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# College Debt: Is it worth it?

Many weighing the wisdom of  
borrowing for degree say it still  
can be a smart investment.



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## Gaining knowledge through travel

— by Flora Richards-Gustafson

Offering adventure and growth, globe-trotting might even give you an edge in the job market.

guides tell you where to find the best restaurants and attractions, the locals are truly the ones in the know. Plus, one perk of a long-distance friendship is having a free place to stay when you return.

Roy Michales, now retired, enjoyed traveling as a young person: “Back in my time, traveling to exotic places in the world was a privilege and gave you an adventurous flair. You dressed up when you flew on an airplane back then, you know? ... I don’t regret any penny I spent for my travels. I got to see so many countries before wars or politics made them into hostile lands or unsafe for tourists. Everyone I met was so friendly, and I’m still pen pals with some people and their families, and we send each other pictures and postcards. You can’t put a price on memories and friends.”

### How to pay for your travels?

Depending on the way you travel and your destination, it can cost up to \$20,000 (not including airfare) to spend a semester abroad. This includes room and board, tuition, taxes and travel insurance. If you’re going with a college program, your school may offer scholarships, grants and/or financial aid for your adventure.

If you’re traveling with the military, Uncle Sam pays for your ticket, room and board. However, you generally don’t have a say about your destination.

Traveling as a volunteer you may have to pay for your plane ticket, depending on the organization and the type of work. If you have to buy your own ticket, fund-raisers can help cover the cost.

Young people in many countries receive various discounts—from free museum passes to discounted train tickets. Plus, many hostels (inexpensive, dorm-like hotels) offer rooms only to young people.

In the words of writer Henry Miller, “One’s destination is never a place, but rather a new way of looking at things.” There is no substitute for the lessons and experiences that traveling provides.

The Roman philosopher Seneca said, “Travel and change of place impart new vigor to the mind.” The years after you graduate from high school are some of the most ideal to see the world. You’re still trying to learn who you want to be as you get a grasp of how the world works. When you travel, you gain a new frame of reference for understanding your role in society, are exposed to new cultures, step into the unknown, dispel myths, reinforce beliefs and discover who you are as a leader.

In addition to the opportunities traveling provides to discover new cultures, foods, and languages, there are hidden benefits of traveling while you’re young.

Travel can help you stand out when you apply for a job; you will have experience interacting with different cultures and viewpoints. Travel is a time for growth as you learn to manage a budget and fend for yourself. Your worldly experiences could give you an edge.

### Meet new people

If you reach out to the residents, you might find yourself with new life-long friends. While travel



Chris Garling: Get the most out of travel by hanging out with the locals.  
<http://bit.ly/UxH009>

### Travel options abound

Here are a few routes to consider:

#### ✈ Flying solo

Do what you want when you want: Going it alone can help you learn about yourself and create your own opinion of the world.

#### ✈ Group travel

Traveling with a group is a great lesson about compromise and communication, and a memorable bonding experience.

#### ✈ College programs

Many give credit for study abroad in exchange programs, work experience projects or classes in a university as an international student.

#### ✈ Military travel

You never know where the military will take you if you enlist. You may work in places like Germany, Hawaii, Greece, Brazil, Japan, Italy or the United Kingdom.

#### ✈ Volunteer programs

Some organizations, such as the American Red Cross and World Vision, seek help with their national and international efforts. And college graduates can always check out the Peace Corps.

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# Wacky scholarships

	Duck Calling Contest Scholarship	Diabetes Scholars Foundation	Play! Pokemon Championship	Natural Redhead Scholarship	Bowling Scholarship
What's this?	If you've got a great duck call and need a scholarship, get to Stuttgart, Ark., in late November. Participants in their annual duck calling contest compete for a total of \$4,250 in scholarship money.	Managing the challenges of diabetes? These scholarships recognize students involved in the diabetes community for high academic performance and community and/or extracurricular activities.	Play! Pokemon championship series events feature scholarship awards for top finishers. Scholarships are awarded at Regional Championships, National Championships, and the World Championships.	A scholarship for redheads had long been an urban legend until a natural redhead got fed up with the false promise and decided to actually start one.	Thought football and basketball were the only sports where you could gain a scholarship? The United States Bowling Congress awards more than \$6 million in scholarships each season.
How much?	\$2,000 for first place, \$1,000 second, \$750 third, \$500 fourth	39 awards at \$5,000, 1 at \$4,000, 6 at \$1,000	Varies with tournament level; prizes for the 2013 National Championship include a \$5,000 scholarship for 1st place.	\$250	Varies with each scholarship, but some are in the thousands of dollars.
Who can enter?	High school seniors	High school seniors with Type 1 diabetes seeking higher education at an accredited four-year university, college, technical or trade school.	Play! Pokemon events are divided into three age divisions. Competitors in good standing are welcome to compete.	Natural redheads who reside in the United States, are a junior or senior in high school, have a GPA above 2.5, and are applying to a two- or four-year college.	Students who participate in United States Bowling Congress (USBC).
When's it due?	See site for 2013 date, still to be determined	May 15	Based on dates of the regional and world championships	May 1, 2013	Varies with scholarship
Find out more!	 <a href="http://bit.ly/TKXeip">http://bit.ly/TKXeip</a>	 <a href="http://bit.ly/Ybi2gC">http://bit.ly/Ybi2gC</a>	 <a href="http://bit.ly/Vi8xtC">http://bit.ly/Vi8xtC</a>	 <a href="http://bit.ly/UwDxZr">http://bit.ly/UwDxZr</a>	 <a href="http://bit.ly/X7e7QN">http://bit.ly/X7e7QN</a>

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# Put the brakes on distracted driving — by By Flora Richards-Gustafson

While all distractions are dangerous –

and often deadly – texting is the worst.

**D**istracted driver, no survivor. In 2009, over 3,000 people were killed and about 416,000 were injured in auto collisions caused by distracted drivers, according to Distraction.gov. Many teens can't wait to get a license, but a huge responsibility that comes with it is distraction-free driving—a topic that's often neglected.

A distraction is anything that takes your eyes off the road: using a phone, talking to others in the car, applying makeup, using a GPS system, eating, or adjusting the radio. While all distractions endanger the lives of those in your car, in the cars around you and bystanders, the most dangerous is texting.

Driving requires three skills: visual, cognitive (judgment and perception) and manual (hands at “10 and 2”). Texting requires the same skills. See the problem? It takes at least four to six seconds to send or receive a text. At 55 mph, you can drive the length of a football field in six seconds. Would you drive that far blindfolded?

## ✓ The facts: scary but true

- Car accidents are the No. 1 cause of teen deaths, and distracted driving is one of the greatest contributors to this statistic.
- Of fatal crashes that involved drivers under age 20, 16 percent of the drivers reported being distracted. This figure is probably higher, though, because it can be hard to admit that cell phone use caused an accident.
- Any driver using a hand-held device (phone, MP3 player or GPS) is four times more likely to be in a collision that injures the driver.
- Crashes caused by drivers who were texting are 23 times worse than those caused by drivers who weren't distracted.
- When you drive and use a cell phone at the same time, your brain is 37 percent less focused on driving safely. In the United States, a crash occurs every 24 seconds because of a driver who is using a cell phone.

## ✓ Adding alcohol to the mix

Since 1991, teen drinking and driving has gone down by 54 percent.



Student contributor Jelani Hayes shares steps she takes to ensure she's not distracted while driving.  
<http://bit.ly/YstGTO>

VIDEO



Still, teens drink and drive about 2.4 million times per month. Young people are already three times more likely to be in fatal crashes than drivers with more experience. Of teens involved in fatal crashes in 2010, 20 percent had alcohol in their systems.

Even with a blood alcohol concentration (BAC) of 0.02 percent, your brain starts to relax (making it harder to practice good judgment); it gets harder to do more than one task at a time, and your eyes don't focus as well. At 0.08 percent, your brain doesn't detect danger well, it's hard to concentrate and process information, your memory gets weak and your coordination is impaired. The higher your BAC, the more you endanger lives.

## ✓ Distracted driving can be the worst

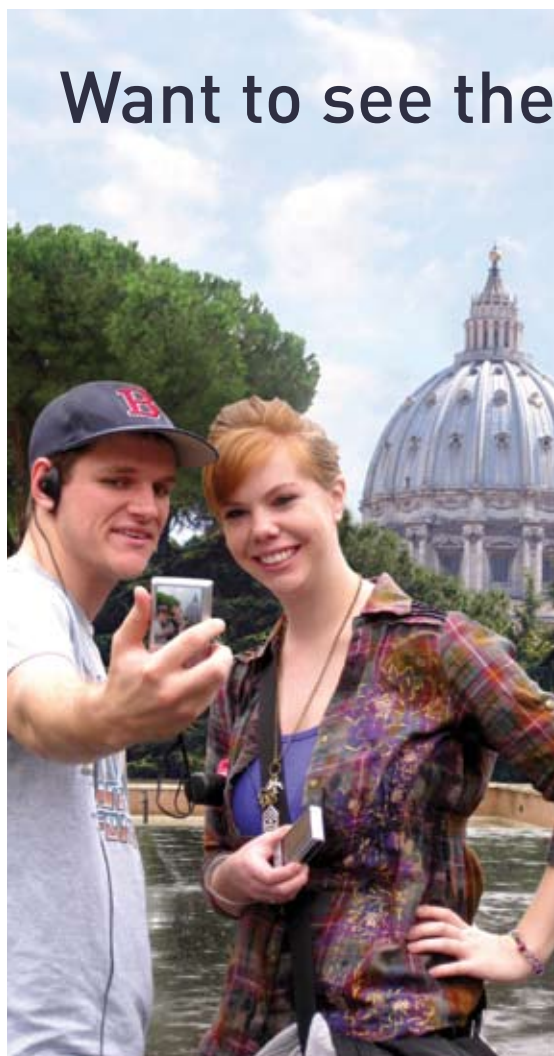
Studies have found distracted drivers can be more dangerous than drunk drivers. In an episode of TV's “MythBusters,” aired originally in 2005, hosts Adam Savage and Kari Byron failed road safety tests while driving with a BAC just below 0.08 percent and on separate occasions while using a cell phone. Both received worse scores when they drove using cell phones. The folks at Car and Driver magazine had similar results when they did their own drunk driving versus distracted driving tests. At the end of the MythBusters segment, Savage noted that you can remedy distracted driving by putting away your cell phone, but you can't get sober in an instant.

## ✓ What you can do

Crashes caused by distracted or drunk drivers are 100 percent preventable. Choose to never use your phone (and to eliminate other distractions) when you drive, and to never drive drunk. Let your parents and friends know that if you don't answer your phone or their texts right away, it's because you're driving.

This article includes information from the U.S. Department of Transportation, National Center for Statistics and Analysis, MONASH University Accident Research Center, Distraction.gov, National Safety Council, National Center for Statistics and Analysis, TeenDriverSource.org, Centers for Disease Control and Prevention, University of Utah News Center, MythBusters Database, and CarandDriver.com.

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# Being adaptable helps you hit life's curveballs

— by Rebecca VanderMeulen



As the saying goes, the only constant in life is change.

**Y**our life will see a lot of changes over the next few years – many you are planning on, and some that you're not. After high school you might head off to college or join the military. Your friends might move to different cities, and you'll have a chance to make new ones. Your future holds exciting adventures, and probably a few unexpected setbacks.

Janet Oberholtzer, an author who lives near Mohnton, Pa., has led a life full of changes. She was raised to follow a strict form of the Mennonite faith. Her family had electricity and drove cars, but used few other modern conveniences. As a young woman she married a Mennonite man who shared her desire to live a different life.

"The world is a big place, and I wanted to explore it," Oberholtzer says. "We wanted to do more. We wanted to have basic things like TV, and to wear jeans."

**Meeting the unexpected**

Sheri Gazitt, a teen life coach in Redmond, Wash., says you shouldn't give up on your dreams if something changes on your way there.

"Failure or a change in plans is just a stepping stone to something better," Gazitt says. "There is more than one path to a goal."

Your life will change in many ways once you leave high school. Of those who go on to college, some figures say that 80 percent switch their majors at least once. Balancing classes, work, extracurricular activities and free time is a lot harder in college than in high school. To be a successful college student, it's important to be open-minded, willing to try new things and adaptable to change.

"It's OK to change your mind," says Chip Parker, director of retention at Drury University in Springfield, Mo. "There are definitely many opportunities that will come your way."



Pushing forward after a terrible car crash, Janet Oberholtzer is the author of "Because I Can: Doing what I can, with what I have, where I am."

**In an instant**

Then in 2004, Oberholtzer, her husband and three sons were driving across the country when their motor home was hit during a six-vehicle accident. She awoke 12 days later in a hospital to see a big chunk of her left leg missing.

Oberholtzer also had a punctured lung and shattered pelvis. More than two-thirds of the skin and tissue between her left knee and ankle was gone. After many surgeries, she walked with help about three months after the crash. She was able to run again in 2008 and took part in a marathon in 2012.

"I realized that life was going to go by whether I was living it or not," says Oberholtzer, author of the memoir "Because I Can: Doing what I can, with what I have, where I am."

It can be scary when your life doesn't go as planned. But it's bound to happen sometime. Maybe you won't get accepted to your dream college. Maybe you'll change your mind about what you want to do after you graduate. That's OK.

VIDEO

Student contributor Abby Johnson: Keep an open mind to the changes bound to come with the transition from high school to college. <http://bit.ly/Xjl1AE>

**How adaptable people think**

Gazitt says adaptable people understand that achieving a goal takes hard work. They're also able to deal with unforeseen obstacles.

Oberholtzer adds that coping with change means trusting yourself. It doesn't matter what other people think of your choices as long as they're right for you, she says.

At the same time, she says, it's important to allow others to make choices for themselves. Oberholtzer still gets along with her relatives and respects their religious beliefs. "I don't discount what they do or try to change who they are," she says.

Taking big steps can be frightening, but it gets easier to cope with change the more you do it, according to Oberholtzer.

"Every time I push forward, I'm always glad I did," she says.

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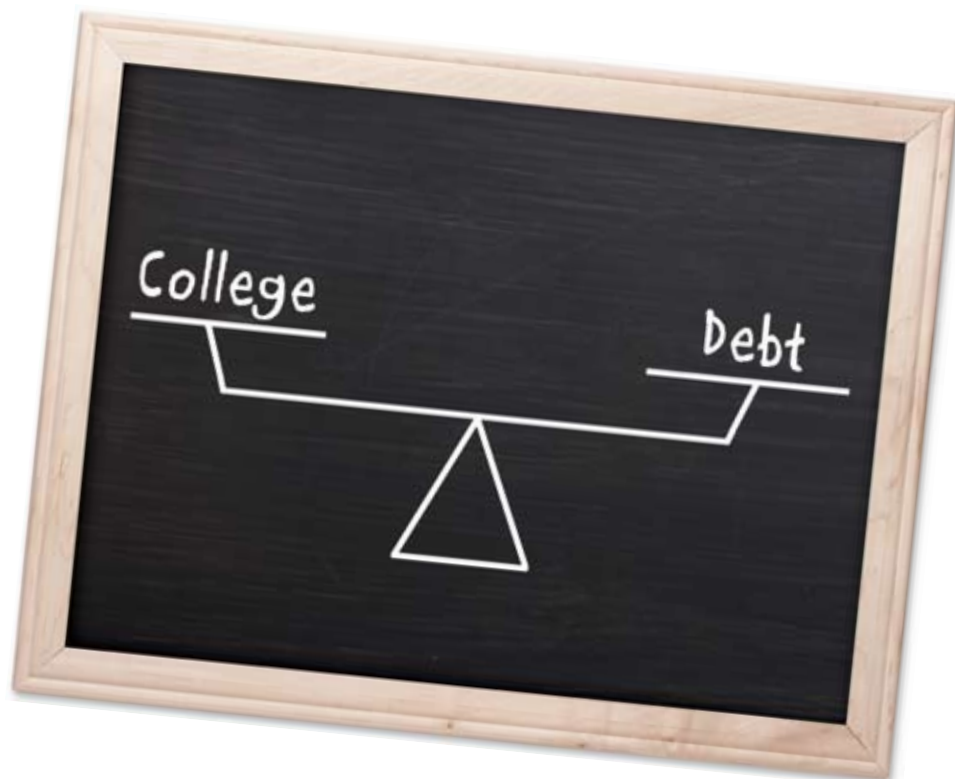
winona.edu



# College Debt: Is it worth it?

— by Flora Richards-Gustafson

Students and experts weigh the pros and cons of taking out loans to pay for college. While many say it's still a good investment, they also are looking to limit the debt load.



“I’m going to be in a lot of trouble,” jokes Drew Johnston as he reflects upon the college debt he already has and will incur. Johnston (not his real name) is a medical student at Washington University in St. Louis, Mo., who already has his undergraduate degree. With tuition at just over \$50,000 per year, Johnston expects to have nearly \$300,000 of college debt before he can add the M.D. at the end of his name. “Even though doctors can make good money, budgets are still tight during the first few years—well, it’s more like 10—after graduation,” he said.

While Johnston’s projected debt is not typical, nearly 67 percent of college undergraduates with four-year degrees have student loan debt when they graduate, according to an October 2012 report by The Institute for College Access & Success. This means that one in five households in the United States have college-related debt.

## Breaking down college debt

Getting an education may be one of the more complicated financial decisions you’ll have to make in your life. The average amount of college debt graduates with four-year degrees face is nearly \$27,000. However, this amount varies widely by state, school, living expenses and financial assistance. In reality, debt for undergrads ranges between \$17,000 and \$32,000. Factors that contribute to the cost:

- **The school:** Some universities and colleges cost more than others.
- **Room and board:** If you live on campus, you’ll have to pay to live in a dorm and eat in the cafeteria.
- **Your major:** Some areas of study require more expensive books and/or buying special supplies.
- **Fees:** They vary by school, but can include the cost of parking, transportation services, club memberships, the use of labs or equipment, having an on-campus mailbox, etc.
- **Travel expenses:** If you plan to commute to school, you need to consider the cost of gas or public transportation. On the other hand, if you live in a dorm, you’ll need to consider the cost of driving or flying home to see your family during breaks.
- **Your state of residence:** Some colleges and universities give discounted rates to students who live in the same state.

## How much a college costs

When you visit your high school counseling office, career planning office or library, you’ll find a handful of books and magazines that tell you the average cost to attend the colleges that interest you. To get more detailed information, go to the colleges’ websites and look for the academics or admissions sections. With a little digging, you’ll find information about tuition and fees.

An even better option is a Financial Aid Shopping Sheet. Once a college or university accepts you as a student, it can send you a Shopping Sheet that clearly outlines the estimated cost of attendance (including the costs of tuition, fees, transportation, books, housing, meals and supplies) in a way that’s simple to understand. The sheet also includes information about the grants and scholarships you’ve received, options available to help you pay for school (like work-study programs and educational loans), graduation rates, loan default rates, average student loan amounts and your estimated monthly loan payment. Having a Shopping Sheet

for each school of interest can help you and your family make an informed decision about the best fit for your budget.

## How much to borrow

In “The Financial Aid Handbook: Getting the Education You Want for the Price You Can Afford,” authors Carol Stack and Ruth Vedvik recommend borrowing \$8,000 or less per year. This way, when you graduate with a four-year degree, the amount borrowed is \$32,000 or less—the average yearly salary a college grad can expect.

Federal student loans are the best way to go if you need to borrow money for school; they include options such as the Perkins loan, Stafford loan and Parent PLUS loan. Also available are private student loans, but they can be riskier and typically have high interest rates.

## The benefits of college debt


In general, debt isn’t a good thing to have. But, if you want to go to college, debt is often a necessity. This irritates college graduate Mari Ellison: “There are so many countries that offer free college tuition because they want people to succeed and don’t want higher education to be a burden. I don’t get why people in the States have to get buried under so much debt in an attempt to get ahead. A lot of the people I went to college with had a hard time finding a job and were screwed when they had to start repaying their student loans; they had no money. A lot of the ones that got jobs worked at, like, supermarkets or department stores for minimum wage. How is this considered ‘getting ahead’?”

While the sour economy and high jobless rates make going to college and getting into debt seem counterintuitive, there are several advantages to going to college and owing money:

- **Get a degree:** For many, student loans provide the only financial means to go to college.
- **Motivation:** Once you’re in college, the debt will help motivate you to graduate. As the future Dr. Johnston puts it, “You don’t want to owe thousands of dollars for nothing.”
- **A better chance at getting a job:** The unemployment rate among those who don’t have college degrees is about 19 percent. On the other hand, only 8 percent of college grads are unemployed.
- **Building up credit:** The interest you pay on student loans is tax deductible. Plus, as Ellison points out, “College debt can be a ‘good’ debt. It gives you a simple way to get good credit for the future, like when you want to buy a car or a house. ...You have to think of the debt as an investment in your future.”

So, is college debt worth the trouble? The simple answer is yes, but only if you’re focused and determined to get a degree, and are willing to do the work necessary. “It’s smart if it’s enabling you to invest in your future,” said student financial aid expert Mark Kantrowitz in a 2011 interview with National Public Radio.

“There is no question that, on average, a college degree is still a very good investment. The unemployment rate for young adults who have just a high school diploma is more than twice the unemployment rate for those with a (bachelor’s degree),” said Lauren Asher, president of the Institute for College Access & Success, in an interview with Bankrate.com.

To learn more about student loans and all your options, talk to your high school’s college counselor or a financial counselor at the college of your choice, and your parents. 

## Paying it off

After you graduate from college, you have a six-month break (or grace period) before you need to start paying off your student loans. Here are some more terms that you should know about your debt and loan payments.

- **Grants and scholarships:** Financial aid that you don't have to repay.
- **Work-study:** A college work program through which you earn money that helps you pay for the cost of your education-related expenses.
- **Loan calculator:** An online tool that estimates your monthly loan payments. You can find a few at <http://www.direct.ed.gov/calc.html>.
- **Federal loan:** A loan from the government.
- **Private loan:** A loan from a private institution, like a bank.
- **Loan term:** The amount of time it takes to pay off a loan.
- **Interest rate:** The amount a lender charges to loan you money.
- **Fixed interest rate:** An interest rate that doesn't change during the term of the loan.
- **Variable interest rate:** An interest rate that can increase or decrease during the loan's term.
- **Default:** Nonpayment of a loan or missed payments. In 2011, about 8 to 13 percent of graduates defaulted on their student loans, according to The Institute for College Access & Success.
- **Entrance and exit counseling:** Financial counseling programs that help you understand the details about your student loan. This type of counseling helps

you make wise borrowing decisions and set up a good repayment plan so you don't default.

- **Income-Based Repayment (IBR):**

A payment plan for federal loans that bases your monthly payment on your income.

- **Loan forgiveness:**

If you're in an IBR program, the debt you owe on a federal student loan is forgiven after 25 years. However, if you work for a nonprofit or public employer, your federal student loan is forgiven after 10 years.

### Video advice on handling college debt comes from our Student Contributors:



Maria Maldonado - Address college debt step by step. <http://bit.ly/15oTAx2>



Leah Ferguson - If you can't avoid loans, pay attention to what kind you get. <http://bit.ly/15oTLIP>



Aubreigh Sabbota - Avoid debt with scholarships and financial aid. <http://bit.ly/YhIUZR>



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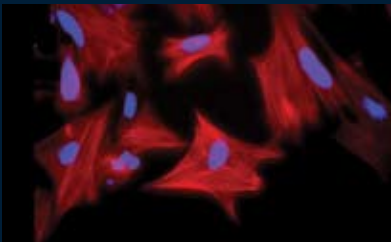
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# the Real Story

on life after high school

Our Real Story writers reflect on how they're progressing on their post-secondary path and what they've learned this year. They also offer advice based on their recent experiences.

## The road I'm on: What the past year has taught me

— by Sydney Nolan

Macalester College, St. Paul, Minn. • Hometown: Plymouth, Minn.

Last year, I felt like I learned to be anonymous. This year, I learned how to be alone. Learning to “be alone” doesn’t just mean learning how to deal with nights where everyone else is busy or plans simply don’t work out, though. I learned how to be alone in several other ways.

Maybe most importantly, I learned how to be alone in terms of academic and career goals. When it comes to deciding what classes I’ll be taking or what will be most beneficial, it’s really a decision I need to make by myself – alone. While my parents or friends are more than happy to give me advice about what would be a smart move or where I can look for various opportunities, it’s my responsibility in the end to stay on top of deadlines, know when and how to register for the correct classes, file the paperwork to get credit for an internship, and take care of other academic loose ends.

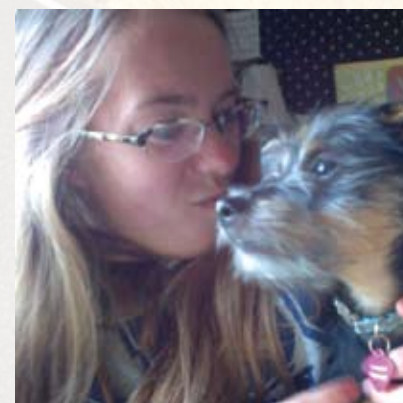
I’m the only one who truly knows what direction I ultimately want my life to go in, which results in times where I need to make academic and career-related decisions the smartest way possible – alone. I’ve also started taking on more leadership positions that come with expectations I alone am expected to meet. In two different work-study jobs I’m holding down this semester, there have been days where I was the only one in the office, making me the one person responsible for getting various tasks done, figuring out the best way to accomplish things, and ultimately serving as the person who either gets credit when things go right or gets stuck with the blame if they don’t work out the way I intended.

I also had a big first “alone” moment this year over winter break when I traveled out of the country without a parent for the first time. While I luckily didn’t have to navigate a new country by myself, some of the memories and stories behind photos or objects I brought back from India will naturally be enjoyed alone. Some of the feelings and sensations I experienced are things that can’t be fully expressed no matter how hard I try, and they exist solely for me, alone.

Of course, I’ve also been working on figuring out how to be alone in some of the more traditional, social scenarios associated with the world. As I work my way through a second year of college, I’m starting to figure out I’m the sort of person who can’t go out every night and really doesn’t like to hit every wild, crazy party I get word of. In fact, there are nights when I’d rather just curl up after a long week of school and work with a couple of chick flicks in my room and enjoy some me-time.

I’m continuously working on learning to be okay with the idea that I don’t need to go out every weekend, and that it’s okay to be alone some nights. Finding a balance between appropriate periods of alone time and time with friends is another major thing I’ve learned to work on this year.

Whether it’s at work, at school, when making decisions, or deciding how to spend a Friday night, the biggest thing I’ve learned this semester is that it’s okay to be alone. It’s this “lonely life” that’s led to some of the biggest, best developments in my college career so far!



“... I learned how to be alone in terms of academic and career goals. When it comes to deciding what classes I’ll be taking or what will be most beneficial, it’s really a decision I need to make by myself – alone.”

Sydney Nolan

## What are your plans for the summer?

“Aside from the inevitable summer job I’m going to attend fashion shows, concerts, art galleries, do photography, and hopefully attend a fashion program out in New York City.”

Abby Johnson  
University of Wisconsin-Stout,  
Menomonie, Wis.  
Hometown: Eagan, Minn.

“... Hopefully get a job and earn some money. ... I also want to just spend time with friends and family that I don’t get to see during the school year. ... It will be awesome to have three whole months that I can spend with them!”

Leah Ferguson  
Wellesley College, Wellesley, Mass.  
Hometown: Minneapolis, Minn.

“I am hoping to get an internship for this summer. I would absolutely love to work in journalism or government. It would be awesome to intern in Los Angeles, San Francisco, Washington D.C., or New York City. Fingers crossed.”

Jelani Hayes  
Univ. of Pennsylvania, Philadelphia, Pa.  
Hometown: Moreno Valley, Calif.





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Have a smart phone? Scan the QR code. Or you can use the link to view the videos.

Either way, you're sure to find some helpful tips on preparing for your future from these college students.



*Alyssa McComb:*

**Do what you love: Whether you're planning to go to college or not, there's a job or vocation out there for you.**

<http://bit.ly/VZuDqg>



*Jordan Harper:*

**Be open to change and unexpected things that might come your way, otherwise opportunities will pass you by.**

<http://bit.ly/XmfFry>



*Natalia Naranjo:*

**Don't lose sight of what you want: The freedom and responsibilities of college life can distract even dedicated students.**

<http://bit.ly/ZmOfYk>



*Jordan Sweigart:*

**Regularly challenging yourself to try new things will help prepare you for everyday ups and downs as well as unexpected changes.**

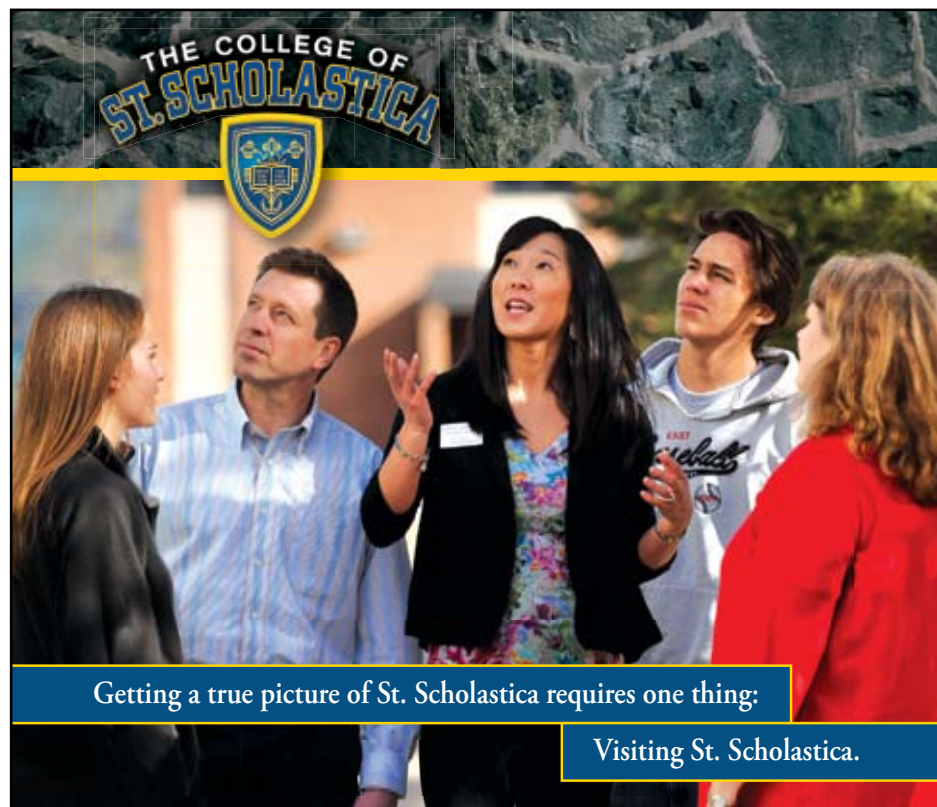
<http://bit.ly/ZmOfYk>



*Macaela Bennett:*

**Don't study just for the test! Get in the habit of really learning and retaining material so you can build on it after high school.**

<http://bit.ly/WFEgrl>



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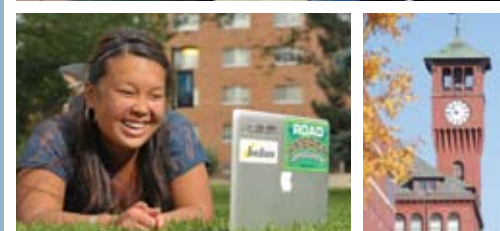
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# Be a **standout** jobseeker — by Patrick Noonan

Separate yourself from the pack with preparation, professionalism and persistence.

**L**et's face it: The economy still is in bad shape. It hasn't been this hard for people to find steady jobs since the Great Depression. And if you're a high school student or a recent grad, times are even tougher. You probably don't have a lot of job experience on your résumé, and you'll be competing against older workers who do. You have to be ready to meet the challenge.

"If people are persistent enough, they can find a job," says Matt Strey, who as a high school senior from St. Peter, Minn., put his persistence to work to make some extra cash one summer, eventually landing two jobs. One was as a server in a fast food restaurant, and the other was working as a janitor at Gustavus Adolphus, the local college.



## Draw on your personal connections

To help find his summer employment, Matt used one of the most invaluable skills any job-hunter can have: networking. "I had an 'in' at both places," Matt says. He learned about the janitorial position through a family member, and he learned about the server position from a friend he met on the track team.

If you have friends, family members, classmates or former co-workers who might help you find a job or put in a good word for you, don't be afraid to ask them. For every personal connection you don't ask, that's one fewer chance you'll have of finding the job you're looking for.

Unfortunately, networking can't work for everyone—especially not in today's employment market. Simply, there's too much competition for the same jobs right now in almost all parts of the economy.

## How to really stand out from the crowd

You have to make sure you take great care in how you present yourself to employers. Take steps to make sure that your application is the best it can possibly be, or you won't be able to compete. And as the most important thing you can have on your application is prior work experience, it's crucial that you get such experience under your belt—something that'll be hard to do if you don't present yourself well to hiring employers.

"For the most part, young people need that first job opportunity to provide references and skills to get that next job," says Marc Geiselhart, who as a Program Director with the Youth and Young Parent Division of the Employment Action Center in Minneapolis, Minn., helped teens and young adults snag crucial first jobs for more than 15 years.

Geiselhart says that the first thing you should do when looking for a job is to consider your strengths and experiences. Let's say you have experience working as a waiter, for instance. As you fill in the "Job Experience" section of your application and résumé, don't just put "waiter." Get specific! Write what your duties were: "served customers; handled money; cleaned premises; opened and closed restaurant." Don't be afraid to brag about your past experiences. If you don't, no one will.



## Help yourself by helping others

If you have no work history, Geiselhart says, you can list other experiences—especially if you have volunteered.

In fact, volunteer experience is helpful on two levels: Not only does it show that you know how to work, it also says a lot about what kind of person you are. Volunteer experience is so valuable for job-seekers that you will be doing yourself (and your community) a big favor by volunteering today—even while you're looking for a paying job.

To find volunteer opportunities, check with your school, your church, hospitals, parks, nursing homes, non-profits, and any other group you can think of. These organizations need your help now more than ever. Opportunities abound. And you never know—connections you make volunteering could help you find a paying job down the road.

Whatever you do, don't give up. Somewhere out there, a job is waiting for you. Just remember: The only way to find it is to keep looking.

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# 10 money-saving tips for high school and college

— by Flora Richards-Gustafson

One of the sweet things about being in high school is that life is still somewhat inexpensive – and maybe you're still getting an allowance. But are you ready for the funds to stop flowing once you graduate? Being an adult means having the ability to fend for yourself financially. Whether you're a freshman or a senior, it's never too early – or too late – to start saving money and spending smarter.

These tips will help put your finances on the right track as you make your way through high school, college and beyond.

**1 → Learn to budget.** A financial plan that lists the money you earn and your expenses, a budget helps you see the big picture regarding the amount of money you have, your spending habits and savings goals.

Your high school budget is pretty simple. The money coming in is usually from your allowance and/or part-time job. The money you spend goes toward socializing, buying gas (if you drive), music, and other fun things. When you set up a budget, you know exactly how much you need to save to help you reach financial goals, such as buying a car, an outfit for prom or college textbooks.

**2 → Spend less than you have, and carry less cash.**

Smart money management requires spending only the cash you have so you don't go into debt, which will cost you big in the future. And if you make a habit of carrying less cash when you go out, you won't be able to give in to impulse-buy temptations.

**3 → Get a job – or create one.** While this seems obvious, it can be hard for a high school student to find work. Some jobs to consider include babysitting, yard care, pet-sitting, tutoring and helping people move. If you're not able to find odd jobs around town, consider volunteering so you get the work experience to make your job application look stellar.

**4 → Avoid credit cards at all costs.** Once you turn 18, you'll see offers for them everywhere. There's something so alluring and adult-like about having a credit card. But what credit card companies don't tell you is that people between the ages of 18 and 22 with credit cards owe an average of \$3,173, according to CreditCards.com. Don't start your adult life in a financial hole.



**5 → Make and stick to a savings plan.** Having a savings plan will make you financially savvy. Consider opening a teen or student savings account.

Then regularly deposit a certain amount of your allowance or paycheck and watch it grow.

**6 → Take advantage of student status.** When you're in high school and college, a lot of things are cheaper. Never be afraid to ask a business if they offer a student discount. The money you save getting free tickets into museums and discounted movie theater admission will add up fast.

**7 → Cut out unnecessary expenses, BYO.**

The little things add up quickly. The snacks you buy in the cafeteria: How much do they cost every week? How much would you save if you brought the same snack from home? If you spend \$1.50 on a soda every day at school, you're spending \$7.50 per week, \$32.50 per month or about \$292 every school year. Likewise, snacks at movie theaters and events are very expensive. When possible, bring your own.

**8 → Buy used, sell used.** From cars and

clothes to books and music, when buying you'll have the same things as those who pay the price for new, but you'll have extra cash in your wallet. Turning that around, your

unwanted items are a source of revenue: Consign them, have a yard sale, or sell them online.

**9 → Shop smart.** Scour the newspaper and Internet for coupons. Wait for sales. Dollar stores offer much of the same merchandise as discount and drug stores – snacks and drinks, toiletries, school supplies and novelties – but often for a fraction of the price.

**10 → Take high school classes that give you college credit and/or take CLEP**

**exams.** Take AP classes that give you college credits. Or, if you really rock at a subject, take a CLEP exam, pass it and get the college credit without setting foot in a college classroom.

VIDEO



Student contributor Abby Anfinson shares thrifty ideas -- from eats to savvy shopping and movie nights. <http://bit.ly/15oUdGP>

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## DIARY of a SENIOR

**Abby Anfinson**  
Hope Academy, Minneapolis, Minn.  
Hometown: Minneapolis, Minn.

### Outgoing advice to my fellow high school students

**Next year:** I plan to attend either the University of Minnesota, the King's College in New York City, or Wheaton College to major in secondary education with a focus in English or social studies.

**Abby Anfinson**

**F**irst, don't stress the test: I recommend taking the ACT and SAT test in the summer or spring of your junior year. Studying and thinking about them during my senior year was just an added and unnecessary stress.

I had so much going on that first semester that it became hard squeezing in time for standardized test prep. Not only that, but my score on the ACT dropped when I took it in October, compared with my score in June. I dedicated lots of time to studying and preparing for the ACT, including taking it 3 times, but taking the SAT never crossed my mind.

#### Consider taking ACT and SAT

After not feeling like I did well on the ACT this October, I decided to give the SAT a shot. I took it in December without preparing too much, but did better on the SAT compared with the ACT. If I would have taken the SAT as a junior, I would have known which test I should focus more time on.

Because I did that, I had a harder time finishing college and scholarship applications during the fall. It's still important to spend time and prepare for these tests, but don't waste time worrying about them, rather be proactive in coming up with a study plan and finalize which dates you plan on taking the test.

#### Apply for college early

Secondly, get your college applications in as early as possible. It's no fun waiting for letters of admission. As I write this, I am still anxiously waiting to see where



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<http://bit.ly/XWiFfx>



**Samantha Ickes:** Advice on handling the challenges and changes that await graduates.  
<http://bit.ly/VyRjOR>

I will be accepted into college. It would have been a load off my shoulders to submit all applications early. I submitted my applications between December 15th and January 10th.

I will find out where I am accepted between February and late March. If I hadn't waited, I could have made an enrollment decision now and figured out financial aid, where to live, and finalized other details.

If you know of a school you really want to be accepted into, there is no need putting off the application process.

#### Make time to do the things you love

Finally, I recommend not giving up activities you love for the sake of having "more" time. I didn't play soccer this fall because I was worried it would be too much of a distraction from more important things that need to get done. I regret doing that because soccer is one of my favorite sports. Playing a sport keeps me active and it's good for both my physical and mental health.

I have learned that if there is something I love to do, I can make time for it. This semester I will not give up playing softball and theater. Sometimes it is necessary to put responsibility before desires, but high school is a limited experience, and you should do things you enjoy while it lasts.



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