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University *Living* MAGAZINE

Kennesaw | Spring 2026

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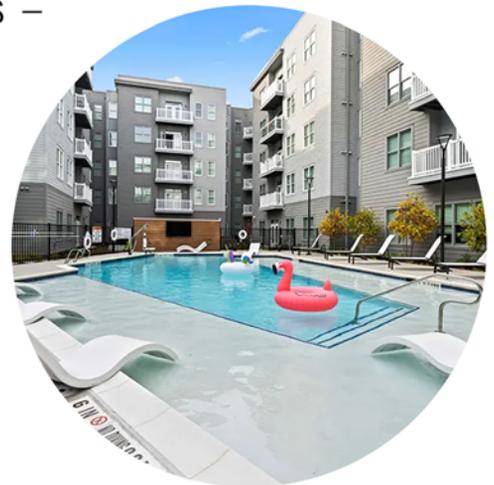


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WELCOME TO SPRING

Dear Students and Families,

We hope you're enjoying the energy and renewal that spring brings to campus.

Spring semester is a time of momentum in the college journey. Students are balancing academics, planning for summer opportunities, and beginning to look ahead to what comes next — whether that's internships, off-campus living, or preparing for graduation. Families, your role continues to evolve, but your encouragement, guidance, and steady support remain incredibly meaningful during this season of growth.

In this Spring edition of *University Living Magazine*, we've gathered insights and practical resources to help students and families navigate this busy time of year. Inside, you'll find guidance on finishing the semester strong, developing healthy academic habits, preparing for summer jobs or internships, managing money wisely, and planning for life beyond the classroom.

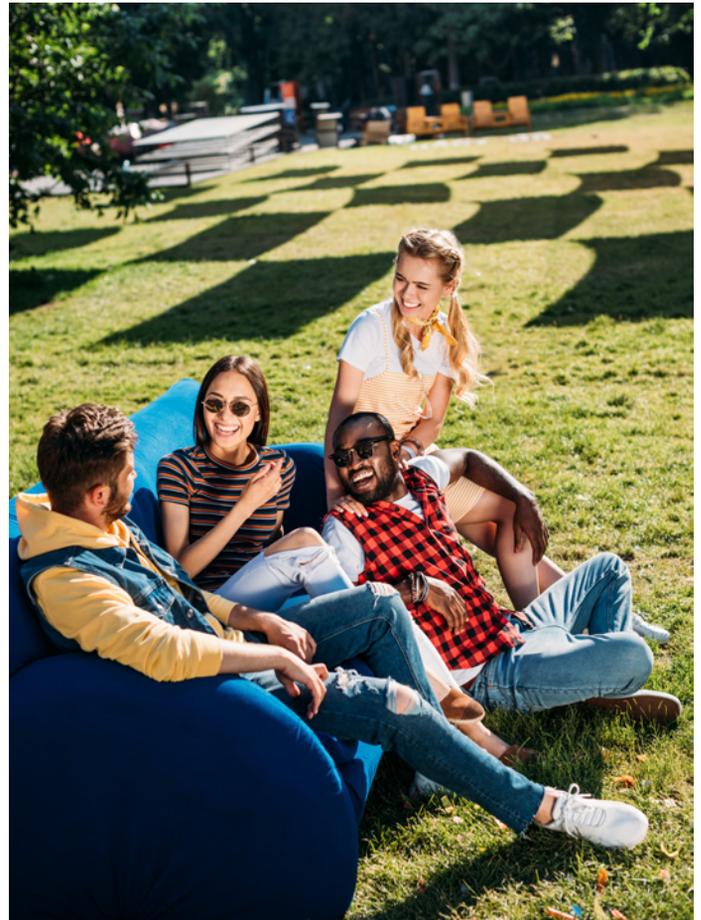
We also explore important milestones along the college journey — from helping high school seniors prepare for their transition to college, to supporting graduating seniors as they take their next steps.

College is a transformative experience, filled with both opportunities and challenges. Our goal is to provide helpful information and encouragement that supports students and families throughout the entire college experience.

We're honored to be part of that journey.

Best wishes for a successful and inspiring spring semester,

The University Living Magazine Team
CollegiateParent



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CONTENT

PLANNING AHEAD

Insider Tips for Parents of High School Seniors 6

Cultivating a Growth Mindset 8

Words of Encouragement During Finals Week 10

Alternatives to Traditional College 11

Spring Planning for a Fall Head Start 13

5 Mindfulness Techniques to Help Students Minimize Stress and Stay Motivated .. 14

Make the Most of a Summer Job 15

MANAGING MONEY

Planning for Next Year's College Expenses 17

Summer Money Lessons ... 19

Credit Cards & Credit Scores: What Students Need to Know 20

Study Abroad: Is It Worth the Cost? 21



MOVING OFF CAMPUS

Independent Life Skills Your Student Needs Now 22

Staying Connected to the Campus Community 24

Insurance for College Students: A Survival Guide . 25

COMING UP NEXT

College Senior Year — The Road to Graduation 27

Create a Vision Board for Life After College 28

Life After Graduation: Expectations vs. Reality ... 30



Insider Tips for Parents of High School Seniors

By CollegiateParent



Most of this magazine speaks to the experiences of college families, but we don't want to forget high school students and their parents who are preparing for the excitement of graduation and the move to college in the fall. These checklists are designed to help you support a fun yet productive summer and a successful transition to the first year of college.

Help Your Student Prepare for College Success

- College is more than Grade 13. Discuss your academic expectations. What study habits does your student currently practice that might impede or foster success?
- Resist the temptation to be the fixer. Let your student take the lead in solving problems, and discuss the role of failure in learning life lessons.
- As summer approaches, talk about how family rules and routines—such as chores and curfews—may adjust as you allow more freedom in exchange for greater responsibility.
- Most colleges require first-year students to live on campus. Check in with your student about housing timelines, roommate requests, and related deadlines.

Help Your Student Prepare for Independent Living

- Encourage your student to take on more responsibility (handling college to-dos, making appointments, doing laundry, etc.). A planner or digital calendar can help them stay organized.
- Discuss ways your student can stay safe and protect their belongings. Colleges provide this information during orientation, and a personal safety app can be helpful.
- Talk about healthy eating, sleeping, and stress-management habits. Encourage your student to build strong routines before leaving for college.
- Residence hall rooms have limited space. Suggest your student create a list of essentials to bring—and items that can stay at home.

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Help Your Student Prepare to Make the Most of New Opportunities

- Discuss summer jobs, internships, or volunteer opportunities that may help your student explore interests or potential majors.
- Encourage your student to research clubs and student organizations at their college. A sense of belonging supports student success.
- If your student plans to work during college, discuss how many hours per week is realistic and explore on-campus job options.
- Help your student memorize their Social Security number, which they will need when applying for jobs.

Help Your Student Learn to Manage Their Own Money

- Ask whether your student has researched and applied for outside scholarships to supplement financial aid.
- Work together to create a budget for the school year. Clarify which expenses you'll cover and which your student is responsible for.
- Help your student open a checking account if they don't already have one. A joint account can make transferring funds easier.
- Make sure your student understands the family mobile phone and data plan, including costs associated with their devices.



Cultivating a Growth Mindset

By Amy Baldwin, Ed.D



Spring is a perfect time for cleaning out closets and throwing out items that no longer serve us. It's also a good time to check in on what no longer serves our students as they get through another semester.

As students reflect on the past semester, or get ready to start a new academic year, an area they may need help with is what researchers call "mindset," or the way someone views learning and the struggles that can accompany doing something hard.

As a college professor and parent, a day doesn't go by that I don't hear a student (or my own kid!) express concern about the challenges they face. It's their response to the challenges — their mindset — that can help them overcome self-doubt and difficulty and grow as learners throughout life.

Carol Dweck, a psychology professor at Stanford who has spent decades studying what makes some people more successful than others, calls the belief that everyone can improve a skill with hard work and focus "growth mindset." You may be familiar with growth mindset and its counterpart "fixed mindset," which is the belief that talent or intelligence is inborn and there's nothing one can do to improve it.

Consider the following statements:

- "I'm not good at [academic subject]." (Fill in the blank with the academic subject that's giving them trouble.)
- "I'll never get better at ___." (Fill in the blank with whatever they're struggling with.)
- "This is hard, and I don't like the course anyway."

Students who say they are "bad at math," for example, have a fixed mindset about learning math, which could have a negative impact on their grades.

Cleaning out the fixed mindset statements and replacing them with growth mindset mantras takes time and support. If your student expresses attitudes or beliefs about their abilities similar to the statements above, then you have an opportunity to help them throw out those statements and replace them with better ones:

- "With practice, I can learn how to become better at math."
- "By practicing problem sets and learning from my mistakes, I can learn how to answer questions correctly."
- "What I'm learning in this course will help me in other courses and in my life."

How to foster a growth mindset in your student:

- Listen for statements that reflect a fixed, unchangeable state of mind that accepts mediocrity or failure as inevitable. Examples are, "I can't learn. I will never get better."
- Coach them to rephrase those statements in the process of learning. Suggest that they instead say, "I can learn with more practice. With each practice session, I get better."
- Praise the effort and learning, not the outcome. Say, "I can tell you worked really hard this semester and learned a lot."
- Expect them to need reminders to reframe their thinking. Remind them of past successes. "Remember how hard you worked to learn physics? You can use the same strategies in this new situation."

The results are clear: *Getting rid of negative self-talk and replacing it with growth mindset statements will set the stage for college success.*

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Words of Encouragement

During Finals Week

By CollegiateParent

As finals week approaches, many college students are juggling exams, projects, presentations, jobs, and internships—all while navigating the broader pressures of college life. Academic stress remains a constant, and for many students, the mental and emotional load can feel just as heavy as the coursework itself.

Within the *CollegiateParent* team, conversations about finals often turn personal. Team members who are parents of college students frequently share reflections about what this time of year brings—late-night studying, heightened anxiety, and the familiar desire to see their students succeed. These discussions tend to spark an important reminder: students are valued not just for their grades or achievements, but for who they are as individuals.

A recent team conversation revisited a list titled “*Personal Qualities Not Measured by Tests or Grades*.” Lists like this—often created by educators or counselors—continue to resonate because they highlight traits that matter far beyond the classroom. They serve as a helpful reminder for both students and parents during high-pressure moments like finals week.

When *CollegiateParent* invited parents of college students to share words they would use to describe their children, the responses came quickly. The resulting list reflects the values and characteristics parents see every day, regardless of academic outcomes.

Students are:

- Authentic, thoughtful, caring
- Kind-hearted, community-minded, generous
- Diligent, patient, attentive
- Courageous, compassionate, resilient
- Grounded, adaptable, self-aware
- Friendly, empathetic, humble
- Gracious, witty, funny
- Curious, creative, innovative
- Dedicated, tenacious, optimistic
- Resourceful, capable, motivated
- Independent, reflective, lifelong learners

Ava

Ava shared that her parents consistently emphasized persistence and effort over perfection. They reminded her that setbacks were part of the learning process and that confidence and resilience mattered just as much as academic results.

Liam

Liam recalled that his mother often reassured him before exams by reminding him that doing his best was enough. She encouraged him to focus on learning rather than outcomes, which helped reduce stress and maintain perspective.

Sofia

Sofia noted that while academics were important in her household, her parents placed even greater value on curiosity and self-motivation. They expressed pride when she pursued interests outside the classroom and developed new skills on her own.

Finals week can feel all-consuming, but it also offers an opportunity for parents to reinforce a broader message: *grades are only one measure of success. Simple reminders of support, belief, and pride — shared through a call, a text, or a note — can make a meaningful difference during one of the most demanding times of the academic year.*

Alternatives to Traditional College



By CollegiateParent

College is often presented as the next step after high school. But the truth is, it's just one option—and it's not the right fit for everyone or for every season of life.

If you're unsure about college, feeling pressure to go, or already enrolled and wondering if you made the wrong choice, take a breath. There are many meaningful paths forward that don't involve a traditional four-year college experience right now—or ever.

What matters most isn't following a script. It's choosing a path that helps you grow, learn, and move toward the life you want.



Gap Year: Press Pause with Purpose

A gap year isn't about doing nothing—it's about gaining clarity. If you're not ready for college yet, stepping back for a year can help you mature, explore interests, and make a more confident decision.

A productive gap year might include working and saving money, traveling or studying abroad, internships or apprenticeships, or volunteering locally or globally. Many colleges allow students to defer admission for a year and return later as freshmen, often with financial aid intact.

Community College: A Smart Starting Point

Community college can be a powerful option if you want to explore interests, save money, work while taking classes, or earn transferable credits. It allows you to gain confidence and direction without the pressure or cost of a four-year institution.

Trade or Technical School: Learn by Doing

If hands-on work excites you more than lectures, trade or technical school may be a better fit. These programs often take two years or less and prepare students for in-demand careers with strong earning potential—without student loan debt.

Volunteering: Gain Experience while Giving Back

Volunteering offers structure, purpose, and real-world experience while serving others. Many programs provide stipends, housing, or education benefits and help students grow personally while discovering future direction.

Military Service: Structure and Opportunity

For some graduates, the military offers direction, training, and long-term benefits. Service can include paid education, career training, leadership experience, and a clear pathway into the workforce.

Online Learning: Flexible and Skill-Focused

Online education allows students to build skills, earn certifications, and explore careers at their own pace. This option works well for self-motivated learners who want practical, focused education.

Apprenticeships and Fellowships: Learn with an Expert

Apprenticeships and fellowships provide hands-on learning with mentorship and real projects. Some offer funding or stipends and focus on areas such as technology, entrepreneurship, and social impact.

Answer honestly—
there are no
“right” answers!

Not Sure What's Next? A Quick Student Self-Check

Creative Careers: Turning Passion into Income

Creative students interested in art, music, film, photography, or design can build careers through freelancing, portfolios, social media, and real-world experience—without a traditional degree.

Career Colleges: Education with a Clear Outcome

Career-focused colleges such as culinary, art, fashion, or technical institutes combine academics with hands-on training and are designed to prepare students for employment immediately after graduation.

Internships or Jobs: Learn on the Job

Working—through internships or entry-level jobs—helps students build transferable skills, understand workplace expectations, and gain experience employers value. Many jobs lead to promotions or education benefits.

Entrepreneurship: Build Something of Your Own

With motivation, creativity, and commitment, entrepreneurship is more accessible than ever. While it requires hard work and persistence, starting a business does not require a college degree.

College is a great path for many students, but it is not the only path. Choosing something different doesn't mean you're falling behind. Your journey doesn't have to be traditional to be meaningful—what matters is that you keep learning, growing, and moving forward in a way that fits you.

Quick Quiz: What Fits You Best?

1. *When I think about college right now, I feel mostly...*

- Excited and motivated
- Unsure but open
- Overwhelmed or pressured
- Disinterested or burned out

2. *I learn best when I...*

- Read, write, and discuss ideas
- Learn by doing and practicing
- Work independently at my own pace
- Learn alongside others in real-world settings

3. *Right now, I want to...*

- Explore different interests
- Start working and earning money
- Serve or help others
- Build skills for a specific career
- Create something of my own

4. *Structure in my life feels...*

- Comforting and motivating
- Helpful, but not essential
- Restrictive
- Something I want more of

5. *My biggest concern about the next few years is...*

- Cost and student debt
- Choosing the “wrong” path
- Feeling stuck or behind
- Not using my potential

What Your Answers Might Be Pointing Toward

- Mostly excited + classroom learning → Traditional college or community college
- Hands-on learner + career-focused → Trade/technical school or apprenticeship
- Overwhelmed or unsure → Gap year, volunteering, or working first
- Motivated by service or structure → Military or service programs
- Independent + creative → Online learning, creative work, or entrepreneurship

Checklist: Am I Ready for My Next Step?

- I know why I'm choosing this path (not just who expects me to)
- I understand the cost and time commitment
- I know what skills or experience I'll gain
- This option helps me grow, not just avoid a decision
- I can reassess and change course if needed

If you checked 3 or more, you're probably making a thoughtful choice. If not, that's okay—pausing to explore is a valid step forward.

Your path doesn't have to look like anyone else's. Progress isn't about speed—it's about direction.



Spring Planning *for a* Fall Head Start



By Vicki Nelson

As the end of the term approaches, all thoughts turn to summer. College students can't wait to be done and get home. Before they pack up and move out, though, there are a few things your student can do to be ready for a running start when they return in the fall.

8 Great Conversation Starters for this Final Month

1. *Is Your Fall Course Schedule Confirmed?*

Check to see that you have the appropriate number of credits, courses that will help you progress to your degree, and prerequisites for courses you want to take in future terms. If you're not sure what you need, talk to your advisor.

2. *Solidify Your Fall Housing Arrangements*

Confirm your living situation for fall before you leave campus for the summer—whether that's renewing an off-campus lease, signing up for on-campus housing, or finalizing roommate arrangements.

3. *Finish Strong in All of Your Classes*

If there's a chance you won't be able to finish something, and you've made arrangements for an Incomplete, meet with the instructor to make a plan to submit unfinished work over the summer.

4. *Investigate a Fall On-Campus Job*

Even if you can't pin down the position now, you can get ahead of the September rush by visiting the office or person who will be hiring to make an initial connection.

5. *Settle Plans for a Fall Internship*

Is your necessary paperwork done? Could you meet with a site supervisor now to have a head start in the fall?

6. *Get a Jump on Textbooks*

Do you know anyone currently taking the courses you'll take next fall? Ask if they'll sell their textbooks directly. Everyone wins because you'll get them for less than you'd pay for used in the bookstore and you can offer more than they might get selling back to the bookstore.

7. *Prepare for Fall Leadership Positions*

Can you meet with the club or organization's advisor or outgoing officer before you leave to lay some groundwork?

8. *Address Anticipated Changes for the Fall*

Will you bring a car for the first time? Are you changing majors? Will you have a new advisor? Take care of some of the details now, or at least get the information that you need. If there are things that must wait until fall, make a to-do list while it's all fresh in your mind.

5 Mindfulness Techniques to Help Students Minimize Stress *and* Stay Motivated

By CollegiateParent & Tyler Tafelsky



Mindfulness is more than a passing wellness trend—it's a practical tool that can positively shape how students think, decide, and respond to stress.

Research published in the *Journal of American College Health* found that mindfulness practices helped reduce stress, anxiety, and depression among PhD students while increasing hope, resilience, optimism, and confidence. Because stress, motivation, and productivity are deeply connected, mindfulness can support not only academic performance but also healthier habits around relationships, exercise, and nutrition.

While meditation is a common entry point, mindfulness can be practiced in many simple, accessible ways.

1. Create SMART Checklists

Checklists work best when they're built around small, actionable tasks. Think of each item as a SMART goal—Specific, Measurable, Attainable, Realistic, and Time-bound.

Breaking assignments into manageable steps boosts motivation by creating quick wins. Each completed task triggers dopamine, reinforcing motivation and encouraging follow-through. Over time, this "self-directed learning" helps students build momentum and confidence, especially when tackling large projects.

2. Introduce Screenless Saturdays

Constant screen time can drain focus and increase stress. Taking one day a week away from screens—whether avoiding social media, computers, or all devices—can provide a powerful mental reset.

This kind of intentional pause helps curb mindless scrolling, restores attention, and gives the brain space to recharge. Even partial screen breaks can improve clarity and motivation.

3. Measure Progress Qualitatively

Grades and test scores don't tell the full story of learning. College is also about skill-building, relationships, problem-solving, and growth—things that aren't easily measured.

Instead of asking, "How can I get a better grade?" students can ask, "What skills or insights did I gain?" Shifting toward qualitative reflection often leads to deeper motivation and a more meaningful academic experience.

4. Practice Gratitude

Gratitude doesn't require formal meditation. It can be as simple as noticing a peaceful moment, a kind interaction, or the rhythm of your breath during everyday tasks.

When stress hits, gratitude helps reframe challenges. Stepping back to see the bigger picture—recognizing growth, opportunity, or perspective—can ground students and prevent overwhelm from taking over.

5. Experiment with Simple Meditation

Short mindfulness exercises can ease stress throughout the day:

- **Before studying:** Try alternate nostril breathing to calm and focus the mind.
- **Between classes:** Sit quietly for 5–10 minutes, focusing on natural breathing and letting thoughts pass without judgment.
- **Before exams:** Practice a body scan, consciously releasing tension from head to toe while breathing deeply.

Mindfulness doesn't need to be complicated. Whether practiced informally or through structured routines, these techniques help students reduce stress, restore focus, and stay motivated.



Make the Most of a Summer Job

Setting Yourself Up for What's Next

By CollegiateParent & Vicki Nelson

Ah, the lazy, hazy days of summer. After a long school year, summer usually brings later mornings, time with friends, beach days, camping, and a break from deadlines.

But for many students, summer also means working: earning money, completing volunteer hours, or gaining experience through a job or internship. That doesn't mean summer can't still be fun. It just means the "lazy" part may be limited.

The good news? Any summer job — whether it's an internship in your field, a retail or service job, remote work, or volunteering — can help you build skills, confidence, and connections if you approach it intentionally.

How to Make Your Summer Work for You Now — and for Your Future

→ *Treat It Like the Start of Your Professional Life*

Set Goals Beyond the Paycheck. Ask yourself: What do I want to learn? What skills do I want to practice? Who can I learn from?

Do Excellent Work — Even on Small Tasks. Details matter. Proofread emails. Show up on time. Follow through. People remember consistency and reliability.

Go Beyond What's Expected. Being known as someone who's dependable and willing to help sets you apart — especially when references or recommendations come into play.

Take Initiative. Get comfortable asking, "What's next?" or "How can I help?" Look for ways to make things easier or better for your team.

Learn How Workplaces Actually Work. Pay attention to communication styles, expectations, meeting etiquette (in person or virtual), and how people manage time and responsibilities.

Build Transferable Skills. Problem-solving, communication, teamwork, adaptability, and self-direction matter in every career.

→ *Reflect on What You're Learning*

Check-in with Yourself Regularly. After a shift or workday, jot down a quick note — even just a sentence. What stood out? What did you learn? What surprised you?

Think Long-Term. These reflections will help later when you're writing résumés, preparing for interviews, or explaining your experiences in applications.

Say Thank You. If someone helps you, teaches you something, or mentors you — even informally — thank them. Gratitude builds strong professional relationships.

→ *Be Curious and Ask Smart Questions*

Ask Questions That Show You Care. Good questions show engagement and curiosity, not weakness.

Learn People's Stories. Ask coworkers or supervisors how they got where they are, what they enjoy about their work, and what they wish they'd known earlier.

Ask for Feedback — and Use It. Knowing what you're doing well and where you can improve helps you grow faster and shows maturity.

→ Start Thinking About After Graduation

This is where many students miss an opportunity. Talk with your parents and other trusted adults. They can:

- Help you understand different career paths
- Introduce you to people in fields you're curious about
- Share job-search advice or lessons from their own experiences

You don't need to ask for a job—just start conversations.

Build Real Connections. Learn names. Be interested. Stay in touch.

Update Your LinkedIn. Add your summer role, new skills, and connect with people you worked with.

Ask for References Before Summer

Ends. It's much easier—and more meaningful—when your work is still fresh in someone's mind.

Think About Next Steps. What did this experience confirm? What didn't you enjoy? Use this summer to inform your future choices.

No matter where you're working this summer—an office, a lab, a nonprofit, a restaurant, a store, or remotely—you're gaining more than a paycheck. By showing professionalism, reflecting on your experiences, staying curious, and talking with the adults in your life about what comes next, you can turn a summer job into a real step toward your future.



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Planning for Next Year's College Expenses

By Suzanne Shaffer



Colleges and universities post estimates of anticipated living expenses online, but you've probably discovered that those numbers don't always match reality.

By this point in the year, you and your student have a clearer picture of what college actually costs. Now is the time to put that knowledge to work and create a plan for next year.

Planning Ahead for Expenses

1. Assess current expenses and help your student adjust their personal budget.

Before your freshman left home, you likely had a rough idea of what a year of higher education would cost. Did textbook and course material costs exceed what you expected? Did your student spend more on food, transportation, or entertainment than planned?

If you're looking at a shortfall because your student is overspending, help them track where the money is going and identify realistic areas to cut back.

2. Prepare for possible tuition (and fee) increases.

College costs can change from year to year. Many schools announce tuition and fee updates in late winter or spring, which gives families some time to plan.

- **Be prepared.** Build a cushion into next year's budget for tuition, fees, and housing increases.
- **Tap financial aid.** If costs rise or your circumstances change, your student should check in with the financial aid office about options.
- **Consider student work.** A modest increase may be manageable with summer earnings and part-time work during the school year.
- **Stay on course.** Delaying graduation can be expensive. Finishing on time often lowers the total cost of the degree.

3. Look at housing expenses.

Where your student lives—on campus, off campus, or at home—can dramatically affect the overall budget.

- Resident Advisor (RA) positions may offer discounted or free housing (and sometimes a meal plan).
- Off-campus living can lower costs when rent and utilities are shared, but it requires a complete housing budget. Rent, food, utilities, renters insurance, and transportation.
- Living at home and commuting (even for a year) can reduce costs if the campus is nearby.

4. Evaluate the student meal plan.

Match the plan to your student's real habits. If your student rarely eats breakfast in the dining hall, a smaller plan plus groceries may be a better fit.

5. Calculate travel expenses.

Travel is often one of the trickiest categories to budget. Use this year's spending to estimate next year's travel costs—and have an honest conversation about how often trips home are realistic.

Studying abroad? *Your student's study abroad office can help estimate costs compared to staying on campus.*

6. Review financial aid.

It's critical to review your student's financial aid each year. Some grants and scholarships aren't renewable, and many students must reapply annually through the FAFSA.

→ **Schedule a financial aid appointment.** Understand what may change next year and what deadlines matter most.

→ **Review borrowing carefully.** Check current student loan totals and estimate what repayment could look like after graduation before accepting more debt.

→ **Keep applying for scholarships.** Many are available for continuing students by major, GPA, campus involvement, or interests.

7. Understand changes in how need is measured (SAI, not EFC).

The term EFC (Expected Family Contribution) has been replaced by the Student Aid Index (SAI) under the updated FAFSA system.

→ SAI is an index used to determine aid eligibility—it is not a bill and not what a family is "expected" to pay.

→ SAI can be negative (as low as -1500), which generally indicates higher financial need.

→ Changes in income, family size, assets, or other circumstances can still affect aid eligibility from year to year.

8. Factor in student employment.

Many students work over the summer to help fund the following year. When managed wisely, part-time work can be beneficial—just keep the hours realistic so work doesn't compete with class performance.

9. Don't forget summer!

Summer can come with its own price tag. Consider summer classes, living expenses if your student stays near campus for a job or internship, and funding opportunities like summer fellowships or stipends.

Bottom line: *The best time to reduce financial stress next year is before the bills arrive. Use what you learned this year to build a smarter plan and help your student move into next year with fewer surprises.*

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Summer Money Lessons

By CollegiateParent



Budgeting, Saving & Smart Spending for College Life

Summer isn't just a break from classes—it's prime time to get your money habits in shape. A little attention now can make next school year way less stressful (and way less expensive).

Know Your Numbers

First things first: take a look at your bank account. Every swipe, tap, and coffee run is recorded. Spend an hour reviewing your transactions and spotting patterns.

Ask yourself:

- Where is my money actually going?
- What surprised me?
- What's worth it—and what's not?

Break expenses into categories: Academics, Personal, Food & fun, Bills, Transportation, Travel, Campus life.

Build a Budget That Actually Works

Summer is a great time to practice budgeting before the pressure of classes kicks in. Try a budgeting app, a simple spreadsheet, or a printable worksheet. Set realistic monthly limits and check in weekly.

Pay Yourself First: Saving Matters

Make it a goal to keep a set amount in savings—even if it's small. An emergency fund can cover things like car repairs, unexpected travel, or a surprise expense without wrecking your semester.

Summer Earnings = Future Freedom

Whether you're working full-time in the summer or picking up shifts during the school year, earning your own money builds confidence and discipline.

Why On-Campus Jobs Are a Smart Move

If you're working during the school year, an on-campus job is often the sweet spot. You'll stay connected, build relationships, and avoid long commutes.

Common on-campus jobs include:

- Library or recreation center
- Admissions or alumni office
- Dining facilities or bookstore
- Museums, galleries, or performance spaces

Bottom Line

Most students do best working 15–20 hours a week or less during the semester.

Summer is your money reset. Learn where your dollars go, set simple goals, save what you can, and practice spending with intention.



Credit Cards & Credit Scores: What Students Need to Know

By CollegiateParent

Credit can work for you—or against you. Knowing the basics now can save you serious money (and stress) later.

What Is a Credit Score?

Your credit score is a number that shows how trustworthy you are with borrowed money. Landlords, lenders, and even some employers use it to decide whether to say yes—and on what terms. Think of it as: higher score = better deals.

Credit Cards: Use With Intention

Credit cards can help you build credit, but only if you use them wisely.

Quick Rules to Follow:

- Only spend what you can pay off every month
- Always pay on time (late payments hurt fast)
- Keep balances low—don't max out your card
- Skip cash advances and impulse purchases

Remember: *it's not free money. It's a loan that will need to be repaid.*

What Affects Your Credit Score Most

- On-time payments (the biggest factor)
- Credit usage (how much of your limit you use)
- Account age (older accounts help)

One well-managed card is enough to build good credit.

Build Habits That Last

Use your credit card for predictable expenses—gas, groceries, or a monthly subscription. Set up auto-pay to cover the full balance every month so you never pay interest.

Good credit is built slowly and ruined quickly. Start small, stay consistent, and think long-term—your future self will thank you.

Study Abroad: Is It Worth the Cost?

By CollegiateParent



Studying abroad is often described as a “once-in-a-lifetime experience”—but it also comes with a very real price tag. Is it worth the cost? The honest answer? It depends. And that’s not a bad thing.

What You’re Really Paying For

A semester abroad isn’t just about earning credits in another country. Students gain independence, cultural awareness, problem-solving skills, and confidence that’s hard to replicate in a traditional classroom.

Weighing the Financial Impact

Before committing, take a clear-eyed look at the numbers:

- Does tuition stay the same, or does it increase?
- What’s included (housing, meals, excursions)?
- How does the cost compare to a semester on campus?
- Will financial aid or scholarships apply?

Academic & Career Value

Ask how the experience aligns with academic goals. Will credits transfer easily? Does the program support the student’s major or career interests?

Growth Beyond the Classroom

For many students, the greatest value lies outside academics. Living abroad teaches adaptability, resilience, and global awareness.

Parents often notice this growth as much as students do.

Considering Alternatives

A full semester isn’t the only option. Short-term programs, summer study abroad, or faculty-led trips can offer meaningful international exposure at a lower cost.

Making the Decision Together

Talk honestly about finances, goals, expectations, and trade-offs. A study abroad experience should be an investment—not a financial strain that creates stress long after the passport is put away.

So...Is It Worth It?

For many students, yes—when the program fits their academic goals, budget, and readiness. What matters most is choosing intentionally, with eyes wide open.

Helpful Platforms & Resources

[GoAbroad](#) and [GoOverseas](#) offer curated listings. For government-supported opportunities, [USA StudyAbroad](#) (through the U.S. Department of State) provides reliable information on programs, scholarships, and international safety resources.

Tip: Encourage students to start with their university’s study abroad or global education office.

Independent Life Skills

Your Student Needs Now

by Kimberly Yavorski

We can debate the cause, but the fact is many young adults today somehow missed learning things that previous generations absorbed without “lessons.” And like it or not, the adult world awaits. They need to be ready for it.

Adulting (as we parents know) includes glamorous everyday activities like grocery shopping, cooking, money management — even just making your own appointments. If your student hasn't absorbed what they need to know just by watching you, summer-break (or any vacation home from school) is a good time to play catch-up. When you invite them to help you with something, or just look on, they don't even have to know you're trying to teach a lesson!

Cook Together

Pick a day to bond while cooking dinner or brunch together. Dig out a favorite family recipe or experiment with a new cuisine. If time permits, you could try homemade pasta or pizza dough, or start early in the day to prep a slow cooker recipe. First they should help you write out an ingredient list. What's on hand and what do you need from the store? Where do the spices and cooking oils live, anyway? Have your student handle initial steps like pre-heating the oven and filling a pot with water to boil. Try not to laugh when you realize they don't know how to set the timer on the stove. It may feel like teaching a toddler, because it is. Talk through what you're doing, and break down the steps.

Fun idea: Create your own cooking challenge by planning a menu around what you have in the fridge and pantry. And with any meal, remind them it's okay if it doesn't turn out perfectly. Sometimes even Bobby Flay is a flop.

Thread the Needle

Clothes are less expensive than they used to be, so many of us are in the habit of tossing garments aside as soon as they get the tiniest rip. But it's not hard to master basic stuff like replacing a button or fixing a loose seam or hem. YouTube has video tutorials if your own skills are rusty. In a pinch, duct tape works to secure a hem and will last through several wash cycles.

Dial Up the Doctor

Older teens and young adults resist using their phones for actual conversations, but it's still often the only or best way to make an appointment. You probably taught your child to answer the phone when they were young and hovered nearby to coach them on what to say. You can do the same thing now with a call to the doctor, dentist or auto mechanic. If needed, suggest your student listen to you make a call first. There's nothing wrong with preparing a "script" ahead of time, either.

Nuts and Bolts

Renters don't have to worry about most maintenance but your student should know how to handle simple repairs. A basic toolkit (hammer, flathead and Phillips head screwdrivers, pliers, wrench, nails and a tape measure) makes it possible to hang pictures

and tighten door knobs and hinges, as well as fix wobbly furniture, a leaky faucet or a loose toilet seat. (A toilet plunger and instructions on how to use it are also useful!) Employees at the local hardware store or Home Depot can help with how-to or, again, there's always YouTube.

Insurance

Is it time for your student to get their own auto and/or renters insurance? Step back and let them do the research. Suggest they contact multiple companies to compare coverage and rates (make sure the rates they're comparing offer the same coverage). They can gather information from online reviews and Consumer Reports. Then sit down together and have them go over the details with you before they make a decision. In the event they have to file a claim, they should understand how deductibles work and what is and isn't covered by their policy. It's also a good idea to talk through what they should do if they're ever in an accident (pull over, call 9-1-1, contact the insurance company, etc.)

Look Under the Hood

While today few people handle their own car repairs or routine maintenance, at the very least, your student should know how to open and secure the hood to refill windshield wiper fluid and check the oil. They should also know how frequently the oil should be changed, how to check tire tread and air pressure, and what to do if the pressure is low. Look through the owner's manual with them so they know what the different warning lights mean and their relative levels of urgency. If you don't have AAA or a similar roadside assistance membership, show them how to jump start a car and change a flat tire.

There are things we don't teach our kids because we don't know how to do them ourselves, and that's okay! Sign up for a cooking or home repair class alongside your student.





Staying Connected *to the* Campus Community

By CollegiateParent

When your student moves off campus, the center of their daily life shifts. They may find themselves drifting away from activities and social events they used to enjoy just because it's more work to get there. If (when) they oversleep, it can be tempting to skip class.

Before they know it, they feel a little cut off — maybe even lonely.

They're 100% committed to getting their degree so it's worth making the effort to stay invested in the full college experience. Share these tips about how to make that happen.

Go to Campus Everyday — and Stick Around

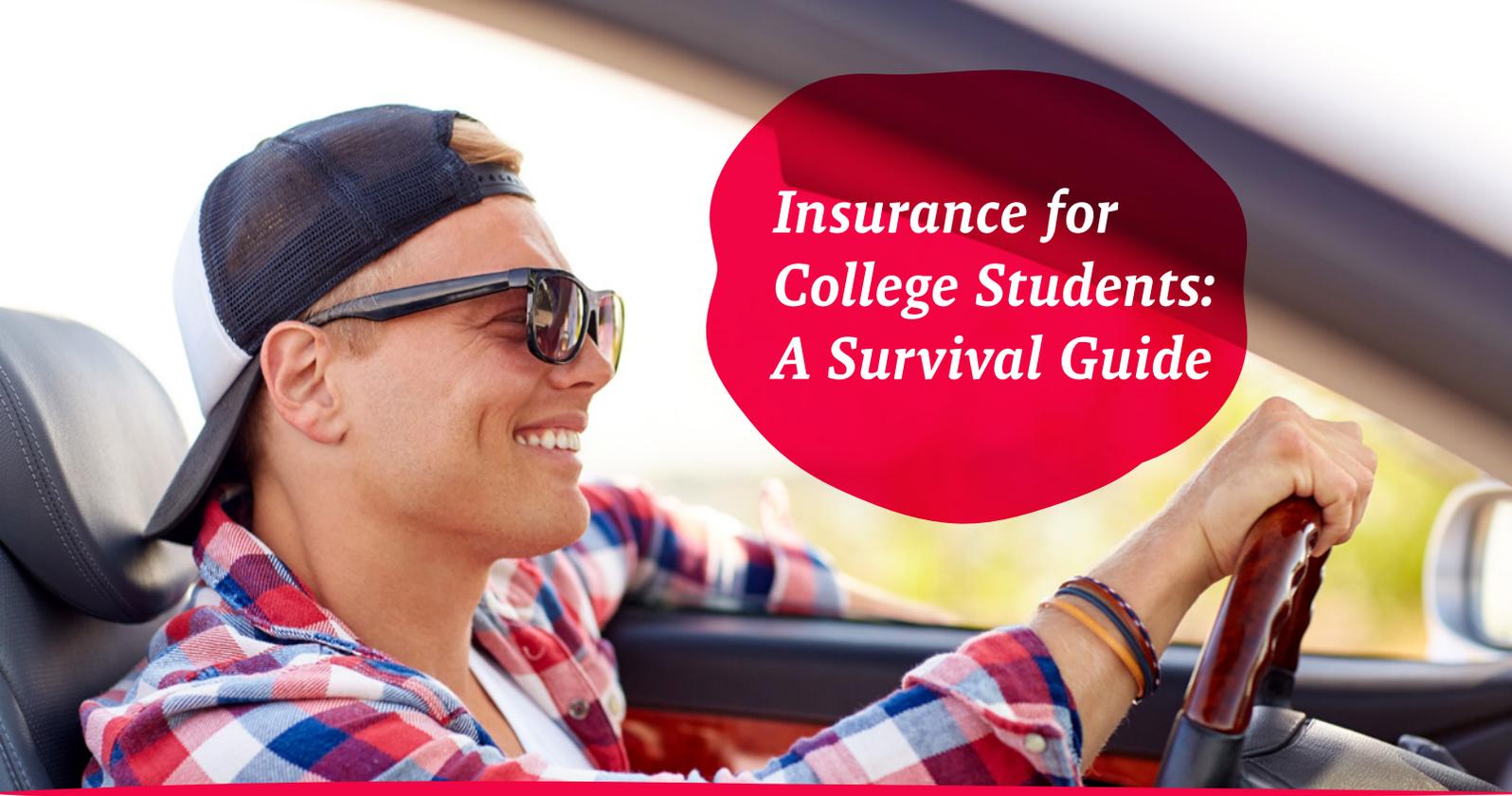
- Carpool, walk or bike with a buddy to help each other stay motivated.
- Make an inclement weather plan so rain and snow don't catch you off guard.
- Study on campus.
- Work out at the campus rec center.
- Keep a partial meal plan. (Unless your place is super close, going home for lunch may make it too easy to blow off an afternoon class.)

Maintain Social Connections

- Continue your involvement with student clubs and teams. Take on a leadership role so you really feel committed.
- Attend campus sports events, theatre and musical productions, improv nights and guest lectures.
- When you bump into an old freshman year hallmate, invite them to grab a meal or coffee. Keep those friendships going!

Keep Your Eyes on the Academic Prize

- Keep using a planner. Factor in time spent commuting and on chores related to off-campus life (yardwork, cleaning, food shopping).
- Go to every class. No excuses!
- Meet regularly with your advisor to stay on track for an on-time graduation.
- Attend office hours and look into working with one of your professors as a teaching or research assistant.



Insurance for College Students: A Survival Guide

Sponsored Content

If you're moving a child to college this year, you're likely starting to obsess over dorm decor and meal plans. But have you checked out insurance coverage options? If not, move insurance to the top of your to-do list.

Health Insurance

Most colleges require full-time students to have health insurance. Many institutions automatically enroll students in a school-sponsored plan and add the premium to the tuition bill. To opt out, you must provide proof of adequate coverage and sign a waiver, usually via the student portal.

Before accepting the college's health insurance, compare your options. If you have an employer-provided family health plan, experts recommend keeping that coverage for your college student. Dependents can be covered on a family plan until age 26 under the [Affordable Care Act](#). Talk to your current insurance carrier about how your student can access care away from home, in a college town, or abroad. Ask about in-network and out-of-network

coverage and research in-network doctors near the college.

If a family plan is unavailable, compare the college plan and insurance you can purchase on the marketplace. Compare deductibles and out-of-pocket expenses. Don't simply look at the premiums, but compare all aspects of each plan.

Every college has its own policies regarding primary care services for students. Most have [student health clinics](#) on campus that provide care for a nominal charge or even free.

Even though young adults tend to be healthy, new health issues can arise during college, such as the need for treatment for [mental health conditions](#) like anxiety or depression. Students are also at high risk for accidents and injuries, so health insurance should be a priority.

Auto Insurance

If your student is headed to campus without a car, don't just take them off the policy. Most insurers offer a "student away at school" discount. Keeping them on the policy ensures they are covered when driving home for breaks and maintains their continuous insurance history, which can prevent rate spikes later.

If your student takes a car to college and remains on your auto insurance policy, you need to alert your insurance company. Depending on where they attend school, you may have to make changes to meet minimum coverage requirements for that state, which could impact your premium. The vehicle will also be rated based on its location, which could also make a difference in your premium.

Renters Insurance

Residence halls and off-campus apartments are high-traffic areas and are *not* secure environments. Although students must have an ID card to enter their dorm, it's easy for someone to enter with a resident, and students aren't always diligent about keeping their individual rooms locked.

Your homeowner's policy may extend to cover your student's belongings, but talk to your agent about what is covered and whether or not you need to purchase additional insurance. Most homeowner's policies include terms, exclusions, and limitations for students living outside of the home. If your student lives off campus, [renters insurance is necessary](#) and should be a separate policy in your student's name. These policies are inexpensive and can protect your student against theft and property damage, and also provide liability coverage.

Identity Theft Insurance

In a world of constant social sharing, college students are popular targets for identity thieves.

Identifying theft insurance can guard your student against financial loss. Your current homeowner's policy may include identity theft coverage or allow you to purchase a rider for fraud protection. When shopping for coverage, compare deductible levels and whether the policy covers costs such as court fees and lost wages.

[Help your student have a secure digital life by sharing these tips >](#)

Electronics Insurance

Between high-end laptops, tablets, and smartphones, a student's backpack often holds thousands of dollars' worth of tech. While renters insurance can cover theft, dedicated electronics insurance or protection plans can go the extra mile and cover accidental damage. Even though these losses can be covered on a home insurance policy, the high deductible won't justify filing a claim.

By purchasing protection plans for your student's electronics, you can insure them against theft, damage, or loss. Such plans typically have low costs with minimal deductibles and are well worth the peace of mind they provide.

Tuition Insurance

With the rising cost of higher education, tuition insurance has become a standard consideration. If a student has to withdraw mid-semester due to a serious illness, injury, mental health condition, or other covered reason, tuition insurance can reimburse up to 100% of the cost of tuition, housing, and fees. Most colleges and universities do not provide full refunds beyond the first few weeks of classes, but [tuition insurance can protect your investment](#). Before purchasing tuition insurance, review the college's refund policy to understand the timeline and circumstances for receiving a full or partial tuition refund in case of withdrawal.

Think of insurance as the invisible guardrails on the road to independence. By squaring away these details now, you're ensuring that an unexpected curveball is just a minor speed bump rather than a total detour from the semester's goals.



College Senior Year — The Road to Graduation

By Vicki Nelson

COMING UP NEXT



Do you remember your student's senior year of high school—the application stress, the big decisions, the worry about what came next?

Now it's happening again.

College senior year brings a familiar wave of anxiety: finishing major coursework or a thesis, job searching or applying to graduate school, lining up references, interviews, and résumés—and once again facing a decision that feels life-defining: What's next?

While some stress is inevitable, there are ways to help your student feel more grounded and prepared for graduation.

Make the Most of the Present

Graduation may be approaching, but college isn't over yet. Encourage your student to stay engaged:

- Savor their final year and give back through leadership or service
- Go deeper in their major through research, independent study, or mentorship
- Fight "senioritis" by trying something new—an internship, club, team, or class outside their major

Avoid Unpleasant Surprises

- Reviews graduation requirements and confirms all credits, GPA, and capstone expectations
- Requests a degree audit if one isn't automatic
- Completes any required graduation paperwork on time
- Keeps student accounts in good standing—unpaid fees can delay a diploma

Prepare for What's Next

- Schedule graduate entrance exams and complete any prerequisite coursework
- Use campus career services for résumés, mock interviews, and job search support
- Secure references early and polish their professional presence (including social media)
- Pursue internships or micro-internships, which often lead to job offers
- Join professional organizations and attend career fairs, workshops, and networking events

Parents Still Matter

Your student owns the process—but your role isn't over.

- Handle practical details like Commencement travel early
- Offer support without adding pressure; know when to step in and when to step back
- Talk through life skills: budgeting, insurance, benefits, debt, and long-term planning
- Ask about their hopes and goals—and listen more than you advise

For many students, senior year feels like standing at the edge of the unknown. With thoughtful preparation and steady encouragement, parents can help their students approach graduation not with fear, but with confidence.





Create a Vision Board for Life After College

By CollegiateParent

When we ask our students about the future, we often focus on majors, internships, and career plans. But a deeper and more exciting question is: Who do you want your future self to be? Creating a vision board together is a simple, creative way to explore this question and spark meaningful conversations.

→ Why Vision Boards Help Students

Vision boards go beyond picking a job or mapping a résumé. They encourage students to consider their lives holistically — relationships, wellbeing, personal growth, lifestyle, and purpose.

- Visualization works. Neuroscientists, including Dr. Tara Swart, note that seeing images tied to our goals trains the brain to notice opportunities we might otherwise miss.
- They build confidence. A vision board reinforces positive beliefs and encourages students to take small steps toward what excites them.
- They open up meaningful parent–student conversations about hopes, values, and what “a good life” looks like to them.

→ Two Easy Tools for Creating Vision Boards

Option 1: Pinterest (Fast, Flexible, Inspiring)

Pinterest is practically made for vision boards. Students can search millions of images and gather inspiration quickly.

1. Create a new Pinterest board (keep it private if preferred).
2. Search for images that reflect their goals or future lifestyle.
3. Pin anything that resonates — no pressure, no rules.
4. Upload personal photos for a more meaningful touch.
5. Revisit anytime and reorganize or add new ideas as they go.



Option 2: Canva (Polished, Printable, Personalized)

Canva is ideal for students who want a more structured or printable board.

1. Visit [Canva.com](https://www.canva.com) and search "Vision Board."
2. Choose a template or start from scratch.
3. Add images from Canva's library or upload their own.
4. Insert words, quotes, or affirmations that reflect their values and goals.
5. Save, print, or use the finished board as a desktop or phone background.

→ What to Include on a Vision Board

- **Relationships & Community:** Who do they want in their life?
- **Lifestyle & Location:** City or small town? Apartment or campus living? Travel?
- **Health & Well-Being:** Physical, emotional, social, or mental health goals.
- **Purpose & Impact:** How they want to contribute — volunteering, creativity, leadership.
- **Finances & Career:** Income goals, job interests, values around money, or financial habits.

→ Keeping the Vision Alive

- Hang or display the board where they'll see it daily.
- Save digital boards as wallpapers on phones or laptops.
- Revisit every semester to update or refine.
- Make your own vision board alongside them — it shows that dreaming doesn't stop after college.

Creating a vision board is a small project with big potential. It gives your student space to imagine their future with curiosity and confidence.

Property Moving Checklist



This comprehensive checklist will help students keep track of the features of each property and make a well-informed decision.



Life After Graduation: *Expectations vs. Reality*

By CollegiateParent & Cambria Pilger



Graduation is often imagined as a finish line — a moment of clarity, celebration, and excitement about what comes next. But for many students, the transition out of college doesn't feel as neat or triumphant as expected.

Moving from a highly structured academic environment into an open-ended season of life can feel disorienting. Routines change. Expectations pile up. And instead of instant confidence, many graduates experience uncertainty, fatigue, or even grief over a chapter closing.

Expectation #1

I need to have an AMAZING job right out of college!

Reality: Your student might not have any job right away — and that's okay.

Many students internalize the belief that they must land a "perfect" job immediately after graduating. A temporary or hourly job does not diminish a graduate's worth. They have time. Give them grace.

Expectation #2

As soon as I graduate, I need to start "doing something" with my life — fast!

Reality: There is no universal timeline after graduation.

Graduation marks a major life transition. Encourage your student to rest, reflect, and create flexible goals rather than rushing into decisions. Waiting is not failure — it is often wisdom.

Expectation #3

I'm going to use my degree exactly as planned.

Reality: Your student may use their skills — but not always in the way they imagined.

Many graduates find they regularly use the skills they developed in college even if they don't work in the exact field they studied. Career paths often evolve.

Expectation #4

Graduation will be nothing but fun and excitement.

Reality: It depends — and mixed emotions are normal.

Graduation is a major accomplishment, but it can also bring anxiety, sadness, or uncertainty. These feelings are common and temporary.

Expectation #5

There's no way I'm moving back home after graduation.

Reality: Many graduates live with their parents for a season — and it can be a wise choice.

Living at home can provide space to rest, save money, job search, and adjust to independence. Clear communication about expectations and responsibilities can help this season be healthy for everyone.

Final Encouragement

Graduation isn't the end of growth — it's the beginning of a new kind of becoming. Graduates don't need to have everything figured out. What they need most is time, support, and encouragement as they step into what comes next.