

STUDENT RESOURCE GUIDE

*GENERAL INFORMATION AND TIPS FOR PARENTS AND
STUDENTS PURSUING POSTSECONDARY EDUCATION
OPPORTUNITIES*



*PREPARED BY THE
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Introduction

We are delighted to share with you this “Student Resource Guide.” The purpose of this publication is to assist students and family members as they embark on an important journey in their lives.

Choosing to further your education is a decision that will enable you to compete in an ever-changing global workplace. Whether you chose to attend a 4-year college, community college, technical school or any other academic institution, the rewards and benefits of furthering your education are invaluable.

Unfortunately, it is also a decision that involves a tremendous amount of preparing, planning and research.

This *Student Resource Guide* is full of information to help students make a smooth transition from high school to college and from college to the workplace. Additionally, it provides information for returning adults and military personnel who are considering returning to the classroom. The *Student Resource Guide* also serves as a one-stop planning guide offering tips and tools on several important issues including financial aid, developing real work skills and finding a job that best matches your interests and skills. You will also find contact information for various federal, state and local agencies and organizations which will assist you along the way.

We encourage you to consider attending one of the fine higher educational institutions located right here in Pennsylvania. With options ranging from two-year specialized technical colleges, private colleges, community colleges and seminaries to doctoral and professional degree-granting institutions, Pennsylvania provides a rich mix of public and private institutions which offer an extensive array of career choices.

Congratulations on your decision and best wishes on a successful future.

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Preparing for Your Education

It seems like only yesterday you were beginning your first day of kindergarten and now it is time to begin thinking about college. Deciding on what to do after high school is often a stressful and strenuous decision that requires critical thought and planning.

When should I start researching colleges?

Most students start looking into colleges their junior year of high school, although you can certainly start earlier if you wish. Beginning your college search the year before sending out applications will allow plenty of time to compare schools and make the best decision to fit your career path.

What should I consider when searching for the right fit?

Students must take several factors into consideration when deciding on what school best suits their needs. This includes general information such as school size, geographic region, and location.

Prospective students must also consider academic factors. If you know the subject you want to major in, you can begin to search for schools that offer programs in your chosen field and weigh out their strengths and weaknesses. You will also want to consider certain academic requirements such as the median grade point average and SAT scores of the most recent incoming class. Being realistic about your admission chances will save a lot of time and money in the long run.

Other academic factors to consider include:

- Overall course requirements for graduation
- Opportunity to earn a double major or to switch majors (especially important if you don't know what field you want to major in)
- Average class size
- Availability of faculty outside teaching hours
- Use of graduate-level teaching assistants for undergraduate courses

Lastly and probably most importantly, students (and parents) will want to pay particular attention to financial factors. The costs associated with a postsecondary education may limit your choice of colleges and it is important to evaluate colleges from a financial standpoint during the research process so there won't be any surprises down the road. Remember, tuition is not the only cost. You will also need money for room and board, books and supplies, transportation and other miscellaneous fees.

Other financial factors to consider include:

- Percentage of students who receive financial aid
- Availability of work study programs
- Availability of grants and scholarship for each school
- Opportunities for students to earn money off-campus

Where can I find information about schools?

There are several sources where you can locate information about schools.

A great starting place for researching colleges is the Internet. Most colleges have websites which allow you to view academic programs, campus activities, and take a virtual tour of the campus. You may also want to consider searching other higher education related websites which provide general information on selecting a college and college life. For a good place to view a listing of all institutions of higher education with contact information, please visit <http://www.edna.ed.state.pa.us>.

College Guidebooks are another resource and are available at all major bookstores and libraries. These guidebooks give a comprehensive overview of each school. Many guidebooks also compare colleges and provide many statistics that may not be outlined on the schools webpage. Additionally, high school guidance counselors typically keep college guidebooks on hand.

Prospective students may also want to schedule a campus visit to schools that he or she is interested in. This will allow students to seek out the opinions of students, teachers and other employees of the school in order to get a feel of the campus environment and it is often the best way to learn more about a school. While you're on campus be sure to:

- Take notes to jog your memory at decision time.
- Take pictures.
- Ask questions about campus and community security.
- Pick up a student newspaper to get a feel of college issues and student concerns.
- Ask yourself if this is where you want to be living for the next 2-4 years.
- Drive through surrounding neighborhoods and get a feel for the community.

15 Questions Students Should Ask About Their Prospective Schools

- 1. Does the school offer the courses/majors I want?**
- 2. Do I meet the admissions requirements?**
- 3. What are some of the jobs recent graduates have accepted?**
- 4. What is the graduation rate?**
- 5. What is the average classroom size?**
- 6. What types of clubs, social organizations, athletics, and extracurricular activities are offered at the school?**
- 7. What is the condition of the dorms, dining halls, student union, library and recreation center?**
- 8. Are there any special housing requirements (e.g., students must live on-campus for a year)?**
- 9. How safe is the school and the surrounding community?**
- 10. Does the school offer transportation services around the campus and community or are students permitted to have a car on campus?**
- 11. What are the options for cable, phone, and internet on campus?**
- 12. Does the school offer any health services on campus in case I get sick?**
- 13. What are my meal plan options on and off campus?**
- 14. Does the school/community have accommodating religious organizations, banking institutions, etc.?**
- 15. Does the school offer academic advising, tutoring, or counseling services?**

The Application Process

Now that you have determined which schools best match up with your needs, you should begin to compile a list of the schools in which you would consider applying. While there is no perfect number of schools that you should apply to, you should apply to a diverse group of schools, including:

- One or two colleges where you feel you'll most likely get in - a 90-100 percent chance.
- One or two colleges that are overall good match - a 75 percent chance of getting in.
- One or two colleges that present an admissions challenge - a 25 percent chance of getting in.

You may want to create a folder for each school on your list and file brochures, catalogs, forms, and any other correspondence with each school. This will help you keep materials from each school organized.

The first step is to submit the schools official admissions application. Be sure to read the application instructions carefully and be sure to include all the information the school requests on or before their deadline. Some schools may require applicants to submit their application online. Additional information sometimes required at this time by schools includes:

- Official transcripts from previous schools attended
- Standardized test scores (SAT, ACT, etc.)
- Financial Aid qualification forms
- Letters of recommendation
- Writing samples
- Application fees

Be sure to keep copies of all sent documents for your records. It is also a good idea to contact the schools you applied to in order to be sure they received your application. Once the school processes your application, they will either make a decision regarding your acceptance or instruct you to take an admissions test or schedule an interview so that a final decision can be made. You will likely receive notification of your acceptance by mail. If you have been accepted, the letter should contain important information regarding financial aid and any necessary steps moving forward. You will also probably be required to submit a deposit to confirm your acceptance.

High School Senior Timeline

Your calendar may differ depending on the type of education pursued.

September

- Register to take the SAT, ACT, SAT Subject Tests or any other entrance exams.
- Schedule a time to meet with your high school guidance counselor. Your counselor is a great resource to help with college planning efforts.
- Contact the admission office of schools that interest you.
- Look for private scholarships sponsored by your community organizations; school and civic scholarships; government grants; government –assisted loans; work study programs, etc.

October & November

- Attend college fairs to meet school representatives and gather information.
- Return your admission applications.
- Choose the right people to write your recommendation letters. Be considerate and give them plenty of time to prepare your letter.
- Begin completing applications and working on essays.
- Arrange campus visits.
- Narrow the selection to your top college choices; then request financial aid information from these schools.
- Run scholarship searches via the Internet.

December & January

- Check with each school's financial aid office regarding deadlines.
- Collect family tax information.
- Complete the FAFSA and submit as soon after January 1 as possible.
- Continue your search for scholarships.

February & March

- Stay on top of financial aid and college deadlines.
- Promptly respond to requests from college admission and financial aid offices.

April & May

- Finalize your college decision. Next, notify financial aid offices where you've applied about your decision.
- Promptly respond to any requests from the college admissions or financial aid offices.

June – August

- Complete the necessary loan applications.
- Verify with your counselor that your high school transcripts have been sent.
- Complete the final documents you received from your college.
- Finalize your budget for the year.
- Attend orientation.
- Time to start packing.

Receiving Financial Aid

Paying for college is without a doubt one of the most significant challenges facing students and their parents today. Finding the appropriate amount of financial aid will most likely become a high priority for you and your family.

In order to qualify for most financial aid, you must:

- Declare you have need for financial
- Have a high school diploma, a GED certificate, pass a test approved by the U.S. Department of Education, or complete a high school education in a home school setting that is treated as a home school or private school under state law.
- Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program.
- Be a U.S. citizen or eligible noncitizen
- Have a valid Social Security Number
- Make satisfactory academic progress
- Comply with Selective Service registration

If you meet these qualifications, the next step is to fill out the Free Application for Federal Student Aid (FAFSA). This can be done by either filling out a printed copy or by applying online at the FAFSA website (<https://fafsa.ed.gov>). The FAFSA is a comprehensive form which asks extensive information about your family's income, assets, family size, number of family members attending college, and more. This form is required to receive any federal financial aid, but is also used by the state and most schools to award non-federal student aid.

Once you have been accepted by a college, a financial aid administrator will review the information from your FAFSA to determine your aid eligibility. The financial aid administrator will then send you an award letter listing the amount and types of aid you are eligible to receive including scholarships, grants, student loans, and work-study.

Financial aid can come from a variety of sources including:

- Federal Government
- State Government
- Colleges and Universities
- Private sources

Federal Government

Federal funding for postsecondary education is currently at historical highs. During the 2012-13 academic year, more than \$160 billion in financial aid was distributed to undergraduate and graduate students in the form of grants from all sources and federal loans, work-study, and tax credits and deductions. In addition, these students borrowed more than \$25 billion from state and private sources to help finance their education. Financial aid can help pay for most types of education regardless if you are attending a college, professional, vocational, or technical school.

- Federal Stafford Loans
 - Federal Stafford Loans are low interest loans made to undergraduate and graduate students attending accredited schools at least part-time. Eligible expenses covered by Stafford Loans include tuition and fees, room and board, books and supplies, transportation, and living allowance.
 - Schools generally participate in either the Federal Family Education Loan (FFEL) Program or Direct Loan Program but sometimes participate in both. Under the Direct Loan Program, funds come directly from the federal government. Funds for the FFEL Program come from a bank, credit union, or other lender that participates in the program. Eligibility rules and loan amounts are identical under both programs, but repayment plans differ somewhat.
- PLUS Loans
 - The federal government also administers the PLUS Loan program which allows parents to borrow money in order to help pay for their child's education expenses. In order to qualify, parents must have an acceptable credit history and must also complete a Direct PLUS loan application and promissory note.
 - The yearly limit on a PLUS Loan is equal to the cost of attendance minus any other financial aid you receive.
- Federal Perkins Loans
 - Federal Perkins loans are a low interest loan for undergraduate and graduate students with "exceptional" financial need. The amount you receive depends on when you apply, your financial need, and the funding level at the school.
- Federal Pell Grant
 - A Federal Pell Grant, unlike a loan, does not have to be repaid. The amount given to each student depends on your financial need and costs to attend school, your status as a full-time or part-time student, and the length of time you plan on attending.
- FSEOG
 - The Federal Supplemental Educational Opportunity Grant (FSEOG) program is for undergraduates with exceptional financial need and just like Pell Grants, the FSEOG does not have to be repaid.
- ACG
 - The Academic Competitiveness Grant (ACG) is in addition to a student's Pell Grant Award.
 - The ACG specifies that in order to be eligible, students must have successfully completed a rigorous high school program, as determined by the state or local education agency and recognized by the Secretary of Education.

For additional information on financial aid from the federal government, visit <http://studentaid.ed.gov>.

State Government

The Pennsylvania Higher Education Assistance Agency (PHEAA) manages student aid in Pennsylvania and serves millions of students and thousands of schools nationally through its state grant, guaranty, servicing, and financial aid processing systems.

In order to qualify for financial assistance through PHEAA, applicants must:

- Complete the FAFSA
- Be a Pennsylvania resident for at least 12 months
- Be a graduate of an approved high school or have a GED
- Meet criteria for financial need
- Attend a PHEAA approved school
- Be enrolled for at least six credits as an undergraduate
- Be enrolled in an approved program of study for at least two academic years in duration
- Earn, through classroom instruction, at least 50% of the total credits/clock hours required for completing the program of study
- Maintain satisfactory academic progress (if prior State Grants were received)
- Not have previously earned a bachelor's degree or its equivalent

The list below details special financial aid programs unique to Pennsylvania.

- *State Grant Program*
 - The State Grant program offers financial assistance to help eligible Pennsylvania undergraduate students meet the costs of higher education.
 - State Grant eligibility is impacted by family size, the number enrolled in college, the value of assets, as well as the annual funding level of the State Grant Program, the number of State Grant applicants, and the financial strength of the families of those applicants.
 - All veterans are considered without regard of the financial status of their parents.
- *Robert C. Byrd Honors Scholarship Program*
 - The Robert C. Byrd Scholarship Program is a federally funded program offering a merit scholarship for outstanding high school seniors who have been accepted at an institution of higher education.
- *Partnership for Access to Higher Education Grant Program (PATH)*
 - The Partnership for Access to Higher Education grant program offers financial aid via educational grants to students who have been awarded a scholarship or grant by a participating PHEAA PATH partner.
- *New Economy Technology Scholarship Program (NETS)*
 - The Technology Scholarship and the SciTech Scholarship are both awarded through the New Economy Technology Scholarship (NETS) Program. These scholarships make financial aid available if you are an undergraduate studying in approved technology or science fields.
 - Recipients of these scholarships must agree to work full-time in Pennsylvania following graduation, one year for each year that a scholarship award is received.
 - These scholarships are not based on financial need. First priority for awarding funds under this program will be given to renewal applicants. Therefore, funds under this program will be awarded on a first-come, first served basis.

- *Chafee Education and Training Grant Program (ETG)*
 - The Chafee Education and Training Grant (ETG) Program is a federally funded program that offers grant assistance to Pennsylvania undergraduate students aging out of foster care who are attending a postsecondary institution approved for Federal Title IV student financial assistance programs.
 - No award may exceed the student's cost of attendance minus other financial aid the student is receiving. Awards are contingent upon federal funding and are not guaranteed.
- *Postsecondary Educational Gratuity Program (PEGP)*
 - This program honors individuals who lost their lives protecting the citizens of this Commonwealth by providing their children with a waiver of tuition, fees, and room and board charges.
 - The program provides financial assistance to children of Pennsylvania police officers, firefighters, rescue or ambulance squad members, corrections facility employees or National Guard members who died in the line of duty after January 1, 1976. Also included are children of sheriffs, deputy sheriffs, National Guard members and certain other individuals who are on federal or state active military duty, are Pennsylvania residents, and who died in the line of duty since September 11, 2001.
 - Students must be enrolled at a Pennsylvania community college, state-owned institution, or state related institution as a full-time student pursuing undergraduate studies that will lead to an associate or baccalaureate degree.
- *Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP)*
 - The Pennsylvania State Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) scholarship is a federally funded program that supports college readiness through early intervention activities in middle and high schools and offers a scholarship for postsecondary education. PHEAA administers the GEAR UP scholarship on behalf of the Pennsylvania State System of Higher Education (PASSHE).
 - The annual maximum GEAR UP scholarship is equal to the maximum Federal Pell Grant for the same academic year. The GEAR UP scholarship may be reduced based on enrollment status, Expected Family Contribution (EFC), fund availability, or unmet cost as determined by the school's financial aid office. Awards are contingent upon federal funding and are not guaranteed.
- *KeystoneBEST for Parents and Students*
 - PHEAA also offers low-interest loans to students. KeystoneBEST Stafford loans are available to Pennsylvania residents attending any accredited school (regardless of location) and also to out-of-state residents attending an accredited school in Pennsylvania.
 - Applicants are required to fill out the FAFSA and are required to begin payments six months following graduation or when they leave school.
 - Graduate students may also receive a KeystoneBEST loan. Repayment begins 60 days after the school receives the loan funds, but payments will be automatically deferred while the student attends school.
 - Pennsylvania residents with a child attending any accredited school and out-of-state residents with a child attending any accredited school in Pennsylvania may also apply for KeystoneBEST loans. Repayments begin within 60 days after the school receives the loan fund.

➤ *State Grants & Other Financial Aid for Veterans*

- The POW-MIA program provides special Pennsylvania state grants to children of members of the U.S. Armed Forces who served on active duty after January 31, 1955 and has been a prisoner of war or is reported as missing in action and was a resident of Pennsylvania for at least twelve months preceding his/her service on active duty.
- The Armed Forces Loan Forgiveness Program was created to recognize the bravery, dedication and loyalty of our servicemen and women who served our nation in the between September 11, 2001 and June 30, 2008 provided they meet eligibility requirements.
- Students who enter into a service commitment with the Pennsylvania National Guard, typically of six years, may be eligible for tuition assistance through the Educational Assistance Program (EAP).

For additional information on financial aid available through PHEAA and the Commonwealth of Pennsylvania, please visit <http://www.pheaa.org> or <http://www.pde.state.pa.us>.

Private Sources

If you have checked into scholarships, applied for grants, received federal aid and still have costs to cover for college, you may want to consider an alternative or private loan. Private loans are designed to supplement federal loan programs and are available from schools, banks, and education loan organizations.

Alternative loans typically have higher interest rates, more fees and less flexible repayment options than federal and state loan programs. They should only be used if you need additional funds after obtaining financial aid through state and federal sources. Interest rates, loan terms and limits vary from lender to lender and are based on creditworthiness and may require a cosigner. Some private loan lenders include:

- Acumen Student Loans..... <http://www.acumenstudentloans.com>
- Charter One..... <http://www.charterone.com/student-services>
- Citizens Bank..... <http://www.citizensbank.com/student-services>
- Discover Student Loans..... <https://www.discover.com/student-loans>
- PNC Education Lending..... <http://www.pnconcampus.com>
- Sallie Mae..... <https://www.salliemae.com>
- Student Loan Network..... <https://www.edvisors.com/college-loans>
- SunTrust Educational Loans..... <http://www.suntrustededucation.com>
- Wells Fargo Student Loans..... <https://www.wellsfargo.com/student>

Another source for financial aid is the vast number of private clubs, fraternal organizations, and other social groups offering scholarships. You may want to consider reviewing one of the following website to find a list of potential scholarships.

- Scholarship Search Engine..... <http://www.scholarshipexperts.com>
- Scholarships, Financial Aide & Colleges..... <http://www.fastweb.com>
- Scholarships and more..... <http://www.scholarships.com>
- The Student Guide to Financial Aide..... <http://www.finaid.org/scholarships>

Making the Transition from High School to College

Now that you have chosen the best school to suit your needs and figured out how you're going to pay for your schooling, it's time to get the most out of your college years. For many first year students, attending college is the first time living away from home for an extended period of time, having a roommate or being away from family and friends. It is important that you adjust properly to your new environment so that your college experience is successful.

10 Things To Do Before You Head Off To College

1. *Get in touch with your college roommate(s).* Unless you've managed to get a single dorm room, it's inevitable that you're going to be meeting up with your future roommate. Getting in contact with your roommate before move-in can make the transition much smoother. There are so many items that students want to bring to school—mini refrigerators, microwaves, TVs, etc—and absolutely no reason to bring two of each. Contacting your roommate before the first day could potentially save each other lots of time, money and headaches. It will also provide you with a familiar face on your first day.
2. *Stock up on the following items.* There's no doubt that you will remember essential items like your pillow and computer, but don't forget about other essential items such as quarters (for laundry), hangers, an alarm clock, a fan, an umbrella, flip flops for the showers stalls and duct tape.
3. *Memorize your Social Security number.* Although many schools are getting away from using your Social Security number on a frequent basis, there is no doubt that you will be filling it in at least a few times. Whether it's registering for classes, checking your grades or filling out financial aid information, memorizing your Social Security number will definitely come in handy.
4. *Spend quality time with your family, friends and pets.* Although your family might drive you nuts, you won't realize how much you miss them until you're away at school. Also—be sure to take lots of pictures so you have them to remind you in case you get homesick. And finally make sure you give your new mailing address to your family and friends
5. *Verify your health coverage.* Although it sounds boring, make sure you have all the necessary information easily accessible in case of an emergency. You may also want to keep a copy on file with the schools nurse or health center. Many schools also offer discounted health insurance to students.
6. *Start a regular exercise plan.* Staying physically active in school is an easy way to stay in shape and relieve stress. Many schools have intramural sports programs or a fitness center. Staying in shape will also help keep off the dreaded "Freshman 15".
7. *Have your mom or dad teach you how to do laundry.* For many students, going away to college is the first time they have had to do laundry. Learn how to separate the whites from the colors and whether you should be using hot water or cold water. You may also want to brush up on other important skills such as cooking, car maintenance and computer operation.
8. *Take a walking tour around campus.* It doesn't hurt to familiarize yourself with all of the major campus landmarks such as library, student union, and book store before college begins. If you have your schedule, check out other important stops like your classroom buildings and dining halls.
9. *Save every penny you can.* While you may be able to work part time while you're away at school, you will need to save as much money as you can for important things such as books, laundry and PIZZA!
10. *Establish what you hope to get out of college.* Remember that you are going to school to get an education. This is a once in a lifetime opportunity. While it is important to make friends and have a good time, be sure to never lose sight of your career goals.

Making New Friends

The first few weeks on campus can be a lonely period. There may be concerns about forming new friendships and when new students look around, it may seem that everyone else is self-confident and socially successful. The reality is that everyone is having the same concerns. Reach out to people in your residence halls, classes, or at other activities on campus.

Time Management

Many students discover the need to develop or restructure their time management skills when they arrive at college. Unlike high school where teachers frequently structured assignments and classes filled your day, in college, you will have less in-class time, more outside of class work, and a great deal of freedom and flexibility. One of the most serious mistakes you can make in college is to make the error of thinking that you have “plenty of time” to get things done. Students must take studying seriously and make a commitment to their work. This means prioritizing your academic and social activities to ensure that there is adequate time in your schedule to complete all course assignments.

The Dangers of College

While the opportunities of college life are limitless, you should also be aware of the dangers and pitfalls that many students fall into. Inexperience puts new college students at risk of injury, victimization, addiction or financial distress. For many young adults, going to college is the first time they will leave home and be responsible for themselves. Inexperience and the desire for independence can be a dangerous combination for people who suddenly find themselves with no authority figure to set boundaries.

➤ *Alcohol and substance abuse*

Preventing alcohol and substance abuse on campus is a major challenge for parents, college officials, the surrounding community, and students themselves. Alcohol and other drug use is a major factor in many accidents, injuries, vandalism, and crime on campuses and is also a key factor when students encounter problems with their academic work.

Most college students avoid the unsafe use of alcohol and other drugs. At the same time they are still likely to suffer the effects of the high-risk behaviors of their peers. Students who engage in drinking and other drug use are not just harming themselves, but also those around them.

It is important that students know about alcohol and other drug prevention efforts on their campus. Some of these programs include: working with local communities and enforcement agencies to discourage underage drinking; strengthening academic requirements; providing a wide range of alcohol-free social and recreational activities; and notifying parents when students violate the campuses substance abuse policy.

While drug and alcohol prevention programs vary from campus to campus, knowing the services available to you on your campus can help you avoid alcohol and other drug related problems and meet your college expectations.

➤ *Property Theft*

College campuses are extremely prone to property theft and vandalism. Unlocked doors to dorm rooms and vehicles give thieves easy access and valuable property left in plain view is also easy picking.

In an age of cell phones, iPods, laptop computers and other expensive electronic devices, it is important that students lock their car doors and dorm rooms at all times. Students should always treat their dorm room doors as if it were the front door of their house and not their bedroom doors.

➤ *Identity Theft*

Because of the avalanche of credit card offers, the consistent use of your social security number and numerous other reasons, a college student can be an identity thief's dream. Identity theft is the fastest growing crime in America, with 900,000 new victims each year.

The best way to minimize your chances of being a victim is to keep close tabs on all of your personal financial information. Pre-approved credit card offers flood student mailboxes every week. Whatever you do, don't toss them aside and forget about them. These should be shredded. An identity thief could pick up a stray application and apply for a card in your name. Any financial statement of personal finance record should be stored in a file cabinet or safe with a lock on it.

Students should also keep close tabs on their Social Security number. Forty-eight percent of colleges and universities use student's social security numbers for such things as grades, registration, and email. Trying to minimize the use of your Social Security number on campus will be difficult. The best advice is to be as stingy with your Social Security number as possible. You may be able to request a randomly generated student ID number instead. And if your Social Security number is on your student ID, make sure you know where it is at all times.

➤ *Credit Card Debt*

Within days of arriving on campus, students will become inundated with free gifts and offers from numerous credit card companies. Being away from parents and short on cash, getting a credit card may seem like a sensible thing to do. But many students find themselves leaving college with thousands of dollars in debt from high interest credit cards.

According to Nellie Mae, the largest maker of student loans, the average undergraduate student has \$2,200 in credit card debt. That figure jumps to \$5,800 for graduate students. And since so many student credit cards have high annual percentage rates, the longer students wait to pay the cards off, the worse it gets.

Students must remember that having a credit card is not free money. Students who chose to get a credit card must be responsible and use the card wisely. This includes practicing good financial management skills like establishing a monthly budget, preparing for unexpected expenses and most importantly—paying off your credit card debt regularly. Being late will probably appear on your credit history and it will also mean additional penalties such as higher interest rates, additional finance charges and extra fees.

Getting The Most Out Of Your Postsecondary Education

It is often said by many that the days spent in college are some of the best days of your life. Nowhere else in your life will you meet so many people from such diverse backgrounds and life experiences. It is important that you reach out to these people and experience all of the exciting things college life has to offer.

➤ Get Involved!

There are several ways for students to make new friends on campus and to get involved. Be sure to check bulletin boards around campus and read the school newspaper. Some additional opportunities for meeting people on and off campus include:

- Classes
- Residence Hall social events
- Fraternity/Sorority events
- Student Union
- Various student clubs and organizations
- Intramurals
- Peer education groups
- Religious organizations
- Volunteer opportunities
- Student Government

➤ Internships

An internship gives you the opportunity to explore potential careers and put your skills and education to the test. In addition to gaining valuable work experience and the chance to network with people who might hire and/or recommend you after graduation, the academic component of an internship requires you to consider connections between theories and concepts you have learned and how your internship organization operates.

There are other reasons why internships are important. Many students think that just because they have a degree they are entitled to a job in their field after graduation. More employers say real world experience is the key to getting a job and the best way for students to get real world experience is by getting an internship. Internships also give you the opportunity to gain self-confidence and will help you figure out what your strengths and weaknesses are in a work environment. So if your college does not require you get an internship or does not offer credits for internships, it is still a wise decision to look for an internship as you begin your career.

➤ Building Relationships

Networking is about making connections and building relationships. Networking provides you with opportunities to meet professionals who share similar career interests and experiences with you or can connect you with people who do. It can lead to informal interviews, where you can meet with various professionals in your chosen career path in order to find out what skills are needed, what career paths are possible and if your current skill set and education is a match. Networking also provides the perfect opportunity to find out what steps you should take next as you develop your career plan, navigate your internship or job search, or plan for post-graduate education.

Putting Your Diploma To Use & Finding A Career

Transitioning from college life to the workplace can be a daunting task. However, graduates can ease the job seeking process by using the right job search techniques. Most college campuses have a career services office which focuses on helping students enter the work world by providing connections with prospective employers and also by helping students with job search strategies that work.

Preparing a resume

A resume is a one or two page summary of your skills, accomplishments, experiences, and education designed to capture a prospective employer's interest. The purpose of a resume is to secure an interview.

While there are certain specifics that should be displayed on your resume based on your career, there are some general guidelines you will want to follow.

1. Determine your resume focus
 - Decide what types of jobs you are interested in applying for.
 - Assess your skills, accomplishments and capabilities that relate to your focus.
 - Brainstorm your career objectives and what you are expecting out of your resume.
2. List out your experience
 - Teaching placements, internships, full and part time employment, volunteer opportunities, skills, honors, awards
 - List all your accomplishments and experiences on a piece of paper and determine their importance to the job you are interested. The importance of these accomplishments may change depending on the employment position you are seeking.
3. Plan your layout
 - There are several types of formats you may want to consider for your resume. This depends on whether you are a new entry into the workforce or if you have a history of job hopping.
 - Be sure to include your relevant skills, accomplishments, previous work experience and some general background information such as education and contact information.
 - There is no set resume style that you must use. Look at a variety of resumes to determine the layout you like best. Make it easy to read and remember appearance counts most!
4. Use action verbs and statements
 - Action verbs also known as “power verbs” when putting together your resume let the employer know that you get results.
 - Communicate your knowledge of the field by using terminology and language that fits your description
5. Prepare your draft
 - Ask professionals in your field and/or career counselors to help you fine-tune your resume
 - Remember that your resume is an ongoing work in progress. You should be constantly be updating it to reflect your career.
 - PROOFREAD, PROOFREAD, PROOFREAD- Never send out a resume with any mistakes in it. This is a sure way to get your resume thrown in the trash before even getting an interview.

Finding a job

The hardest part of your college experience for a lot of graduates is applying your degree to the best job for you. Make smart career choices and remember to do the necessary research on the job or career field that you are considering by talking to alumni, parents, professors and the college career office. After discussing your goals with these people, it is time to begin the search. When conducting your search, please consider the following sources.

Many students make the mistake of solely using the internet to perform their job search. While the internet is a great place to find jobs, do not let this be your sole means. The number one way to find a job is by networking. Other places you may want to consider when conducting your search include.

- Employer websites
- Newspapers
- Trade Magazines
- Professional Conventions & Associations
- Job Placement Agencies

You may also want to consider a position with a federal, state or local government agency.

- Opportunities with the federal government
 - <https://www.USAjobs.gov>
 - Many Federal agencies fill their jobs just like private industry by allowing applicants to contact the agency directly for job information and application processing. While the hiring process is similar to that in private industry, there are differences due to the laws, executive orders, and regulations that govern Federal employment.
 - There are two classes of jobs in the Federal Government: those in the competitive civil service, and those in the excepted service. Competitive service jobs are subject to the civil service laws passed by Congress to ensure that applicants and employees receive fair and equal treatment in the hiring process. Excepted service agencies set their own qualification requirements and are not subject to the same Congressional laws.
 - Federal agencies post job announcements on USAjobs.gov with all the instructions and procedures for applying to that particular position. USAjobs.gov lists over 30,000 jobs on any given day and allows users to build and store up to five resumes for applying to Federal jobs. Many announcements allow applicants to apply online directly to the agency.
 - USAjobs.gov also has a range of internships, fellowships and employment opportunities within the federal government specifically designed for current students and recent graduates.

- Opportunities with state and local governments
 - Pennsylvania State Civil Service Commission
 - The Commonwealth of Pennsylvania has about 80,000 employees. Of those, approximately 70 percent are members of the civil service. An additional 10,000 employees work for one of the 300 local government agencies providing services in such areas as Mental Health/Mental Retardation; Aging; Children, Youth and Families; Drug and Alcohol; and Emergency Management.
 - The first step is to take the Civil Service Test. There are generally four types of tests used to measure your job-related knowledge, skills and abilities. These tests are written, oral, performance, and experience & training ratings. To schedule a test you may apply online at <http://www.scsc.state.pa.us> or by calling the Civil Service Commission at (717) 783-3058.
 - Bureau of State Employment
 - The Bureau of State Employment (BSE) is part of the Governor's Office of Administration and functions as a referral agency of candidates for non-civil service vacancies. The BSE services all state agencies under the Governor's jurisdiction, referring names of qualified candidates for vacant positions.
 - Candidates for non-civil service vacancies are referred by BSE for interviews based on the skills, experience, and education listed on their resumes. To submit a resume and personal data sheet to the BSE visit <http://www.employment.state.pa.us> or call their office at (717) 787-5703.

Interviewing techniques

The interview is the most important element in the job search process. When an employer invites you to an interview, he or she generally already thinks you may be qualified to do the job. Now you and the employer must exchange enough information to determine whether you and the organization are a good "fit" for each other. You should think of an interview as a highly focused professional conversation. Use the limited amount of time you have to learn about the employers needs and discuss the ways you can contribute to meeting them.

In many cases, you will interview at least twice before being hired for a position, once in a briefer screening interview such as a telephone interview and at least once again in a visit which you will speak with many of the people you will be working with.

Here are 10 tips to keep in mind when being interviewed:

1. Be prepared. Know as much about the position and organization as possible.
2. Be prepared to make life easy for your interviewer by volunteering relevant information about yourself.
3. Be honest. Let the employer get to know you. You want to be sure that you and the employer know what you are getting if you are hired.
4. Think about how you can answer difficult questions accurately, positively, and briefly.
5. Be positive. Never say anything negative about past experiences or employers.
6. Be prompt and professional. Arrive early.
7. Dress appropriately in clothes in which you are comfortable and feel you look your best.
8. Demonstrate interest in the organization.
9. Ask questions about the organization or position that you don't know the answer.
10. Always write a thank-you note within 48 hours after an interview. Even if you did not enjoy the interview or are not interested in the position.

Evaluating a job offer

Once you receive a job offer, you must decide if you want the job. Fortunately, most organizations will give you a few days to accept or reject the offer.

There are many issues to consider when assessing a job offer.

- Will the organization be a good place to work?
- Does the organization's business or activity match your own interests and beliefs?
- Will the job be interesting?
- Are there opportunities for advancement?
- Where is the job located?
- Does the work match your interests and make good use of your skills?
- How long do most people who enter this job stay with the company?
- Is the salary fair?
- Does the employer offer good benefits?

If the answers to all of these questions are favorable about the organization you are interviewing with, it is probably a good fit. As your career progresses, you may want to ask yourself these questions again to see if your skill set, interests and goals match those of the organization.

Notes



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