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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.

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.

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



VIDEO

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

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Wacky scholarships

What's this?

How much?

Who can enter?

When's it due?

Find out more!

	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
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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.

Distracted 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.



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.

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



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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.

Your 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."

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/Xj11AE>

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."

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.



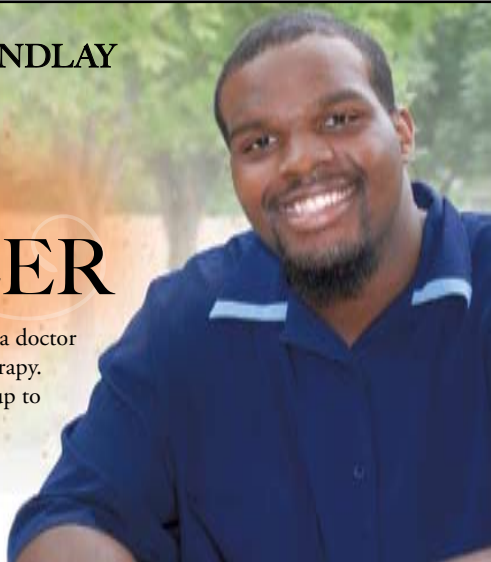
Pushing forward after a terrible car crash, Janet Oberholtzer is the author of "Because I Can: Doing what I can, with what I have, where I am."

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The loudest voice of all – nonverbal communication

— by Flora Richards-Gustafson



You use nonverbal communication every day, whether you mean to or not. While verbal communication involves spoken messages, nonverbal communication is body language and wordless cues, such as smiling. To master the art of communication, you have to be aware of what your actions say.

Actions speak louder than words

Nonverbal communication makes up two-thirds of all communication. So it's important to make sure your words and body language match. What makes it harder is that you can't escape communication. Even silence, as in "the silent treatment," is a form of communication. Your posture, hand movements, eyes and facial expressions send a message even if you don't speak a word. People often judge what you say by your behavior, not your words. It's easy to be misunderstood (like when you rolled your eyes at your mom, but didn't mean to).

Nonverbal communication has a big impact on first impressions, according to "The Definitive Book of Body Language" — from a first meeting to greeting your family at breakfast. People use all five senses to interpret what you say and do, devoting up to 83 percent of their sight and just 11 percent of their hearing skills to figure out what you're trying to communicate.

Types of nonverbal communication

Successful communication needs a combination of things to go right. You have to express a message clearly with your words and with the following forms of nonverbal communication.



Clothes: The clothes you wear let other people know about your background, personality, culture, mood, confidence, age, interest, gender and values. For example, people wear nicer clothes to a job interview to show that they're serious about wanting employment.

Posture: It communicates your interest, feelings, degree of attention and how much you like or respect someone. More than just slouching or standing up straight, posture includes the placement of arms and legs, and the position of shoulders and jaw. Often people show interest in a person or conversation by copying the posture of the person, or leaning forward and leaving arms uncrossed. And if a friend says nothing's wrong, but she has crossed arms and slumping shoulders, it would be hard to believe her because her body says otherwise.

Gestures: You can make gestures with your hands, arms, body, head, face and eyes. Many gestures are culture-specific. For example, the shape that you make with your hand to say "I got your nose" is considered rude in some parts of the world, while it's a symbol of good luck in others. On the other hand, gestures like shoulder shrugging and smiling have the same meaning all around the world.

Eyes can do a lot of talking: Eye contact is the main way you communicate your interest, involvement and attention in another person (not necessarily romantic) or information you receive.

Your face and eyes are a big giveaway when it comes to telling the truth. With the ability to make over 10,000 expressions, your face usually shows emotions and communicates your honesty. Notice how many people can't keep a straight face or look you in the eyes when they lie?

Touch: It is the first sense you develop in the womb. Even when people can't hear or see, they can still use touch to communicate. Types of touch used to communicate in the U.S. include hugging, handshakes, high-fives, kisses, hand-holding or pats on the back.

Communication is the gateway to understanding, and nonverbal communication is one of the most important skills you can have.

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So here's the thing: Your decision to go to college changes everything. And choosing the right one for you is a big deal. We get that. But don't let anyone tell you that you have to have all the answers right now. You don't. If you're even thinking about college, that's a great first step in a long important journey.

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10 money-saving tips for high school and college

— by Flora Richards-Gustafson



VIDEO

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

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.



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Gain altitude with training in the drone industry — by Rebecca VanderMeulen



How would you like to operate an airplane without leaving the ground? Get a job in the emerging field of unmanned aircraft and you could. You've probably heard in the news about drone aircraft deployed to war zones, dropping missiles and scouting for intelligence. But drones — more often called unmanned aircraft — can do a lot more, from monitoring birds in the wild to collecting data about tornadoes. Experts think their use will become more prevalent in the future.

"People will be eventually flying around unmanned vehicles," says Benjamin Trapnell, who teaches in the aviation department at the University of North Dakota. "We're basically talking about robotic aircraft."

University of North Dakota offers bachelor's degree

A handful of colleges have started programs for students who want to work in this growing industry. In 2009 the University of North Dakota started America's first bachelor's degree focused on unmanned aircraft. About 120 students are taking classes in the program now, Trapnell says.

Students who major in unmanned aircraft systems at North Dakota learn how traditional and remotely operated airplanes work. They can choose from both fields when they graduate, including work as commercial pilots, Trapnell explains.

Mary Wallace, a senior majoring in unmanned aircraft systems operations at the University of North Dakota, says that after she graduates in May she wants to operate unmanned aircraft, and eventually teach other unmanned aircraft operators. As part of her studies, her classes built an aircraft. She took four different courses, and the students built a different part of the aircraft in each class.

Northland is training technicians

Two years ago, Northland Community and Technical College in Minnesota began a program that teaches students to repair unmanned aircraft. It's the country's only

training program specifically for working on unmanned non-military airplanes, says Curtis Zoller, Northland's associate dean of aerospace programs. So far, about 20 students have earned certificates to work as unmanned aerial systems technicians.

Rosalie Olmsted, majoring in aviation maintenance technology at Northland and studying for a certificate to be an unmanned aerial systems maintenance technician, wanted to go into aviation but didn't want to be a commercial pilot.

She and her classmates built a buzz box, an important component of an aircraft's ignition system. "It was really cool to see something that I'm going to use so often," Olmsted said.

Jobs with unmanned aircraft are a good fit for people who like working on computers and enjoy building things. "They have a passion for new technology and are excited about working with something new," Trapnell says.

Many types of jobs

While drones don't have pilots on board, generally teams of five to 15 people operate each aircraft, Zoller says. Roles include planning missions, providing information to the pilot, and fixing mechanical problems.

Because the field is evolving, Zoller says, trained students are poised to climb toward higher positions as they gain experience. Pilots of unmanned aircraft can command salaries of \$85,000 to \$115,000, and maintenance specialists can make between \$59,500 and \$67,500, according to a 2011 Unmanned Aircraft Systems Report.

So far, most graduates from Northland's certification program have been hired to work on research projects for the U.S. military. But unmanned aircraft can be sent into many places that are difficult or dangerous for human pilots.

For example, they can be sent to the sites of chemical spills, fly into hurricanes to gather data, be dispatched to active volcanoes, and even study traffic patterns.

"We haven't even scratched the surface" of what drones can do, Zoller says.



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Videos capture good advice

Student Paths contributors – high school students and recent graduates – offer their insights and opinions on a variety of topics, from handling peer pressure and mending relationships to planning college campus visits, pursuing career passions and planning for life after high school. You can view these videos and many others at <http://www.youtube.com/user/studentpathsmrktng>.

Student Paths contributor Claire Gillespie shares the lessons she learned on a mission trip and encourages others to find ways to travel. <http://bit.ly/131erSZ>





Claire Gillespie



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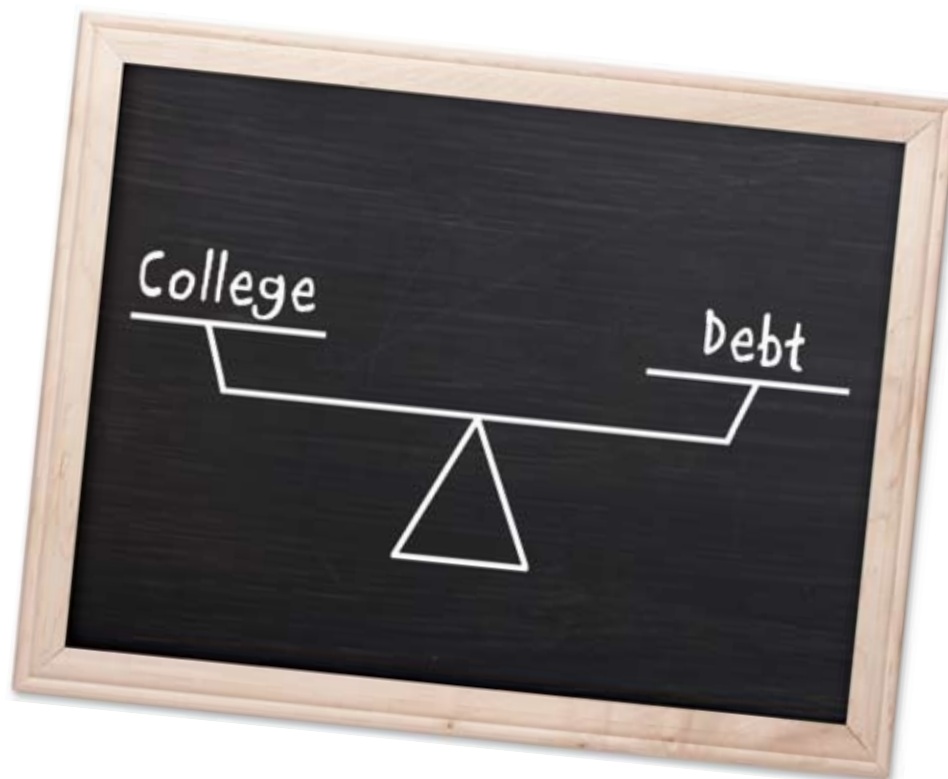
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College Debt: Is it worth it?

— 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 more terms 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.

The future of interest rates: What it means for you

When considering the amount of money to borrow for college, don't forget about interest rates. The fixed interest rate on direct subsidized loans for undergraduate students between July 2011 and June 2013 is 3.4 percent. If you enroll in college during this time, have a high school diploma or GED, and take out a student loan, you're in luck. Along with the historically low interest rate, you can also enjoy a six-month grace period without interest accruing after you graduate. After June 2013, you can expect interest rates on loans to rise to 6.8 percent. This means that you could pay an extra \$6 to \$8 per month when you start paying off your student loans. While this seems like a small amount, you can easily pay up to \$800 more if you have a 10-year loan term with a 6.8 percent interest rate.



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>



"... I am avoiding the fearful future of college debt by earning large academic and journalism scholarships, as well as working on-campus jobs and being an RA in order to cover my housing expenses."

Macaela Bennett
Hillsdale College, Hillsdale, Mich.



"... Going to a CUNY wasn't part of my plan, but it was a choice I made to avoid taking out a loan and falling into debt. I was surprised—and very fortunate—to receive a full-tuition scholarship for all four years at Hunter. ... Focusing on my studies and maintaining good grades in high school

helped me to earn a merit-based scholarship. ... Continue what you are doing now—focusing in school, participating in extracurricular activities and sports, working hard at your job—because it will pay off in the future. Also, apply to as many scholarships and grants as you can; don't be intimidated by the criteria they set. You will be surprised at how much you can benefit from doing the work now, even if it seems like a small task."

Anjelica M. Enaje
Hunter College, New York, N.Y.



"... I try and limit spending and work as much as possible during breaks to have something to start paying back debt with. ... I'm definitely keeping certain programs like Teach for America in mind not only because they fit with my interests and later career goals, but because they also help with loan debt and repayment. I'm also looking at different options and playing around with schedules so I could potentially graduate anywhere from a semester to a year early."

Sydney Nolan, Macalester College, St. Paul, Minn.



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 Jordan Sweigart

Assumption College, Worcester, MA • Hometown: Reading, PA

This past year I have learned much about my projected career path. More importantly, I have learned who I am as a person. Studying abroad in England transformed me. I am now more relaxed, investigative, resourceful, and adventurous. It was truly an eye-opening experience that has changed me for the better.

The awakening of the traits above has consequently inspired me to be more self-confident and outgoing – something that I was hoping studying abroad would enable me to do. I believe I will be seeing dividends from my excellent experience for years to come. I am already more culturally enriched after visiting numerous historic sights, attending a Chelsea vs. Arsenal match, and catching a handful of musicals and plays.

Even though it may not seem like it, studying abroad was not entirely pleasant.

Scared off of one career path

I had an epiphany about what I do not want to do with my career, which was the exact opposite of my expectations before traveling overseas. Since high school, I had been intrigued by the stock market and Wall Street. I was hoping I would be able to join the world of fast-paced investment banking in an accounting capacity once I graduated.

While at Oxford, I took Investment Theory, only to realize it was not what I expected. Granted, it was strictly theory and not the actual practice itself so that might have skewed my impressions of investing. Regardless, it scared me away from the field. I have now realized my ultimate career path leads me through the com-

mercial public accounting industry. I am hoping to end this ride with a job working for the highest level of my lifelong passion: the NHL.

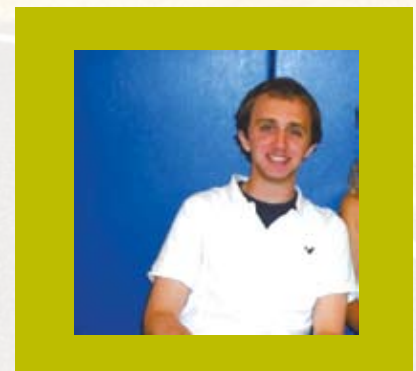
Blogging provides hockey fix

I was able to do something this past winter that I have not done since I was 5 years old; I did not play for a hockey team during the regular season. It has been a rough transition away from the sport that has breathed life into me for so many years, but it gives me bright hope for my future that I can overcome an obstacle that greatly affects me personally.

Five years ago if someone would have told me I would be forced to not play hockey anymore, I would have laughed in his face and then cried myself to sleep. However, this change in lifestyle has allowed me to focus on more important things in my life, and meanwhile has enabled me to develop my passion for hockey through other avenues. In fact, I have found that blogging is an excellent way to cope with this new phase in my life. My website can be found at <http://hockeyeconomics.weebly.com/>.

Evolving into happy balance

Overall, this past year has been truly life-altering. I have evolved into the person I was hoping to become when I set foot on campus at Assumption College. Life is not just about the library or work. For me, it is about seeing a quality play, attending a hockey game with a beautiful girl, or reading a satisfying piece of classic literature. I have found a balance that I am truly happy with and am hoping I can keep.



"This summer should be boat loads of fun. I have a public accounting internship lined up in Massachusetts, and I am planning on registering for two summer courses in order to reach the 150 credit requirement for the CPA exam. I will be learning a lot this summer, especially about accounting in real-world situations. ... Also, since I have not been able to play hockey during the winter, I am hoping to join a local league."

Jordan Sweigart

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.*

To enjoy life, appreciate the people and opportunities around you

Ferris State University, Big Rapids, MI • Hometown: Niles, MI

Over the past year, I have gone from someone who wanted to work in a business to wanting to work at a nonprofit organization serving people. I can't say there was one specific moment that changed this, but rather a long process of having certain doors shut and others open up. College is such a great experience if you let it be one, and the more open-minded you are coming in, the better off you will be going out.

This year I have learned to be more appreciative of the things I have, and not yearn for the things I don't. There are so many people struggling to find work and keep their family running, and yet there are so many people who go to college, find a well-paying job, and hardly give any thought to the people around them in need. If that is you, I am not criticizing, but merely describing what I am learning at college.

Another thing I have learned is to take advantage of the resources and opportunities around campus. Sure, this can be the library and tutors, but I am talking about the fun stuff. Our campus, for example, has a pool that is pretty empty most of the time along with a hot tub. There are ping-pong and pool tables across campus, and tons of TVs, board games, and all sorts of fun things.

Almost all colleges have sports. Check out intramural sports, and go to the big sports games. There are just so many great things to do on campus (and in bigger cities things to do off campus) that there aren't good excuses not to enjoy yourself.

I have also learned to just enjoy the people around me, and to invest more into the relationships I have been blessed with. There are many opportunities, especially in college, to become friends with someone based on a minor similarity in likes, only to see that friendship fall down the drain when that common thread is no longer there. I contrast this with some of the great friendships I have made that have really been invested into, where we can sit around and do nothing and still have a good time.

The biggest thing I have learned is to relax and let life take me where it takes me. My faith is a major part of this new philosophy, but I encourage everyone to try it. I put so much effort into making plans for college and beyond and have already had many fall through and had to change them multiple times.

My life will be defined by the opportunities that come my way and the way I respond to them, not the five-year plan I make that may or may not be realized. College is a great place, and as long as you keep your priorities straight, you can become a great person through it.

The road to and through college takes hard work and determination

Amityville, N.Y. • Hometown: Warner Robins, Ga.

As of this spring of 2013, I have started my first semester of college at Nassau Community. I'm finally back to school and closer to the path I chose to pursue. My first semester attending Nassau I'm majoring in liberal arts, because I'm still not positive of which direction to go. I selected different areas that interest me, hoping by the end of my first year to choose a solid major.

I have learned college is a big transition from high school, which I attended more than a year in half ago. There are fun and exciting things about college, and there are many downfalls also. Being in college has taught me a lot about myself. I have learned that there are many things I can no longer take for granted, that I have to balance school with work, and that I also must learn to save my money.

There are many struggles I have faced in the weeks I have attended college so far. The first was realizing college is completely different from high school, way different than I expected. I'm still trying to adapt. In college you are responsible for registering for classes, and have to buy your own books and supplies. Still, it has been a wonderful experience.

Another struggle has been learning to balance work and school. I'm a full-time student at Nassau, and a part-time employee. I have to pay for my own transportation, food, books, and supplies, which leaves me no choice but to have a job. I had no choice but to work and go to school at the same time, and, yes, doing both is a major struggle.

I have to travel by bus every morning to attend school, because it's not close. Most days that I attend college I go to work right afterward. Most of the week I am very busy and have no time by the end of the day. I have to manage my time responsibly, which has never really been a strong point. I also must keep my grades up and attend school on time and work.

This semester I am majoring in liberal arts because I'm not positive what I want to major in. So in the meanwhile, I get my core classes out of the way. I also chose many different classes in areas I like, hoping by the end of my first year at Nassau to have a more specific major. By doing this I hope to soon find an area of interest that I want to pursue.

I have learned that it will take a lot of hard work and determination to be successful in the path I chose, but that won't sway me from my goal. I have noted very big differences in myself since I last attended high school: I am more mature and am not willing to give up when things get hard, which are traits to take me far in life. College will lead me in the path I have chosen to pursue. Even though there are struggles, it also provides wonderful experiences. Both have shaped me into a better person, more prepared to handle life ahead.



Jordan Harper



Faith Jones



See what advice our Real Story team has for you.

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>

High school vs. College

— by Nicole C. Jones

The differences between high school and college are huge. For every benefit, though, you can expect a trade-off.

Have no doubt about it: There are major differences between high school and college, so prepare yourself. Below are seven differences you will experience when you leave high school to become a college student.

1) The choice is yours: The schools you have attended to this point have most likely been based on your location. If not, your parents probably chose the option they liked best for you, opting for a private school, perhaps, rather than the one whose attendance area you fell in. The next step, though, in your education is yours. You decide if you want a community college or a university, whether you want to stay in state or try a new location, etc.

2) The best education for you, as determined by you: In all your schooling, you've had to follow the general curriculum programs your schools have set for you. Though you may have been able to pick an elective here and there, you generally did not have much say in what you studied. When you enter college, you get to decide what you want to learn. Dream of being a lawyer? Try pre-law. Want to work for a big accounting firm? Become an accounting major. Love reading and talking about books? An English major might be for you. And many colleges and universities give their students opportunities to craft their own majors.

3) College courses do not run the same as high school classes: At large universities, it's common to attend classes in lecture halls with hundreds of students. The teaching style in these huge classes is also different than that of the high-school environment: In-class activities and discussion are replaced by lots of focused listening and note-taking. Though you can expect some smaller groups for specific courses, chances are good you will get some experience with the big lecture halls—especially early on, when you're taking lower-level courses. In addition, the grading system is different. It's rare to get a bunch of homework assignments that help you build your grade. Instead, you tend to have fewer assignments and tests. This adds pressure to the assignments that are given, as they count heavily in your final grade.

4) Keeping everything in focus: Though we often hate to admit it, it's probably a good thing parents keep us on track with homework, grades, etc. In college, there is none of that. You live without any real adult supervision or reminders, and the distractions are endless. The parties, events, organizations, and sporting opportunities are constant. With so many fun things to do and few people to remind you to do what is needed, balancing everything is a huge learning experience. It comes down to you: Only you can decide what you want/need to get done for the day, and only you can tune out the fun until you accomplish it.

5) With freedom comes responsibility: If you decide, as many students do, to leave the dorm to rent an apartment or house, you will have to pay your bills. As it might be your first time, here's how it works: An envelope arrives in the mail or you get an email alert, and you become solely responsible for getting the demanded payment in on time. Rent is due each month and requires some planning. Even if your parents have graciously decided to help cover expenses, living on your own requires you to become responsible enough to at least monitor due dates and alert your parents to when bills need to be paid.

6) Roommates can be tricky: Most of us have not lived with anyone aside from our siblings and/or parents until this point. The thought of living with friends compared with family members may sound like a walk in the park, and it does bring a huge sense of independence and enjoyment. Roommate conflict, though, is nearly impossible to avoid altogether. They may sometimes eat your food, use your personal items, make a lot of noise with friends while you're stocking up on sleep before a huge exam, etc. The bottom line is that you will need to find ways to work your problems out by communicating clearly and establishing grown-up things like cleaning schedules, clear rules about visiting hours, and so on.

7) So long to high school's structured schedule: You will not have class all day from 7:45 a.m. to 2:45 p.m., or something like that. You will be able to schedule your classes the way you want, to some degree, which is pretty exciting. If you get all the classes you'd like at the times you'd like, you can even find ways to have entire days off each week that you can use as study/work/rest days. 📖



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Learning to be accountable

— by Flora Richards-Gustafson

As a teen, you're wired to do things that stimulate or interest you, such as hang out with your friends, pursue your favorite sport, or play video games, right? But you're also learning that your current actions can have a big impact on your future. For example, by studying for the SAT, you increase your chances of getting a good score, getting into a good college and finding a great job.

The problem is, the things you can do now to help you succeed in the future often seem boring; they get put off, half done, or not done at all. That's where accountability comes in.

What is accountability?

Accountability means being responsible for your own actions and behaviors. It's about doing the right thing when doing the opposite may be simpler. It means doing what you say you will do, and having things done when you know they need to be. Your parents, for example, may hold you accountable for keeping your curfew: If you get home on time, you get to go out with your friends; if not, you're grounded through the weekend.

When it comes to rules, responsibilities and the things that you should do, accountability is about:

- Stopping the blame game
- Banishing excuses
- Eliminating procrastination
- Taking ownership of your future
- Accepting change

Until now, you probably have relied on parents and teachers to hold you accountable – to give reminders, help you to keep your schedule, maybe even make sure that you wake up on time. But very soon you will be solely responsible for all of these things and much more – and you will have to hold yourself accountable.

'It's completely on you'

Kathryn Ravy, a freshman at St. Olaf College in Northfield, Minn., knows firsthand the



stark realities of holding yourself accountable. Even though parents, teachers and counselors try to prepare high school students for the big transition, she said, it still can come as quite a shock.

"Every college student faces this right away, as soon as their parents drop them off: You realize that everything is on you – your grades are up to you. It's completely on you. ... You can literally go take a nap any time you want, or spend hours playing video games," says Ravy, who has seen some students "choose not to go to class, choose not to study or do well."

"I was lucky enough to have a smoother transition into college. I was very active in high school, which required me to have a lot of time-management skills, and to plan," Ravy says. She urges high school students to assess where they are at now, "to see how much they depend on others" for accountability and to start to become more "self-reliant and responsible with their time."


While Ravy sets goals and makes rules for her own studies and many other activities, she says a big part of that has been "surrounding myself with friends who take their studies seriously and help motivate me to take mine seriously – and make sure I have enough time for it."

Positive partnerships

That's the good news: You don't have to go on this journey alone. With the help of an accountability partner, or group, you can get the support you need to stay strong and focused.

Having someone to talk to openly about your successes and struggles is important. An accountability partner will tell you the truth when you don't want to hear it, and isn't afraid to ask you hard questions and call you out when you're not following through on your goals.

More than a friend, he or she doesn't let you hide your problems, and cares enough about you to point out the areas of your life that need change. Accountability partners don't point out your errors to make you feel badly; they do it to help you change and succeed.

Practicing personal accountability is about making the right choice at any given moment. Since that is something you must learn, it doesn't hurt to start with the help of someone who is already rooting for you. 

VIDEO



Jacob Campbell advises peers to be accountable to themselves for their responsibilities.
<http://bit.ly/Vqn21y>

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Be a **standout** jobseeker

 — by Patrick Noonan

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

Let'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.

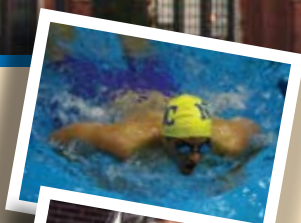
Whatever you do, don't give up. Somewhere out there, a job is waiting for you. Just remember: The only way to find it is to keep looking. 🏃

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So, you want to go into business

— by Flora Richards-Gustafson

A common American dream, “going into business” can mean a variety of career choices. Knowing what you want to do in the business world can help you identify the skills you’ll need.

Your business career may be a matter of degrees. There are several types of business degrees, which can include entrepreneurship, management, finance, marketing, global business, business economics and business psychology. Each is a business specialization. For example, those who earn a degree in global business learn about working with individuals in various corporate settings and cultures, global commerce, international trade and management so they can own or work for an international corporation.

Oregon real estate broker Kim Dittler earned her Bachelor of Science in business management from George Fox University. One of the top three percent of Prudential agents nationwide, she owns her own business and has consistently earned a Quality Service Certification score of 100 percent. “My business degree showed me what to do from 30,000 feet. Being in business means that I am now up-close and personal with ways in which I need to implement what I have learned,” states Dittler, who applies what she learned in college “each and every day.”

Entrepreneurial pursuits

Going into business can mean owning your own company. In 2009, the U.S. Bureau of Labor Statistics reported that 10.9 percent of the country’s workforce was self-employed. When you start your own business, you’re in charge of everything—from making the coffee to making customers happy.

Being an entrepreneur is great if you like things done a certain way, want to be in charge of your financial future, are disciplined and aren’t afraid of taking risks. Cindy Aggson, founder of the Carpe Viam Group, says it is about “flexibility and getting to do what I love.”

Aggson enjoys “the opportunity to constantly learn,” she says. “When you own a business nothing is static ... nothing is boring.”

In addition to the joys of having happy customers and setting your own schedule, you also have to deal with all the problems the business world throws at you.


While you don’t need to have a business-related degree to own your own business, a specialization helps. For example, if you want to open a bakery, you should know something about it. You’ll also need to learn how to create a business plan, get the permits and licenses, learn about business laws and marketing. The U.S. Small Business Administration, colleges and local Chamber of Commerce offices provide classes, programs, resources and events for those interested in starting a business.

Leadership roles

Company leaders play a big role and include managers, directors and supervisors. It’s common to earn a business-related degree to become an asset to a company. For example, someone who earns a degree in business psychology may work as a human resources director, or a degree in education may lead to developing company training programs.

Thomas Nordén provides business services for the Swedish-American Chamber of Commerce in New York. With a Bachelor’s degree in business administration and a Master’s degree in finance, Nordén helps individuals in Sweden who want to start a business in the United States by introducing them to potential partners; he offers support services, helps business owners determine where to set up shop, and helps develop business plans.

Business is complex, says Nordén, “The balance between short-term profits and building up long-term relationships with clients is something you have to learn by being in business, as theoretical models do not easily define how relationships work.”

Going into business isn’t a simple pursuit, but opens many doors to a wide variety of vocational opportunities. 

Q&A with people in business



Kim Dittler— Owner of Kim Dittler Real Estate, Broker for Prudential Northwest Properties

Q: What are the top three skills every person in business should have?

A: Self-motivation, a vision and organization.

Q: What advice do you offer teens who want to pursue a business-related degree or be an entrepreneur?

A: Start meeting with people who own their own business or are in a business-related field already. Take them to coffee and pick their brains on what they know. It will teach you more than you ever imagined and will also help build your network so that when you graduate you already have advocates in your corner eager to help you find the perfect fit for a career.



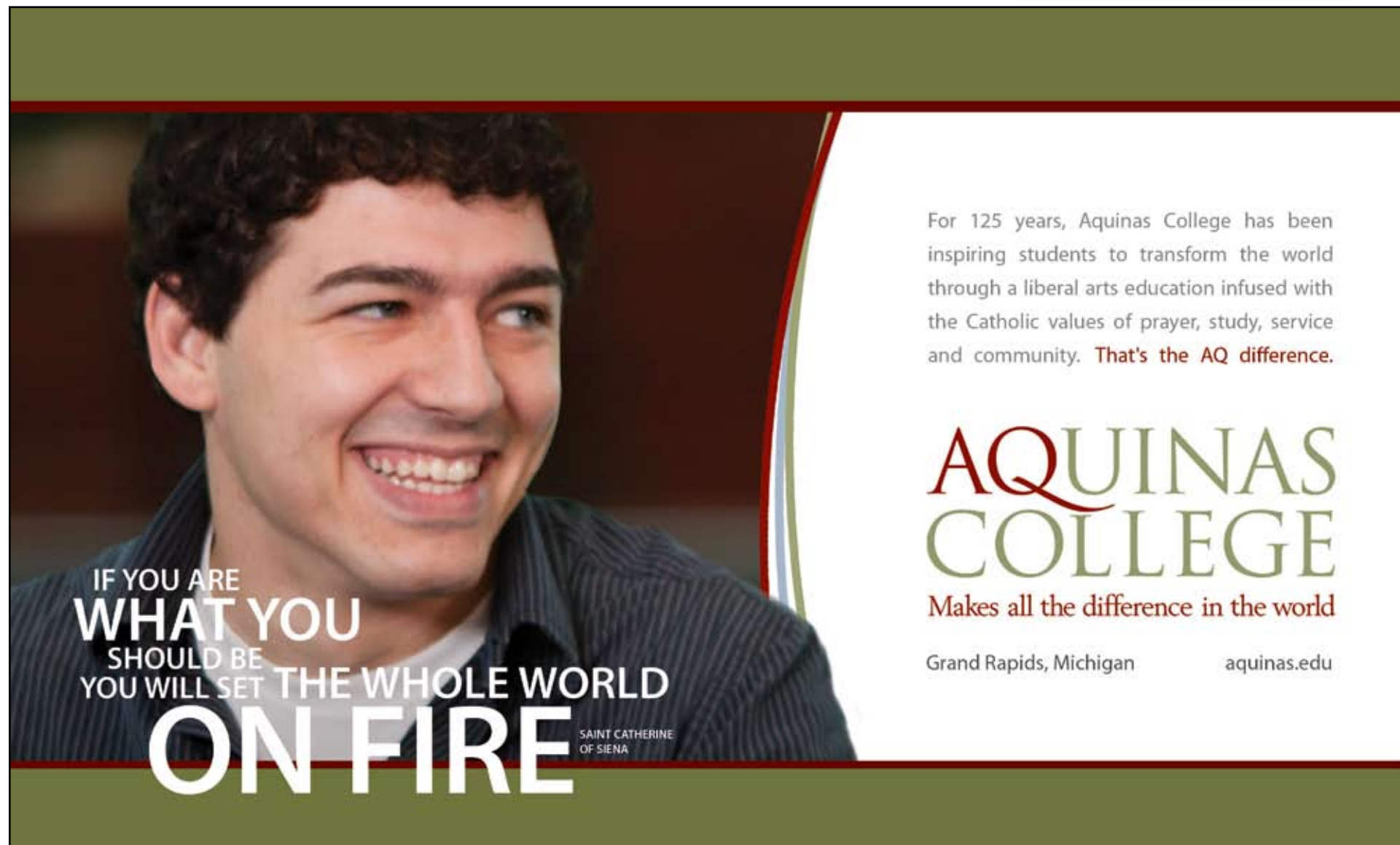
Thomas Nordén—Business Services Consultant for the Swedish-American Chamber of Commerce in New York

Q: What are the top three skills every person in business should have?

A: Attention to details, as that is where you make a difference, strong communications skills and having an analytical mindset.

Q: What aspect of the business world do you find the most appealing?

A: [Developing] skills useful for the rest of your life including making rational decisions and becoming a social pro. You constantly have to be updated on where your industry is moving, new trends and what your clients are requesting. All this makes you well-educated. The opportunity to travel in your job, gain more freedom and power are also appealing.



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The art of respectful disagreement — by Flora Richards-Gustafson

Disagreeing—it happens all the time. People like to be right, and they want others to think they're right. But when someone else doesn't think you are correct (or the other way around), it's OK. However, when people forget that it's alright to disagree and don't respond appropriately, problems occur.

What usually happens when you or your parents disagree? Sometimes the outcome is a yelling match where people say hurtful things. The media show how disagreements go

wrong—shootings, assaults, wars and more. What they don't often show is how disagreements can end well and sometimes improve situations.

If the Rev. Martin Luther King, Jr., hadn't disagreed with the way black people in the United States were treated, your school would look a lot different today. For some of you, your parents might never have met. Disagreeing is an important agent of change.

How to Disagree Respectfully

One of the most important things to remember about disagreeing is that it isn't the same as fighting. The true art of disagreeing involves sticking to your guns, while making the other person feel respected. When you know how to respectfully disagree, you become valuable to your circle of influence.

The next time you want to challenge something that someone says, or someone challenges you, the following tips can help you keep the discussion classy and respectful.



✓ **Stay calm and keep your emotions in check.** The goal is to make your point of view understood. Staying calm helps you understand the other person's point of view so you can have a more productive discussion.

✓ **Listen carefully.** Nothing gets accomplished when people talk over each other and interrupt. Listening is a sign of respect and demonstrates that you're aware of the different viewpoint. It's not unusual for disagreements to stem from misunderstanding, and good listening skills can help you realize when this has happened.



✓ **Don't make it personal.** Usually, when a person says that they don't agree with you, they are not saying that you're stupid or that they hate you. Making a disagreement personal, putting down another person's ideas and beliefs, and telling another person what to believe is unproductive.



✓ **Be clear and ask clarifying questions.** Back up your beliefs with facts and logic. If the other person's reasoning isn't logical, ask them to clarify their beliefs.

✓ **Know when to stop.** When a disagreement isn't coming to a resolution, know when to call it quits. Quitting doesn't mean that you give in. It means that you agree to disagree.

Opposing points of view can be equally valid, and sometimes there is no right or wrong answer. It's how you respond to another person's opinion that counts.



Notable quotes about disagreeing:

"If you have learned how to disagree without being disagreeable, then you have discovered the secret of getting along -- whether it be business, family relations, or life itself."

— Bernard Meltzer

"I do not agree with what you have to say, but I'll defend to the death your right to say it."

— Voltaire

"He who cannot put his thoughts on ice should not enter into the heat of dispute."

— Friedrich Nietzsche, *Human, All Too Human*

The people to fear are not those who disagree with you, but those who disagree with you and are too cowardly to let you know. — Napoleon Bonaparte



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DIARY of a SENIOR

Jalen M. Brown
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Check out the following videos!

Outgoing advice to my fellow high school students

Next year: I plan on attending Miami University of Oxford, Ohio. I want to major in interdisciplinary business management and education. I plan on getting the most out of my freshman year of college. I'll start off strong.

High school is the best of times and the worst of times. It's a time when we are transitioning from childhood into young adulthood.

Advice to the underclassmen: Stay focused, but have fun. The high school years are your last chances to take risks and make mistakes. Get involved with school activities because before you know it, it'll all be over.

You want to get the most out of high school, getting a great education, building up your networks, developing new friendships, and also spending time with family.

Underclassmen: It will work out in the end

All of this is easier said than done; we all know this. It will take time, maybe even all the way to senior year to really get things down. But when it comes time for college, it'll all work out in the end.

A good way to occupy your time in high school is to get involved with different clubs or sports that might be of interest to you. Try running for a leadership position. This will show colleges that you can lead and be versatile in time management and keep up with school.

High school can be really tough at times, but when you take your time

and do things right, it'll all be okay. Your transition to college will be smooth, hopefully.

Seniors: Start building bridges

I've found a common theme for senior year. It's something we may all be familiar with, a term called "networking." It's critical that we build the relationships with the individuals who will help us maximize our potential. Teachers are important to start with, because they can be willing to write letters of recommendations for jobs, scholarships, and for college entrance requirements.

Stay in contact with your top schools for scholarship opportunities, scheduled tours or special programs. Search for summer job opportunities as well. This little extra money can be saved for college or can be used for a rainy day.

Relationships are very important because you never know what other people's resources might include. My success in high school had to do with having fun. And now that it's almost over, I'm going to continue to have fun and live life through furthering my education.

Senior Diary writers offer insights and advice on a variety of topics.



Jenna Hubaishy: Develop an organized plan for approaching life after graduation.
<http://bit.ly/UxJ97e>



Elisha Brown: Tips on staying accountable and becoming more self-reliant.
<http://bit.ly/XWiFfx>



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



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