**7 Vital Tips on Money Management for College Students**

**Learn how financial aid works.**

Many students have little or no understanding of this subject. But it can truly pay to take the time to learn about all [forms of financial aid](https://www.trade-schools.net/articles/financial-aid-information.asp). The knowledge you gain could help you save thousands of dollars.

**2. Be mindful of exactly how much debt you're taking on.**

Any time you're signing up for student loans, it's smart to know the amount you'll have to pay back. Will the salary you earn in your new career be enough to let you comfortably repay your loans? Be conservative. Remember that you're likely to start out at an entry-level wage.

**3. Create a budget and stick to it.**

Having a solid financial plan that accounts for all of your income and expenses can increase your sense of confidence. It should be based on your goals as a student as well as on your post-graduation plans. The more detailed your budget, the more you can pinpoint how well each expense is assisting you in achieving the life you want. It forces you to narrow down the things that are most important to you. And when you commit to following that kind of plan, a lot of decisions get much easier. Most schools have people who can assist you in setting up your budget or putting you in touch with an appropriate mentor.

**4. Track your spending.**

Part of having a budget means always being aware of what you're buying. It keeps you accountable to your ultimate goals. Unplanned splurging on extra entertainment or stuff that you don't need makes it harder to reach the outcomes you're going to school to achieve. So take note of everything you spend, and weigh its value against the impact it makes on your future. Ask yourself: Is it worth it? If so, just make sure it has a place in your budget.

**5. Set up an automatic savings plan.**

Sure, saving any amount of money as a college student can be a real challenge. But if you're able to generate even a small income while going to school, it's a good idea to try. You may need your savings later on when looking for work in your new field, setting up new living arrangements, or when being presented with an unexpected opportunity that requires a big cash investment. If you set aside a certain percentage of each paycheck to go directly into your savings account, then you free yourself from a lot of the temptation to use that money unwisely.

**6. Beware of credit cards.**

Big banks often see college students as easy targets for credit card offers. Think about it: They can generate a substantial profit by charging high interest rates to people who may only be able to afford making the minimum payment each month, if that. But despite their "special student offers" and enticing on-campus promotions, credit card companies end up getting a lot of students into financial trouble. It's true that building good credit is important. But, as a student, you should probably only get a credit card if you know that you'll be able to pay your balance in full each month. If not, it's best to resist.

**7. Set savings goals for the most expensive things you want.**

It's OK to want shiny things like new cars or once-in-a-lifetime travel experiences. And you should absolutely pursue them. But unless you're independently wealthy, you probably don't have the means to instantly satisfy those big desires. What you can do, though, is include them in your budgeting. Make time your ally. Putting aside even a little bit of money each month for the big-ticket items eventually adds up to the ability to get them without credit. And the bonus is that you'll probably enjoy the item or experience much more than if you had put yourself into a financial hole to make it happen.

**12 Wellness and Health Tips for College Students**

**Prioritize your sleep.**

Getting consistent, good-quality nights of sleep is one of the most important things you can do if you want to succeed. It will help you stay more energized, productive, and open-minded. And it will provide you with more mental clarity. Make a habit of getting your eight hours of sleep at the same time every night. You might just be surprised by how much it pays off.

**2. Take short naps.**

Over the course of a long day, your brain can start feeling foggy. And you can become more vulnerable to stress, frustrations, and heightened emotions. But learning anything well requires a clear and open mind. That's why a quick nap (15 to 30 minutes) in the middle of your day can be so powerful. It's a way to reset your mental sharpness and restore your emotional balance. As a bonus, it can also awaken your creativity and help you solve problems you might be stuck on.

**3. Maintain good friendships.**

We're social creatures, which means relationships shouldn't be ignored. Having genuine friends who care about you is something to be cherished. So even though succeeding in school requires a strong focus on your studies, it's still important to make time for the people you've connected with and who will give you help and encouragement when you need it most.

**4. Seek laughter and fun moments you'll remember.**

A healthy balance of work and play is essential to maintaining a positive outlook. And there are no better forms of play than those which make you laugh. Engaging in amusing activities can greatly reduce your tension and anxiety. So don't be shy about joking around or looking for comedic opportunities. As long as you're not harming yourself or someone else in the process, it's a terrific way to stay level-headed.

**5. Practice kindness toward others.**

Getting through school can be full of emotional highs and lows. So it's not surprising that some students experience mental health challenges. Being successful in college requires resilience. But most people overlook one of the best ways to achieve it: helping other people without looking for anything in return. It's a gift to those you help, and it has a way of boosting your own emotional well-being, leading to more energy and confidence. And your caring actions don't have to be big. Even a simple smile or hello to a stranger can sometimes give you a lasting boost.

**6. Lay off the caffeine and trendy "study aids."**

Giving yourself unnatural boosts of energy with caffeine or other stimulants is certainly a popular part of our culture. But that doesn't make it wise. It's true that there's no harm in enjoying some coffee or energy drinks in moderation. The problem comes when you start relying on those things to compensate for lack of sleep or as a way to "keep pace" with your classmates. Abusing stimulants in that way can lead to very serious health and behavioral consequences, especially if you form a habit using uppers like Ritalin or Adderall inappropriately. Follow your own path without resorting to artificial boosters. When you succeed without them, you'll feel proud you did.

**7. Read for fun.**

You don't have to ignore reading the books or magazines or blogs that you find entertaining just because you're in school. In fact, making time to read for pure pleasure is an essential way to keep your mind engaged and receptive to the other stuff you have to read for class.

**8. Express gratitude.**

"Thank you." Say it to the people in your life. Say it to yourself in the mirror. Being thankful is a state of mind that is worth creating. Many successful people believe it is the key to their happiness. Admittedly, life provides lots of moments in which gratitude is the last thing you feel like expressing. But it is those moments that offer the greatest opportunity for practicing it. Over time, a consistent habit of thankfulness leads to a greater sense of peace, confidence, and inner security. You'll respond to challenges and cope with stress more effectively.

**9. Don't skip meals.**

Just like sleep, food plays a fundamental role in physical and mental health. Your brain and body aren't likely to function very well if they aren't getting quality nutrients on a regular basis. Eat a balanced diet, avoiding overly processed foods. And try to limit your consumption of sugar. By eating healthy food at regular intervals, you can ensure that your body has the right fuel to take on all of your student responsibilities and other activities.

**10. Stay physically active.**

Moving your body through daily exercise can provide all sorts of benefits. For example, it usually leads to better sleep. It can improve your mood. And it's well-known as a way to relieve stress. Besides, you don't even have to work out in a gym if that's not your thing. Sign up for a sport. Or just go for regular walks, hikes, or bike rides. You can even crank some music and dance. Just dedicate at least a small chunk of time each day to moving your body and making your heart beat faster. You'll be rewarded with good-feeling endorphins and a sharper mind.

**11. Party responsibly.**

It's so easy to feel invincible, even as an adult who knows better. Social occasions and other events that involve alcohol or recreational drugs sometimes tempt even the most responsible of us into giving in and going against our better judgment. But it's crucial that you have lines you won't cross. Drinking and driving, for instance. It doesn't take much to arrange for a cab or designated driver. And it's always smart to have a responsible friend keep tabs on you and not let you go over pre-planned limits. You can do the same for him or her. That way, someone has your back. You don't have to resist temptation or peer pressure alone.

**12. Seek help if your mental well-being declines.**

If you feel lost, hopeless, or depressed, isolating yourself will probably only make your inner world darker. The important thing to remember is that those feelings are nothing to be ashamed of. So reach out instead. Find people you can talk to—those who will truly listen. And don't be shy about getting help from a professional counselor. More people than you may realize need that kind of assistance. It's OK. You're human.

**7 Hot Tips on Career Preparation for Students and Grads**

**Participate in hands-on learning experiences.**

The people who have the greatest competitive edge in the job market are the ones who've had real practice at using marketable skills. Employers want to know that you can put what you've learned into action. That's why internships and practicums are so powerful. They give you the chance to work on real-world projects and interact with experienced professionals in your field. But many schools also offer chances to develop relevant abilities through on-campus activities. Seek out such opportunities as often as you can while still in school so that you're ready to hit the ground running when you graduate.

**2. Make a list of your skills and achievements, with specific examples.**

It should go without saying, but employers want to get a feel for how well you can actually perform the skills they value, not for how well you can copy and paste overused buzzwords. You'll want your resume to reflect your practical achievements. So, rather than just listing generic statements that are used on millions of other resumes, take the time to put together short-but-specific examples of your own relevant experiences. Use action-oriented language to state how you accomplished something using a particular set of skills within certain constraints or timelines.

**3. Take advantage of your school's career services.**

Making the transition from school to career can feel intimidating. But a lot of colleges and trade schools make a point of providing their students and graduates with assistance in this area. Often, you can get help with sharpening your self-promotional materials, such as resumes and cover letters. You can sometimes run through mock interviews and get solid advice on how to improve your responses. And you can frequently take advantage of job-search services and on-campus career fairs.

**4. Practice showing eagerness and enthusiasm.**

People enjoy hiring and working with those who convey a sense of excitement about the future and their potential contributions. In part, that's because energy of that nature is infectious. But it's also because it shows genuine passion and drive—traits that most employers deeply respect and admire. And by demonstrating those qualities, you're more likely to land the job you want on terms you'll feel good about.

**5. Learn all you can about the places you most want to work.**

You probably wouldn't ask a stranger to live with you without first knowing everything you could about him or her. So why approach a potential employer without doing your research? If you're hired, you'll be spending a whole lot of time together. For it to work out, you'll have to be compatible with each other. Never assume that a quick glance at an organization's website is enough to know what a place is all about or what the culture is like. Dig deeper. For example, search for articles about the organization on Google. Browse its social media sites. The more you know, the better you'll be able to respond to interview questions and ask intelligent questions of your own.

**6. Purchase appropriate interview attire.**

Few of us think that it's fair, but we all get judged by our appearance. Of course, that doesn't usually result in any huge consequences. However, when looking for a good job and a start to a new career, you'd be wise to pay special attention to how you're dressed and groomed. If you're not sure about what clothes to buy or how to put together a professional look, seek advice from a school counselor or someone who is already successful within the field you're going into.

**7. Cultivate a professional attitude.**

Your state of mind will play a big role in your ability to achieve career success. It doesn't just contribute to your level of motivation; it also impacts how you're perceived by others. So practice being open to constructive criticism. Stay curious and willing to learn and try out new things. Maintain your honesty, integrity, and a good work ethic. And make it apparent that you really care about the success of the organization you work for and the people you work with.

**12 Eye-Opening Tips About Networking in College**

Who you know is often crucial to your success. So networking in college is easily one of the most beneficial activities you can take up. Your efforts can pay off long after you've graduated. And making connections isn't just about making friends. It's about giving you the benefits of other people's power and influence. It's also about building a good reputation.

Use these 12 tips to develop the kinds of professional relationships that will serve you well for a long time to come.

**1. Start early.**

Developing good contacts is something that happens over time. Think about it: You can't just walk up to somebody and force him or her to like you or want to help you. Growing your network requires more finesse. It's a courting process built on authentic interactions. So begin your efforts as early as you can while still in school. The sooner you start, the more quality contacts you'll have by the time you graduate.

**2. Get to know your instructors.**

Teachers at the college level can be great resources when it comes to building your network and finding hidden opportunities. They are often well-connected or at least know which direction to point you in. But the key to getting them to open up and offer extra help is usually to treat them as regular people who have real lives outside of school. Visit them during their office hours and show interest in the things they might be working on. Just be careful not to grovel. If you come across as genuine, instructors tend to be delighted by the chance to provide any assistance they can. That could be anything from writing a glowing recommendation letter to introducing you to a great mentor.

**3. Join clubs and other organizations related to your interests.**

This one should be obvious, but it's amazing how many people never explore these kinds of opportunities. Clubs are tailor-made for developing new friendships and getting access to information that might not be easily obtained elsewhere. Plus, they don't necessarily require much of your time. You can generally choose how often—and to what extent—you wish to participate in a club or association's activities.

**4. Volunteer for community service projects.**

Contributing your time to good causes can reward you with more than just positive memories and proud feelings. It's also a way to meet people who might one day be able to help you in your professional life. For instance, they could become good character references. And they might even keep you in mind anytime they come across leads for career opportunities that would interest you.

**5. Hang out in places that are outside of your comfort zone.**

The people who can help you might not be in the places you expect. Each of us has a unique combination of interests. So you do yourself a disservice if you project only what you like onto the people you're hoping to meet. Do some experiments. For example, go to a wine-tasting event even if you know nothing about wine. Chat with the people there. Tell them you're a novice. See what comes out of it. Do the same thing for other interests you have little experience with. Fascinating, fun, and helpful people often pop up in the most unexpected places.

**6. Listen more than you talk.**

The surest way to seem interesting to other people is to show genuine interest in them first. Letting them talk about themselves increases the odds that they'll see you as fascinating. It makes them more receptive to getting to know you. And giving them the opportunity to tell their stories allows you to listen for clues that can lead you to useful insights, follow-up questions, or opportunities to connect on a deeper level.

**7. Demonstrate humility.**

Nobody likes a know-it-all or someone who brags all the time. Most of us respond better to people who show a little vulnerability. After all, why would someone offer any kind of help to you if you act like you don't need it? Experienced or well-connected people are generally only willing to mentor or assist those who are confident and enthusiastic yet still open to learning new things and receiving constructive criticism.

**8. Show respect.**

Always value the people you meet, until you're given a clear reason not to. Good connections stem from giving everyone the benefit of the doubt at first, regardless of what you think you know or may have heard about them. One of the most basic demonstrations of respect is remembering a person's name. So, as you meet new people, practice saying their names back to them. Then, as you get more involved with certain individuals, show your respect by validating their feelings, opinions, and suggestions, even if you disagree. We all come at things with different backgrounds and ways of seeing the world, but it's important to realize that we each also have blind spots in our own thinking. Giving respect helps you stay open to opportunities and leads to a wider understanding of the world.

**9. Speak well of other people.**

Gossip is a favorite pastime for countless people who don't realize the harm that can come from it. Word travels. So you always have to be mindful of what you're saying and who you're talking to, especially when it comes to talking about other people. But the biggest danger of negative gossip isn't necessarily that it could get back to the person you're talking about. Instead, the biggest danger is often that you'll be written off by the people you're talking to. They might start imagining all of the negative things you could say about them later on. And that can kill a potentially good relationship before it ever has a chance of getting started. But when you find ways to speak nicely about others, it can have the opposite effect. It's much better to have people imagining all of the good things you'll say about them when they're not around.

**10. Don't chase popularity.**

A lot of people can see right through someone who is only motivated by the prospect of fame or superficial acclaim. Unless popularity is your only metric for success, you're probably better off staying true to who you are. Most people are more attracted to those who are authentic than to those who are clearly faking something about themselves in order to gain approval or social standing. It's the difference between gaining lasting and useful relationships or accumulating a bunch of shallow acquaintances who won't be there for you when you need them most.

**11. Practice empathy.**

We all experience struggles. And we all carry around some degree of insecurity. It's part of what makes us relatable to other people. But sometimes we forget these common elements in our personal interactions. We shouldn't. Being able to understand and acknowledge the legitimacy of another person's plight is a powerful skill. It leads to a deep sense of bonding that can be used to propel a relationship forward, even a professional one. Plus, it makes you more attuned to the real motivations behind people's thoughts and actions, which makes communication easier.

**12. Be generous.**

Generous people tend to be successful people. But generosity doesn't have to involve giving away money or material goods. In fact, you might get the best returns from sharing your time or expertise. You might not see yourself as a mentor, but you likely know how to do at least one thing better than someone else who could use the help. As you learn new things, practice giving back and sharing your knowledge. And don't overlook the power of recognizing someone else's achievements. That's another way to be generous. A simple but heartfelt compliment can be a powerful thing. You never know when the favor might be returned in a positive way you didn't expect.