevation</td>
<td>Panic, anxiety, depression, paranoia, nausea, blurred vision, increased heart rate, hallucinations, fainting, chills, sleep problems</td>
<td>Seizures, vomiting, heart attack, death</td>
</tr>
<tr>
<td>Marijuana, Hash</td>
<td>Euphoria</td>
<td>Impaired or reduced comprehension, altered sense of time; reduced ability to perform tasks requiring concentration and coordination; paranoia; intense anxiety attacks; impairments in learning, memory, perception, and judgment; difficulty speaking, listening effectively, thinking, retaining knowledge, problem solving</td>
<td>—</td>
</tr>
<tr>
<td>LSD</td>
<td>Hallucinogen: altered states of perception and feeling</td>
<td>Elevated blood pressure, sleeplessness, tremors, chronic recurring hallucinations (flashbacks)</td>
<td>—</td>
</tr>
</tbody>
</table>

**Resources for Help**

If you have questions or concerns related to drug use, your doctor or student health center can help.

Check these Web sites for additional information:

- Drug Information Online: [http://www.drugs.com/drug_information.html](http://www.drugs.com/drug_information.html)
- Drug and Alcohol Treatment Hotline: 1-800-662-HELP

**KEY TAKEAWAYS**

- Excessive drinking or substance abuse is a common—but unhealthy—response to the stresses of college life. While the decisions are yours, it’s important to understand the effects of tobacco, alcohol, and drugs and how they impact your life.
- Quitting smoking is hard, but it’s clearly worth it—and lots of help is available. If you’re a smoker, make this the year you become proud of yourself for quitting.
If you like to drink, be honest with yourself. How much does drinking enrich your life, and how much do the effects of drinking interfere with your life? Make smart decisions so that you live your life to its fullest without regrets about losing control.

Avoiding drugs can be a complicated issue, certainly not as simple as simply deciding to say no. But you’ve already made the decision to attend college, and that’s a smart decision. Make smart choices in other areas of your life as well.

CHECKPOINT EXERCISES

1. “Social smoking”—having a cigarette just every now and then with a friend—may not have significant health effects, but why is this still a problem?

2. For each of the following statements about drinking, circle T for true or F for false:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>T</td>
<td>F</td>
</tr>
<tr>
<td>T</td>
<td>F</td>
</tr>
<tr>
<td>T</td>
<td>F</td>
</tr>
<tr>
<td>T</td>
<td>F</td>
</tr>
<tr>
<td>T</td>
<td>F</td>
</tr>
</tbody>
</table>

3. If smoking marijuana relaxes you, can it minimize the stress you may feel over time in your life? Why or why not?


10.5 Stress

LEARNING OBJECTIVES

1. List common causes of stress for college students.
2. Describe the physical, mental, and emotional effects of persistent stress.
3. List healthy ways college students can manage or cope with stress.
4. Develop your personal plan for managing stress in your life.

We all live with occasional stress. Since college students often feel even more stress than most people, it’s important to understand it and learn ways to deal with it so that it doesn’t disrupt your life.

Stress is a natural response of the body and mind to a demand or challenge. The thing that causes stress, called a stressor, captures our attention and causes a physical and emotional reaction. Stressors include physical threats, such as a car we suddenly see coming at us too fast, and the stress reaction likely includes jumping out of the way—with our heart beating fast and other physical changes. Most of our stressors are not physical threats but situations or events like an upcoming test or an emotional break-up. Stressors also include long-lasting emotional and mental concerns such as worries about money or finding a job. Take the Stress Self-Assessment.

STRESS SELF-ASSESSMENT

Check the appropriate boxes.

<table>
<thead>
<tr>
<th></th>
<th>Daily</th>
<th>Sometimes</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I feel mild stress that does not disrupt my everyday life.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. I am sometimes so stressed out that I have trouble with my routine activities.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. I find myself eating or drinking just because I’m feeling stressed.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. I have lain awake at night unable to sleep because I was feeling stressed.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Stress has affected my relationships with other people.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Write your answers.
6. What is the number one cause of stress in your life?

__________________________________________________________________
__________________________________________________________________

7. What else causes you stress?

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

8. What effect does stress have on your studies and academic performance?

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

9. Regardless of the sources of your own stress, what do you think you can do to better cope with the stress you can’t avoid?

__________________________________________________________________
__________________________________________________________________

What Causes Stress?

Not all stressors are bad things. Exciting, positive things also cause a type of stress, called eustress. Falling in love, getting an unexpected sum of money, acing an exam you’d worried about—all of these are positive things that affect the body and mind in ways similar to negative stress: you can’t help thinking about it, you may lose your appetite and lie awake at night, and your routine life may be momentarily disrupted. But the kind of stress that causes most trouble results from negative stressors. Life events that usually cause significant stress include the following:

- Serious illness or injury
- Serious illness, injury, or death of a family member or loved one
- Losing a job or sudden financial catastrophe
- Unwanted pregnancy
• Divorce or ending a long-term relationship (including parents’ divorce)
• Being arrested or convicted of a crime
• Being put on academic probation or suspended

Life events like these usually cause a lot of stress that may begin suddenly and disrupt one’s life in many ways. Fortunately, these stressors do not occur every day and eventually end—though they can be very severe and disruptive when experienced. Some major life stresses, such as having a parent or family member with a serious illness, can last a long time and may require professional help to cope with them.

Everyday kinds of stressors are far more common but can add up and produce as much stress as a major life event:

• Anxiety about not having enough time for classes, job, studies, and social life
• Worries about grades, an upcoming test, or an assignment
• Money concerns
• Conflict with a roommate, someone at work, or family member
• Anxiety or doubts about one’s future or difficulty choosing a major or career
• Frequent colds, allergy attacks, other continuing health issues
• Concerns about one’s appearance, weight, eating habits, and so on.
• Relationship tensions, poor social life, loneliness
• Time-consuming hassles such as a broken-down car or the need to find a new apartment
• _________________________________
• _________________________________
• _________________________________

Take a moment and reflect on the list above. How many of these stressors have you experienced in the last month? The last year? Circle all the ones that you have experienced. Now go back to your Stress Self-Assessment and look at what you wrote there for causes of your stress. Write any additional things that cause you stress on the blank lines above.

How many stressors have you circled and written in? There is no magic number of stressors that an “average” or “normal” college student experiences—because everyone is unique. In addition, stressors come and go: the stress caused by a midterm exam tomorrow morning may be gone by noon, replaced by
feeling good about how you did. Still, most college students are likely to circle about half the items on this list.

But it’s not the *number* of stressors that counts. You might have circled only one item on that list—but it could produce so much stress for you that you’re just as stressed out as someone else who circled all of them. The point of this exercise is to start by understanding what causes your own stress as a base for learning what to do about it.

**What’s Wrong with Stress?**

Physically, stress prepares us for action: the classic “fight-or-flight” reaction when confronted with a danger. Our heart is pumping fast, and we’re breathing faster to supply the muscles with energy to fight or flee. Many physical effects in the body prepare us for whatever actions we may need to take to survive a threat.

But what about nonphysical stressors, like worrying about grades? Are there any positive effects there? Imagine what life would feel like if you never had worries, never felt any stress at all. If you never worried about grades or doing well on a test, how much studying would you do for it? If you never thought at all about money, would you make any effort to save it or make it? Obviously, stress can be a good thing when it motivates us to do something, whether it’s study, work, resolving a conflict with another, and so on. So it’s not stress itself that’s negative—it’s *unresolved or persistent stress* that starts to have unhealthy effects. Chronic (long-term) stress is associated with many physical changes and illnesses, including the following:

- Weakened immune system, making you more likely to catch a cold and to suffer from any illness longer
- More frequent digestive system problems, including constipation or diarrhea, ulcers, and indigestion
- Elevated blood pressure
- Increased risk of diabetes
- Muscle and back pain
- More frequent headaches, fatigue, and insomnia
- Greater risk of heart attack and other cardiovascular problems over the long term
Chronic or acute (intense short-term) stress also affects our minds and emotions in many ways:

- Difficulty thinking clearly or concentrating
- Poor memory
- More frequent negative emotions such as anxiety, depression, frustration, powerlessness, resentment, or nervousness—and a general negative outlook on life
- Greater difficulty dealing with others because of irritability, anger, or avoidance

No wonder we view stress as such a negative thing! As much as we’d like to eliminate all stressors, however, it just can’t happen. Too many things in the real world cause stress and always will.

**Unhealthy Responses to Stress**

Since many stressors are unavoidable, the question is what to do about the resulting stress. A person can try to ignore or deny stress for a while, but then it keeps building and starts causing all those problems. So we have to do something.

Consider first what you have typically done in the past when you felt most stressed; use the Past Stress-Reduction Habits Self-Assessment.

### PAST STRESS-REDUCTION HABITS SELF-ASSESSMENT

On a scale of 1 to 5, rate each of the following behaviors for how often you have experienced it because of high stress levels.

<table>
<thead>
<tr>
<th>Stress Response</th>
<th>Never</th>
<th>Seldom</th>
<th>Sometimes</th>
<th>Often</th>
<th>Usually</th>
<th>Always</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Drinking alcohol</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>2. Drinking lots of coffee</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>3. Sleeping a lot</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>4. Eating too much</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>5. Eating too little</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Stress Response</td>
<td>Never</td>
<td>Seldom</td>
<td>Sometimes</td>
<td>Often</td>
<td>Usually</td>
<td>Always</td>
</tr>
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</tr>
<tr>
<td>6. Smoking or drugs</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>7. Having arguments</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>8. Sitting around depressed</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>9. Watching television or surfing the Web</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>10. Complaining to friends</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>11. Exercising, jogging, biking</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>12. Practicing yoga or tai chi</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>13. Meditating</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>14. Using relaxation techniques</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>15. Talking with an instructor or counselor</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

Total your scores for questions 1–10: _______________

Total your scores for questions 11–15: _______________

Subtract the second number from the first: _______________

*Interpretation:* If the subtraction of the score for questions 11 to 15 from the first score is a positive number, then your past coping methods for dealing with stress have not been as healthy and productive as they could be. Items 1 to 10 are generally not effective ways of dealing with stress, while items 11 to 15 usually are. If you final score is over 20, you’re probably like most beginning college students—feeling a lot of stress and not yet sure how best to deal with it.

What’s wrong with those stress-reduction behaviors listed first? Why not watch television or get a lot of sleep when you’re feeling stressed, if that makes you feel better? While it may feel better temporarily to escape feelings of stress in those ways, ultimately they may cause more stress themselves. If you’re
worried about grades and being too busy to study as much as you need to, then letting an hour or two slip by watching television will make you even more worried later because then you have even less time. Eating too much may make you sluggish and less able to focus, and if you’re trying to lose weight, you’ll now feel just that much more stressed by what you’ve done. Alcohol, caffeine, smoking, and drugs all generally increase one’s stress over time. Complaining to friends? Over time, your friends will tire of hearing it or tire of arguing with you because a complaining person isn’t much fun to be around. So eventually you may find yourself even more alone and stressed.

Yet there is a bright side: there are lots of very positive ways to cope with stress that will also improve your health, make it easier to concentrate on your studies, and make you a happier person overall.

**Coping with Stress**

Look back at your list of stressors that you circled earlier. For each, consider whether it is external (like bad job hours or not having enough money) or internal, originating in your attitudes and thoughts. Mark each item with an E (external) or an I (internal).

You may be able to eliminate many external stressors. Talk to your boss about changing your work hours. If you have money problems, work on a budget you can live with (see Chapter 11 "Taking Control of Your Finances"), look for a new job, or reduce your expenses by finding a cheaper apartment, selling your car, and using public transportation.

What about other external stressors? Taking so many classes that you don’t have the time to study for all of them? Keep working on your time management skills (Chapter 2 "Staying Motivated, Organized, and On Track"). Schedule your days carefully and stick to the schedule. Take fewer classes next term if necessary. What else can you do to eliminate external stressors? Change apartments, get a new roommate, find better child care—consider all your options. And don’t hesitate to talk things over with a college counselor, who may offer other solutions.

Internal stressors, however, are often not easily resolved. We can’t make all stressors go away, but we can learn how to cope so that we don’t feel so stressed out most of the time. We can take control of our lives. We can find healthy coping strategies.

All the topics in this chapter involve stress one way or another. Many of the healthy habits that contribute to our wellness and happiness also reduce stress and minimize its effects.
Get Some Exercise

Exercise, especially aerobic exercise, is a great way to help reduce stress. Exercise increases the production of certain hormones, which leads to a better mood and helps counter depression and anxiety. Exercise helps you feel more energetic and focused so that you are more productive in your work and studies and thus less likely to feel stressed. Regular exercise also helps you sleep better, which further reduces stress.

Get More Sleep

When sleep deprived, you feel more stress and are less able to concentrate on your work or studies. Many people drink more coffee or other caffeinated beverages when feeling sleepy, and caffeine contributes further to stress-related emotions such as anxiety and nervousness.

Manage Your Money

Worrying about money is one of the leading causes of stress. Try the financial management skills in Chapter 11 "Taking Control of Your Finances" to reduce this stress.

Adjust Your Attitude

You know the saying about the optimist who sees the glass as half full and the pessimist who sees the same glass as half empty. Guess which one feels more stress?

Much of the stress you feel may be rooted in your attitudes toward school, your work—your whole life. If you don’t feel good about these things, how do you change? To begin with, you really need to think about yourself. What makes you happy? Are you expecting your college career to be perfect and always exciting, with never a dull class or reading assignment? Or can you be happy that you are in fact succeeding in college and foresee a great life and career ahead?

Maybe you just need to take a fun elective course to balance that “serious” course that you’re not enjoying so much. Maybe you just need to play an intramural sport to feel as good as you did playing in high school. Maybe you just need to take a brisk walk every morning to feel more alert and stimulated. Maybe listening to some great music on the way to work will brighten your day. Maybe calling up a friend to study together for that big test will make studying more fun.

No one answer works for everyone—you have to look at your life, be honest with yourself about what affects your daily attitude, and then look for ways to make changes. The good news is that although old
negative habits can be hard to break, once you’ve turned positive changes into new habits, they will last into a brighter future.

**Learn a Relaxation Technique**

Different relaxation techniques can be used to help minimize stress. Following are a few tried-and-tested ways to relax when stress seems overwhelming. You can learn most of these through books, online exercises, CDs or MP3s, and DVDs available at your library or student health center. Practicing one of them can have dramatic effects.

- **Deep breathing.** Sit in a comfortable position with your back straight. Breathe in slowly and deeply through your nose, filling your lungs completely. Exhale slowly and smoothly through your mouth. Concentrate on your breathing and feel your chest expanding and relaxing. After five to ten minutes, you will feel more relaxed and focused.

- **Progressive muscle relaxation.** With this technique, you slowly tense and then relax the body’s major muscle groups. The sensations and mental concentration produce a calming state.

- **Meditation.** Taking many forms, meditation may involve focusing on your breathing, a specific visual image, or a certain thought, while clearing the mind of negative energy. Many podcasts are available to help you find a form of meditation that works best for you.

- **Yoga or tai chi.** Yoga, tai chi, and other exercises that focus on body position and slow, gradual movements are popular techniques for relaxation and stress reduction. You can learn these techniques through a class or from a DVD.

- **Music and relaxation CDs and MP3s.** Many different relaxation techniques have been developed for audio training. Simply play the recording and relax as you are guided through the techniques.

- **Massage.** Regular massages are a way to relax both body and mind. If you can’t afford a weekly massage but enjoy its effects, a local massage therapy school may offer more affordable massage from students and beginning practitioners.

**Get Counseling**

If stress is seriously disrupting your studies or your life regardless of what you do to try to reduce it, you may need help. There’s no shame in admitting that you need help, and college counselors and health professionals are there to help.
Tips for Success: Stress

- Pay attention to, rather than ignore, things that cause you stress and change what you can.
- Accept what you can’t change and resolve to make new habits that will help you cope.
- Get regular exercise and enough sleep.
- Evaluate your priorities, work on managing your time, and schedule restful activities in your daily life.
  Students who feel in control of their lives report feeling much less stress than those who feel that circumstances control them.
- Slow down and focus on one thing at a time—don’t check for e-mail or text messages every few minutes! Know when to say no to distractions.
- Break old habits involving caffeine, alcohol, and other substances.
- Remember your long-range goals and don’t obsess over short-term difficulties.
- Make time to enjoy being with friends.
- Explore new activities and hobbies that you enjoy.
- Find a relaxation technique that works for you and practice regularly.
- Get help if you’re having a hard time coping with emotional stress.

JOURNAL ENTRY

All college students feel some stress. The amount of stress you feel depends on many factors, including your sleeping habits, your exercise and activity levels, your use of substances, your time management and study skills, your attitude, and other factors. As you look at your present life and how much stress you may be feeling, what short-term changes can you start making in the next week or two to feel less stressed and more in control? By the end of the semester or term, how would you ideally like your life to be different—and how can you best accomplish that? Write your thoughts here.

___________________________________________________________________________
___________________________________________________________________________
___________________________________________________________________________
___________________________________________________________________________
___________________________________________________________________________
___________________________________________________________________________

KEY TAKEAWAYS

- Everyone feels stress, and many of the things that cause stress won’t go away regardless of what we do. But we can examine our lives, figure out what causes most of our stress, and learn to do something about it.
- Stress leads to a lot of different unhealthy responses that actually increase our stress over the long term. But once we understand how stress affects us, we can begin to take steps to cope in healthier ways.

CHECKPOINT EXERCISES

1. Why should it not be your goal to try to eliminate stress from your life completely?

2. List three or more unhealthful effects of stress.

3. Name at least two common external stressors you may be able to eliminate from your life.

4. Name at least two common internal stressors you may feel that you need to learn to cope with because you can’t eliminate them.

5. List at least three ways you can minimize the stress you feel.

10.6 Emotional Health and Happiness

LEARNING OBJECTIVES

1. Explain the common causes of anxiety, depression, and other negative emotions in college-age people.
2. Describe changes you can make in your life to achieve or maintain emotional balance.
3. List characteristics of healthy relationships.
4. Describe the steps of conflict resolution.
Your emotional health is just as important as your physical health—and maybe more so. If you’re unhappy much of the time, you will not do as well as in college—or life—as you can if you’re happy. You will feel more stress, and your health will suffer.

Still, most of us are neither happy nor unhappy all the time. Life is constantly changing, and our emotions change with it. But sometimes we experience more negative emotions than normally, and our emotional health may suffer. Use the Emotional Self-Assessment to evaluate your emotional health.

**EMOTIONAL SELF-ASSESSMENT**

Check the appropriate boxes.

<table>
<thead>
<tr>
<th></th>
<th>Daily</th>
<th>Sometimes</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I sometimes feel anxious or depressed—without disruption of my everyday life.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. I sometimes feel so anxious or depressed that I have trouble with routine activities.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. I sometimes feel lonely.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. I sometimes feel that I have little control over my life.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. I have sometimes just wanted to give up.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Negative emotions have sometimes kept me from studying or getting my work done.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Negative emotions have affected my relationships with others.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Write your answers.

8. Describe your emotional mood on most days.

__________________________________________________________________
__________________________________________________________________
9. Describe what you’d ideally like to feel like all the time.
__________________________________________________________________
__________________________________________________________________

10. What specific things are keeping you from feeling what you’d ideally like to feel like most of the time?
__________________________________________________________________
__________________________________________________________________

11. Are you happy with your relationships with others?
__________________________________________________________________
__________________________________________________________________

12. What do you think you can do to be a happier person?
__________________________________________________________________
__________________________________________________________________

**Problematic Emotions**

When is an emotion problematic? Is it bad to feel anxious about a big test coming up or to feel sad after breaking up a romantic relationship?

It is normal to experience negative emotions. College students face so many demands and stressful situations that many naturally report often feeling anxious, depressed, or lonely. These emotions become problematic only when they persist and begin to affect your life in negative ways. That’s when it’s time to work on your emotional health—just as you’d work on your physical health when illness strikes.

**Anxiety**

Anxiety is one of the most common emotions college students experience, often as a result of the demands of college, work, and family and friends. It’s difficult to juggle everything, and you may end up feeling not in control, stressed, and anxious.
Anxiety typically results from stress. Some anxiety is often a good thing if it leads to studying for a test, focusing on a problem that needs to be resolved, better management your time and money, and so on. But if anxiety disrupts your focus and makes you freeze up rather than take action, then it may become problematic. Using stress-reduction techniques often helps reduce anxiety to a manageable level.

Anxiety is easier to deal with when you know its cause. Then you can take steps to gain control over the part of your life causing the anxiety. But anxiety can become excessive and lead to a dread of everyday situations. There are five types of more serious anxiety:

1. **Generalized anxiety disorder** is characterized by chronic anxiety, exaggerated worry and tension, even when there is little or nothing to provoke it. The person may have physical symptoms, especially fatigue, headaches, muscle tension, muscle aches, difficulty swallowing, trembling, twitching, irritability, sweating, and hot flashes.

2. **Obsessive-compulsive disorder (OCD)** is characterized by recurrent, unwanted thoughts (obsessions), repetitive behaviors (compulsions), or both. Repetitive behaviors such as hand washing, counting, checking, or cleaning are often performed with the hope of preventing obsessive thoughts or making them go away.

3. **Panic disorder** is characterized by unexpected and repeated episodes of intense fear accompanied by physical symptoms that may include chest pain, heart palpitations, shortness of breath, dizziness, or abdominal distress.

4. **Posttraumatic stress disorder (PTSD)** can develop after exposure to a terrifying event or ordeal in which grave physical harm occurred or was threatened. Traumatic events that may trigger PTSD include violent personal assaults, natural or human-caused disasters, accidents, or military combat.

5. **Social phobia (or social anxiety disorder)** is a persistent, intense, and chronic fear of being watched and judged by others and being embarrassed or humiliated by one’s own actions. Their fear may be so severe that it interferes with work or school, and other ordinary activities. Physical symptoms often accompany the intense anxiety of social phobia and include blushing, profuse sweating, trembling, nausea, and difficulty talking.

These five types of anxiety go beyond the normal anxiety everyone feels at some times. If you feel your anxiety is like any of these, see your health-care provider. Effective treatments are available to help you regain control.
Loneliness

Loneliness is a normal feeling that most people experience at some time. College students away from home for the first time are likely to feel lonely at first. Older students may also feel lonely if they no longer see their old friends. Loneliness involves not feeling connected with others. One person may need only one friend to not feel lonely; others need to feel more connected with a group. There’s no set pattern for feeling lonely.

If you are feeling lonely, there are many things you can do to meet others and feel connected. Don’t sit alone in your room bemoaning the absence of friends. That will only cause more stress and emotional distress. You will likely start making new friends through going to classes, working, studying, and living in the community. But you can jump-start that process by taking active steps such as these:

- Realize you don’t have to be physically with friends in order to stay connected. Many students use social Web sites to stay connected with friends at other colleges or in other locations. Telephone calls, instant messaging, and e-mail work for many.
- Understand that you’re not alone in feeling lonely. Many others like you are just waiting for the opportunity to connect, and you will meet them and form new friendships fast once you start reaching out.
- Become involved in campus opportunities to meet others. Every college has a wide range of clubs for students with different interests. If you’re not the “joiner” type, look for individuals in your classes with whom you think you may have something in common and ask them if they’d like to study for a test together or work together on a class project.
- Remember that loneliness is a temporary thing—it’s only a matter of time until you make new friends.

If your loneliness persists and you seem unable to make friends, then it’s a good idea to talk with your counselor or someone at the student health center. They can help.

Depression

Depression, like anxiety and loneliness, is commonly experienced by college students. It may be a mild sadness resulting from specific circumstances or be intense feelings of hopelessness and helplessness.

Many people feel depressed from time to time because of common situations:

- Feeling overwhelmed by pressures to study, work, and meet other obligations
- Not having enough time (or money) to do the things you want to do
• Experiencing problems in a relationship, friendship, or work situation
• Feeling overweight, unhealthy, or not in control of oneself
• Feeling that your new life as a student lacks some of the positive dimensions of your former life
• Not having enough excitement in your life

Depression, like stress, can lead to unhealthy consequences such as poor sleep, overeating or loss of appetite, substance abuse, relationship problems, or withdrawal from activities that formerly brought joy. For most people, depression is a temporary state. But severe depression can have crippling effects. Not everyone experiences the same symptoms, but the following are most common:

• Persistent sad, anxious, or “empty” feelings
• Feelings of hopelessness or pessimism
• Feelings of guilt, worthlessness, or helplessness
• Irritability or restlessness
• Loss of interest in activities or hobbies once pleasurable, including sex
• Fatigue and decreased energy
• Difficulty concentrating, remembering details, and making decisions
• Insomnia, early morning wakefulness, or excessive sleeping
• Overeating or appetite loss
• Thoughts of suicide or suicide attempts
• Persistent aches or pains, headaches, cramps, or digestive problems

If you have feelings like this that last for weeks at a time and affect your daily life, your depression is more severe than “normal,” temporary depression. It’s time to see your health-care provider and get treatment as you would for any other illness.

**Suicidal Feelings**

Severe depression often makes a person feel there is no hope—and therefore many people with depression do not seek help. In reality, depression can be successfully treated, but only if the person seeks help.

Suicidal feelings, which can result from severe depression, are more common in college students than in the past. Suicide is now the second leading cause of death in American college students (after accidents). In most cases, the person had severe depression and was not receiving treatment. Recognizing severe depression and seeking treatment is crucial.
Depression can strike almost anyone at any age at any kind of college. It is a myth that high-pressure colleges have higher suicide rates or that students who feel compelled to excel because of college pressures are more likely to commit suicide. In reality, anyone can be ill with severe depression and, if not treated, become suicidal.

Following are risk factors for suicide:

- Depression and other mental disorders or a substance-abuse disorder (more than 90 percent of people who die by suicide have these risk factors)
- Prior suicide attempt
- Family history of mental disorder, substance abuse, or suicide
- Family violence, including physical or sexual abuse
- Exposure to the suicidal behavior of others, such as family members, peers, or media figures

### Warning Signs for Suicide

- Being depressed or sad most of the time
- Having feelings of worthlessness, shame, or hopelessness about the future
- Withdrawing from friends and family members
- Talking about suicide or death
- Being unable to get over a recent loss (broken relationship, loss of job, etc.)
- Experiencing changes in behavior, sleep patterns, or eating habits

**If you or a friend is in a crisis and needs help at any time, call the National Suicide Prevention Lifeline:**

**1-800-273-TALK (8255).** Call for yourself or for someone you care about. All calls are confidential.

If you think someone is suicidal, do not leave him or her alone. Try to get the person to seek immediate help by calling the hotline number. Many campuses also have twenty-four-hour resources. In an emergency, call 911. Try to ensure that the person does not have access to a firearm or other potential tool for suicide, including medications.

### Achieving Emotional Balance
Emotional balance is an essential element of wellness—and for succeeding in college. Emotional balance doesn’t mean that you never experience a negative emotion, because these emotions are usually natural and normal. Emotional balance means we balance the negative with the positive, that we can be generally happy even if we’re saddened by some things.

Emotional balance starts with being aware of our emotions and understanding them. If you’re feeling angry, stop and think about the real cause of your anger. Are you really angry because your friend said something about one of your bad habits, or are you angry because you haven’t been able to break that habit? Are you feeling anxiety because you’re worried you might not be cut out for college, or are you just anxious about that test tomorrow?

See the “Tips for Success” for other ways you can achieve and maintain a healthy emotional balance.

**Tips for Success: Emotional Health**

- Accept that most emotions can’t be directly controlled. But the things you do—such as getting exercise, using a relaxation technique, trying the various stress-reduction methods discussed in this chapter—do improve your emotional state.
- Connect with others. Your emotional state is less likely to change when you keep to yourself and “stew over” the feeling.
- Develop your empathy for others. Empathy involves recognizing the emotions that others are feeling. You’ll find yourself in better emotional balance as a result, and your relationships will improve.
- Be honest in your relationships. If you try to hide your feelings, the other person will know something is wrong and may react the wrong way.
- Understand that negative emotions are temporary. You may be feeling bad now, but it will pass in time. But if a negative feeling does last a long time, recognize that you likely need help resolving it—and that help is available.
- If you’ve just become a college student, know that the first term is usually the hardest. Hang in there. Once you’ve developed effective study habits and time management skills, each term will be easier and happier than the one before.
Romantic relationships are often as much a part of a rich emotional life for college students as for anyone else. But the added challenges of college, especially while also working and maintaining a family life, often stress these relationships. You may have to give extra attention to a relationship to keep it healthy and avoid conflicts that lead to unhappiness and other problems.

**Building Relationships**

Ideally, a healthy relationship should have these characteristics:

- Both partners should respect each other as individuals with unique interests and personality traits. Don’t expect your partner to be just like you; embrace rather than reject differences. Both partners should be supportive of each other.

- Both partners should trust each other and be honest with each other. You must feel that you can open up emotionally to the other without fear of rejection. Starting out with deceptions is certain to cause eventual problems.

- Both partners should be understanding and have empathy for each other. Good communication is essential. Many relationship problems are rooted in misunderstandings, such as when one partner doesn’t make the effort to understand what the other wants or needs.

These positive characteristics of a good relationship don’t happen overnight. The relationship may begin with romantic attraction and only slowly develop into a trusting, mutually supportive friendship as well. The following signs may indicate that a dating relationship is not developing well:

- Your partner is pressuring you for sex when you’re not ready
- Your partner seems angry or abusive when you disagree about something
- Your partner seems possessive when others want to spend time with you
- Your partner treats you unequally in any way
- Your partner is emotionally or physically abusive (whether it happens once or many times)

If you recognize that any of these things are happening with someone you’re dating, it may be time to reconsider, even if you still feel attracted. Any relationship that begins this way is not likely to end well.

**Resolving Conflicts**

In any friendship or relationship, conflict will eventually happen. This is just natural because people are different. If a conflict is ignored, or the partners just argue without resolving it, it may simmer and continue to cause tension, eventually weakening the relationship. It’s better to take steps to resolve it.
Conflict resolution is a process of understanding what’s really going on and then finding a solution. The same general steps of conflict resolution can work to solve a relationship conflict or a conflict between any people or groups because of a disagreement about anything. Following are the general principles of conflict resolution:

1. **Allow things to cool off.** It’s difficult to resolve a conflict while either party is still emotional. Wait a few minutes or agree to talk about it later.

2. **Using “I statements” rather than “you statements,” each party explains what bothers him or her about the cause of the conflict.** For example, don’t say, “You’re always playing loud music when I’m trying to study.” Instead, say, “I have difficulty studying when you play loud music, and that makes me frustrated and irritable.” “You statements” put the other person on the defensive and evoke emotions that make resolution more difficult.

3. **Listen carefully to what the other person says.** Then restate the message in your own words to give the other a chance to clarify their thoughts and feelings. Each party should listen to the other and restate the other’s message to ensure the real issue is out on the table for discussion.

4. **Accept responsibility for your role in the conflict, instead of blaming the other.** A good example of accepting responsibility is to say, “I know I’m always studying and need the quiet. I guess that makes it hard for you to listen to your music.”

5. **Brainstorm together to find a solution that satisfies both of you.** Some compromise is usually needed, but that is usually not difficult to reach when you’re calm and are working together on a solution. In this example, you might compromise by going elsewhere to study at selected times when the other has friends over and wants to listen to music, and the other may compromise by agreeing to use headphones at other times and never to play music aloud after 10 p.m.

6. **Apologize, thank, and forgive.** After reaching a resolution, emotional closure is needed to restore your relationship and end on a positive, affirming note. When appropriate, apologize for your past anger or arguing. Thank the other for being willing to compromise to resolve the conflict. In your mind, forgive the person for past misunderstandings and actions so that you do not carry any grudge into the future.

**Online and Long-Distance Relationships**
Can your relationship survive if you and your partner are living at a distance? This is a common issue for young people going off to college at different schools—and for older college students, too, who may move because of work or school. Sometimes the relationship survives, and sometimes it doesn’t. It’s important, if you’re making an effort to stay together, for both partners to accept that being apart will add new pressures on the relationship. Accept also that both of you will be changing in many ways. You may naturally grow apart and decide to break up.

Yet often long-distance relationships do survive successfully. If you do decide to work to keep your relationship alive and vibrant, there are things you can do:

- Acknowledge that you are both changing, and accept and celebrate your new lives.
- Don’t feel guilty about being excited by your new life, and don’t try to pretend to your partner that you’re always miserable because you’re separated.
- Don’t be upset or jealous when your partner tells you about new friends and activities—be happy that he or she seems happy. Talk about these changes and be happy for each other.
- If your relationship is solid, it is already based on trust and mutual support, which should continue to give you strength when apart.

**KEY TAKEAWAYS**

- Emotional health is just as important as physical health. We can take steps to reduce the negative emotions that plague us from time to time and gain control over our emotional health.
- Emotional balance results from a variety of things in our lives. We need to connect with others, to be honest and empathetic in our relationships, and to resolve conflicts that can cause bad feelings and threaten our daily happiness. We can learn skills in these areas just as in other areas of our lives.

**CHECKPOINT EXERCISES**

1. For each of the following statements about emotional health, circle T for true or F for false:

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>T</td>
<td>F</td>
<td>Anxiety is always a mental health disorder.</td>
</tr>
<tr>
<td>T</td>
<td>F</td>
<td>It’s normal to feel depressed sometimes about the pressures of studying, working, and other obligations in your life.</td>
</tr>
<tr>
<td>T</td>
<td>F</td>
<td>When you’re feeling depressed or anxious, it’s best to keep to yourself and not try to connect with others until after these feelings pass.</td>
</tr>
<tr>
<td>T</td>
<td>F</td>
<td>If someone says he is feeling suicidal, he is only seeking attention and is unlikely to actually try to kill himself.</td>
</tr>
</tbody>
</table>
2. List at least two things you can do to make new friends at college.

___________________________________________________

3. Describe three characteristics of a good relationship.

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

4. List the six steps for effective conflict resolution.
   a. __________________________________________________________
   b. _________________________________________________________
   c. _________________________________________________________
   d. _________________________________________________________
   e. _________________________________________________________
   f. _________________________________________________________

10.7 Sexual Health

LEARNING OBJECTIVES

1. Explain the importance of understanding your sexual values and making wise decisions regarding your sexuality.
2. Describe guidelines for sexually active college students to protect themselves against sexually transmitted infections and unwanted pregnancy.
3. List actions some can take to protect against sexual assault.

Sexuality is normal, natural human drive. As an adult, your sexuality is your own business. Like other dimensions of health, however, your sexual health depends on understanding many factors involving sexuality and your own values. Your choices and behavior may have consequences. Learning about sexuality and thinking through your values will help you make responsible decisions. Begin with the Sexual Health Self-Assessment.
Check the appropriate boxes.

<table>
<thead>
<tr>
<th></th>
<th>Often</th>
<th>Sometimes</th>
<th>Never</th>
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</thead>
<tbody>
<tr>
<td>1. I think about issues related to sexuality.</td>
<td></td>
<td></td>
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<tr>
<td>2. I have experienced unwanted sexual advances from another.</td>
<td></td>
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<tr>
<td>3. If I am sexually active, I protect myself from the risk of sexually transmitted infections.</td>
<td></td>
<td></td>
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<tr>
<td>4. If I am sexually active, I protect myself from the risk of unwanted pregnancy.</td>
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<tr>
<td>5. I am proud of the choices I have made regarding sexual activity.</td>
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<tr>
<td>6. I am concerned about the possibility of sexual assault including date rape.</td>
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<tr>
<td>7. I have been in situations involving some risk of date rape.</td>
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</tbody>
</table>

Write your answers.

8. How comfortable are you with your past and present decisions related to sexual behavior?

__________________________________________________________________
__________________________________________________________________

9. If you are not presently sexually active, do you feel prepared to make responsible decisions about sexual activity if you become active in the near future?

__________________________________________________________________

10. If you are sexually active, how well protected are you against the risks of sexually transmitted infection? If you are not active now, how well do you understand protections needed if you become active?

__________________________________________________________________
11. If you are sexually active, how well protected are you against the risk of unwanted pregnancy? If you are not active now, how well do you understand the different types of protection available if you become active?

12. If you suddenly found yourself in a situation with a potential for sexual assault, including date rape, would you know what to do?

Sexual Values and Decisions

It’s often difficult to talk about sexuality and sex. Not only is it a very private matter for most people, but the words themselves are often used loosely, resulting in misunderstandings. Surveys have shown, for example, that about three-fourths of college students say they are “sexually active”—but survey questions rarely specify exactly what that phrase means. To some, sexual activity includes passionate kissing and fondling, while to others the phrase means sexual intercourse. Manual and oral sexual stimulation may or may not be included in an individual’s own definition of being sexually active.

We should therefore begin by defining these terms. First, sexuality is not the same as sex. Human sexuality is a general term for how people experience and express themselves as sexual beings. Since all people are sexual beings, everyone has a dimension of human sexuality regardless of their behavior. Someone who practices complete abstinence from sexual behavior still has the human dimension of sexuality.

Sexuality involves gender identity, or how we see ourselves in terms of maleness and femaleness, as well as sexual orientation, which refers to the gender qualities of those to whom we are attracted. The phrase sexual activity is usually used to refer to behaviors between two (or more) people involving the genitals—but the term may also refer to solo practices such as masturbation or to partner activities that
are sexually stimulating but may not involve the genitals. For the purposes of this chapter, with its focus on personal health, the term sexual activity refers to any behavior that carries a risk of acquiring a sexually transmitted disease. This includes vaginal, oral, and anal intercourse. The term sexual intercourse will be used to refer to vaginal intercourse, which also carries the risk of unwanted pregnancy. We’ll avoid the most confusing term, sex, which in strict biological terms refers to reproduction but is used loosely to refer to many different behaviors.

There is a stereotype that sexual activity is very prominent among college students. One survey found that most college students think that other students have had an average of three sexual partners in the past year, yet 80 percent of those answering said that they themselves had zero or one sexual partner. In other words, college students as a whole are not engaging in sexual activity nearly as much as they think they are. Another study revealed that about 20 percent of eighteen- to twenty-four-year-old college students had never been sexually active and about half had not been during the preceding month.

In sum, some college students are sexually active and some are not. Misperceptions of what others are doing may lead to unrealistic expectations or feelings. What’s important, however, is to be aware of your own values and to make responsible decisions that protect your sexual health.

Information and preparation are the focus of this section of the chapter. People who engage in sexual activity in the heat of the moment—often under the influence of alcohol—without having protection and information for making good decisions are at risk for disease, unwanted pregnancy, or abuse.

**Alcohol and Sexual Activity**

Almost all college students know the importance of protection against sexually transmitted infections and unwanted pregnancy. So why then do these problems occur so often? Part of the answer is that we don’t always do the right thing even when we know it—especially in the heat of the moment, particularly when drinking or using drugs. Some four hundred thousand eighteen- to twenty-four-year-old college students a year engage in unprotected sexual activity after drinking, and one hundred thousand report having been too intoxicated to know if they had consented to the sexual activity.

**What’s “Safe Sex”?**

It has been said that no sexual activity is safe because there is always some risk, even if very small, of protections failing. The phrase “safer sex” better describes actions one can take to reduce the risk of sexually transmitted infections and unwanted pregnancy.
Sexually Transmitted Infections (STIs)

About two dozen different diseases can be transmitted through sexual activity. Sexually transmitted infections (STIs) range from infections that can be easily treated with medications to diseases that may have permanent health effects to HIV (human immunodeficiency virus), the cause of AIDS, a fatal disease. Despite decades of public education campaigns and easy access to protection, STIs still affect many millions of people every year. Often a person feels no symptoms at first and does not realize he or she has the infection and thus passes it on unknowingly. Or a person may not use protection because of simple denial: “It can’t happen to me.”

Table 10.2 “Common Sexually Transmitted Infections” lists facts about common STIs for which college students are at risk. Although there are some differences, in most cases sexual transmission involves an exchange of body fluids between two people: semen, vaginal fluids, or blood (or other body fluids containing blood). Because of this similarity, the same precautions to prevent the transmission of HIV will prevent the transmission of other STIs as well.

Although many of these diseases may not cause dramatic symptoms, always see a health-care provider if you have the slightest suspicion of having acquired an STI. Not only should you receive treatment as soon as possible to prevent the risk of serious health problems, but you are also obligated to help not pass it on to others.

Table 10.2 Common Sexually Transmitted Infections

<table>
<thead>
<tr>
<th>Infection</th>
<th>U.S. Incidence</th>
<th>Transmission</th>
<th>Symptoms</th>
<th>Risks</th>
</tr>
</thead>
<tbody>
<tr>
<td>HIV (Human Immunodeficiency Virus) Causing AIDS</td>
<td>About 56,000 new HIV infections per year</td>
<td>Contact with infected person’s blood, semen, or vaginal secretions during any sexual act (and needle sharing)</td>
<td>Usually no symptoms for years or decades. Later symptoms include swollen glands, weight loss, and susceptibility to infections.</td>
<td>Because medical treatment can only slow but not cure AIDS, the disease is currently eventually fatal.</td>
</tr>
<tr>
<td>Chlamydia Bacteria</td>
<td>Over 1 million new cases reported annually,</td>
<td>Vaginal, anal, or oral sex with infected person</td>
<td>Often no symptoms. Symptoms may occur 1–3 weeks after exposure, including burning sensation when urinating</td>
<td>In women, pelvic inflammatory disease may result, with permanent damage to reproductive tissues,</td>
</tr>
<tr>
<td>Infection</td>
<td>U.S. Incidence</td>
<td>Transmission</td>
<td>Symptoms</td>
<td>Risks</td>
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<td>--------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------------</td>
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</tr>
<tr>
<td>Genital HPV (Human Papilloma Virus) Causing Genital Warts</td>
<td>with many more not reported</td>
<td>and abnormal discharge from vagina or penis.</td>
<td>possibly sterility. In men, infection may spread and cause pain, fever, and rarely sterility.</td>
<td></td>
</tr>
<tr>
<td>Genital Herpes Virus</td>
<td>6.2 million new cases a year (before vaccine)</td>
<td>Most infected people have no symptoms at all and unknowingly pass on the virus. Warts may appear in weeks or months.</td>
<td>Of the 40 types of HPV, many cause no health problems. Some types cause genital warts; others can lead to cancer. Vaccine is now recommended for girls and young women and protects against cancer-causing HPV.</td>
<td></td>
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<tr>
<td>Gonorrhea Bacteria</td>
<td>An estimated 45 million Americans have had the infection</td>
<td>Often no symptoms. First outbreak within 2 weeks of contact may cause sores and flu-like symptoms. Outbreaks occur less frequently over time.</td>
<td>Many adults experience recurrent painful genital sores and emotional distress. Genital herpes in a pregnant woman puts the infant at risk during childbirth.</td>
<td></td>
</tr>
<tr>
<td>Trichomoniasis</td>
<td>700,000 new cases each year</td>
<td>Often no recognized symptoms. Burning sensation when urinating. Abnormal discharge from vagina or penis. Rectal infection symptoms include itching, soreness, or bleeding.</td>
<td>If untreated, it may cause serious, permanent health problems, including pelvic inflammatory disease in women with permanent damage to reproductive tissues and possibly sterility in both men and women.</td>
<td></td>
</tr>
<tr>
<td>Trichomoniasis</td>
<td>7.4 million new cases</td>
<td>Most men have no symptoms or may have Trichomoniasis makes an infected woman</td>
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<tr>
<td>Infection</td>
<td>U.S. Incidence</td>
<td>Transmission</td>
<td>Symptoms</td>
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<td>----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
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</tr>
<tr>
<td>Protozoa</td>
<td>each year</td>
<td>vaginal sex</td>
<td>slight burning after urination or mild discharge. Some women have vaginal discharge with strong odor and irritation or itching of genital area.</td>
<td>more susceptible to HIV infection if exposed to the virus. Trichomoniasis is easily treated with medication.</td>
</tr>
<tr>
<td>Syphilis Bacteria</td>
<td>36,000 cases reported a year</td>
<td>Direct contact with a syphilis sore, which occurs mainly on the external genitals, vagina, anus, or in the rectum but can also occur on the lips and in the mouth; during vaginal, anal, or oral sex</td>
<td>Often no recognized symptoms for years. Primary stage symptom (a small painless sore) appears in 10–90 days but heals without treatment. Secondary stage symptoms (skin rashes, fever, headache, muscle aches) may also resolve without treatment. Late-stage symptoms occur after 10–20 years, including severe internal organ damage and nervous system effects.</td>
<td>Because the infected person may feel no symptoms, the risk of transmission is great. Syphilis is easy to treat in the early stages, but treatment in late stages cannot repair damage that has already occurred. Untreated, syphilis is often fatal.</td>
</tr>
</tbody>
</table>

The following are guidelines to protect yourself against STIs if you are sexually active:

- Know that only abstinence is 100 percent safe. Protective devices can fail even when used correctly, although the risk is small. Understand the risks of not always using protection.
- Talk with your partner in advance about your sexual histories and health. Agree that regardless of how sure you both are about not having an STI, you will use protection because you cannot be certain even if you have no symptoms.
- Avoid sexual activity with casual acquaintances whose sexual history you do not know and with whom you have not talked about health issues. Sexual activity is safest with a single partner in a long-term relationship.
• Use a latex condom for all sexual activity. A male condom is about 98 percent effective when used correctly, and a female condom about 95 percent effective when used correctly. With both, incorrect use increases the risk. If you are unsure how to use a condom correctly and safely, do some private online reading. Good information can be found at http://www.emedicinehealth.com/how_to_use_a_condom/article_em.htm. You can watch a video demonstration of how to use condoms correctly at http://www.plannedparenthood.org/teen-talk/watch/how-use-condom-26797.htm.

• If you are sexually active with multiple partners, see your health-care provider twice a year for an STI screening even if you are not experiencing symptoms.

Preventing Unwanted Pregnancy

Heterosexual couples who engage in vaginal intercourse are also at risk for an unwanted pregnancy. There are lots of myths about how a woman can’t get pregnant at a certain time in her menstrual cycle or under other conditions, but in fact, there’s a risk of pregnancy after vaginal intercourse at any time. All couples should talk about protection before reaching the stage of having intercourse and take appropriate steps. While a male condom is about 98 percent effective, that 2 percent failure rate could lead to tens of thousands of unintended pregnancies among college students. When not used correctly, condoms are only 85 percent effective. In addition, a couple that has been healthy and monogamous in their relationship for a long time may be less faithful in their use of condoms if the threat of STIs seems diminished. Other methods of birth control should also therefore be considered. With the exception of the male vasectomy, at present most other methods are used by the woman. They include intrauterine devices (IUDs), implants, injected or oral contraceptives (the “pill”), hormone patches, vaginal rings, diaphragms, cervical caps, and sponges. Each has certain advantages and disadvantages.

Birth control methods vary widely in effectiveness as well as potential side effects. This is therefore a very personal decision. In addition, two methods can be used together, such as a condom along with a diaphragm or spermicide, which increases the effectiveness. (Note that a male and female condom should not be used together, however, because of the risk of either or both tearing because of friction between them.) Because this is such an important issue, you should talk it over with your health-care provider, or a professional at your student health center or an agency such as Planned Parenthood.
In cases of unprotected vaginal intercourse, or if a condom tears, emergency contraception is an option for up to five days after intercourse. Sometimes called the “morning after pill” or “plan B,” emergency contraception is an oral hormone that prevents pregnancy from occurring. It is not an “abortion pill.” Planned Parenthood offices around the country can provide more information and confidential contraceptive services including emergency contraception.

**Sexual Assault and Date Rape**

Sexual assault is a serious problem in America generally and among college students in particular:

- About a third of all dating relationships involve some physical violence.
- One in six women and one in ten men will be sexually assaulted in their lifetimes.
- About a fourth of sexual assault victims are in the typical college age range of eighteen to twenty-four years old.
- As many as one in four women experience unwanted sexual intercourse while attending college.
- In more than three fourths of rape cases, the victim knows the perpetrator.

Sexual assault is any form of sexual contact without voluntary consent. Rape is usually more narrowly legally defined as forced sexual intercourse, a specific type of sexual assault. Both are significant problems among college students. Although men can also be victims of sexual assault and rape, the problem usually involves women, so this section focuses primarily on the issue for women in college. Men must also understand what is involved in sexual assault and help build greater awareness of the problem and how to prevent it.

Sexual assault is so common in our society in part because many people believe in myths about certain kinds of male-female interaction. Common myths include “It’s not really rape if the woman was flirting first” and “It’s not rape unless the woman is seriously injured.” Both statements are not legally correct. Another myth or source of confusion is the idea that “Saying no is just playing hard to get, not really no.” Men who really believe these myths may not think that they are committing assault, especially if their judgment is impaired by alcohol. Other perpetrators of sexual assault and rape, however, know exactly what they’re doing and in fact may plan to overcome their victim by using alcohol or a date rape drug.
College administrators and educators have worked very hard to promote better awareness of sexual assault and to help students learn how to protect themselves. Yet colleges cannot prevent things that happen at parties and behind closed doors. Students must understand how to protect themselves.

Perpetrators of sexual assault fall into three categories:

1. Strangers
2. Acquaintances
3. Dating partners

Among college students, assault by a stranger is the least common because campus police departments take many measures to help keep students safe on campus. Nonetheless, use common sense to avoid situations where you might be alone in a vulnerable place. Walk with a friend if you must pass through a quiet place after dark. Don’t open your door to a stranger. Don’t take chances. For more information and ways to reduce your risk of sexual assault, see [http://www.rainn.org/get-information/sexual-assault-prevention](http://www.rainn.org/get-information/sexual-assault-prevention).

Most sexual assaults are perpetrated by acquaintances or date partners. Typically, an acquaintance assault begins at a party. Typically, both the man and the woman are drinking—although assault can happen to sober victims as well. The interaction may begin innocently, perhaps with dancing or flirting. The perpetrator may misinterpret the victim’s behavior as a willingness to share sexual activity, or a perpetrator intent on sexual activity may simply pick out a likely target. Either way, the situation may gradually or suddenly change and lead to sexual assault.

Prevention of acquaintance rape begins with the awareness of its likelihood and then taking deliberate steps to ensure you stay safe at and after the party:

- Go with a friend and don’t let someone separate you from your friend. Agree to stick together and help each other if it looks like things are getting out of hand. If your friend has too much to drink, don’t leave her or him alone. Plan to leave together and stick to the plan.
- Be especially alert if you become separated from your friend, even if you are only going off alone to look for the bathroom. You may be followed.
- Be cautious if someone is pressuring you to drink heavily.
- Trust your instincts if someone seems to be coming on too aggressively. Get back to your friends.
- Know where you are and have a plan to get home if you have to leave abruptly.
These preventions can work well at a party or in other social situations, but they don’t apply to most dating situations when you are alone with another person. About half of sexual assaults on college students are date rape. An assault may occur after the first date, when you feel you know the person better and perhaps are not concerned about the risk. This may actually make you more vulnerable, however. Until you really get to know the person well and have a trusting relationship, follow these guidelines to lower the risk of sexual assault:

- Make it clear that you have limits on sexual activity. Take care that your body language or appearance does not send a message that you might be “easy.” If there is any question that your date may not understand your limits, talk about your values and limits.
- If your date initiates unwanted sexual activity of any sort, do not resist passively. The other may misinterpret passive behavior as consent.
- Be careful if your date is drinking heavily or using drugs. Avoid drinking yourself, or drink very moderately.
- Stay in public places where there are other people. Do not invite your date to your home before your relationship is well established.
- Trust your instincts if your date seems to be coming on too strong. End the date if necessary.
- Pay attention for signs of an unhealthy relationship (described in Chapter 10 "Taking Control of Your Health", Section 10.6 "Emotional Health and Happiness").

If you are sexually assaulted, always talk to someone. Call a rape crisis center, your student health center, or the National Sexual Assault Hotline at 1-800-656-HOPE for a confidential conversation. Even if you do not report the assault to law enforcement, it’s important to talk through your feelings and seek help if needed to prevent an emotional crisis.

**Date Rape Drugs**

In addition to alcohol, sexual predators use certain commonly available drugs to sedate women for sexual assault. They are odorless and tasteless and may be added to a punch bowl or slipped into your drink when you’re not looking. These drugs include the sedatives GHB, sometimes called “liquid ecstasy,” and Rohypnol, also called “roofies.” Both cause sedation in small doses but can have serious medical effects in larger doses. Date rape drugs are typically used at parties. Use the following tips to protect yourself against date rape drugs:
• Don’t put your drink down where someone else may get to it. If your drink is out of your sight for even a moment, don’t finish it.
• Never accept an open drink. Don’t accept a mixed drink that you did not see mixed from pure ingredients.
• Never drink anything from a punch bowl, even if it’s nonalcoholic. You can’t know what may have been added into the punch.
• If you experience unexpected physical symptoms that may be the result of something you drank or ate, get to an emergency room and ask to be tested.

KEY TAKEAWAYS

• Sexual health is an important dimension of wellness and something we should all think about to affirm our values and make responsible decisions.
• Your time in college and your overall health and well-being would be seriously impacted if you were to acquire a sexually transmitted infection or experience an unwanted pregnancy. You owe it to yourself—and anyone with whom you are in a relationship—to have the facts and know how to protect yourself.
• The huge number of sexual assaults that occur every year is one of our society’s “dirty little secrets.” This problem is as rampant on college campuses as in society in general. You need to know what’s involved—and what to do to protect yourself from the pain of becoming a victim.

CHECKPOINT EXERCISES

1. For each of the following statements about sexual health, circle T for true or F for false:

<p>| | |</p>
<table>
<thead>
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</thead>
<tbody>
<tr>
<td>T</td>
<td>F</td>
</tr>
<tr>
<td>T</td>
<td>F</td>
</tr>
<tr>
<td>T</td>
<td>F</td>
</tr>
<tr>
<td>T</td>
<td>F</td>
</tr>
</tbody>
</table>

2. List at least three things a woman can do at a party to ensure she does not become a victim of sexual assault.
3. Describe a first date scenario in which a woman is well protected from the risk of sexual assault. List at least three things she should make sure of.

10.8 Chapter Activities

Chapter Takeaways

- Good health helps you be more successful in college.
- For good nutrition, eat a varied diet with lots of vegetables, fruits, and whole grains and minimize fats, sugar, and salt.
- Regular exercise is not only important for good health but is a great way to reduce stress in your life.
- Sleep is one of the first areas where college students cut back when they find themselves too busy with classes, work, and other activities. Taking the time to get enough sleep, however, makes you so much more efficient when studying that it can actually save you time.
- Substance use and abuse not only takes its toll on the body but also contributes to problems in college, at work, and in the future. You may need to make a smart decision between short-term pleasures and long-term success.
- Since many stressors are unavoidable in life, we all need to find good ways to minimize their effects. The best stress-reducers over time become good habits that will increase our wellness and help us succeed in college and careers.
- If you are having an emotional or relationship problem that persists and affects your life, don’t hesitate to seek help. Most colleges have counselors and health professionals trained to help you get through any crisis.
- Sexual health is your own business—except that sexuality usually affects and is affected by others. Smart choices focus on protecting yourself from potential problems, regardless of your choices about sexual activity.
1. Whose fault is it if I’m overweight now? ______________________

2. Whose fault is it if I’m overweight two years from now? ______________

3. Whom can I talk to if I want to find a weight loss program that will work best for me?
   __________________________________

4. Complete these sentences:
   a. What I think most needs change in my diet is
      ______________________________________________________

   b. The main reason I don’t get enough exercise is
      ______________________________________________________

   c. When I feel stressed, I often ___________________________________ (How healthy is that? Should you choose healthier activities instead?)

   d. The first step in resolving a conflict you are having with someone else is to
      ______________________________________________________

How do you know if you’re drinking too much or too often?

__________________________________________________________

__________________________________________________________

As a college student, why should you care about how much stress you feel and what you do about it?

__________________________________________________________

__________________________________________________________

If you have a friend who has seemed very depressed lately, what signs should you look for that might indicate he or she is becoming suicidal?

__________________________________________________________
If you do see signs of suicide in your friend, what should you do?

____________________________________________________________________

____________________________________________________________________

If you are sexually active, can you be certain you are at zero risk for acquiring HIV? If so, when? If not, why not?

____________________________________________________________________

____________________________________________________________________

OUTSIDE THE BOOK

1. Choose a friend you enjoy spending time with and see if he or she will help you with an “experiment.” Together, make a list of fun things to do together in the next week that will help minimize your stress. Choose activities that are different from your usual habits. Following are some ideas, but be creative and try to include your own healthy ideas:
   
   o Cook a healthy meal together (if you have a kitchen) or shop together for snacks you can carry with you for when you’re hungry between classes.
   
   o Go for a jog, bike ride, or long walk at least three times during the week.
   
   o Study together early in the evening, with snacks and drinks that won’t slow you down or keep you up, and then get to bed on time.

   At the end of the week, talk about the experiment and how you felt during and afterward. Did you have fun? Did you get some ideas for other or better things to do? Plan to keep doing some of these activities.

2. Spend twenty to thirty minutes online getting more ideas about healthy ways to minimize the stress you feel as a student. Start by typing the phrase “stress reduction” into your search engine. Look for specific ideas and activities not already covered in this chapter. Write them down here to share with other students and your instructor.
   
   a. _______________________________________________________
   
   b. _______________________________________________________
   
   c. _______________________________________________________

Saylor URL: http://www.saylor.org/books

Saylor.org 441
d. ________________________________________________________________

e. ________________________________________________________________

Go to http://www.englishclub.com/health/stress-quiz.htm and take the ten-question stress quiz to see how much you now understand about stress-related topics. (The EnglishClub.com Web site also has a lot of good information for students who speak English as a second language.)

**MAKE AN ACTION LIST**

**Nutrition**

My worst eating habits are

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

My action plan to eat better includes the following:

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

**Exercise**

I don’t get enough exercise because

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

I’ll try to do these things to become more active:

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

**Sleep**

I sometimes/often don’t get enough sleep because
I can better manage my time to get enough sleep in the following ways:

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

Substances

I tend to overuse or abuse these substances:

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

My action plan to avoid substance problems includes the following:

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

Stress

These things cause me the most stress:

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

I will take these steps to better cope with these stresses:

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

Emotional Health

I am happiest when I

__________________________________________________________________
I’ll be happier if I make these changes:

________________________________________________________

________________________________________________________

Sexual Health

I am/might be putting myself at risk when/if I do these things:

________________________________________________________

________________________________________________________

What I should always do to reduce these risks is to

________________________________________________________

________________________________________________________
## Where Are You Now?
Assess your present knowledge and attitudes.

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>Unsure</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I am confident I will make it through college without any financial hardships.</td>
<td></td>
<td></td>
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<tr>
<td>2. I realize that while in college I won’t have as much money to spend on things as in the past.</td>
<td></td>
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<tr>
<td>3. I plan to avoid debt as much as possible while in college so I don’t have large loans to pay back after college.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. I am willing to make sacrifices and spend less on some things while in college.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. I keep track of all my expenditures and maintain a budget so that I know when I am spending too much.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. I believe I can have a happy and fulfilling life while a student without having a lot of money.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. I know the best kinds of jobs to seek while in college.</td>
<td></td>
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</tbody>
</table>
8. I always pay off the full balance on my credit cards when the statement arrives.

<table>
<thead>
<tr>
<th>Yes</th>
<th>Unsure</th>
<th>No</th>
</tr>
</thead>
</table>

9. I have applied for every possible form of financial aid to help pay for college.

<table>
<thead>
<tr>
<th>Yes</th>
<th>Unsure</th>
<th>No</th>
</tr>
</thead>
</table>

**Where Do You Want to Go?**

Think about how you answered the questions above. Be honest with yourself. On a scale of 1 to 10, how would you rate your financial health at this time?

<table>
<thead>
<tr>
<th>In financial trouble</th>
<th>Very financially secure</th>
</tr>
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<tbody>
<tr>
<td>1</td>
<td>2</td>
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<td>3</td>
<td>4</td>
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<td>7</td>
<td>8</td>
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<tr>
<td>9</td>
<td>10</td>
</tr>
</tbody>
</table>

In the following list, circle the three most important financial areas in which you think you may need to improve:

- Making more money
- Finding the best job
- Spending less money
- Living more cheaply
- Paying bills on time
- Avoiding overdraft and late-payment fees
- Making a budget
- Sticking to a budget
- Controlling credit card spending
- Getting help with personal finances
- Saving money
- Keeping good financial records
- Building a good credit history
- Applying for financial aid

Are there other areas in which you can improve your financial well-being and avoid potential money problems while in college? Write down other things you feel you need to work on.

__________________________________________________________________

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How to Get There

Here’s what we’ll work on in this chapter:

- Setting realistic financial goals for your college years
- Choosing between making more money and spending less money
- Accepting the financial realities of college and being happy with your financial choices
- Discovering what kinds of jobs are more fulfilling while in college and how to find them
- Tracking spending using a budget and managing your budget to stay on track
- Spending less while still having fun, eating well, and having a social life
- Using a credit card without getting into debt
- Avoiding future financial problems while building a good credit history now
- Getting all the financial aid you can

Introduction

What is a chapter on personal finances doing in a book on student success? If you’re a new college student you may not yet have money problems or issues—but most college students soon do. It doesn’t matter whether you’re a “traditional” college student enrolled in college just after high school or a “nontraditional” student returning to school.

Younger students are likely to confront money issues for several reasons:

- If you are living away from home for the first time, you may have less experience setting and sticking to a budget and handling money in general.
- Because you need more time for studying and other aspects of college life, you may have less time to work and make money.
- Even if you receive financial support from your family, your funds are not unlimited, and you’ll need to learn to live within a budget.
- You will have many new expenses including tuition and fees, room and board or housing and food bills, books and supplies, and so on.
Nontraditional students who have worked or started a family before attending college may have already learned to manage their money well but usually still confront some financial issues:

- Because you need more time for studying and college, you likely have less time to work and make money.
- You will have many new expenses including tuition and fees, books and supplies, and so on.
- You are more likely to have to juggle a budget that may include a family, mortgage, and other established expenses.

Almost everyone eventually has money issues at college, and they can impact your academic success. Money problems are stressful and can keep you from concentrating on your studies. Spending too much may lead you to work more hours than you might otherwise, giving you less time to study. Or you might take fewer classes and thus spend more years in college than needed. Worse yet, money problems cause many students to drop out of college entirely.

But it doesn’t have to be this hard. Like other skills, financial skills can be learned, and they have lifelong value. This chapter will help you

- set financial goals,
- consider jobs and making money,
- learn how to spend less and manage a budget,
- avoid credit card debt,
- determine how best to finance your college expenses.

### 11.1 Financial Goals and Realities

<table>
<thead>
<tr>
<th>LEARNING OBJECTIVES</th>
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<tbody>
<tr>
<td>1. Set your financial goals to match your realities.</td>
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<tr>
<td>2. Establish financial priorities appropriate for your college years.</td>
</tr>
<tr>
<td>3. Make choices between spending less and making more.</td>
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It’s expensive to go to college. College tuition has risen for decades at virtually all schools, and very few students are fortunate enough to not have to be concerned with this reality. Still, there are things you can do to help control costs and manage your finances while in college. Begin by thinking about your financial goals.
What Are Your Financial Goals?

Whatever it is you plan to do in your future, whether work or other activities, your financial goals in the present should be realistic to enable you to fulfill your plan. Consider these scenarios:

Keri entered college planning to major in business. Her family was not able to give her much financial support, but she chose to attend an expensive private college because she thought it would help her get into a good graduate business school. She had to take large loans to pay her tuition, but she wasn’t concerned about a budget because she assumed she’d make a lot later on and be able to easily pay off the loans. Yet when she graduated and had to begin making payments on her private bank loans, she discovered she couldn’t afford to go straight to business school after all. She put her dream on hold for a few years and took a job she didn’t much like.

Jorge had worked a few years after high school but finally decided that he needed a college degree to get the kind of job he wanted. He was happy with his life otherwise and kept his nice apartment and car and enrolled in a couple night classes while continuing to work full time during the day. He was surprised how much he had to study, however, and after a couple months he felt he was struggling. He just didn’t have enough time to do it all—so he dropped first one class and then, a couple weeks later, the other. He told himself that he’d try it again in a year or two, but part of him wondered how anyone could ever get through college while working.

What Keri and Jorge have in common is a conflict between their financial goals and realities. Both were motivated to succeed in college, and both had a vision for their future. But both were unsuccessful in finding ways to make their dreams come true—because of money issues.

Could they have done things differently? Maybe Keri could have gone to a less expensive school and still reached her goal, or maybe she could have avoided such heavy student loans by working summers and part time during the school year. Maybe Jorge could have reduced his living expenses and cut back his work hours to ensure he could balance school and work better. Maybe both were spending thousands of dollars a year on things they could have done without if only they’d thought through their goals and learned to live within a budget.

Taking control of your personal finances begins with thinking about your goals and deciding what really matters to you. Here are some things to think about:
• Is it important for you to graduate from college without debt? Is it acceptable to you, or necessary, to take some student loans?

• What are your priorities for summers and other “free time”? Working to earn money? Taking nonpaying internships or volunteering to gain experience in your field? Enjoying social activities and time with friends?

• How important is it to take a full load of classes so that your college education does not take longer than necessary?

• How important is it to you to live in a nice place, or drive a nice car, or wear nice clothes, or eat in nice restaurants? How important in comparison to your educational goals?

There are no easy answers to such questions. Most people would like enough money to have and do what they want, low enough expenses that they don’t have to work too much to stay on budget, and enough financial freedom to choose activities without being swayed by financial concerns. Few college students live in that world, however. Since you will have to make choices, it’s important first to think about what really matters to you—and what you’re willing to sacrifice for a while in order to reach your goals.

**Make More or Spend Less?**

That often becomes an issue for college students. You begin by setting up a realistic budget and sticking to it. A budget is simply the best way to balance the money that comes in with the money that goes out. For most college students, the only way to increase the “money coming in” side of the budget is to work. Even with financial support from your family, financial aid from the college, your savings from past jobs, and the like, you will still need to work if all your resources do not equal the “money going out” side of the budget. The major theme of this chapter is avoiding debt except when absolutely necessary to finance your education. Why is that so important? Simply because money problems and debt cause more people to drop out of college than any other single factor.

This chapter includes discussion of how students can earn money while in college and the benefits of working. But working too much can have a negative impact by taking up time you might need for studying. It’s crucial, therefore, whenever you think about your own financial situation and the need to work, to also think about how much you need to work—and consider whether you would be happier spending less if that meant you could work less and enjoy your college life and studies more. As we’ll see
later, students often spend more than they actually need to and are often happier once they learn to spend less.

**KEY TAKEAWAYS**

- Almost every college student faces money issues, but you can learn to take control of your finances.
- Being able to complete your college career should be a key priority when setting financial goals.
- Since college students need time for classes and studying, it is generally more important to spend less money rather than work more hours.

**CHECKPOINT EXERCISES**

1. What is the leading reason some students have to drop out of college?

2. List three or more things you would be willing to give up or cut back on in order to be able to finance your college education.

11.2 Making Money

**LEARNING OBJECTIVES**

1. Understand the value of different kinds of jobs while you’re in college.
2. List questions to consider when considering a particular job possibility.
3. Be able to perform an effective job search.

Most college students work while in school. Whether you work summers only or part time or full time all year, work can have both benefits and drawbacks. The difference may result as much from the type of job you work as from the number of hours you work.

**A Job Can Help or Hurt**

In addition to helping pay the bills, a job or internship while in school has other benefits:

- Experience for your résumé
- Contacts for your later job search network
- Employment references for your résumé
Work or internship experience related to your future career has significant value. Not all students can find such opportunities in their community, however. But even a job or volunteering outside your field can have value and say something about you to future employers. Your job may demonstrate that you have initiative, are responsible, are a team player or can work independently, and can take on financial responsibility. Potential future employers will check your work references. Having an employer from your college years say you did a good job, were always on time to work, and were honest and responsible in doing your job definitely gives you an advantage over students who graduate without having worked at all. At the same time, some jobs contribute more to your overall college experience. Remember, you’re in college for an education and to gain a wide range of skills—not just for the degree. The best student jobs help you engage more deeply in the college experience, while the wrong kind of job gets in the way of that experience. Here are some factors to consider as you look for a job:

- **What kinds of people will you be interacting with?** Other students, instructors, researchers?
  Interacting with others in the world of college can broaden your college experience, help motivate you to study, and help you feel part of a shared experience. You may work with or meet people who in the future can refer you to employers in your field. On the other hand, working in a business far from campus, for example, may offer a steady paycheck but can separate you from the academic community and detract from a positive college experience.

- **Is the job flexible enough to meet a college student’s needs?** Will you be able to change your work hours during final exam week or when a special project is due? A rigid work schedule may cause difficulty at times when you really need to focus on your classes.

- **What will you be able to say about your work in your future résumé?** Does it involve any skills—including people skills or financial or managerial responsibilities—that your employer can someday praise you for? Will working this job help you get a different, better job next year?

These factors can make a job ideal for college students, but in the real world many students will have to work less-than-ideal jobs. Working at a fast food restaurant or overnight shipping company may not seem very glamorous or offer the benefits described previously, but it may be the only job available at present. Don’t despair—things can always change. Make the money you need to get by in college but don’t become complacent and stop looking for more meaningful work. Keep your eyes and ears open for other
possibilities. Visit the campus student employment office frequently (or check online) for new postings.

Talk to other students.

At the same time, even with a dull job, do your best and keep a good attitude. Remember that your boss or supervisor may someday be a work reference who can help (or hurt) your chances of getting a job you really want.

**Student Jobs**

The number of hours college students work per week varies considerably, from five to ten hours a week to full time and everywhere in between. Before deciding how much you need to work, first make a detailed budget as described later. Your goal should be to make as much as you need, and hopefully a little more to save, but first you need to know your true need. Remember your goals in college and stay focused on your education. Cut back on your optional spending so that you don’t have to work so many hours that your studies are impacted.

**Where to Find a Job**

Start at your campus financial aid office or student employment office. If they don’t have anything right for you at first, check back frequently for new job postings.

For off-campus jobs, check the classified ads in your local newspaper and Craigslist. Many jobs are never advertised, however, so ask friends, family members, and other students. Visit appropriate companies in your area and ask if they have openings.

If you applied for financial aid when you applied to your college, you probably already know whether you qualify for a work study program. Often these jobs are ideal because they are designed for students. If your financial circumstances change, be sure to check in with the financial aid office because your eligibility may have changed.

Many government agencies also have summer jobs or internships for college students. This work may be an ideal way to gain experience related to your chosen field. (See “Additional Resources” below for more information.)

**Go to Work for Yourself**

If you have energy and initiative, you can create your own work. While it may take some time to get started, flexibility and being your own boss can make up for this drawback. Students often make money in ways like these:
• Tutor classmates in a subject you are good in.
• Sell your technical skills to help others set up new computer hardware, teach software skills such as PowerPoint or Excel, or design Web sites.
• Sell things you no longer need (video games, DVDs, textbooks) on eBay or Craigslist. Earn a commission by helping others sell their stuff online.
• Provide services to faculty members and residents in the nearby community: lawn mowing, snow shoveling, housecleaning, babysitting, pet sitting, dog walking, and so on.

**Additional Resources**

**Campus jobs and work study.** Check with your campus student employment or financial aid office.


**Student Opportunities at the Environmental Protection Agency (EPA).** See [http://www.epa.gov/careers/stuopp.html](http://www.epa.gov/careers/stuopp.html).


**Student Opportunities at the U.S. Department of Health and Human Services.** See [http://career.psc.gov/studentops.taf?_Title=Student](http://career.psc.gov/studentops.taf?_Title=Student).

**Student Opportunities at the National Science Foundation.** See [http://www.nsf.gov/about/career_opps/careers/student.jsp](http://www.nsf.gov/about/career_opps/careers/student.jsp).

**Student Internships at the State Department.** See [http://careers.state.gov/students/programs.html#SIP](http://careers.state.gov/students/programs.html#SIP).

**Balancing the Job You Have with Your Ideal Job**

A growing percentage of students are working full time when they return to school, and many continue in the same jobs. If you’re in this situation, you know that balancing work and college is one of the most difficult things you’ve ever done. You’re used to working—but not used to finding time for class and studying at the same time. You likely feel harried and frustrated at times, and you may even start to
wonder if you’re cut out for college. The time may come when you start thinking about dropping classes or leaving college altogether. It may be hard to stay motivated.

If you start feeling this way, focus on your big goals and don’t let the day-to-day time stresses get you down. As difficult as it may be, try to keep your priorities, and remember that while you face temporary difficulties now, a college degree is forever.

- Acknowledge that sacrifice and compromise may be needed.
- Reduce your expenses, if you can, so you can cut back on the number of hours you work. This may mean temporarily giving up some things you enjoy in order to reach your goals.
- If you cannot cut your expenses and work hours and simply do not have the time to do well in your classes, you may have to cut back on how many classes you take per term. Try everything else first, but know that it’s better to succeed a little at a time than to push too hard and risk not succeeding. If you do have to cut back, keep a positive attitude: you’re still working toward your future ideal.

If you ever feel the temptation to quit, see your college counselor to explore all your options. Resources may be available that you don’t know about.

**KEY TAKEAWAYS**

- The best student jobs have value for your college experience and future résumé and network, while the wrong kinds of jobs may detract from your college experience.
- How much you work should be based on a realistic budget and your financial goals and needs.
- To find the best job for you, use all the resources available.

**CHECKPOINT EXERCISES**

1. What are the primary benefits of a student job on campus? (List as many as you can.)

2. Considering your abilities and interests, what would be your ideal job while a college student?
11.3 Spending Less

LEARNING OBJECTIVES

1. Identify how you are spending your money and what optional expenditures you can cut back on.
2. Develop a positive attitude for spending less while still enjoying a full college experience.
3. Create and manage a workable budget by tracking expenditures to reach your financial goals.
4. Recognize if you are getting in financial trouble and know what to do about it.
5. List the benefits of saving money even while in college.

Where Does the Money Go?

Most people aren’t really sure where a lot of their money goes. Take this survey to see how much you remember about how you have spent money recently.

Do your best to remember how much you have spent in the last thirty days in each of the following categories:

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount in Dollars (Per Month)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coffee, soft drinks, bottled water</td>
<td></td>
</tr>
<tr>
<td>Newspapers, magazines</td>
<td></td>
</tr>
<tr>
<td>Movies, music concerts, sports events, night life</td>
<td></td>
</tr>
<tr>
<td>Fast food lunches, snacks, gum, candy, cookies, and so on</td>
<td></td>
</tr>
<tr>
<td>Social dining out with friends (lunch, dinner)</td>
<td></td>
</tr>
<tr>
<td>Music, DVDs, other personal entertainment</td>
<td></td>
</tr>
<tr>
<td>Ringtones and mobile phone applications</td>
<td></td>
</tr>
<tr>
<td>Bank account fees, ATM withdrawal fees</td>
<td></td>
</tr>
<tr>
<td>Credit card finance charges</td>
<td></td>
</tr>
<tr>
<td>Lottery tickets</td>
<td></td>
</tr>
<tr>
<td>Category</td>
<td>Amount in Dollars (Per Month)</td>
</tr>
<tr>
<td>------------------------------------------------------</td>
<td>------------------------------</td>
</tr>
<tr>
<td>Cigarettes, smokeless tobacco</td>
<td></td>
</tr>
<tr>
<td>Beer, wine, liquor purchased in stores</td>
<td></td>
</tr>
<tr>
<td>Beer, wine, liquor purchased in restaurants and bars</td>
<td></td>
</tr>
<tr>
<td>Gadgets, video or computer games, and so on</td>
<td></td>
</tr>
<tr>
<td>Gifts</td>
<td></td>
</tr>
<tr>
<td>Hobbies</td>
<td></td>
</tr>
<tr>
<td>Travel, day trips</td>
<td></td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td></td>
</tr>
</tbody>
</table>

Now be honest with yourself: is this really all you spent on these items? Most of us forget small, daily kinds of purchases or underestimate how much we spend on them—especially when we pay with cash. You'll notice also that this list does not include essential spending for things like room and board or an apartment and groceries, utilities, college tuition and books, and so on. The greatest potential for cutting back on spending is in the area of optional things.

**Spending on Essentials, Spending on Optionals**

More people get into financial trouble because they’re spending too much than because they’re making (or receiving) too little. While spending may seem a simple matter—"I need to buy this, I’d like to buy that"—it’s actually very complex. America is a consumer society, and we’re deluged by advertisements promising that we’ll be happier, more successful, better liked by more people, sexier, and everything else if only we buy this. Companies have spent billions of dollars researching how to manipulate our buying behavior. No wonder it’s so tough to resist these pressures!
Why does a person feel compelled to buy fast food for lunch, or a new CD with a song they just heard on the radio, or a new video game a friend says is so good, or a new article of clothing? We owe it to ourselves to try to understand our own attitudes about money and spending. Here’s a good place to start:

- **Having money or not having money doesn’t define who you are.** Your real friends will think no less of you if you make your own lunch and eat it between classes or take the bus to campus rather than drive a new car. You are valued more by others for who you are as a person, not for what things you have.

- **You don’t have to spend as much as your friends to be one of the group.** Some people always have more money than others and spend more. Resist any feeling that your friends who are big spenders are the norm. Don’t feel you have to go along with whatever expensive activities they propose just so you fit in.

- **A positive attitude leads to success.** Learn to relax and not get stressed out about money. If you need to make changes in how you spend money, view this as an exciting accomplishment, not a depressing fact. Feel good about staying on a budget and being smart about how you spend your money.

- **Be realistic about what you can accomplish.** Most students have financial problems, and they don’t just go away by waving a magic wand of good intentions. If your budget reveals you don’t have enough money even while working and carefully controlling your spending, you may still need a student loan or larger changes in your lifestyle to get by. That’s OK—there are ways to deal with that. But if you unrealistically set your sights so high about spending less and saving a lot, you may become depressed or discouraged if you don’t meet your goals.

Before you can make an effective budget, you need to look at what you’re spending money on now and consider what’s essential and what’s optional. Essential costs are the big things:

- Room and board or rent/mortgage, utilities, and groceries
- College tuition, fees, textbooks, supplies
- Transportation
- Insurance (health insurance, car insurance, etc.)
- Dependent care if needed
- Essential personal items (some clothing, hygiene items, etc.)
These things are sometimes called fixed costs, but that term can be misleading. If you have the option to move to a less expensive apartment that is smaller or a few blocks farther away, you can partly control that cost, so it’s not really “fixed.” Still, for most people, the real savings come from spending less on optional things. Look back at the amounts you wrote in the earlier exercise “Where Does the Money Go?” These things are “optional” expenses—you can spend more or less on them as you choose. Most people spend by habit, not really thinking about where their money goes or how quickly their spending adds up. If you knew you were spending more than a thousand dollars a year on coffee you buy every day between classes, would that make you think twice? Or another thousand on fast food lunches rather than taking a couple minutes in the morning to make your lunch? When people actually start paying attention to where their money goes, most are shocked to see how the totals grow. If you can save a few thousand dollars a year by cutting back on just the little things, how far would that go to making you feel much better about your finances?

Following are some general principles for learning to spend less. The “Tips for Success” then lists specific ways you can try to follow these principles in your daily life. **Remember, spending money doesn’t define who you are!**

- **Be aware of what you’re spending.** Carry a small notebook and write down everything—*everything*—you spend for a month. You’ll see your habits and be able to make a better budget to take control.

- **Look for alternatives.** If you buy a lot of bottled water, for example, you may feel healthier than people who drink soft drinks or coffee, but you may be spending hundreds of dollars a year on something that is virtually free! Carry your own refillable water bottle and save the money.

- **Plan ahead to avoid impulse spending.** If you have a healthy snack in your backpack, it’s much easier to not put a dollar in a vending machine when you’re hungry on the way to class. Make a list before going grocery shopping and stick to it. Shopping without a list usually results in buying all sorts of unneeded (and expensive) things that catch your eye in the store.

- **Be smart.** Shop around, compare prices, and buy in bulk. Stopping to think a minute before spending is often all it takes.

**Tips for Success: Spending Less**
- Make your own lunches and snacks.
- Read newspapers and magazines online or in the library.
- Cancel cable television and watch programs online for free.
- Use free campus and local Wi-Fi spots and cancel your home high-speed Internet connection.
- Buy generic products instead of name brands.
- Shop at thrift stores and yard sales.
- Pay with cash instead of a credit card.
- Cancel your health club membership and use a free facility on campus.
- Compare prices online.
- Avoid ATM fees by finding a machine on your card’s network (or change banks); avoid checking account monthly fees by finding a bank with free checking.
- Get cash from an ATM in small amounts so you never feel “rich.”
- With larger purchases, postpone buying for a couple days (you may find you don’t “need” it after all).
- Look for free fun instead of movies and concerts—most colleges have frequent free events.
- If you pay your own utility bills, make it a habit to conserve: don’t leave lights burning or your computer on all night.
- Use good study skills to avoid failing a class—paying to retake a course is one of the quickest ways to get in financial trouble!

**Managing a Budget**

Budgeting involves analyzing your income and expenses so you can see where your money is going and making adjustments when needed to avoid debt. At first budgeting can seem complex or time consuming, but once you’ve gone through the basics, you’ll find it easy and a very valuable tool for controlling your personal finances.

Why create and manage a budget? Going to college changes your financial situation. There are many new expenses, and you likely don’t know yet how your spending needs and habits will work out over the long term. Without a budget, it’s just human nature to spend more than you have coming in, as evidenced by the fact that most Americans today are in debt. Debt is a major reason many students drop out of college. So it’s worth it to go to the trouble to create and manage a budget.
Managing a budget involves three steps:
1. Listing all your sources of income on a monthly basis.
2. Calculating all your expenditures on a monthly basis.
3. Making adjustments in your budget (and lifestyle if needed) to ensure the money isn’t going out faster than it’s coming in.

**Tracking Income**

Many college students receive money or financial assistance from a number of sources. To track income in a monthly budget, consider all your sources of funds and convert them to a monthly number. For example, you may receive a student loan once during the year or you may work more in the summer and save up money then. To calculate your monthly projected income, add up your income sources and divide that number by the number of months you will be using the income. For example, if you have saved $4,800 that you can spend over two years of college, divide the $4,800 by twenty-four months to arrive at a monthly income of $200 from those savings. Do the same with scholarship grants, student loans, monetary gifts, and so on.

If some of your college costs are being paid directly by parents or others, do not include that money in your budget as either income or an expense. Base your monthly budget on just those funds and expenses that involve you directly.

Use Table 11.1 "Monthly Income and Funds" to record and total all your income on a monthly basis. If you must estimate some sources, estimate low rather than high; it’s a bad trap to assume you’ll have more money coming in than you actually do—that’s a real budget buster.

<table>
<thead>
<tr>
<th>Source of Income/Funds</th>
<th>Amount in Dollars</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job income/salary (take-home amount)</td>
<td></td>
</tr>
<tr>
<td>Funds from parents/family/others</td>
<td></td>
</tr>
<tr>
<td>Monthly draw from savings</td>
<td></td>
</tr>
<tr>
<td>Monthly draw from financial aid</td>
<td></td>
</tr>
</tbody>
</table>
### Source of Income/Funds

<table>
<thead>
<tr>
<th>Source of Income/Funds</th>
<th>Amount in Dollars</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly draw from student/other loans</td>
<td></td>
</tr>
<tr>
<td>Other income source: ________________</td>
<td></td>
</tr>
<tr>
<td>Other income source: ________________</td>
<td></td>
</tr>
<tr>
<td>Other income source: ________________</td>
<td></td>
</tr>
<tr>
<td><strong>Total Monthly Incoming:</strong></td>
<td></td>
</tr>
</tbody>
</table>

### Tracking Expenses

Tracking expenditures is more difficult than tracking income. Some fixed expenses (tuition, rent, etc.) you should already know, but until you’ve actually written down everything you spend in a typical month, it’s hard to estimate how much you’re really spending on cups of coffee or smoothies between class, groceries, entertainment, and the like. The best way to itemize this side of your budget is to write down everything you spend—*everything*, every bottle of water and cookie, coins into parking meters, and so forth—for a full month. Then you can total up the different categories of expenses more realistically. We urge you to immediately start writing everything down in a small notebook you carry with you. You may be astonished how small purchases add up.

While you’re writing this down for a month, go ahead and work through the expenditure half of your budget, using Table 11.2 "Monthly Expenditures". Set aside an hour or two to look through your past financial records, checkbook register and debit card transactions, past utility bills, credit card statements, and so on to get the numbers to put in your expenses budget. Make estimates when you have to, but be honest with yourself and don’t underestimate your usual spending. There will be plenty of time down the road to adjust your budget—but don’t start out with an unrealistic plan. Write “est” (for estimated”) next to numbers in your budget that you’re guessing at.

Once you have listed your routine expenditures using Table 11.2 "Monthly Expenditures", write out your own budget categories that fit how *you* actually spend money. Everyone is unique, and you want your budget to be easy to use for your own life and habits.
As noted previously with income, if some of your expenses are paid directly by others, do not include them here. Base your monthly budget on just those funds and expenses that involve you directly.

Table 11.2 Monthly Expenditures

<table>
<thead>
<tr>
<th>Expenditures</th>
<th>Amount in Dollars</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and fees (1/12 of annual)</td>
<td></td>
</tr>
<tr>
<td>Textbooks and supplies (1/12 of annual)</td>
<td></td>
</tr>
<tr>
<td>Housing: monthly mortgage, rent, or room and board</td>
<td></td>
</tr>
<tr>
<td>Home repairs</td>
<td></td>
</tr>
<tr>
<td>Renter’s insurance</td>
<td></td>
</tr>
<tr>
<td>Property tax</td>
<td></td>
</tr>
<tr>
<td>Average monthly utilities (electricity, water, gas, oil)</td>
<td></td>
</tr>
<tr>
<td>Optional utilities (cell phone, Internet service, cable television)</td>
<td></td>
</tr>
<tr>
<td>Dependent care, babysitting</td>
<td></td>
</tr>
<tr>
<td>Child support, alimony</td>
<td></td>
</tr>
<tr>
<td>Groceries</td>
<td></td>
</tr>
<tr>
<td>Meals and snacks out (including coffee, water, etc.)</td>
<td></td>
</tr>
<tr>
<td>Personal expenses (toiletries, cosmetics, haircuts, etc.)</td>
<td></td>
</tr>
<tr>
<td>Auto expenses (payments, gas, tolls) plus 1/12 of annual insurance premium—or public transportation costs</td>
<td></td>
</tr>
<tr>
<td>Loan repayments, credit card pay-off payments</td>
<td></td>
</tr>
<tr>
<td>Expenditures</td>
<td>Amount in Dollars</td>
</tr>
<tr>
<td>----------------------------------------------------------------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>Health insurance (1/12 of annual)</td>
<td></td>
</tr>
<tr>
<td>Prescriptions, medical expenses</td>
<td></td>
</tr>
<tr>
<td>Entertainment (movies, concerts, nightlife, sporting events, purchases of CDs, DVDs, video games, etc.)</td>
<td></td>
</tr>
<tr>
<td>Bank account fees, ATM withdrawal fees, credit card finance charges</td>
<td></td>
</tr>
<tr>
<td>Newspapers, magazines, subscriptions</td>
<td></td>
</tr>
<tr>
<td>Travel, day trips</td>
<td></td>
</tr>
<tr>
<td>Cigarettes, smokeless tobacco</td>
<td></td>
</tr>
<tr>
<td>Beer, wine, liquor</td>
<td></td>
</tr>
<tr>
<td>Gifts</td>
<td></td>
</tr>
<tr>
<td>Hobbies</td>
<td></td>
</tr>
<tr>
<td>Major purchases (computer, home furnishings) (1/12 of annual)</td>
<td></td>
</tr>
<tr>
<td>Clothing, dry cleaning</td>
<td></td>
</tr>
<tr>
<td>Memberships (health clubs, etc.)</td>
<td></td>
</tr>
<tr>
<td>Pet food, veterinary bills, and so on</td>
<td></td>
</tr>
<tr>
<td>Other expenditure</td>
<td></td>
</tr>
<tr>
<td>Other expenditure</td>
<td></td>
</tr>
<tr>
<td>Other expenditure</td>
<td></td>
</tr>
</tbody>
</table>
Expenditures

<table>
<thead>
<tr>
<th>Expenditures</th>
<th>Amount in Dollars</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other expenditure:</td>
<td></td>
</tr>
<tr>
<td>Other expenditure:</td>
<td></td>
</tr>
<tr>
<td><strong>Total Monthly Outgoing:</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Balancing Your Budget**

Now comes the moment of truth: compare your total monthly incoming with your total monthly outgoing. How balanced is your budget at this point? Remember that you estimated some of your expenditures. You can’t know for sure until you actually track your expenses for at least a month and have real numbers to work with.

What if your spending total is higher than your income total? The first step is to make your budget work on paper. Go back through your expenditure list and see where you can cut. Remember, college students shouldn’t try to live like working professionals. Maybe you are used to a nice haircut every month or two—but maybe you can go to a cheaper place or cut it yourself. There are dozens of ways to spend less, as suggested earlier. **The essential first step is to make your budget balance on paper.**

Then your job is to live within the budget. It’s normal to have to make adjustments at first. Just be sure to keep the overall budget balanced as you make adjustments. For example, if you find you must spend more for textbooks, you may decide you can spend less on eating out—and subtract the amount from that category that you add to the textbook category. Get in the habit of thinking this way instead of reaching for a credit card when you don’t have enough in your budget for something you want or need.

Don’t be surprised if it takes several months to make the budget process work. Be flexible, but stay committed to the process and don’t give up because it feels like too much work to keep track of your money. Without a budget, you may have difficulty reaching your larger goal: taking control of your life while in college.

**Budgeting on Your Computer**
If you are good at Excel or another spreadsheet program, you can create your own budget in a spreadsheet that allows you to monitor your income and expenditures month to month, with the calculations done for you. Other budget calculators can be found online. Figure 11.3 "Simple Online Budget Calculator" shows a simple online budget calculator. The categories are general, but you can add up your numbers from Table 11.2 "Monthly Expenditures" in these categories and enter them in the online budget form, which then does the calculations for you.

**Figure 11.3 Simple Online Budget Calculator**

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Resources/Incomes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education: $0.00</td>
<td>Family Contribution: $0.00</td>
</tr>
<tr>
<td>Housing: $0.00</td>
<td>Financial Assistance: $0.00</td>
</tr>
<tr>
<td>Food: $0.00</td>
<td>Non-Taxable Income: $0.00</td>
</tr>
<tr>
<td>Transportation: $0.00</td>
<td>Financial Aid Grants: $0.00</td>
</tr>
<tr>
<td>Health: $0.00</td>
<td>Federal Direct Loans: $0.00</td>
</tr>
<tr>
<td>Personal/Misc.: $0.00</td>
<td>Loans: $0.00</td>
</tr>
<tr>
<td>Entertainment: $0.00</td>
<td>Scholarships: $0.00</td>
</tr>
<tr>
<td>In-School Interest: $0.00</td>
<td>Employment: $0.00</td>
</tr>
<tr>
<td>Dependent Care: $0.00</td>
<td>Other Inc./Resources: $0.00</td>
</tr>
<tr>
<td>Emergencies: $0.00</td>
<td></td>
</tr>
<tr>
<td>Other Expenses: $0.00</td>
<td></td>
</tr>
</tbody>
</table>

**Total Expenses:** $  
**Total Income:** $

**Calculate**  **Reset**

Your balance (income - expense) is: $

Most college students can do well with a simple budget that helps you track monthly income and expenditures so that you can make adjustments as needed. If your financial life is more complicated or you would enjoy full financial tracking and control using your computer, a software program like Quicken has all the power you need and can download your banking and credit card records to easily track categories of expenses over time. A free online budget and tracking system is available at Mint.com.

**What If Your Budget Doesn’t Work?**

Your budget may be unbalanced by a small amount that you can correct by reducing spending, or it may have a serious imbalance. If your best efforts fail to cut your expenditures to match your income, you may
have a more serious problem, unless you plan in advance to manage this with student loans or other funds.

First, think about how this situation occurred. When you decided to go to college, how did you plan to finance it? Were you off in your calculations of what it would cost, or did you just hope for the best? Are you still committed to finding a way to continue in college?

If you are motivated to reach your college goal, good! Now look closely at your budget to determine what’s needed. If you can’t solve the budget shortfall by cutting back on “optional” expenses, then you need more dramatic changes. Are you paying a high rent because your apartment is spacious or near campus? Can you move a little farther away and get by temporarily in a smaller place, if the difference in rent makes a big difference in your overall finances? If you’re spending a lot on your car, can you sell it and get by with public transportation for a year or two? Play with the numbers for such items in your budget and see how you can cut expenses to stay in college without getting deeply in debt. If you worry you won’t be as happy if you change your lifestyle, remember that money problems are a key source of stress for many college students and that stress affects your happiness as well as how well you do in college. It’s worth the effort to work on your budget and prevent this stress.

If all else fails, see a financial aid counselor at your college. Don’t wait until you’re in real financial trouble before talking to someone who may be able to offer help.

### Why People Spend Too Much, Even on a Budget

- **Old habits die hard.** Keep monitoring your spending habits and watch for things you’re spending money on without really thinking about it.

- **Credit cards.** Never use them if at all possible. They make it easy to spend too much or not see how much you’re spending. Save them for emergencies.

- **Easy access to cash.** Just put your card in an ATM and get some cash! It’s so easy to do, and an automatic habit for so many, that it’s easy to bust your budget with small amounts daily.

- **Temptations are everywhere.** Even when we’re careful, we’re often easily influenced by friends to go out or spend in other ways. Remember why you made your budget in the first place and keep your priorities in mind. The guilt you’ll feel tomorrow about spending a whole week’s food budget on one expensive dinner out probably isn’t worth the pleasure of it!
We buy things to feel good. If that’s been a longtime habit for you, it will be hard to break. Often it’s better to find small things that make you feel good rather than trying to go without everything. Rewarding yourself with an ice cream treat for a week’s budgeting success won’t break your budget.

What If You Get in Financial Trouble?

People often don’t admit to themselves that they have a problem until it becomes unmanageable. We human beings are very good at rationalizing and making excuses to ourselves! Here are some warning signs of sliding into financial trouble:

• For two or three months in a row, your budget is unbalanced because you’re spending more than you are bringing in.
• You’ve begun using your savings for routine expenses you should be able to handle with your regular budget.
• You’ve missed a deadline for a bill or are taking credit card cash advances or overdrawning your checking account.
• You have a big balance on your credit card and have paid only the required minimum payment for the last two months.
• You have nothing in the bank in case of an emergency need.
• You don’t even know how much total debt you have.
• You’re trying to cut expenses by eliminating something important, such as dropping health insurance or not buying required textbooks.

If you are experiencing any of these warning signs, first acknowledge the problem. It’s not going to solve itself—you need to take active steps before it gets worse and affects your college career.

Second, if you just cannot budget your balance, admit that you need help. There’s no shame in that. Start with your college counselor or the financial aid office; if they can’t help you directly, they can refer you to someone who can. Take your budget and other financial records with you so that they can see what’s really involved. Remember that they’re there to help—their goal is to ensure you succeed in college.

Balance Your Checkbook!

Lots of people don’t balance their checkbook every month, thinking it’s just too much trouble. But it’s important to keep your checkbook balanced for several reasons:
Banks sometimes make errors, and you can’t catch one without checking your record against your monthly bank statement.

If you make a math error or forget to record a check or ATM withdrawal, you may have to pay overdraft fees.

If you balance your checkbook only every few months, it can take many hours to examine records and find a problem.

If you’re not sure how exactly to balance your checkbook, ask a teller at your bank or get instructions online. This takes only a few minutes each month and is well worth it to avoid the stress and lost hours caused by an inevitable problem.

**Saving for the Future**

If you’re having problems just getting by on your budget, it may seem pointless to even think about saving for the future. Still, if you can possibly put aside some money every month into a savings plan, it’s worth the effort:

- An emergency or unexpected situation may occur suddenly. Having the savings to cope with it is much less stressful than having to find a loan or run up your credit cards.
- Saving is a good habit to develop. Saving for the future will prepare you well for the increasing financial complexities of life after graduation.
- You may need your savings to help launch your career after graduation. If you’re broke when you graduate, you may feel you have to take the first job that comes along, but with some savings you may have time to find the job that’s perfect for you.
- You may change your mind about future plans. Maybe you now think that you’ll go to work at a good job right after graduation, so you’re not concerned about saving—but maybe in a couple years you’ll decide to go to graduate school, law school, or business school—or to start your own business, or to join a volunteer program. Your savings may allow you to pursue a new goal.

Start by saving in a savings account at your bank or credit union. You can have a certain amount transferred from your checking account every month into a savings account—that makes it easier and more routine. A savings account allows withdrawal anytime but pays lower interest than other accounts. Ask at your bank about money market accounts and certificates of deposit (CDs), which generally pay
higher interest but have restrictions on minimum balances and withdrawals. Savings bonds are another option. All of these options are federally insured, so your money stays safe. Risky investments like the stock market are generally not appropriate for college students on a budget.

**KEY TAKEAWAYS**

- Financial success while in college depends on understanding and controlling your expenditures.
- There are many ways you can spend less on optional expenses, and even essentials, and still have a full life and enjoy your college experience.
- A detailed monthly budget that lists all income sources and expenditures makes it easier to track expenses and avoid sliding into financial trouble.
- Spending too much can quickly lead to financial problems. If you see the signs that you’re starting to have money problems, take steps quickly to prevent trouble before it snowballs out of control.
- While it may seem difficult just to make ends meet, make it a goal also to attempt to save something for future needs.

**CHECKPOINT EXERCISES**

1. List the top three optional expenditures you usually make every week.

   ____________________________________________
   ____________________________________________
   ____________________________________________

2. List three tips for spending less that you feel you will be able to use routinely to avoid running out of money while in college.

   ____________________________________________
   ____________________________________________
   ____________________________________________

3. For each of the following statements, circle T for true or F for false:

<table>
<thead>
<tr>
<th>T</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>It’s OK to miss a deadline for paying your phone bill as long as you pay on time at least half of the time.</td>
<td></td>
</tr>
</tbody>
</table>
There’s really nothing wrong with not having any money in the bank as long as you have a credit card for emergencies and major purchases.

You should balance your checkbook every month when you receive your bank statement.

A good way to save money is to try to get by without buying expensive textbooks.

You only need to write up a budget if you’ve gotten deeply into debt and need to see a financial advisor to get out of debt.


11.4 Credit Cards

Credit cards are such a big issue because they are easy to get, easy to use—and for many people, addictive. Until new regulations in 2009 and 2010, many college students got deeply in debt and experienced financial disaster. The new regulations set limits to prevent such serious problems for students under age twenty-one, but older students may still experience problems from overuse.

Credit cards do have legitimate purposes:

- In an emergency, you may need funds you cannot obtain otherwise.
- You generally need a credit card for travel, for hotels, and other needs.
- Often it’s less expensive to make significant purchases online, and to do that you usually need a credit card. (Many ATM debit cards also function like a credit card for online purchases.)
- If you are young, responsible use of a credit card is a good way to start building a credit rating—but only if you use the credit card responsibly and always make sufficient payments on time.
Even though federal regulations require banks to disclose all fees and make it more difficult to increase fees or rates without warning credit card holders in advance, many people overuse credit cards and pay high interest rates and fees for making late payments. The average American household has credit card debt of $5,000 to $8,000 (reports vary). College students reportedly are more likely to be late with payments and incur additional fees.

Your first goal with a credit card is to understand what you’re getting into and how you are charged. Read the fine print on your monthly statements. You should understand about rate increases and know what happens if you miss a payment, pay less than the minimum, or pay late. It also pays to shop around. Two good Web sites—http://www.cardtrak.com and http://www.bankrate.com—compare rates of many credit cards and provide more information about how credit cards work.

### Setting Limits

All credit cards come with a limit, the maximum total amount you can charge, but this is not the same as the limit you should set for how you use the card based on your budget. If you bought something that cost $400, for example, would your monthly budget let you pay it off when the bill comes? If it will take you two or three months to have that much available in your budget, are you also including the interest you’ll be paying? What if an unexpected need then arises and you need to charge more?

Set your personal use limit by calculating how much your budget allows you to charge. If you are using the card just for convenience, such as to pay for meals or regular purchases, be sure you have enough in those categories in your budget left at the end of the month to make the payment. If tempted to buy a significant item with your credit card, do the calculations in advance.

### Avoiding Debt

If your credit card debt is not limited by your age, that balance can rapidly rise. Before the 2010 regulations, the average student had accumulated a debt estimated as high as $3,000. Following are tips that will help you avoid slipping into credit card debt:
• **Pay with cash when you can.** Use your budget as a guide for how much cash to carry with you. A good way is to plan how much you’ll need for a week (lunches, parking meters, snacks or drinks between classes) and start the week with that amount from an ATM. Carrying that exact amount helps you stay informed of how you’re doing on your budget and keeps you from “accidentally” spending too much on a whim.

• **When possible, use a debit card instead of a credit card.** A debit card is taken just like a credit card in most places, so you can use it instead of cash, but remember that a purchase is subtracted immediately from your account. Don’t risk overdraft fees by using a debit card when you don’t have the balance to back it up. Record a debit card purchase in your checkbook register as soon as possible.

• **Make it a priority to pay your balance in full every month.** If you can’t pay it all, pay as much as you can—and then remember that balance will still be there, so try not to use the card at all during the next month.

• **Don’t get cash advances on your credit card.** With most cards, you begin paying interest from that moment forward—so there will still be an interest charge even if you pay the bill in full at the end of the month. Cash advance interest rates are often considerably higher than purchase rates.

• **Don’t use more than one credit card.** Multiple cards make it too easy to misuse them and lose track of your total debt.

• **Get and keep receipts for all credit card purchases.** Don’t throw them away because you’ll see the charges on your monthly statement. Write the amounts down in your spending budget. You also need the receipts in case your monthly statement has an error.

• **Stop carrying your credit card.** If you don’t have enough willpower to avoid spontaneous purchases, be honest with yourself. Don’t carry the card at all—after all, the chances of having an emergency need for it are likely to be very small. Having to go home to get the card also gives you a chance to consider whether you really need whatever it is that you were about to buy.

---

**Credit History and Reports**
Many younger college students are just beginning to develop a credit history. Older students likely have had credit cards for years, as well as automobile and other types of loans, possibly a mortgage, and other financial transactions that add up to a credit history. But everyone needs to understand what a credit history is and how your monetary habits now can affect your future financial well-being and your future options. For example, frequent overdrafts on a debit card can prevent you from being approved for a credit card, or late credit card payments can prevent you in the future from obtaining a car loan. Credit bureaus collect financial data on everyone. The credit report they issue is a detailed history of many years of your financial habits (Figure 11.4 "First Page of a Typical Credit Report"). It includes the following:

- Current and past credit accounts (credit cards and store charge cards)
- History of balances and credit payments
- History of late or missed payments
- Inquiries into your credit status (e.g., if you’ve applied for a number of credit cards, this is recorded even if you did not receive the cards)
- Bankruptcy or mortgage foreclosure proceedings

All this information remains in your credit report for up to seven to ten years. What you do today can really come back to haunt you!
TransUnion

Reviewing Your Credit History

HAWK messages play a critical role in warning you of suspected fraudulent activity, such as misuse of a SSN, address, or telephone number.

LOOK identifies subscriber's name, complete address, and telephone, if available, for quicker, easier reference.

Phone Append verifies applicant's phone number provided on the application.

Saylor URL: http://www.saylor.org/books

Saylor.org 475
If you have ever had a loan or credit card, you already have a credit history. It can be important to know what is in your report. Errors are common in credit histories and, if not corrected, can hurt you in the future.

You are entitled to a free copy of your credit report every year, and ideally you should check it every year for possible errors. To obtain a copy online, go to [http://www.annualcreditreport.com](http://www.annualcreditreport.com). This is a government Web site, and the report is free.

You may also visit the Web site of any of the three main credit bureaus, but be aware that each has for-fee services they may attempt to sell you while obtaining your report.

- Experian: [http://www.experian.com](http://www.experian.com)
- TransUnion: [http://www.transunion.com](http://www.transunion.com)
- Equifax: [http://www.equifax.com](http://www.equifax.com)

Once you receive your credit report, go over it carefully to make sure its information is accurate. If you have paid off and closed an account, for example, it should not be listed as still open. Make sure all accounts listed actually belong to you and that the balances listed are correct. If you do find an error, report it promptly, following the procedure on the credit bureau’s Web site.

It’s also important to keep good financial records. Don’t immediately throw away your credit card statements or loan papers. You may need these to prove an error in your credit history.

**Your FICO Credit Score**

To sum up your creditworthiness, credit bureaus analyze all your data to come up with a single number, called your credit score or FICO score. (FICO is short for the Fair Isaac Credit Organization, which created this method of analyzing data.) The calculations of each credit bureau differ somewhat. The score may be anywhere between 250 and 336 (poor credit risk) and 843 and 900 (excellent credit risk). The score is based on the following:

- The length of your credit history
- The total amount you owe
- Your payment history
- The types of credit you have

Credit bureaus are not required to tell you the FICO score that they report to a lender who inquires about your credit history. Check with any of the individual credit bureaus listed earlier, if you need to know your
score. Or you may be able to get this information from a lender with whom you have a loan. Most students have no need to know their credit score, except to understand how banks and other lenders make their decisions if you are applying for any type of loan.

**Protecting Your Financial Identity**

Identity theft is a serious and growing problem. Identity theft is someone else’s use of your personal information—usually financial information—to make an illegal gain. A criminal who has your credit card number or bank account information may be able to make purchases or transfer funds from your accounts. Someone with the right information about you, such as your social security number along with birth date and other data, can even pretend to be you and open new credit accounts that you don’t know about—until the bank or collection agency tries to recover amounts from you. Although innocent, you would spend a lot of time and effort dealing with the problem.

Follow these guidelines to prevent identity theft:

- Never put in the trash any document with personal or financial information (e.g., your social security number, credit card number). Shred it first.
- Carefully review bank statements, credit card bills, and the like when you receive them. If the balance seems incorrect or you do not recognize charges, contact the bank or credit card company immediately.
- Never give your social security number, credit card number, or other sensitive data when requested by telephone or e-mail. Many schemes are used to try to trick people to reveal this information, but legitimate companies do not make such requests.
- Do not use online banking or make online purchases with a credit card using a public computer or an unsecured Wi-Fi connection. Your data can be picked up by others lurking within the Wi-Fi signal range.

**CASE STUDY**

Maria’s Financial Dilemma

When Maria decided to attend a community college after working full time a few years, she was confident she could afford it. She had saved enough money to pay tuition for two years, and she cut back to part-time work that paid enough, she calculated, to live on. With great enthusiasm she registered for the fall term.
Her money problems began in November when her car broke down on the way to her job. The mechanic said her transmission had to be rebuilt and her car also really needed new rear shocks. The bill was well over a thousand dollars. She paid with her Visa card. At the end of the month, she didn’t have enough in her checking account to pay the credit card bill in full. She almost decided just to pay the minimum, but then she checked her statement and saw the 18 percent interest rate and decided to pay the full balance from her savings. She wouldn’t need that money for tuition until next year anyway, and that gave her a long time to save it up.

The first week in December, she slipped on an icy sidewalk and sprained her ankle. She had student health insurance, though she had to make a copayment. Unfortunately, she couldn’t do her job on crutches, so she lost two weeks’ pay.

Still, “that’s life,” she thought, although she was so worried about money now that she almost decided to register for just two courses the next term. But college was her priority, so she took a full load and increased her work hours for a couple months to help her get caught up financially. But then as midterm exams grew closer, she felt unprepared because she hadn’t had enough time for studying. Because of the stress she wasn’t sleeping well, and one day she fell asleep in class. Always rushing around, she was eating more junk food than ever and feeling too guilty to even get on the scale to see if she was gaining weight, too. She found herself daydreaming about the coming summer and being free of classes. To feel better, she took long drives in her car on the weekends.

She did pass her midterms, though she did not do as well as she’d hoped. She still hadn’t been able to save enough for next year’s tuition but felt that she had the summer to work full time and make up for it.

In April, her boss told her that business was too slow to be able to increase her hours to full time for the summer. He was very sorry, but she could keep working part time if she wanted.

Now Maria really doubted if she’d be able to make it. Her family could spare no money to help her out. She had enough for rent, food, and her car, but that was about it. If she didn’t figure something out, she couldn’t afford tuition in the fall. Even with an installment plan to break up tuition payments, she just wasn’t making enough to cover it. She didn’t know what to do.
1. What is the first step Maria should take to start sorting out her financial situation and learn about her options?

__________________________________________________________________

2. Maria’s financial planning was based on making enough to cover what she spends and using her savings for tuition. If she were to make a monthly budget and analyze every expenditure, might she be able to cut back and save more for unexpected expenses that come up? List areas in which she would likely be able to spend less if she used a budget.

__________________________________________________________________

__________________________________________________________________

__________________________________________________________________

3. Maria’s attitude toward her credit card is a healthy indicator that she wants to avoid debt. If this proved to be the only solution, however, should she consider a student loan to cover the tuition for her second year? Why or why not?

__________________________________________________________________

__________________________________________________________________

4. If Maria was considering not attending college the second year but instead looking for a new full-time job that would allow her to save up tuition money again, what advice might you give her?

__________________________________________________________________

__________________________________________________________________

KEY TAKEAWAYS

- Credit cards have several important benefits when used carefully, including building a credit history and having emergency funds available.
- Don’t charge purchases up to the credit card’s limit but set your own personal limit that allows you to pay the balance in full every month.
• Avoid high credit card balances by using the card minimally, paying cash when you can, and avoiding cash advances.
• How you manage your credit and finances now affects your credit history and creditworthiness in the future.

CHECKPOINT EXERCISES

1. What is the best number of credit cards to have and carry with you?

2. For each of the following statements, circle T for true or F for false:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td>T</td>
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<td>T</td>
<td>F</td>
</tr>
<tr>
<td>T</td>
<td>F</td>
</tr>
</tbody>
</table>

3. How often can one obtain a free credit report?


11.5 Financing College and Looking Ahead

LEARNING OBJECTIVES

1. Understand the importance of researching and applying for financial aid every year even if you don’t think you qualify for assistance.
2. Identify key differences among scholarships and grants, student loans, and work study programs.
3. Avoid excessive student loans and setting yourself up for future financial difficulties.
You may already be receiving financial aid or understand what types of financial aid are available. Even if you are not receiving financial aid, however, you should understand the basics because your financial situation may change and you may need help paying for college. You owe it to yourself to learn about potential types of aid you might receive.

Every college has a financial aid office that can give you information about standard financial aid programs. Certain kinds of financial aid, however, such as private scholarships, are not administered by the college, so you may need to do some research. There are three main categories of financial aid:

1. Scholarships and grants (money or tuition waivers that do not need to be repaid)
2. Student loans (money that does need to be repaid, usually starting after graduation)
3. Work study programs (money that is earned for tuition or other expenses)

These three types of aid are described in the following sections. Remember that this section only introduces these types of financial aid—be sure to get more information from your college’s financial aid office and the online sources listed here.

**Applying for Financial Aid**

For financial aid administered by your college, often only one general application form is required, along with detailed information on your financial situation (and those of your parents or guardians, if you are receiving their support) provided by filling out the FAFSA (Free Application for Federal Student Aid). If you have not already done this application, learn more at [http://www.fafsa.ed.gov](http://www.fafsa.ed.gov). Virtually all colleges require the FAFSA.

Outside loans and scholarships are generally applied for separately. Follow these general rules to ensure you receive any aid for which you are qualified:

1. Apply to your college for financial aid every year, even if you do not receive financial aid in your first year or term. Your situation may change, and you want to remain eligible at all times in the future by filing the application.
2. Talk to the financial office immediately if you (or your family) have any change in your circumstances.
3. Complete your application accurately, fully, and honestly. Financial records are required to verify your data. Pay attention to the deadlines for all applications.
4. Research possible outside financial aid based on other criteria. Many private scholarships or grants are available, for example, for the dependents of employees of certain companies, students pursuing a degree in a certain field, or students of a certain ethnic status or from a certain religious or geographical background, and the like.

5. Do not pay for financial aid resource information. Some online companies try to profit from the anxieties of students about financial aid by promising to find financial aid for you for a fee. Legitimate sources of financial aid information are free.

**Scholarships and Grants**

Scholarships and grants are “free” money—you do not have to pay them back, unlike student loans. A scholarship is generally based on merit rather than demonstrated financial need—based on past grades, test scores, achievements, or experiences, including personal qualifications such as athletic ability, skills in the arts, community or volunteer experiences, and so on. Don’t make the mistake of thinking scholarships go only to students with high grades. Many scholarships, for example, honor those with past leadership or community experience or the promise of future activities. Even the grades and test scores needed for academic scholarships are relative: a grade point average (GPA) that does not qualify for a scholarship at one college may earn a scholarship at another. Never assume that you’re not qualified for any kind of scholarship or grant.

A grant also does not need to be paid back. Most grants are based on demonstrated financial need. A grant may be offered by the college, a federal or state program, or a private organization or civic group. The largest grant program for college students is the federal government’s Pell Grants program (Figure 11.5 "Student Grant Programs from the Federal Government"). Learn more about Pell Grants and other scholarship and grant programs from your college’s financial aid office or the online resources listed later.
**Figure 11.5 Student Grant Programs from the Federal Government [1]**

<table>
<thead>
<tr>
<th>Federal Grant Program</th>
<th>Program Details</th>
<th>Annual Award Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Federal Pell Grant</strong></td>
<td>Generally awarded to students with exceptional financial need who have not earned a bachelor's or graduate degree</td>
<td>Up to $5,550</td>
</tr>
<tr>
<td><strong>Academic Competitiveness Grant</strong></td>
<td>First Year&lt;br&gt;Must be eligible for a Pell Grant&lt;br&gt;Must have graduated from high school after Jan. 1, 2006&lt;br&gt;Must have completed a rigorous secondary school program of study&lt;br&gt;Must be enrolled at least half-time</td>
<td>Up to $750</td>
</tr>
<tr>
<td><strong>Second Year</strong>&lt;br&gt;Must be eligible for a Pell Grant&lt;br&gt;Must have graduated from high school after Jan. 1, 2005&lt;br&gt;Must have completed a rigorous secondary school program of study&lt;br&gt;Must be enrolled at least half-time&lt;br&gt;Must have at least a 3.0 GPA at the end of the first year of postsecondary study</td>
<td>Up to $1,300</td>
<td></td>
</tr>
<tr>
<td><strong>Federal Supplemental Educational Opportunity Grant (FSEOG)</strong></td>
<td>Awarded to students with exceptional financial need who have not earned a bachelor's or graduate degree&lt;br&gt;Federal Pell Grant recipients receive priority&lt;br&gt;Not all colleges participate in the FSEOG program&lt;br&gt;Funds depend on availability at the college; you should apply by your college’s deadline</td>
<td>Up to $4,000</td>
</tr>
<tr>
<td><strong>National Science and Mathematics Access to Retain Talent Grant (National SMART Grant)</strong></td>
<td>Must be eligible for a Pell Grant&lt;br&gt;Must be enrolled at least half-time in third or fourth year (or fifth year of a 5 year program)&lt;br&gt;Must be in an eligible degree program majoring in physical, life, or computer sciences, engineering, technology, mathematics, or a critical need foreign language&lt;br&gt;Must have a minimum 3.0 cumulative GPA</td>
<td>Up to $4,000</td>
</tr>
<tr>
<td><strong>Teacher Education Assistance for College and Higher Education (TEACH) Grant</strong></td>
<td>For undergraduate, post-baccalaureate, or graduate students who are/will be taking coursework necessary to become elementary or secondary teachers&lt;br&gt;Must agree to serve, for a minimum of four years (within eight years of completing academic program), as a full-time teacher in a high-need field in a school that serves low-income students&lt;br&gt;Must attend a participating college and meet certain academic achievement requirements&lt;br&gt;Failure to complete the teaching service commitment will result in the grant funds being converted to a Federal Direct Unsubsidized Stafford Loan that must be repaid</td>
<td>Up to $4,000</td>
</tr>
</tbody>
</table>

For additional information on federal student aid, call 1-800-4-FED-AID or visit [www.studentaid.ed.gov/funding](http://www.studentaid.ed.gov/funding).

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For more information see the TEACH Grant Fact Sheet.
Student Loans

Many different student loan programs are available for college students. Because many colleges do not have sufficient funds to offer full grants to students with financial need, financial aid packages often include a combination of grant and loan money. Ideally, one would like to graduate without having loan balances to repay later on. However, almost two-thirds of full-time college students do need student loans to pay for college. The amount of money students borrow has risen in recent years because tuition and fees have risen faster than inflation. The total amount owed now averages over $20,000 for students at four-year colleges and over $10,000 at two-year colleges.

Unfortunately this is a necessary reality for many students. For most, graduating from college owing some money is preferable to not going to college at all. With smart choices about the type of loan and a structured repayment program for your working years after graduation, there’s no reason to fear a loan. Just remember that the money eventually has to be repaid—it’s not “free” money even though it may feel that way while you’re in school.

All student loans are not the same. Interest terms vary widely, and with most private loans the interest starts building up immediately. The best loan generally is a subsidized federal Stafford loan. “Subsidized” in this case means the interest does not begin on the loan until after graduation. If you borrowed $20,000 over four years and interest accrued during this time, you could owe as much as $25,000 upon graduation. Be sure to talk with your college financial office first about getting a federal subsidized Stafford loan. Since the current maximum of this type of loan for most students is over $30,000, you ideally should not have to consider other types of loans—if you qualify for the Stafford with demonstrated financial need.

How Much Should You Borrow?

Many financial analysts urge college students not to borrow more than about $5,000 per year, or about $10,000 for two years of college, or $20,000 for four years. Even if you qualify for more, that doesn’t mean you should take it, and in fact, you may want to borrow much less. Think about this seriously before jumping to any conclusions about your future earning potential and how much you may have to struggle then to pay off your student loans. During an economic downturn, for example, many students have difficulty finding a job that pays well enough to cover their loan payments without hardship.
First learn the repayment rate for a loan amount. Then research the starting salary you can realistically expect after graduation. You can find this information online at many sites (such as the USNews salary finder wizard at http://usnews.salary.com/salarywizard/layoutscripts/swzl_newsearch.asp). Assume the starting salary will be at the low end of the salary range for any given career. Finally, make sure that your loan payments do not total more than 10 percent of your starting salary. If the payment amount is more than 10 percent, you are setting yourself up for future financial problems. Try to find ways to cut back on expenses instead. Many experts advise attending a less expensive college, if necessary, rather than risking your future well-being.

**Work Study Programs**

Work study programs are the third type of financial aid. They are administered by colleges and are a common part of the financial aid package for students with financial need. You work for what you earn, but work study programs often have advantages over outside jobs. The college runs the program, and you don’t have to spend valuable time looking for a job. Work study students usually work on or near campus, and work hours are controlled to avoid interfering with classes and study time. Work study students are more engaged with the academic community than students working off campus.

Some students who enter college already working or who have special skills or job experience can make a higher hourly rate than a work study program pays. If so, you might make the same income working fewer hours, leaving more for studying and other college activities. If this is your situation, carefully weigh the pros and cons before deciding about a work study program.

**Tips for Success: Applying for Financial Aid**

- Talk to your college’s financial aid office early and get the appropriate forms.
- Start your application early to ensure you make the deadline.
- Do online research to learn about additional private scholarships you may be qualified for.
- Evaluate student loans carefully and do not borrow more than you need or can repay without hardship after graduation.
Resources

Start with your local college offices to gather information about financial aid. Do additional research to make sure you’re considering all available options. Even though this takes some effort, it will prove worthwhile if you find other sources of funds for your college years. Start with the online resources listed here.

Additional Resources


FinAid.org. See this private information Web site on scholarships, grants, and student loans at http://www.finaid.org.

CollegeScholarships.org. See this private information Web site on scholarships, grants, and student loans at http://www.collegescholarships.org.


KEY TAKEAWAYS

- Many forms of financial aid are available for college students. Apply every year and notify the college financial aid office if you have a significant change in circumstances.
- Consider all forms of financial aid—not just the aid managed by your college. Look into private scholarships and grants.
- Carefully consider how much to borrow in student loans.

CHECKPOINT EXERCISES

1. What is the best kind of college financial aid to seek?

2. For each of the following statements, circle T for true or F for false:

   T  F  You don’t need to complete the FAFSA if you are applying only for a federal student loan.
<table>
<thead>
<tr>
<th>T</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you apply to your college’s financial aid office, they will tell you about all possible scholarships for which you may be qualified.</td>
<td></td>
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<table>
<thead>
<tr>
<th>T</th>
<th>F</th>
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</thead>
<tbody>
<tr>
<td>After graduation, you have to begin repaying the money you received in a grant.</td>
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<tbody>
<tr>
<td>A work study program job often has advantages over a job you find on your own.</td>
<td></td>
</tr>
</tbody>
</table>

3. As a general rule, your future payments on a student loan should not be more than _____ percent of what you expect to make with your starting salary.


### 11.6 Chapter Activities

#### Chapter Takeaways

- Controlling your finances while in college is important both for your future well-being and for eliminating stress that can impede your academic success.

- Meeting your financial goals while in college may require some financial sacrifice but need not result in hardship.

- The best student jobs offer benefits beyond just the money.

- There are many ways to reduce expenditures while in college. Tracking your spending with an effective budget is the first step toward taking control of your finances.

- Understanding your own spending habits and practicing a few simple principles for spending less help prevent unnecessary debt. Make and use a budget to take control of your financial life.

- Credit card spending is the leading cause of out-of-control debt in America today. Use credit cards minimally and wisely.

- Protect your financial identity by maintaining good records and preventing criminals from obtaining your personal or financial information.

- Look into all forms of financial aid and apply for all aid for which you may be qualified. Do not take more in student loans than you really need.

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**CHAPTER REVIEW**
1. Why is it necessary to track all your expenditures if your goal is to spend less to avoid financial problems while in college?

__________________________________________________________________
__________________________________________________________________

2. Imagine several situations in which a friend asks you to join some activity that would break your budget. Write down positive, upbeat things you can say in these situations instead of glumly saying “I can’t afford it.”

__________________________________________________________________
__________________________________________________________________

3. List as many ways as you can think of to locate job openings for which you might apply.

__________________________________________________________________
__________________________________________________________________

4. Who should you talk to if you are having difficulty paying for college or meeting your expenses?

__________________________________________________________________

OUTSIDE THE BOOK

1. Although you may not need a résumé until you seek full-time employment after graduation, go online to learn what kinds of experience are typically listed in a résumé. Make a list of your experiences, qualifications, and references that you will put on your future résumé. What areas seem weak to you? What kind of job, internship, or other experience could you potentially have now in your college years that will strengthen your résumé?

2. Choose a friend you enjoy spending time with and see if he or she will help you with an “experiment.” Together, make a list of fun free things to do over the next two weeks. For example, look for free concerts and other campus activities. Make it your goal to spend as little as possible for two weeks, cooking meals together if practical, taking lunches and snacks to classes, and finding new ways to enjoy your free time.
inexpensively. At the end of this experiment, compare what you spent with your past habits. How successful were you? Think about how you can continue saving in the future.

3. Make a budget as described in this chapter, based on realistic estimates of your daily and monthly expenditures. Choose two or three categories of expenses and pay special attention to these for a month. For every $10 less that you spend in these categories during the month, put $3 in a new category to reward yourself. Then at the end of the month, use this new fund to celebrate your success with something special.

4. It’s never too early to think about summer jobs. Go online to check out summer jobs and internships you might find interesting. Check out the application process and deadlines and write these on your calendar for the winter or spring to remind yourself to apply early.
   - http://www.studentjobs.gov
   - http://www.students.gov

5. Go to the following Web site and take the “Finance Quiz To Test Knowledge Of College Students”—then check other resources on this site for more financial information you may need:

   For a more comprehensive analysis of your spending habits and financial knowledge, try this quiz:

**MAKE AN ACTION LIST**

**Spending**

I spend too much money every week on

__________________________________________________________________

__________________________________________________________________

My action plan to spend less includes the following:

__________________________________________________________________

__________________________________________________________________
Lifestyle

The area of my lifestyle where I know I spend more than most other college students is
__________________________________________________________________
__________________________________________________________________

I can make these adjustments in my lifestyle to reduce this expenditure:
__________________________________________________________________
__________________________________________________________________

Job in College

Ideally, I’d like to work no more than _______ hours a week.

What I’d most enjoy doing is
__________________________________________________________________
__________________________________________________________________

I can learn more about possible jobs close to my ideal by
__________________________________________________________________
__________________________________________________________________

Saving Money

I believe I can realistically save this amount of money a month if I watch my spending:
__________________________________________________________________
__________________________________________________________________

This is where I will put my savings:
__________________________________________________________________
I will allow myself to spend this money only for something major like:

__________________________________________________________________

__________________________________________________________________

Budgeting and Tracking Spending

Here’s how I have kept track of what I spent in the past:

__________________________________________________________________

__________________________________________________________________

So that I can maintain a budget now and in the future, I know I need to record every expenditure. I will do this by

__________________________________________________________________

__________________________________________________________________

Credit Card Use

In the past, I usually used my credit card to buy things like

__________________________________________________________________

__________________________________________________________________

*If you have not always been able to pay off your balance every month:* I will try to avoid using my credit card as much by taking these steps:

__________________________________________________________________