

# iHELP College Advice - After Graduation

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A few tips on moving into the workforce  
and a career

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contributors

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PART I.

IHELP PRIVATE  
STUDENT LOANS

1.

Introducing the iHELP Student  
Loan!



Maxed out your financial aid opportunities and still have a college financing gap? That's exactly what iHELP is here for. We provide supplemental financing for college, designed to supplement, but not replace scholarships, grants and other financial aid including

Federal Student Loans. And now an iHELP loan is more affordable than ever!

Once you've exhausted all your other financial aid options, iHELP student loan is a great way to pay for all of your remaining college costs, because it's one of the lowest-cost loans you'll find, with a truly affordable interest rate, depending upon your credit status, with no origination fees whatsoever.

The iHELP Student Loan is a private, credit based loan. It is offered through local community banks and is designed to cover educational costs that aren't covered by your traditional financial aid package of scholarships, grants and federal student loans. We don't want you to



borrow more than you absolutely have to, so you can borrow up to the cost of education minus the financial aid you've already received.

The program is flexible, and allows you to make no payments until after you graduate. Of course, if you choose to make some payments while you're still in school, you will save even more in total loan costs. Your co-signers are eligible to be released after just 24 months of repayment.

Applying for an iHELP Student Loan is quick and easy. The loan has multiple repayment options of up to 20 years, and it takes just 10 minutes to fill out the application and find out if you're approved.

iHELP is simple, honest and affordable. Our goal is to make sure you know exactly what you're getting into and avoid any unpleasant or expensive surprises once you borrow.

Ready to apply? [Click here to begin.](#)

2.

## The iHELP Student Loans Instant Pre-Approval Program



Great news! Students can now get a **free pre-approval** from iHELP Student Loans and apply for a scholarship at the same time.

We want to make your busy season go a little smoother. With award packages already at or well on their way to students and families, the process of making

financing decisions for school has begun. In many cases this will include finding a private student loan.

Award packages generally include the first financing options a student should consider. These include scholarships, grants and federal loans. However, there may still be a gap to be funded by a private student loan.

iHELP is a low cost private student loan now offering a simple and instant pre-approval process to assist students and families.

Our online pre-approval process allows students and their families to quickly and easily determine if they will qualify for our private student loan.

**Program highlights:**

- The pre-approval response is free and immediate
- The pre-approval can be used at any iHELP eligible school
- It's easy- name, address and date of birth is all we need – NO social security number necessary
- Neither the student's or parent's credit score will be affected

Visit iHELP Student Loans today and click on the "Instant Pre Approval" button to learn more.

3.

iHELP - Expanding School  
Relationships



Summer is at its peak and so is the season for families finalizing their plans for paying for college. We are very excited by the great reception and strong growth that our private student loan program is enjoying.

With the strength of the Independent Community Bankers of America (ICBA) and the experience of our loan originator, Student Loan Finance Corporation (SLFC) schools are very comfortable when they

refer their students to iHELP.

Last year, our “pilot” year, we were on less than a dozen Preferred Lender Lists (PLLs). This year we are on over 160.

Some of iHELP’s new PLLs include:

St John’s University – MN

Georgia State University – GA

Marquette University – WI

Pennsylvania College

of Technology – PA

Saint Xavier University – IL

University of Dayton – OH

University of Maryland –MD

University of South Dakota – SD

Luther College – IA

Northwestern State University – LA

University of California System – CA

We look forward to working closely with all our schools and their students throughout the peak season.

If you do have any questions, feel free to reach out to iHELP's originations team at (800) 645-7404 or [www.iHELPloan.com](http://www.iHELPloan.com)

# 4.

## FDIC: Community Banks Vital to the Nation's Economy



The FDIC released a study emphasizing the unique and important role community banks play in the U.S. banking system and in the nation's

Main Street communities. The FDIC said its Community Banking

Study, released as part of its yearlong Community Banking Initiative, is intended to provide a platform for future research and analysis by the agency and other interested parties.

“The study confirms that the community bank business model is based on relationships with customers and that community banks have a symbiotic relationship with the communities they serve,” ICBA President and CEO Camden R. Fine said in a news release. “The future of community banking is bright as these Main Street institutions work to support our nation’s economic recovery.”

The study found that community banks are vital to the nation’s economy. They make up 95 percent of U.S. banking organizations, hold the majority of banking deposits in U.S. rural and micropolitan counties, and are the only physical banking presence in nearly one in five U.S. counties.

The study also found that:

Community banks are relationship lenders.

Community banks are inextricably connected to entrepreneurship.

Regulations have real costs.

Record-low interest rates affect the industry.

Community banks incur lower credit losses than non-community banks.

Economies of scale are overblown.

Community banks are well-capitalized.

Community banks hold relatively diversified asset portfolios.

Banking consolidation is stabilizing.

Community banks are the safest, soundest and most secure financial institutions in our nation. Community banks are common sense lenders – and this includes student loans – that follow responsible business practices; are risk averse; and work every day to support their customers, communities and local markets. To find a local



community bank in your area, click on the link: [community bank locator](#).

# 5.

## Small Town America, Supported by iHelp



Scotland, South Dakota is a rural community of about 900 people. Naturally, residents there care about each other. That's why, when Dick Behl, President of the Farmers & Merchants State

Bank in Scotland, makes student loans, it's important for him to know that he's truly helping young people and their families. After

all, a student loan isn't just about funding a young person's education – it's about supporting their future, and the town's future.

Despite its size, Scotland has a thriving healthcare business environment with a hospital, clinic, pharmacy, and nursing home. It's also the original site of one of the nation's leaders in bio-fuels development, Poet, and a home to prosperous agricultural producers. All of these are economic drivers in creating a bright future for Scotland – but the first step is obviously sending those kids off to college, then bringing them back into town.

Behl and other community leaders' mission is to make sure that every graduate who wants to return to the Scotland area will find adequate opportunities. It's about making dreams come true, and providing student loans is an excellent start to doing that.

Farmers & Merchants State Bank has long helped families with student loan financing, but government compliance requirements in recent years have made it more difficult for the small community bank to do so. So they turned to iHelp, a simple, transparent, and low-cost private lending program that is offered through local community banks to help their customers achieve their higher education goals. In addition, iHELP provides free resources on U.S. college costs, average salaries by career and location, and scholarship links, so students can make informed decisions and reduce their net costs of attending college.

Unlike some of the Wall Street giants, iHelp Student Loans and the community banks iHelp works with are adamant that students should not finish their degrees with crippling debt. The idea is to provide students and their families with the information they need to pick the right school for them; enable easy access to grants and loans; and, as a last resort, loan just the amount the student must borrow, at favorable terms that will make repaying as painless as possible.

To watch the full interview with Mr. Behl, [click here](#).

PART II.

# CAREER PLANNING

6.

Repaying Student Loans is  
Easier if You Borrow  
Responsibly

We all know by now that in the United States, a



university education has become very expensive. The average American makes about \$50,000 per year, while most private colleges cost approximately the same amount (including Room & Board). For most Americans, this means that even after years of diligent saving, the only realistic way to pay for their kids' college is by taking out loans.

Loans should not be the first step, though. It's very important to take full advantage of any free money you or your child can get, such as grants and scholarships. Take your search for free college money very seriously – view it as a full-time job in fact. It can make a huge difference in your financial future.

Once you've exhausted all your options for free money, apply for low-cost federal college loans. Private student loans, even affordable student loans, should be your last resort. Keep in mind that taking out loans can be a slippery slope and one should not do so flippantly. Though we may not realize it in our teens, obtaining loans is a very

serious commitment, and a loan does not equate to “free money.” Procuring a loan does not mean that you can spend frivolously, and it does not permit you to put financial responsibility on the back burner.

Take out student loans only if it’s absolutely necessary to fund your education; don’t take out loans because you’d rather spend the cash that you do have on a trip to Cancun during spring break. You should only borrow the amount that you absolutely must borrow, after factoring in savings, scholarships, federal loans and any income you might be able to earn as a student.

Obviously, loans can be a double-edged sword, but student loans are not evil. They exist to help you. They effectively help people to further themselves in education and business. Use your loans properly and responsibly, be smart about your finances, and you’ll have them to thank for your college diploma. Use them wastefully and you’ll be working to pay them off for your entire post-college life.

In short, borrow responsibly. Remember that a loan is not your money; keep in mind that it is merely temporarily in your possession and that you are destined to repay your debt. If you do this, loans will work to your advantage, rather than becoming an unmanageable burden.

After graduating, work hard to pay your loans as quickly as possible, starting with the most expensive, high-interest loan. As Tim says in an inspiring Mint article, “Each time I paid off a loan I became stronger and more determined to beat them all. Seeing all of your debt in once place can be overwhelming, but if you tackle it one step at a time, you can become debt-free too, so hang in there!”

Related viewing: 7 steps to be a successful student – paying for college.



# 7.

## The Careers of the Future



When trying to choose a major, there are many different things to consider. Many college students simply pick something that they find interesting. We agree that this should be the first thing to consider – after all, picking a career you hate just because it’s supposedly lucrative, or has a promising future, can mean a lifetime of misery.

But we also think that after you’ve narrowed the list down to a few areas that you find interesting and rewarding in

terms of academic curiosity and interest, you should consider whether the specific major will make it easy – or difficult – to land a job after you graduate. We also believe that financial considerations, such as how well-paying are jobs in that profession, should be part of the equation, even if not the biggest part.

We thought this Education Week blog post, about how much more you can expect to earn as a college graduate compared to someone with a high school diploma, was fascinating, not just because of the numbers, but because of the discussion it had opened – a discussion about the pragmatic aspect of going to college.

These days, when college is so expensive, it's probably more important than ever to give a lot of thought to what area you want to major in. With a price tag of tens of thousands of dollars, more and more high school seniors are trying hard to find that magic formula – a major that would combine great career opportunities, good potential earnings, and interest.

So, what ARE the careers of the future? What can you learn today that will be in high demand ten, twenty, and thirty years from now? It's difficult to predict of course, but common sense says that technology, medicine, science (including robotics and artificial intelligence) and environmentalism (including green energy and organic farming) will continue to rapidly advance in the future and that careers in those areas should be in high demand.

On the other hand, it's fairly safe to assume that some professions are slowly disappearing, mostly as a result of technology advances. For example, as more and more people use online travel sites, travel agents are probably destined to disappear. Same goes for insurance agents, and for newspaper reporters – those are likely going to disappear with print newspapers – although online publications will survive.

Education is pretty much a future-proof a sector, with schools,

colleges and universities expanding to keep pace with the accelerating need to train new generations of students. Of course, education – especially early childhood education – is also one of the lowest paying majors, so you basically trade job security for future earnings.

Our advice? Before choosing a major, make a list of your talents and passions; a separate list of careers with high potential earnings; and a list of careers with promising futures. See if you can find one or two majors that appear on all three lists. If you can, congratulations! You're in a great place. Now go get some education. 😊

# 8.

## Finding the Right Career Path for YOU



One of  
the main

challenges you're facing is finding the right career path. It's almost

cruel that you have to settle on a career, and on a college major, when you're still so young and in many cases unsure of what you want to do for the rest of your life.

As we said in our last blog post, some students find it best to attend a community college for a year or two. With a lower sticker price, they feel better about exploring their options and not settling on a college major right away.

Another important thing to remember is that the career you choose at age 18 is not necessarily a career for a lifetime. It's very acceptable these days to change careers, especially in midlife and even at the age where people used to retire in the past. People live longer now, and changing careers once or twice in a lifetime is totally acceptable. So this should take some of the pressure off!

Still, since you're going to college, and likely going to pay a hefty price tag for your college education, you might as well study something you'll enjoy, and something that can be useful in terms of building a future career and earning well. But how do you find that magical balance between interest and usefulness? Here are some points to consider.

#### The Goal: Finding Meaningful Work

Earning a good income is very important, but since work is something you'll likely do for many hours each week, it's important to find work that not only pays the bills but is also meaningful. People who "live for the weekend" are often stressed and burned out. They are so stressed in fact, that they find it difficult to enjoy weekends and vacations, because they'll eventually have to return to that hated job.

In addition, you are more likely to be successful in a career that you feel passionate about. So your first step in finding the best career for

you is to find out what your passion is, and then finding a way to earn a living from that.

### What IS Your Passion?

Many people think they don't know what their passion is, but we suspect that most of us know what we love to do – it's just that we often dismiss it as a potential career because we don't think we can make money from it. For example, I know a young lady who loved writing, but chose to become a lawyer, believing she could never make a living as a writer. In midlife, she got so fed up with being a lawyer, that she took the plunge and changed careers. She now earns a six-figure income as a professional blogger! She could have saved herself years of misery had she believed right at the start that she **COULD** find a way to make a living as a writer.

### Exploring your Career Opportunities

Once you have a list of the things you love to do, you will need to find a way to turn that into a career. The most important thing here is to be very flexible, and use your imagination. Almost any passion can be turned into a career, and often the best way to do that is to start your own business. I've recently read about another young woman who had lost 20 pounds and had become fit and athletic after gaining a lot of weight in college. She realized that fitness and nutrition were her passion, and despite graduating with a major in English, went ahead and got a nutrition degree. She now works as a self-employed nutritionist and is very happy. Take a look at this blog post, where we've talked about how many passions and talents **CAN** be "translated" into practical college degrees.

### It's OK to Change your Mind

Be patient! Your search may take some time and you might have to go down a few different roads before finding the right career path for you. As the stories above demonstrate, it's very possible that you

could pick one path, only to change your mind later on, and that's OK – it happens more often than you think, and is far better than being stuck in a career you hate.

Take a look at this video where students share their thoughts on future skills worth having:

Then, check out this awesome career planning tool.

# 9.

## It's True: College Prepares You For Real Life



*This is a guest  
post by Molly  
Cornfield, a  
senior at  
UCLA.*

Every parent has a different way of convincing their kids to do



chores. Growing up, I had friends who earned their weekly allowance by helping out around the house, friends who earned gold stars toward a material item of their choice, and friends who didn't think twice about how their living spaces stayed livable.

I was among the latter group. In fact, I can't recall even the mere notion of actually doing a chore ever even crossing my mind. Household tasks seemed to magically get done, and I never cared to ponder how my food-coated plate moved from the table to the dishwasher and back into the cupboard, or how the dirty clothes that I threw down the laundry chute reappeared in my dresser drawers, clean and stain-free.

Flash-forward to my freshman year of college, where I was randomly paired with two roommates who were perfect fits for me in every way, including our carefree, chore-free upbringings and similar tendencies to forget (and neglect) daily tasks. We let our trash and recycling bins overflow, willing to make the twenty-foot trek down the hallway and back only when we could smell the rotting apple cores and noticed used Kleenex spilling out of the trash bin and onto the floor.

When those same roommates and I moved from our shoe-box-sized dorm room into a full-fledged apartment, we took on the responsibility of maintaining a kitchen, up-keeping a bathroom, and even caring for a mint plant that I bought at a local farmer's market. Needless to say, our lazy cleaning habits didn't exactly benefit the condition of our new apartment. Only after one of my roommates spotted a cockroach (which actually, turned out to be a plastic gag gift) did we attempt to pick up a broom (not to mention, copious amounts of sterilizing sprays). But even then, our ambition waned after one tiring weekend of cleaning, and we fell back into our regular lifestyle of piggy-ness.

As repulsive as this might sound, the three of us mock our own

sloppy habits, taking our overall disgustingness with good humor. Recently, I found a magnet that seemed to perfectly sum up our plight of messiness. It read: “Excuse the mess, but we live here.”

Yet, though living is inherently messy, part of growing up is learning how to offset your own less-than-tidy habits. A well-kept living space does not occur naturally; being clean and orderly goes against our lazy human nature.

College has taught me that cleanliness and household up-keeping do not occur naturally, but rather, must be actively pursued. **An away-from-home college education extends far beyond the classroom,** easing hopelessly dependent kids like myself into the real world of weekly chores, daily tasks and regular errands.

# 10.

## Looking for a Job in a Tough Economy



As I enter my final quarter of college, I can't help but feel that

doomsday is drawing near. For me, this doomsday means that I'll

finally be forced to grow up, get a job, and have to pay full price at the movie theater.

Thus, in my attempt to delay the end of my world as I know it, I've continually bumped my job search to the of my to-do list, a subconscious decision that my parents are less than enthusiastic about, to say the least.

But my Peter Pan complex hasn't been the only factor deterring me from diving into the pool of post-college job applicants. The economy and the sagging job market, even for qualified college graduates, seems to be a topic of particular interest to various newsmagazines and papers, which seem to be publishing a plethora of articles with the sole purpose of scaring soon-to-be university graduates like myself. Or maybe that's just my self-centered worldview. Either way, chancing upon constantly multiplying feature stories about Harvard grads working at McDonalds doesn't make me anxious to join the national search for employment.

Yet after a spring break of fighting with my parents, I'm beginning to realize what I always dread realizing, but inevitably always do—they're right.

While the conditions for scoring my dream job may not be ideal, I can't avoid graduating. Rather than letting the news scare me into solitary days staring at the TV screen, I should use it as an indicator to put my best foot forth with respect to my job search. During a recession, it is more important than ever to send out applications, network, and do everything possible to secure a successful and happy post-college experience.

Though I've been reluctant to ask anyone for assistance in my unenthusiastic job hunt, I'm starting to understand that it would be wise for me to take my parents up on their offers to help me out, by using their knowledge, resources, and networks.

And no matter what I may get stuck doing next year, whether it's a fun job that pays next to nothing, or a tedious year of filing papers, it won't be forever. This is only my first step out the door; it's just chapter one of my life with a B.S.

It's time for me to get started looking for a job and sending my resumé to every job for which I'm qualified and pray that I get accepted to do something, somewhere. And if not, there's always the hope that the Mayans will be right, and the 2012 apocalypse will end the world just in time to save me the worry of being unemployed. 😊

11.

Why a College Degree is Still a  
Good Value



As we're constantly bombarded with news of the nearly exponential rise of college tuition combined with the heroic success stories of college-dropout technology moguls such as Bill Gates, Mark Zuckerberg and Steve Jobs, it's easy

to become jaded about the value of a college degree. Though said minority of hotshots may make a bachelor's degree look obsolete, we're confident that a post-secondary education won't be going out of fashion any time soon. Here are three reasons why:

1. **Going to college is a once-in-a-lifetime chance** to completely immerse yourself in an academic environment of intelligent, like-minded people your age. Not to mention, life on a college campus lends students the opportunity to interact with accomplished and often world-renowned professors. A university expands the minds of its students, and often changes their entire way of thinking. An in-person college experience can change the way you comprehend, interact with, and relate to the world.

2. **The sad truth is that a college degree is the new high school degree.** It is essentially a “must-have.” Though most often you’ll need a graduate or professional degree to advance in a career, it’s nonetheless quite difficult to stay the least bit competitive in today’s job market without a bachelor’s degree.

3. **A college experience is worth far more than the education alone.** For most Americans, college life is the first away-from-home experience. Come fall, hoards of coddled freshman across the country will suddenly find themselves responsible for their own laundry, meals, and sleep schedules. These new students will be thrown into a world without rules, where they are free to do as they please. Yet this push out of their comfortable, all-needs-met worlds forces them to control many aspects of their lives without the assistance of parental limitations.

This concept applies to academics as well as everyday life. Even if you’re considering a commuter university lifestyle, post-secondary learning offers a new level of academic independence, with the option to pick your own major and the responsibility to keep up in your classes without five different adults holding your hand the whole way through. College teaches us both how to live and how to learn.

While the rising cost of college likely has you questioning whether it’s worth it at all, a university education, and experience, is an invaluable commodity with which no price tag, no matter how hefty, should interfere.



12.

## Productivity



*This is  
a guest  
post by  
Molly*

*Cornfield, a senior at UCLA.*

Last Saturday, my dad asked me how my post-college job search has been going.

“I’ve been so busy, Dad,” I told him, “Things have been crazy. I’ve barely had time to breathe.”

Ironically, at that moment I was paying fifty cents to hitch a ride on the Big Blue Bus and spend my afternoon walking along the beach. Idiotically, I disclosed this information to my father.

“If you don’t have time to look for jobs, then why are you going to the beach?”

And as I defensively stuttered my way through an answer, I realized that he was probably right. Maybe getting my life together should take priority over getting a tan.

On the other hand, maybe my sanity is worth a few hours of procrastination. Ever since learning about the merits of organic food in my Environmental Science Colloquium, I’ve been waking up early on Saturdays and/or Sunday to take a bus to Santa Monica, where I buy my groceries from local, Southern California farmers.

Over time, my pretentious weekly excursions have evolved into a cliché walk along the shoreline. While I’m not thrilled about the prospect of being a living personification of the popular comedy blog “Stuff White People Like,” my all-too-predictable ventures outside of the Westwood Village bubble are just the release I need to recuperate from a torturous school week and build up my strength for the one to follow.

Without my rejuvenating urban nature walks along the less than pristine Santa Monica Bay, I doubt I’d have the mental stamina to tear myself away from my Facebook wall and get back to my job hunt. Though this seemingly fruitless hobby (excuse the pun) may jut into

my workable hours, I'd argue that it enhances my productivity during the long hours that I do spend staring my computer screen.

For most college students, the days are packed from start to finish, with tests, meetings, papers and even mandatory social activities. It often feels like classes and clubs are continuously piling tasks onto is an ever-growing mountain of "to-do's." Though there's always something else that you should, or could be working on, it's important to dedicate time to yourself. If you bury yourself in work without ever taking a breather, you'll doubtlessly suffocate under all the pressure. So no matter how hectic your college life becomes, it's important, for the sake of your mental well-being, to schedule in some time for the things you love.

# 13.

Post College: The Reality of  
Finding a Job



As a preschooler, I somehow got the notion that there were three career paths: a teacher, a doctor, or a ballerina. Seeing as I had a good two months' worth of experience in plies and relevés, I, of course, aspired to dance professionally. Alas, by second grade, after many-a-leap ended with an unwelcomed thud, I came to the realization that grace was not my strong

suit (though ironically, it is my middle name).

While my grand delusions of starring in the professional ballet may have ended with naptime, my ambitious daydreams evolved with my maturity, my interests, and my favorite TV shows. I spent my downtime as everything from a pop-star (American Idol) to a British soccer player (Bend it Like Beckham).

Even as my notion of the future approached reality, I continued to harbor a rather grandiose fantasy life. Maybe I would run a company,

or become the world's most famous war correspondent, or maybe my anonymous blog would become every internet-user's daily digest.

Although you very well may be thinking that I am doubtlessly one incredibly deluded, altogether misguided, young lunatic, I think these fantasies of greatness aren't unique to myself, but rather, a common trait of the majority of the human race. We picture ourselves as a particular stand-out, as something unique, as someone destined for greatness.

As I grow up, I'm gaining a firmer grasp on the reality that my life will never be everything that I imagined it. I'm coming to terms with the fact that no one will pluck me off the street and position me as the CEO of their company. I'm coming to the understanding that I'll likely never realize my childhood notions of grandeur. And more than anything else, I'm making peace with the inconvenient truth that no one starts out at the top... and that's okay.

It's hard to say goodbye to the potential of childhood. It's hard to let go of the fact that you could be anything or go anywhere.

Every time I have to make some defining decision (college, major, career path, etc.), I take a look at my options, become overwhelmed, slam my laptop shut and save my final verdict for later. But ultimately, I HAVE to narrow down my options, I have to pick an area of focus and head toward it, instead of continuously picking at the pros and cons of my different options until I'm not interested in any of them anymore.

My first job won't be perfect, or even the least bit impressive. But perhaps, if I can keep moving forward, eventually I'll be starring in the Russian Ballet.

14.

Is It Time To Clean Up That  
Facebook Profile?



Sometimes it feels like my world revolves around Facebook. It's almost as if I barely interact with people in real life anymore. I'll send an acquaintance a message to schedule a meet-up, chat with my friends, and plan my social schedule through the upcoming events that appear on the right-hand side of the

page.

Of course, I'm not unique in my overuse of Facebook. Currently, there are 800 million people with accounts on this groundbreaking social networking site. That's 11 percent of the planet's population, and nearly three times the size of the total U.S. population.

While it may indeed be beneficial to our understanding of other cultures, ability to keep in touch, and creeping capabilities, it also



means that there is an unprecedented amount of your personal information available to whoever's looking.

The widespread use of social networking and easily accessible information has some radical implications in the realms of business and academics. Not surprisingly, colleges and employers are catching on to this global trend. Now, when you apply to a school or a job, the people looking over your application can simply type your name into a search bar and glimpse into your personal life.

What are they going to see?

Now let's overlook the initial common sentiment that crosses each and every one of our minds—that this professional use of personal information feels like a huge violation of privacy. Yes, I too feel that like I'm battling a virtual peeping Tom, but it seems that this is the reality that social networking has brought upon us. The only thing we can control is how we deal with it.

The first thing you should do (if you haven't already), is make sure that you've set your profile to private. That way, only your friends get the privilege of viewing all your artsy instagramed photos and sophisticated status updates.

Still, there are things that you don't really need to tell even your Facebook friends (remember, that definition is fairly loose on Facebook). Holding a red Solo cup does not make you cooler, pictures of you making out with some random dude do not make you more attractive, and narrating every one of your passing thoughts does not make you smarter. Even in cyber social spheres, there is a definite line that separates what information is acceptable to share, and the kind of stuff that you shouldn't be shouting from the rooftops of the interweb.

When it comes down to it, I think that we all must be highly discriminating with our posts. Avoid posting any content of which

you're ashamed (or of which you should be ashamed). Above all, remember that your virtual life can affect your real life, so make smart decisions in both worlds.

15.

5 Ways College Prepares You  
for Real Life



Obviously, the primary goal of a university education is to, well, get educated. And though academics are the most obvious way that a college experience educates us, a lot of what you'll learn will take place outside of the lecture hall.

1) **The value of**

**experimentation.** And we don't mean in a lab. Or a frat house, for that matter. But a university is filled with dozens of opportunities to do things that you probably haven't even heard of yet. Take a chance; try something new. Who knows, you may discover a hidden talent or uncover an unknown passion.

2) **Balance.** University life will afford you many different experiences and ways to get involved. There will be many chances to pursue activities that you love, that you need, or that will stand out on your resumé in the future. This combination of responsibilities and

desires may be overwhelming and even exhausting at times. A hectic college schedule will teach you how to balance what you need for school with what you need for co-curricular activities and with what you need for yourself.

3) **Responsibility.** Living away from home leaves you in charge of your own chores, errands, and spending. Your clean laundry will no longer magically reappear in your dresser drawers, dirty dishes won't wash themselves, and new food isn't going to spontaneously regenerate in the pantry. College teaches you that taking care of a human being, such as yourself, is constant work. Living on your own prepares you to deal with the everyday tasks of up-keeping your life.

4) **Financial awareness.** When you're living away from home, you need to keep track of how much money you're spending and where you're spending it. Even if you're one of those lucky college students that is still financially supported by very patient parents, it is essential to know to what extent you've depleted those funds. Money doesn't miraculously funnel into your account, and you must assure that you are living within your means. Even if your means may seem limitless, they're not.

5) **Safety.** College is full of hazards. Most are due to stupidity, but they're hazards nonetheless. There is no one to scold you for attempting a backflip off the couch. Instead, you have to use your pre-frontal cortex and think your decisions through before you act.

The lessons you learn through trial and error during your college years will prepare you for life in "the real world."

16.

## Post-Graduation Blues



Two weeks before school ended, I couldn't wait to graduate. Well, not

necessarily to graduate, but to be done with classes, finals, and studying altogether.

Looking back, I knew that my life was going to change, but I don't

think I understood the gravity associated with college graduation until I had experienced it firsthand. Before, I could tell myself that things would never be the same, but I wouldn't be able to fathom how it would feel to end that prominent era of my life until afterward.

Upon arriving back in my closet-sized orange bedroom in my parents' home after a whirlwind graduation weekend, a tornado-like move-out, and a traffic-filled seven-hour drive with my family, the first post-grad thoughts that popped into my head were not about how much I missed my friends, or the Santa Monica beaches, or the \$1.50 Diddy Riese cookie sandwiches. No, rather, three words continually ran through my mind, stock-ticker-style: "So... what now?"

I won't say that I'm not sad (I miss waking up in an over-cramped, undersized bedroom with my two college-long roommates), and I'd be lying if I claimed not to be nostalgic (scenes of Venice Beach and Abbott Kinney were floating through my mind as I drifted off to sleep last night), but more than anything else, I feel entirely and undeniably lost.

Until now, my whole life has followed some previously laid out set of tracks. I barely had to choose which direction to go, only making decisions about which school to go to, which major to choose, which dorm to live in. All of a sudden, my tracks through life have evaporated into thin air; I'm free to head in whatever direction my degree-endowed heart desires. Suddenly, I have to decide what to do with my life.

I guess I've been so coddled that I don't even know where to start. Since I've never had a real job before, I feel under-qualified for every position that I stumble upon during my online job search. Even more importantly, I'm having trouble grasping at the shreds of my different interests, and even more trouble understanding how I might mold those interests into a career, or even temporary work.

Thus, I've set my sights low for the time being, hoping to procure some minimum-wage service job for the summer. It's amazing what one can do with a college degree these days (or what I can do with a college degree these days).

Pathetic enough, I feel like I'm living in an episode of Lena Dunham's HBO series, *Girls*. Except, I don't have a job or a boyfriend.

Yet some small part of me continues to optimistically hope that this sense of utter directionless-ness is just some cruel initiation into the real world. That maybe, it will jerk me out of my seriously prolonged childhood, and into the mindset of a real adult. Or maybe, Peter Pan will whisk me off to Never Never Land and I can teeter on the brink of adulthood until the end of time.



17.

"Just" a Bachelors Degree?

I



recently came across an interesting article by Abby Miller in the Huffington Post. Ms. Miller talks about how a graduate degree is gradually becoming a requirement, how people refer to a bachelor's degree as "Just a B.A." She doesn't necessarily agree with this trend, and I'm not sure I do either, although as of now I do plan to attend grad school.

You see, coming straight out of college, I don't feel qualified to do anything. Sure, I have a bachelor's degree, but what does that really mean these days? A college degree is expected of my generation, and thus, has become as useful as a high school diploma was fifty years ago.

And so I've enrolled in a GRE course. Never mind the fact that I'm entirely clueless as to what type of graduate school I want to attend.

Of course, I know that this probably isn't the wisest decision. What if I change my mind later? What if by the time I get around to applying, the GRE is obsolete? Perhaps I should wait until I have some definitive goals to take the course. Maybe I'd be more motivated if I knew where I wanted to end up. But I do know that eventually I'll aim to attend a graduate school of some sort. After all, an undergraduate education won't get me very far. Or so I hear.

Hypothetically, if I were to give up my half-baked dreams of graduate school, could I still have a fulfilling career? Would I be able to advance in my field?

I think that most work skills are learned on the job. What I've learned in classrooms may provide me with some basic foundations, but school won't teach me the specifics. So, I'm starting to question whether it's really worth it to spend the extra time and money earning another degree. Sure, a master's degree may grant me a fast pass to the second or third rung up the ladder of success, but what could I have accomplished if I had spent the time that it took to earn that degree working my way up from the bottom in the workforce?

Truthfully, I don't really know which option is a better choice from the economic, or career advancement perspectives. The benefits versus the detriments are not so straightforward. My personal advancement will be based upon my field, personality, higher-ups, and so many other factors, not just a cursory pros-cons list.

If you love to learn, then a master's degree may well be worth the money. But if you're merely looking for a way to bypass the tedious internships and get to work, then think it through. Consider your goals, intended career path, and life aspirations to decide whether graduate school is the right choice for you.

# 18.

## Dealing with Student Debt



These days, they're telling us that college is a necessity. A bachelor's degree is the new high school degree—employers won't even look at

you without it. They're saying that it's the bare minimum, and it's very difficult to set out on any career path without a university diploma.

But financially speaking, this flimsy yet important sheet of paper is not all that easy to come by. Unlike our public high schools, college education isn't funded by the government; any four year school requires years of saving up, or some serious debt. Even with a scholarship, paying to fulfill this minimum job requirement requires some in-depth financial planning.

So, if we haven't planned ahead, or been lucky enough to have someone do it for us, how can we deal with this inevitable debt? How can we pay to live while paying off what we owe?

Though it may seem hard, nay impossible, to pay for all the things you need (food, rent, transportation) and want (drinks, trips, movies) while attempting to make any meaningful dent in your mountain of debt, it's all about the balance.

As we've learned from the mistakes of the current American government, it's necessary to balance your budget. Keep track of your income, and your necessary spending; use spreadsheets, lists and receipts. Every month, dedicate a set sum of your regular wages to paying off your debt. Then, you're free to use whatever you have left for the fun stuff (after groceries and rent, of course).

Naturally, nobody likes debt. Nobody wants to devote any significant amount of what little income they have to paying for a degree that they already have, and nobody wants to live on beans and Ramen noodles. But unfortunately, the price of an American education has skyrocketed such that a post-college life without debt is nearly unimaginable.

Given the world we live in, given that a college degree is pretty much a pre-requisite for any job, and given that we need to sell our souls

to pay for that degree, we have to make compromises in our effort to slowly and steadily pay off our debt.

Perhaps this whole personal debt situation is really a blessing in disguise. Learning to pay our debt makes us more responsible and less frivolous, it teaches us how to spend on what we need, and save for what we want. Maybe, having to deal with debt so early in our adult lives will yield a generation of politicians who can figure out how to effectively solve (or even avoid) a national debt crisis.

19.

6 Tips for Finding a Job After  
Graduation



Post-college life has a bad reputation.

You're suddenly living further than walking distance from all of your closest friends, you're no longer eligible for student discounts, and to top it all off, breaking into the workforce is notoriously difficult, especially in the post-great-recession era.

However, despite the still-slumped economy, finding

a job is not necessarily as bad as everyone says. Here are six ways to come up with some gainful employment and tips for making the most of your first post-college job.

1. **Be active.** Unfortunately, it's very unusual that the perfect job will simply fall from the sky and land in your lap. As a recent college grad, employers most likely won't be seeking you out. Attend career fairs to get an idea of what's available and to connect with the recruiters. Who knows, you may even walk out of one with a job.

2. **Think outside the box.** Look for work in places that may be



considered “unconventional.” Don’t end your search with the big name corporate companies, and don’t limit your scope to employment within America. Search for small, up-and-coming companies (i.e. start-ups), and/or consider living outside of the U.S., at least for a while.

3. **Check your resume.** Make sure that your resume is properly tailored to the industry in which you’re applying for jobs, that everything is properly edited, and that it is formatted in an easy-to-view and professional manner. Though to you it may just be one piece of paper with a list of your experience and achievements, to your potential employers it is an ever-important first impression of you.

4. **Work your connections.** Don’t be afraid to ask your friends, parents, former professors, or cousin’s best friend’s uncle to help you out. A personal recommendation is highly compelling for whoever is reading your job application. Talk to people, network, inform the world that you’re looking for work! However, be careful not to use people—being disingenuous will only play to your disadvantage.

5. **Relax.** Most likely, you won’t be working this job for eternity. Nothing is set in stone, and your work can be as permanent as you want it to be. So, don’t think too much—it doesn’t matter if this is what you want to do twenty years from now. Even if your present occupation may not be your destiny, if you’re happy with it for now, then it’s a good fit for the present.

6. **Gain something.** That said, make sure that you’re not doing work that you hate and learn nothing from for next to no money. Your job (or even unpaid internship) should do one (or preferably more than one) of three things: solidify your passion, teach you useful skills, or earn you money. Identify which of these is your first priority and be mindful of its presence in your work life.

20.

Post College: Homecoming



High school students everywhere dream about the day that they get shipped off to college, and are no longer subjects of their parents' household, their high school's rules, or their hometown officials. Or maybe that was just me.

Come fall, thousands of these eager

new college freshmen are unexpectedly stricken with a case of homesickness. They miss their families, their dogs, and not doing their own laundry.

Throughout their college experiences, these homebodies find ways to cope. Maybe they'll grow out of it, or move home, or just download Skype. Somehow, someday, they will find a way to overcome that intense longing for their hometown.

Fast-forward—to the end of college. After several discussions with some close friends, I've come to the not-so-scientific conclusion that

what's inarguably harder than those first few months away from home, are the first few months back.

After four years of living on my own, doing my own laundry, cleaning my own space, and buying my own groceries, I've landed back "home" for the summer. But I can't help but feel like a guest in someone else's house. I have to remind myself that I don't need to ask my mother if I can eat one of "her" apples, and there's no excuse for me to feel possessive over the canned corn.

But I do wish that my parents weren't under the false impression that I need them to hold my hand through even my most minor responsibilities. In my four years of undergraduate, my mother never once called to make sure I was awake for an exam; she's not bothered by my to-do list if she doesn't know what's on it. Yet now that I'm home, she seems to feel that I have minimal ability to keep track of my own schedule, double, triple, quadruple-checking to make sure I'll wake up for my 7 a.m. shift at work.

Yet even if I do have a full right to the food supply and a working knowledge of alarm clocks, I am still not entitled to leave my stuff all over the place, as I did in my apartment. All of a sudden, I'm being told to pick up my sweater, move my dishes to the dishwasher, and unpack my bags. After four, nag-free college years, I've been less than receptive to such orders.

At the same time, as irritating as I definitely do find this nagging to be, I have to admit that were it not for my mother, my bags would probably never be unpacked, my dishes would pile up for days, and my clothes would be lying all over the house. As difficult as it is to readjust to life with parents, I think that these "tips" will help guide me into the world of real adults, or at least the world of clean adults. After all, adults don't leave their sweaters on the kitchen table.

21.

Will this Degree Get Me a Good  
Paying Job?



It's no secret that certain college majors will land you higher paying jobs. Paying \$50,000 per year to study X will ensure you a lucrative career, while paying the same tuition to major in Y will possibly earn you a low-paying job, in the meantime, before you spend another small fortune on graduate school.

(Interested in finding out which career path will be more lucrative? Here's a great tool for career research).

But say you love subject Y, you're good at Y, and you're passionate about Y. Does that make it worth it to choose an unstable financial future?

There is a never-ending argument between the Internet know-it-alls of the world about whether to study your passion, or study for your career. If you love Spanish but you have a knack for computer science, should you follow your heart to an average starting salary of \$34,000 per year, or should you do the logical thing to earn a starting salary of \$61,400 per year?

If your ultimate goal is happiness, you can make a strong case for either viewpoint. Do we derive happiness from being passionate about our work, or do we derive happiness from financial security?

**Our advice? Find a happy medium. Study something that you like (though it may not be your passion), that will still allow for financial stability.** Or take on another major or minor. It's worthwhile to put a little extra effort into striking that elusive balance between studying what you love, and studying what will ultimately lead to a stable life.

You should certainly not spend your time, money, and energy studying a subject that you loathe. But then again, you don't want to wind up just scraping by (financially speaking) for the remainder of your adult life.

Have a career in mind, whether it's something you're aiming to achieve right out of college, or something that will require a little extra schooling. If you're good at a subject that is lucrative but more strenuous, challenge yourself. You can always balance out your class schedule with the lighter subjects that you love. You can double major, do a minor, or just fill the empty spaces with "fun" classes.

Happiness is a combination of doing what you love and having what you need. Though no matter which path you take, keep both your financial and mental well-being in mind. You shouldn't do something that you hate to make money, but you shouldn't be sacrificing your financial security to do something that you love.

Figure out where on the financial security versus passion spectrum you lie, and decide which is the right area of study for you.

22.

College Education: Is It About  
Landing a Job, or Developing a  
Career?





Since my college graduation, I've been wondering what exactly was the point of obtaining my degree in environmental science if I'll never even use it (that's a hypothetical, I'd love to use it). Sure, I learned a lot of fun factoids about how we're slowly killing our planet, but how is that going to help me get a job?

Recently, a friend emailed me a link to Alan Singer's article "Higher Education for the 21st Century" from the Huffington Post. As I read it over, I naturally agreed with Singer's point that colleges should not prepare students for a specified job, but rather, they should equip students with critical thinking skills.

But as with most things, this concept is more easily said than done. My recent alma mater, UCLA, happens to abide by Singer's set of suggestions. UCLA refuses to offer vocational degrees, and instead urges students to learn to think. And while this sounds great on paper, I feel sorely unprepared to do anything with my degree.

Throughout college, I wrote papers, memorized facts, and analyzed course material. While all these activities certainly kept my brain cells from dying off, I'm struggling to sell these skills in a job application. After all, the ability to classify invertebrates isn't a widely sought after skill in today's job market.

Then again, that's probably the point. To make my own way, that is. Instead of following some clearly laid out pathway toward a predetermined occupation, my job search is the ultimate test of this "learning to learn" educational philosophy.

Fittingly, I've found that it's just as important to use this valuable critical thinking skillset to maneuver through the job market, as it is to use them in the workplace. I'm now tasked with figuring how best to apply the skills I've obtained during my four years at UCLA. This requires analyzing available jobs, tailoring my abilities to my applications, and considering where exactly I want to go from here.

Yet although this method requires considerably more thought, research, and inspiration, I think that the eventual outcome will be a testament to my creativity and analytical abilities. **Hopefully, the set of critical thinking tools bestowed upon me by UCLA will prepare me to excel in at a career that I love, rather than merely help me land a job for which I've been specifically trained.**

While it may take more initial mental exertion, I'm confident that this type of education, roughly the kind that Singer promotes in his post, will leave more doors open to me in an ever-changing job market. And as the needs of society change, I'll be better capable of evolving my work, whatever it may be, with the times.

23.

Post College: Becoming  
Financially Independent



When I graduated college, I couldn't wait to become financially independent. But as it'd turn out, my road to financial independence would be a long one, filled with part-time jobs, low-pay checks and my parents' generosity.

Now, two years later, I'm still learning more and more each

day about what it means to function as a financially independent adult. Here are some of the important things I've learned about money whilst making (and spending) it for myself.

1. **As my father always told me: life's expensive.** Growing up, I always thought I knew what he meant—he'd use this phrase after spending on some semi-special event (pretty much just dinner or a movie) for my entire six-person family. So I guess I subconsciously came to interpret it as, the small luxuries in life are expensive. But once I started living on my own, I realized that there was much more to pay for than dinner and a movie. After paying for rent, bills, insurance, a phone plan, groceries, internet, etc..... I saw my small paycheck shrink by, well, a lot. These days, this increasingly wise

paternal phrase has taken on a whole new meaning: merely existing is expensive.

2. **Tracking my spending lets me know exactly where my money is going.** One winter day, I checked my credit card statement and nearly died of shock. Where on earth did all that money go? I didn't make any big purchases! Did someone steal my identity?! Then, I looked a little closer and saw that no, I have not been a victim of identity theft, but just a little bit mindless with my credit card. See, it wasn't one big thing at all, but all the little stuff that added up. Today, I like to spend in cash (because then I can see the money run through my fingers), and obviously, those spendings won't show up on my credit card statement. So to keep up with my spending, I maintain a fairly accurate spreadsheet of expenditures. That way, I can see when I'm reaching my monthly limit and know the actual disturbing amount of money that I spend on coffee.

3. **I don't need to spend it all.** Actually, I've always been a saver. But when you have a regular paycheck, it's tempting to just go crazy ('cause you know, you'll make more). But by saving up a little extra dough, I can be sure that I have enough cash "just in case," or that I have the means to go on vacation. If you're really smart, you can even start investing some of those savings.

And while you may be super excited to pay your own way, make sure to be smart with your money. Just because it's yours doesn't mean you can be reckless. So be smart, save up and be ready. Because seriously, life's expensive.

*This was a guest post by Molly Cornfield, a recent college graduate.*

# 24.

## Lessons from Steve Jobs

As the world pays tribute to one of the more inspiring leaders and visionaries of our time, we wanted to take a few moments and write a few words about what we feel is Steve Job's legacy to college students.

It's not a difficult task – Jobs' famous 2005 speech to students at Stanford University (a year after he was first diagnosed with pancreatic cancer) tells us a lot about how he felt. "You've got to find what you love," Jobs told the students, encouraging them to "stay hungry, stay foolish."

Jobs himself never finished college. He dropped off because he felt he was wasting his parents' hard-earned money while pursuing something that he wasn't even sure of – he didn't quite know what he wanted to do in life. However, even after dropping off formally, Jobs remained on campus, sleeping on the floor in friends' dorm rooms, and continued taking classes. The difference: he was now choosing classes that actually interested him.

His short, fifteen-minute speech is personal, touching and inspiring. He managed to weave important pieces of advice into his speech without ever coming across as a know-it-all. Rather, he was using his own life to show students why he believes in certain things. Jobs told the audience to:

- Always follow your passion and curiosity.
- Even if something (such as a class or a degree) may seem impractical, if you find it interesting, go ahead and study it.
- You must have trust in SOMETHING – your gut, karma — and follow your heart, even if it leads you off the well-worn path.
- Failures are part of life. Don't lose faith. A failure can turn into a later success.
- The only way to do great work is to love what you do. Don't settle!
- Remembering your own mortality is the best way to avoid the trap of thinking you have something to lose.
- Your time is limited. Don't waste it.
- Have the courage to follow your heart and intuition. Everything else is secondary.

Perhaps the most important takeaway from this speech, and from Jobs' life, is how important it is to love what you do and to never settle for less. In the email Jobs had sent to Apple employees in January 2011 in which he announced he was going on an indefinite medical leave, Jobs wrote, "I love Apple so much." May we all choose – and be blessed with – a life of love and passion.