

Strategies for Creating Success in College and in Life

Third Edition

**SKIP DOWNING** 

# On Course

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### STUDY SKILLS PLUS

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Third Edition

### STUDY SKILLS PLUS

Skip Downing



Australia ● Brazil ● Mexico ● Singapore ● United Kingdom ● United States

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**Conversation with the Author** 

On Course is intended for college students of any age who want to create success in college and in life. Whether students are taking a student success or first-year seminar course, a writing course, or an "inward-looking" course in psychology, self-exploration, or personal growth, On Course is an instruction manual for dramatically improving the quality of their outcomes and experiences. In each chapter, students learn essential study skills; however, that's just the beginning. Through self-assessments, articles, guided journals, case studies in critical thinking, and inspiring stories from fellow students, On Course empowers students with time-proven strategies for creating a great life—academic, personal, and professional. Students learn the techniques that have helped many thousands of students create extraordinary success!

I am grateful that in the years since its first publication in 1996, *On Course* has become a market leader in the crowded field of student success texts. Increasingly, educators are finding (as I have) that empowering students to become active, responsible learners produces significant increases in both student academic success and retention. In addition, the process empowers them to create great things in their personal and professional lives. My goal is to make this new edition of *On Course* even more helpful to the success of students and educators alike.

On Course] is the absolute best approach for a first-year seminar/ college success class that there is. The philosophy and textbook are exactly what students need.

Catherine Eloranto, Clinton Community College

## What's New in This Edition of On Course: Highlights

- **College Smart-Start Guide**. Too many students get off course in their very first week of college. Author Skip Downing polled nearly 2,000 college and university educators, asking them, "What do you recommend that your students do in the first week of college to get off to a good start?" The resulting "Smart-Start Guide" provides students with essential first-week actions recommended by the collective wisdom of this large group of educators. A new activity in the *On Course* Facilitator's Manual engages students in figuring out which of the actions these instructors thought were the most important. When students follow through on these actions, they will lay an early foundation for their academic success.
- Understanding the Expectations of College and University Educators. This essay and related journal entry help students better understand how to succeed in the culture of higher education. In this section, they learn "Eight Key Expectations" and "A Dozen Differences

We wanted a curriculum that went beyond study skills to address the foundational needs of first-year college students. *On Course* causes students to examine and reflect on the causes of their successes and setbacks. It challenges students to go beyond the obvious and really delves into their motivations and mindsets. Oh, yeah, and it does a great job addressing study skills too.

Ann Heiny, Armstrong State University here's nothing better than On Course, as far as I'm concerned.

> Lisa Marks, Ozarks Technical Community College

On Course has made a huge difference in the students I work with. Most of them see themselves throughout the book, and they are willing to make changes to improve their lives because of the content of On Course.

Tanya Stanley, San Jacinto College

The study skills sections are clear, logically organized and more adaptable as a "how-to" guide than any other texts of similar intent.

Judith Willner, Coppin State University

- between High School and College Culture." This information helps students quickly understand which behaviors they can continue doing and which they will need to modify, change or abandon.
- Tech Tips. Many websites and apps are available to help students achieve greater success. Most chapters now feature a Tech Tips section that provides suggestions for free websites and apps that can help students employ the soft skills of personal responsibility, self-motivation, self-management, interdependence, self-awareness, lifelong learning, emotional intelligence, and believing in oneself, as well as hard skills related to effective studying.
- **Discussion about Avoiding Procrastination**. Procrastination is the bane of many students' success. This discussion helps students understand why procrastination is so tempting and offers specific methods for not putting off until tomorrow what they would benefit from doing today. Included in the discussion is research from Dr. Dan Ariely, Professor of Psychology and Behavioral Economics at Duke University.
- A Sign of Maturity. This discussion offers an explanation about the
  various kinds of relationships in which people engage: dependent,
  co-dependent, independent, and interdependent. Advantages and disadvantages of each are explained, and students are urged to use college to
  develop independence but also to recognize that there are many occasions
  when choosing interdependence is a true sign of maturity (not to mention
  improving one's chances of achieving a goal or dream).
- Increasing Happiness. This new article and accompanying journal entry explore the emotional intelligence skill of maximizing happiness. Drawn from the scientific research of positive psychologists, students learn a number of choices they can make to increase their happiness. This topic has recently gained much interest on college campuses. For example, when a course in Positive Psychology was first offered at Harvard University, it immediately became the university's most popular course.
- study skills be presented in one section (rather than distributed throughout the book). This edition honors that request. Unlike texts that present a long menu of study options, *On Course* organizes study skills based on the logical learning steps as identified by research on the brain and effective methods for learning. This section begins with a presentation of the CORE Learning Process, the four principles that—consciously or unconsciously—all good learners employ to create deep and lasting learning. Students discover how to use these four principles to learn any subject or skill. Each section of the Toolbox presents effective techniques for one of the study skills covered (reading, taking notes, organizing study materials, rehearsing and memorizing study materials, taking tests, and writing college-level assignments) and ends with an exercise to reinforce the study strategies presented therein. Compared with the regular eighth edition of

On Course, this Study Skills Plus edition contains an additional 80 pages of study strategies, along with more examples of their use. Each section ends with an activity in which students are asked to "Do One Different Thing This Week." In this activity, they experiment with one new learning skill for a week and report on their outcomes, experiences, and lessons learned. Users of the previous edition will note that no longer in the text is the Wise Choice Process employed to create an Academic Skills Plan for each study skill. This activity is now available in the Facilitator's Manual.

- Study Skills Self-Assessment. In addition to placing all of the study skills in one section, this edition also offers a new Study Skills Self-Assessment. Students can take this self-assessment before learning about study skills and discover areas in which they are weak. At the end of the course, they can retake the assessment to see where they have grown as learners and where they may still need to improve. Students have the option of completing the assessment in either the text or MindTap<sup>®</sup>.
- **SEVEN NEW "One Student's Stories."** A popular feature in earlier editions, these short essays—now numbering 29 in all—are authored by students who used what they learned from *On Course* to improve the quality of their outcomes and experiences in college and in life. Videos of many of the student-authors reading their essays may be viewed in MindTap.
- **Conversation with the Author**. Since the first edition of *On Course* was published more than two decades ago, many students have contacted the author with thoughtful questions. This section includes some of those questions and Skip Downing's answers.

## What's New in This Edition of On Course: Chapter by Chapter

#### **Chapter 1**

- New "College Smart-Start Guide" provides students with 13 actions that are important to getting off to a good start in college; recommendations are the result of a poll of 2,000 college educators.
- At the request of a number of *On Course* instructors, "Money Matters" has been moved to Chapter 1, thus helping students early in the semester to reduce struggles caused by financial difficulties.
- New Journal Entry #2.
- New cartoon in "Understanding the Culture of Higher Education."
- New "Tech Tips: Money."
- New article "Understanding the Expectations of College and University Educators," including a discussion of Eight Key Expectations and A Dozen Differences between High School and College Culture.

think these are very powerful [student] stories. ... It's good for students to hear that other students have faced the same struggles that they are going through and they have achieved success.

Kathryn Burk, Jackson College

Un Course is life-changing for my students. I have seen students evolve in ways they never imagined in a matter of a semester thanks to On Course. I cannot imagine using another book. No other book encompasses the reflective, introspective, and success attributes that On Course does. On Course walks students through their journey of self-discovery and allows them to grow into the student they have always wanted to become.

> Joselyn Gonzalez, El Centro College

Anyone who can teach students personal responsibility is high on my list.

Debbie Unsold, Washington State Community College

On several occasions, I have had various members of the same family in different semesters of my [On Course] class because they value the learning so much that they recommend it to sisters/brothers/ children/uncles.

Sandra Lancaster, Grand Rapids Community College

love On Course, and I use it in my personal life as well as preaching it in all of my classes... I have even used it with the classes that I teach in a women's shelter. The concept of moving from Victim to Creator puts the individual in charge of their life and I love that mindset.

Pat Grissom, San Jacinto College

- New article "Understanding Yourself," including a section on Ingredients of Success.
- Revised #7 of the Self-Assessment: "Whether I'm happy or not depends mostly on me."
- Moved article "Develop Self-Acceptance" and Journal 4 to Chapter 8.

#### **Chapter 2**

- New One Student's Story by Taryn Rossmiller, Boise State University, ID.
- New cartoon in "Making Wise Decisions" section.
- New "Tech Tips: Personal Responsibility."

#### **Chapter 3**

- New One Student's Story by Brandon Beavers, Highland Community College, KS.
- New "Tech Tips: Self-Motivation."
- New One Student's Story by Tina Steen, Chaffey College, CA.

#### **Chapter 4**

- Added Weekly Calendar to "Creating a Leak-Proof Self-Management System."
- Repositioned "Time and Culture" section discussing how cultures differ in their beliefs and attitudes about time and what college culture's expectations are about time.
- New information on avoiding procrastination in the "Developing Self-Discipline" article.
- New "Tech Tips: Self-Management."

#### **Chapter 5**

- Added information to "Creating a Support System" on the importance of choosing wisely among various kinds of relationships: dependent, co-dependent, independent, and interdependent.
- Added parable "The Difference between Heaven and Hell," in the "Creating a Support System" article.
- New *One Student's Story* by Mitch Mull, Asheville-Buncombe Technical and Community College, NC.
- New *One Student's Story* by Teroa Paselio, Windward Community College, HI.
- New "Tech Tips: Interdependence."

#### **Chapter 6**

New "Tech Tips: Self-Awareness."

#### **Chapter 7**

• New "Tech Tips: Lifelong Learning."

#### **Chapter 8**

- New article, "Increasing Happiness," presents research from scientific studies within the new field of positive psychology, including both the limits on increasing happiness as well as ways to become more happy.
- New Journal Entry 30 regarding "Increasing Happiness."
- New "Tech Tips: Emotional Awareness."
- Moved article "Develop Self-Acceptance" and Journal Entry 4 (now Journal Entry 31) here from Chapter 1.

#### **Chapter 9**

• Revised #7 of the Self-Assessment: "Whether I'm happy or not depends mostly on me."

#### Study Skills: A Toolbox for Active Learners

- Repositioned study skills materials into one comprehensive section, offering many strategies for Becoming an Active Learner, Reading, Taking Notes, Organizing Study Materials, Rehearsing and Memorizing Study Materials, Taking Tests, and Writing.
- New Self-Assessment of Study Skills, which students can take both before and after they explore the many strategies presented in the Toolbox for Active Learners. When the self-assessment is taken as a pre-test, students learn their strengths and weaknesses when it comes to learning. When the self-assessment is taken as a post-test, students learn which areas they have strengthened and which areas still need improvement.
- New One Student's Story by Michael Chapasko, Blinn College, TX.
- New *One Student's Story* by Ashley E. Bennet, Heartland Community College, IL.

#### **Proven Features of On Course**

The Eighth Edition includes all of the best features of *On Course*, updated and revised from the previous edition.

• **Self-Assessment**. *On Course* begins and ends with a self-assessment questionnaire of important non-cognitive skills ("soft skills"). Scores are provided for self-responsibility, self-motivation, self-management, interdependence, self-awareness, lifelong learning, emotional intelligence, and belief in oneself. Imagine working with students who develop strengths in all of these inner qualities! Imagine how these qualities will affect the

On Course] is directed at students who live complicated lives; the One Student's Story feature is always relevant to somebody in the class. The case studies are a great way to start conversations that focus on the most urgent needs of students who are often the first in their family to navigate college.

Michelle Gochran, Rochester Community and Technical College

The Study Skills Plus edition does a good job of giving students lots of different options for techniques/tools/ approaches to the academic skills they need. It does so without getting too bogged down in lengthy explanations.

Lisa Marks, Ozarks Technical Community College

The [On Course] curriculum is written in a way so as to assess study skills and soft skills without intimidation and provides information and exercises to develop them. Most importantly, [it] places emphasis on mastery through reflection and practice and offers a post self-assessment in order for the student and faculty to measure accomplishment and celebrate success!

Jill Beauchamp, Washtenaw Community College The On Course book and class have changed my students' lives; it gives them strategies to make wise choices and decisions that affect their college success, as well as life success. Students who had little hope begin to have hope for their lives and their futures.

Dorothy Collins, Eastern Gateway Community College

Journaling is the heart and soul of *On Course*. It helps me check the pulse of my students on a regular basis. I have countless testimonies from students who describe the journaling process as "life-changing." The most reluctant students who ultimately "give in" to journaling often become the most avid supporters of *On Course*.

Gail Janecka, Victoria College

absolutely love these [Case Studies for Critical Thinking] and spend a lot of time with each of them. My favorite is "A Fish Story," and [I] start my semester with this one. I get students thinking about professors' expectations, their own expectations, motivation, taking the initiative, being prepared for class, and being organized.

Cindy Thorp, SUNY Alfred, College of Technology choices the students make and the outcomes and experiences they create. By completing the initial questionnaire, students immediately see areas of weakness that need attention. By completing the concluding questionnaire, students see their semester's growth. Students have the option of completing the self-assessment either in the text or online in MindTap.

- Articles on Proven Success Strategies. Thirty-two short articles
  explain powerful strategies for creating success in college and in life. Each
  article presents a success strategy from influential figures in psychology, philosophy, business, sports, politics, and personal and professional
  growth. In these articles, students learn the "secrets" of extraordinarily
  successful individuals.
- Guided Journal Entries. A guided journal entry immediately follows
  each article about a success strategy, giving students an opportunity to
  apply the strategy they have just learned to enhance their results in college
  and in life. Many instructors of the course say the guided journal writings
  are extremely powerful in helping students make new and more effective
  choices, thus improving their academic success and persistence.
- **CORE Learning System.** All good learners employ four principles that lead to deep and lasting learning. Students learn how to use these four principles to create their own system for learning any subject or skill.
- Case Studies in Critical Thinking. Case studies help students apply the strategies they are learning to real-life situations. As such, they help prepare students to make wise choices in the kinds of challenging situations they will likely face in college. Because case studies don't have "right" answers, they promote critical and creative thinking.
- Focus on Diversity. The challenges and opportunities of interacting with new cultures is introduced in the first chapter ("Understanding the Culture of Higher Education), is explored within many articles (e.g., Responsibility and Culture), and is more extensively examined in the article "Respecting Cultural Differences."
- *On Course* Principles at Work. These sections in each chapter show how important the *On Course* success strategies (soft skills) are for choosing the right career, getting hired, and succeeding in the work world.

## Support Materials for Students and Instructors

For additional information or for help with accessing support materials related to *On Course*, contact your Cengage Learning Consultant. If you need help finding your learning consultant, visit *www.cengage.com*, select "College Faculty" from the "Information For..." menu, and then click "Rep/Learning Consultant" at the top right of the page.

#### SUPPORT FOR STUDENTS

- MindTap® College Success for On Course. MindTap® College Success for On Course, Study Skills Plus, Third Edition, is the digital learning solution that helps instructors engage and transform today's students into critical thinkers. Through dynamic assignments and applications that you can personalize, real-time course analytics and an accessible reader, MindTap<sup>®</sup> helps you turn cookie-cutter into cuttingedge, apathy into engagement, and memorizers into higher-level thinkers. Features include digital versions of the self-assessments and journal entries, videos, and chapter quizzes and homework. MindTap<sup>®</sup> College Success for On Course, Study Skills Plus, Third Edition, includes access to the College Success Factors Index (CSFI) 2.0, an online resource that assesses students' patterns of behavior and attitudes in ten areas that have been proven to affect student outcomes for success in college. It allows you to identify at-risk students with early-alert reporting, validate your college success program with a post-course assessment of students' progress, and improve your institution's retention rates. Textbook-specific remediation helps your students strengthen the areas where the survey indicates they need improvement in order to achieve greater success in college. Ask your Cengage Learning Consultant for more details.
- College Success Planner. Instructors can package the On Course textbook with this 12-month, week-at-a-glance academic planner. The College Success Planner assists students in making the best use of their time both on and off campus and includes additional reading about key learning strategies and life skills for success in college.

The information about diversity and culture that is integrated throughout the text is a much more authentic way to discuss diversity and ethnicity rather than with a one-chapter focus.

Linda McMeen, North Hennepin Community College

#### SUPPORT FOR INSTRUCTORS

- Annotated Instructor's Edition. To help guide instructors to the many instructional resources found within the Facilitator's Manual, the Annotated Instructor's Edition (ISBN: 9781305584334) provides in the margins specific cross-references directly to ideas and activities available in the Facilitator's Manual. The cross-references are provided by Amy Munson, Director of Instructional Design, United States Air Force Academy, CO.
- Revised Facilitator's Manual. The Facilitator's Manual, now offered both in a printed version (ISBN: 9781305647671) and online at the Instructor Companion Site (see below for more information), offers educators specific classroom activities and suggestions from author Skip Downing for using *On Course* in various kinds of courses, and it endeavors to answer questions that educators might have about using the text. Additionally, the Facilitator's Manual includes "best practices" provided by *On Course* instructors; additional study skills activities written by Melanie Marine of the University of Wisconsin–Oshkosh; diversity

The At Work sections give students a specific venue to see how the soft skills they acquire will transfer to career success. Semester after semester students will share how their work situation improved as a result of what they learned and tried from the At Work sections. These sections are a natural fit in the *On Course* chapters, and they are packed with pertinent information.

Gail Janecka, The Victoria College use On Course...because the concepts are all so valuable in the grand scheme of life. In addition, they are presented in a very user-friendly way and the students are encouraged to apply them in college and in life, so results are observable by the end of the semester!

Jill Beauchamp, Washtenaw Community Gollege

It is no exaggeration to say this On Course Workshop experience was transformative—both professionally and personally. This workshop will long remain a high point of my life. I am feeling energized and eager to start teaching my class next week. I can't wait to use all of my new teaching tools. I will absolutely recommend this workshop to other educators!

Lee Ann Adams, First-Year Seminar Coordinator, Indiana University East activities provided by LuAnn Wood and Christina Davis, both of Century College; suggestions for teaching in an online environment written by Pratima Sampat-Mar of Pima Medical Institute and for using MindTap® in an *On Course* program written by Angela C. Thering of Buffalo State College; and a guide for how to successfully integrate the College Success Factors Index (CSFI) with *On Course* written by Gary Williams of Crafton Hills College. One of the most popular elements of the *On Course Facilitator's Manual* is the numerous in-class exercises that encourage students' active exploration of the success strategies presented in the text. These learner-centered exercises include role-playing, learning games, dialogues, demonstrations, metaphors, mind-mappings, brainstorms, questionnaires, drawings, skits, scavenger hunts, and many other activities.

- **Updated Instructor Companion Site.** This free protected website provides educators with many resources to offer a course that empowers students to become active, responsible, and successful learners. Read the Facilitator's Manual (which is also offered in a printed version, as explained above), download PowerPoint slides, view content from the DVD On Course: A Comprehensive Program for Promoting Student Academic Success and Retention, and find a useful transition guide for educators who used previous editions of On Course. To access the site, follow these steps:
  - 1. Visit login.cengage.com.
  - 2. If you have not previously created a faculty account, choose "Create a New Faculty Account" and follow the prompts.
  - **3.** If you have created a faculty account previously, log in with your email address or user name and password.
  - **4.** Search for *On Course* to add the available additional digital resources to your bookshelf.

You will always need to return to *login.cengage.com* and enter your email address and password to sign in to access these resources. Use this space to write down your email address or user name and password below:

Email Address:		
Password.		

• On Course Workshops and National Conference. Skip Downing, author of *On Course*, offers faculty development workshops for all educators who want to learn innovative strategies for empowering students to become active, responsible, and successful learners. These highly regarded professional development workshops are offered at conference centers across North America, or you can host a one- to four-day event on your own campus. Online graduate courses (3 credits) are available as a follow-up to two of the workshops. Additionally, you are invited to attend the annual *On Course* National Conference, where hundreds of

- learner-centered educators gather to share their best practices. For information about these workshops, graduate courses, and the national conference (including testimonials galore), go to www.oncourseworkshop.com. Questions? Email workshop@oncourseworkhop.com or call 650-365-7623.
- On Course Newsletter. All college educators are invited to subscribe to the free On Course e-Newsletter. More than 200,000 educators worldwide receive these emails with innovative, learner-centered strategies for engaging students in deep and lasting learning. To subscribe, simply go to www.oncourseworkshop.com and follow the easy, one-click directions. Or you can email a request to workshop@oncourseworkshop.com.

Since first attending one of the summer retreats in 1997, I've held nine full On Course staff development trainings for our college, and I plan to offer more. They are invaluable! I strongly recommend this workshop for all faculty, counselors, advisors, administrators, and support staff.

Philip Rodriquez, Director, Student Affairs, Cerritos College

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Numerous wise and caring reviewers have made valuable contributions to this book, and many contributed exercises to the Facilitator's Manual, and I thank them for their contributions:

Dawn Bartlett, SUNY Jefferson Community College Jill Beauchamp, Washtenaw Community College Susan Cain, Southwestern Community College Rebecca Campbell, Northern Arizona University Essie Childers, Blinn College – Bryan Campus Michelle Cochran, Rochester Community and Technical College Dorothy Collins, Eastern Gateway Community College Kathleen Conway, College of the Sequoias Audra Cooke, Rock Valley College George Daniel, University of Tennessee at Martin Christina Devlin, Montgomery College Catherine Eloranto, Clinton Community College Lalanya Ennis, College of the Mainland Annette Fields, University of Arkansas at Pine Bluff Debra Ford, Davidson County Community College Janeth Franklin, Glendale Community College

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Finally, my deep gratitude goes out to the students who over the years have had the courage to explore and change their thoughts, actions, feelings, and beliefs. I hope, as a result, you have all lived richer, more personally fulfilling lives. I know I have.

### Travel with Me

On Course is the result of my own quest to live a rich, personally fulfilling life and my strong desire to pass on what I've learned to my students. As such, On Course is a very personal book, for me and for you. I invite you to explore in depth what success means to you. I suggest that if you want to achieve your greatest potential in college and in life, dig deep inside yourself, where you already possess everything you need to make your dreams come true.

During my first two decades of teaching college courses, I consistently observed a sad and perplexing puzzle. Each semester I watched students sort themselves into two groups. One group achieved varying degrees of academic success, from those who excelled to those who just squeaked by. The other group struggled mightily; then they withdrew, disappeared, or failed. But, here's the puzzling part. The struggling students often displayed as much academic potential as their more successful classmates, and in some cases more. What, I wondered, causes the vastly different outcomes of these two groups? And what could I do to help my struggling students achieve greater success?

Somewhere around my 20th year of teaching, I experienced a series of crises in both my personal and professional lives. In a word, I was struggling. After a period of feeling sorry for myself, I embarked on a quest to improve the quality of my life. I read, I took seminars and workshops, I talked with wise friends and acquaintances, I kept an in-depth journal, I saw a counselor, I even returned to graduate school to add a master's degree in applied psychology to my doctoral degree in English. I was seriously motivated to change my life for the better.

If I were to condense all that I learned into one sentence, it would be this: **People who are successful (by their own definition) consistently make wiser choices than people who struggle.** I came to see that the quality of my life was essentially the result of all of my previous choices. I saw how the wisdom (or lack of wisdom) of my choices influenced, and often determined, the outcomes and experiences of my life. The same, of course, was true for my struggling students.

For two and a half decades, I have continued my quest to identify the inner qualities that empower a person to make consistently wise choices, the very choices that lead to success both in college and in life. As a result of what I learned (and continue to learn), I created a course at my college called the College Success Seminar. This course was a departure from traditional student success courses because instead of focusing primarily on study skills and campus resources, it focused on empowering students from the inside out. I had come to believe that most students who struggle in college are perfectly capable of earning a degree and that their struggles go far deeper than not knowing study skills or failing to use campus resources. As a result, I envisioned a course that

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would empower students to develop their natural inner strengths, the qualities that would help them make the wise choices that would create the very outcomes and experiences they wanted in college . . . and in life. When I couldn't find a book that did this, I wrote On Course. A few years later, I created a series of professional development workshops to share what I had learned with other educators who want to see their students soar. Then, to provide an opportunity for workshop graduates to continue to exchange their experiences and wisdom, I started a listsery, and this growing group of educators soon named themselves the On Course Ambassadors, sharing On Course strategies with their students and colleagues alike. Later, I created two online graduate courses that further help college educators learn cutting-edge strategies for empowering their students to be more successful in college and in life. To launch the second decade of On Course, the On Course Ambassadors hosted the first of many On Course National Conferences, bringing together an overflow crowd of educators hungry for new ways to help their students achieve more of their potential in college and in life. Every one of these efforts appeals to a deep place in me because they all have the power to change people's lives for the better. But that's not the only appeal. These activities also help me stay conscious of the wise choices I must consistently make to live a richer, more personally fulfilling life.

Now that much of my life is back on course, I don't want to forget how I got here!



# Getting On Course to Your Success

#### Successful Students . . .

- accept personal responsibility, seeing themselves as the primary cause of their outcomes and experiences.
- discover self-motivation, finding purpose in their lives by pursuing personally meaningful goals and dreams.
- master self-management, consistently planning and taking purposeful actions in pursuit of their goals and dreams.
- employ interdependence, building mutually supportive relationships that help them achieve their goals and dreams (while helping others do the same).

#### Struggling Students . .

- see themselves as victims, believing that what happens to them is determined primarily by external forces such as fate, luck, and powerful others.
- have difficulty sustaining motivation, often feeling depressed, frustrated, and/ or resentful about a lack of direction in their lives.
- seldom identify specific actions needed to accomplish a desired outcome and, when they do, tend to procrastinate.
- are solitary, seldom requesting, even rejecting, offers of assistance from those who could help.

#### For an ice-breaker idea try Exercise 0-5 on page 54 of the Facilitator's Manual.

Another ice-breaker activity is Exercise 0-1 on page 50 of the Facilitator's Manual.

To help students identify actions for success in their first week, see Exercise 0-2 on page 51 of the Facilitator's Manual.

Try Exercise 2-3 on page 65 in the Facilitator's Manual for an activity on setting classroom expectations.

For a team-building ice-breaker, see Exercise 16-2 on page 133 in the Facilitator's Manual.

#### **College Smart-Start Guide**

If you've ever bought a new computer, you'll recall that it came with a user's manual. The user's manual—whether in print or online—was many pages long and contained all you needed to know to get the most from your computer.

Think of *On Course* as your user's manual for higher education. It explains how to get the most out of college. In these pages, you'll discover how to learn effectively, how to get high grades, and how to earn the degree you want. As a bonus, many of the strategies you'll learn will help you achieve success in other key areas of your life, including your career.

Most computers also come with a brief guide that's only a few pages long. This guide describes the essential steps for getting your computer up and running quickly and successfully.

This Smart-Start Guide has that same intention for college. Complete the following actions before the end of your first week in college, and you'll be off to a great start. Some of these actions can be done in a few minutes. Others take longer. You can do them in any order you choose.

So, read and do the lucky 13 actions below. Be smart—complete one of them right now. Do a couple more every day, and you'll have them all done by the end of your first week. By then, you'll be on course to great success in higher education.

#### WHAT TO DO DURING YOUR FIRST WEEK IN COLLEGE

#### **GET FAMILIAR**

 Learn your campus. Find out where things are so you begin to feel comfortable. What's in the various buildings? Where will you find the many services designed to help you succeed? To orient yourself, get a campus map. There's probably one on your college's website. If your campus offers tours, take one. If not, ask a college employee or an experienced student to show you around. Or ask another first-year student to join you on a self-guided tour. As a last resort, explore on your own. See if you can fill in the location and hours for all of the services listed in Figure 1.1.

Service	Location	Hours	
College Bookstore			
Advising Office			
Counseling Office			
Student Activities Office			
Financial Aid Office			
Career Center			
Registrar's Office			
Library			
Tutoring or Academic Support			

FIGURE 1.1



Service	Location	Hours	
Computer Center or Lab			
Dining Facilities			
Fitness Center			
Athletic Facilities			
Student Center			
Copy Center			
Public Safety			rnina
Health Services			age Les
Other?			7 Cenag
Other?			© 2017 Cenaaae Learnina

FIGURE 1.1 (Continued)

- 2. Locate your classrooms. Find and visit every room in which you have a class. Nothing ruins your first week like missing classes because you can't find the rooms. You'll likely find a list of your courses and classrooms on the document you received when you registered. Use this information to fill in the first two columns in Figure 1.2.
- 3. Learn your instructors' names, office locations, and office hours. Instructors' names are usually listed on your registration document next to each course. If an instructor is listed as "TBA"—or something other than a name—an instructor has not yet been assigned to the class. (TBA stands for "To Be Announced.") In that case, you'll need to get your instructor's name at the department office or the first class meeting. On
- Figure 1.2, record your instructors' names, office locations, and office hours. Office hours are times when instructors are in their office and available for appointments . . . and you'll want to make an appointment soon. This additional information will likely be on the first-day handout for each class. (A first-day handout is often called a "syllabus.")
- 4. Study—don't just skim—the first-day handout (syllabus) for each course. The syllabus is a contract between you and your instructor. In it, he or she presents essential information about the course. Typically, a syllabus contains . . .
  - a) a course description (often the same description as in the college catalogue)
  - b) learning objectives (what you are expected to learn in the course)

Course	Classroom	Instructor	Office	Office Hours	
					ning
					je Learning
					Cengage
					© 2017

FIGURE 1.2

- c) homework assignments (probably every assignment for the entire course)
- d) exam schedule (when you'll be tested)
- e) how your final grade will be determined (how much each assignment is worth)
- f) course rules (what to do and not do, along with consequences)
- g) Internet address (if course materials are posted online)
- h) information about the instructor (name, office location, and office hours)

The syllabus may be the single most important document your instructors provide, so read it carefully. Now is the time to ask questions about the syllabus. Your instructor will assume that if you stay in the course, you understand the syllabus and agree to abide by it.

#### **GET ORGANIZED**

5. Get all of your learning supplies. Every job has both a purpose and essential tools. Job #1 in college is deep learning. So, make a list of all of the supplies you'll need to learn, such as textbooks, a computer/laptop/tablet, calculator, notebooks, three-ring binders, notepaper, pens, monthly calendars, weekly calendars, folders, and flash drives. Of these supplies, arguably the most essential are your textbooks. Required texts are listed in each syllabus (first-day handout). They can be purchased in your campus bookstore and perhaps online as well. Ideally, you'll have your textbooks in hand before your first class meeting. At the latest, get them before the end of Week 1, because any later can sabotage your success. College instructors move quickly and expect you to come to class prepared. If it's Week 3 and you're just starting to read your assignments, your chances of success plunge.

- **6. Create a schedule.** Adding college assignments and activities to your life can be overwhelming. A schedule is essential for getting everything important done on time. Whether your schedule is on paper, on your smartphone, online, or you use some other method, tracking your commitments is essential. Make a weekly schedule showing recurring events such as classes, study times, or work. Make a monthly calendar showing due dates for occasional events such as a test, term paper, or meeting with an instructor. You'll find weekly and monthly calendars in the section called "Creating a Leak-Proof Self-Management System" in Chapter 4.
- 7. Get comfortable with campus technology. The use of technology is common on college campuses. Check each course syllabus to see what technology your instructors expect you to use. They may send you course updates using campus email. Or expect you to access online resources for their classes. You may be taking a class that is offered partly or entirely online via a course management system (CMS). Some of the more common course management systems are Blackboard (BB), Desire to Learn (D2L) and Moodle. It's possible your instructor will arrange some technology help for your class. Nevertheless, be proactive. Go to your campus computer lab and see if an orientation is offered. If not, ask someone in the computer lab to help you learn what you need to know (as defined in each course syllabus). Or find a classmate with good technology skills and ask for help.
- 8. Manage your money. Money problems have sabotaged many students' success in college. Some have had to drop out of college to work. Others have tried working full-time while attending college, but they

became overwhelmed. An important step toward understanding your financial situation is creating a budget. That will tell you (in case you don't already know) if money is going to be an obstacle to your success in college. If you're serious about your education, there are many options to help you overcome the money obstacle. You'll find many suggestions about money management in the next section of this chapter, "Money Matters."

#### **GET SERIOUS**

- 9. Set goals for each course. Make a list of your courses. Next to each one, write your target grade for the course. Then write a goal for the most important thing or things you want to learn in the course.
- 10. Attend all classes and arrive on time.

  Class attendance is essential to success in college. Remember, Job #1 as a student is deep learning, and learning starts in the classroom. Many college instructors do not take attendance, but don't mistakenly think that means you don't need to be there.
- 11. Participate in every class. Active engagement is the key to deep learning. Attend each class having done all assignments beforehand. Ask questions about your homework. Answer questions your instructor asks. When an instructor facilitates an activity, she's intending that you learn

- something important through the experience. Participate at a high level and look for the learning.
- 12. Complete and hand in all assignments on time. Make a list of all assignments due in week one (and beyond). Record them, along with test dates, on your monthly calendar so you can see them coming. Check them off as you finish each one. Here's the double benefit. First, you'll learn more when you attend classes having completed all assigned homework. As a bonus, you'll reduce the stress that many first-year college students experience when they fall behind.
- **13**. **Commit to your success**. At the end of your first week, think back over your experiences with each course. Be honest with yourself. Will you make the time necessary to do all of the work? Are you prepared to give the course your best effort? If not, discuss your concerns with your advisor or a counselor. If your concerns continue, now may be the time to drop the course (and perhaps pick up another course in its place). But if your answer is "yes" to doing all of the course work and giving it your very best effort, then write out this solemn commitment and post it where you will see it every day: I promise myself to give a 100 percent effort every day to every course. Nothing will keep me from achieving success!

#### **Money Matters**

If lack of money could be an obstacle to your college success, get your finances in order now ... not after it's too late. There's no point heading off on a journey knowing you'll run out of fuel before reaching your destination.

The good news is that the efforts (even sacrifices) you make now will likely pay off in the future. Check out Figure 1.3 to see how level of education affects earnings and unemployment. Clearly, earning a degree increases the likelihood of greater abundance. Sadly, however, many students' money problems keep

Level of Education	Median Earnings	Unemployment Rate
Less than a high school diploma	\$24,544	11.0%
High school diploma, no college	\$33,852	7.5%
Some college, no degree	\$37,804	7.0%
Associate degree	\$40,404	5.4%
Bachelor's degree	\$57,616	4.0%
Master's degree	\$69,108	3.4%
Doctoral degree	\$84,396	2.2%
Professional degree	\$89,128	2.3%

FIGURE 1.3 Yearly Salaries and Unemployment Rates by Levels of Education (25 and older)

Source: U.S. Bureau of Labor Statistics, Current Population Survey, 2013.

them from completing the very degree that would help them achieve that abundance. They work so many hours that their learning and grades suffer. Still others drop out of college because of lack of money. If money problems threaten your college degree, read on.

In this section, you'll learn some of the basics of money management. There is, of course, much more to know. But if you effectively apply these strategies, you can look forward to building the financial resources that will see you though to graduation.

#### MANAGING MONEY: THE BIG PICTURE

When I was a new college instructor, a colleague and I were complaining one day about how little money we were making. Both of us had young families, and our salaries barely got us from paycheck to paycheck. One day we decided to stop complaining and do something about it. Boldly, we decided to award ourselves a raise.

To do so, we brainstormed how we could save or earn more money. Our first discovery was that we were both paying about \$6 a month for our checking accounts. We switched to free checking and gave ourselves an instant raise of \$72 a year. By itself, that was no big thing. But we also thought of 21 other ways to make or save money. All told, our new choices amounted to an increase of nearly \$2,000 a year for each of us. That was the beginning of our realization that we had more control over our money than we had thought.

As you examine the following strategies, keep in mind the big picture of managing money. Do everything legal to increase the flow of money *into* your personal treasury and decrease the flow of money *out*. The better you become at these complementary skills, the more money you will have to enhance your life and the lives of the people you love. There is great abundance on our planet, and there is no reason why you shouldn't enjoy your share of it.

#### **INCREASE MONEY FLOWING IN**

1. **Create a budget**. A budget helps you define and achieve your goals. It helps you make important decisions about the dollars flowing in and out of your life. Beginning your budget is as simple as filling out the My Financial Plan worksheet on the next page. As a guideline, some financial experts suggest that expenditures in a healthy budget should be close to the following percentages of your net income (i.e., the money remaining after deducting federal, state, and local taxes):

31% Housing 7% Entertainment

20% Transportation 7% Savings 16% Food 6% Clothing 8% Miscellaneous 5% Health

Obviously, after subtracting all of your expenses from your income, your goal is to have a positive and growing balance. If you have a negative balance, with each passing month you'll slide deeper into debt. To avoid debt, you need to increase your income, decrease your expenses, or both.

- 2. Find a bank or credit union. A bank or credit union helps you manage your money with services such as checking accounts, savings accounts, and easy access to cash through automated teller machines (ATMs). Your ideal financial institution offers a free checking account that requires no minimum balance and pays interest. Further, it offers a savings account with competitive interest rates. And, finally, your ideal financial institution offers free use of its ATMs and those belonging to other banks or credit unions as well. If you need to pay for any of these services, seek to minimize the yearly cost. Credit unions typically offer lower rates on these services than do banks. To find credit unions near you, use the search feature at creditunion.coop. Whether your checking account is with a bank or a credit union, be sure to balance your account regularly. This will save you the expense of bounced (rejected) checks because of insufficient funds.
- **3. Apply for grants and scholarships.** These are financial awards that do not have to be repaid. For United States residents, a great place to get an overview of financial aid sources online is at ed.gov/fund/grants-college .html. The process of applying for financial aid dollars begins with the FAFSA, which stands for Free Application for Federal Student Aid. Using

#### **My Financial Plan**

Step A: Monthly Income	Amount	Balance
Support from parents or others		
Scholarships		
Loans		
Investments		
Earned income		
Total Monthly Income (A)		
Step B: Necessary Fixed Monthly Expenses		
Housing (mortgage or rent)		
Transportation (car payment, insurance, bus pass, car pool)		
Taxes (federal and state income, Social Security, Medicare)		
Insurance (house, health, and life)		
Child care		
Tuition		
Bank fees		
Debt payment		
Savings and investments		
Necessary Fixed Monthly Expenses (B)		
Step C: Necessary Variable Monthly Expenses		
Food and personal care items		
Clothing		
Telephone		
Gas and electric		
Water		
Transportation (car repairs, maintenance, gasoline)		
Laundry and dry cleaning		
Doctor and medicine		
Books and software		
Computer/Internet access		
Total Necessary Variable Monthly Expenses (C)		
Step D: Optional Fixed and Variable Monthly Expenses		
Eating out (including coffee, snacks, lunches)		
Entertainment (movies, theater, night life, babysitting)		
Travel		
Hobbies		
Gifts		
Charitable contributions		
Miscellaneous (music, magazines, newspapers, etc.)		
Total Optional Variable Monthly Expenses (D)		
Money Remaining or Owed at End of Month (A $-$ B $-$ C $-$ D $=$ ?)		

information you report on this form, the government decides what you or your family can afford to pay toward your education and what you may need in the way of financial assistance. Get copies of the form from your college's financial aid office or online at fafsa.ed.gov. You'll find a "fore-caster" at this site that will help you estimate the amount of financial aid you can expect to receive. The deadline for completing the FAFSA form is early July. However, some colleges use the information from the FAFSA form to determine their own financial aid, so be sure to check your school's deadline or you could be out of luck (and money) for that year.

The benefit of qualifying for grants and scholarships is that, unlike loans, you don't need to pay them back. Federal Pell Grants provide financial support to students with family incomes up to \$50,000; however, most Pell awards go to students with family incomes below \$20,000. With a maximum award in 2014–15 of \$5,730, the amount of each Pell Grant depends on four factors: 1) financial need, 2) cost of the college, 3) full- or part-time enrollment, and 4) attendance for a full academic year or less. Effective July 2012, you can receive a Pell Grant for only 12 semesters, or approximately six years. You can get comprehensive information from the Federal Student Aid Information Center in Washington at studentaid.ed.gov.

You can also search without cost for scholarships at Internet sites such as bigfuture.collegeboard.org/scholarship-search, collegeanswer.com, and fastweb.com. Perhaps most important, spend time with a counselor in your college's financial aid office and let him or her help you get your share of the financial support available for a college education. With all of these resources, there's no need to pay a private service to find you scholarships. Ron Smith, former head of financial aid at Baltimore City Community College, offers this advice: "Students should apply early, provide accurate information, and follow up until an award has been received."

**4. Apply for low-cost loans.** These are financial awards that *do* need to be repaid. Stafford Loans (staffordloan.com) are guaranteed by the federal government, so they generally offer the lowest interest rates. Depending on financial need, Stafford Loans may be up to \$3,500 per year for first-year students, \$4,500 for sophomores, and \$5,500 for juniors and seniors. As of this writing, the maximum total loan is \$23,000. The U.S. government pays interest costs until repayment begins, which is usually after graduation. Unsubsidized Stafford Loans do not depend on financial need, but the interest accumulates while you are in college.

Other federally guaranteed student loans include PLUS loans (made to students' parents) and Perkins Loans (for lower-income students). You may be approved for more loan money than you actually need and be tempted to borrow it all; just remember that what you take now, you'll need to repay later. You don't want to finish your education with the burden of an unnecessarily large debt. The standard repayment plan for student loans is equal monthly payments for 10 years. That's a long time to pay for an earlier bad choice.