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Commission on Independent  
Colleges and Universities

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You're off to college ~  
Are you ready?

# College Quick Tips



- Cutting college costs
- Making the grades
- Money management
- It's not too late to go



Commission on Independent  
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# So you're off to college ~ Are you ready?

The first day of college is looming. It's an exciting time, your first year in college, meeting new people, making new friends, encountering new challenges and opportunities. Realize that you're not the only one to go through the experience and if you need it, help is always available at the college.

The following discussions are intended to help you make the move from high school to college as easy as possible. The quick tips below should help make the practical preparations easier and the adjustment smoother.

## Starting something new

It's difficult to describe the excitement of the first days at college — the feeling of the beginning of something BIG. You'll meet a lot of new friends and be so involved in your courses and activities that before you know it the first semester will be over.

Before you go, ask your school counselor for a list of other students from your high school who attend your college. Call them before you leave or look them up when you get there. They'll be able to help show you around, answer your questions and give you the inside scoop on what to do and what to avoid.

## Roommates

If you're going away to college and if you know the names of your roommate(s), contact them before you leave. Discuss what they're bringing, and maybe you can avoid ending up with two or three of everything.

College roommates often become life-long friends. Although, if you do have problems, talk with the residence/dorm advisor. They can often help you work things through.

## Brings and don't brings!

Read the suggested list of things to bring provided by the college. Follow it. It's been compiled based on years of first year students' needs. Note in particular the items you're not allowed to bring.

## Home away from home – Get involved!

When you get there, the best way to adjust to new surroundings is to get involved. Join an extracurricular sport or club or try to get a job on campus. Another way to feel comfortable at your new "home" is to get to know it well. Find out where everything is located. Go for a walk, drive around town, visit, and really get to know what your campus and the surrounding areas offer:

- ❖ *Campus Web site* – a great source of information about campus activities, academics, and schedules.
- ❖ *Student union or campus center* – the gathering place for all students, and in particular for commuters, a great place to hang out.
- ❖ *Bookstore* – always try to get there early to beat the crowds and before the required books you need for a course are sold out and on back order. See if you can order your books online through the campus bookstore or through an online book seller (it may cost less). Be sure to purchase the correct editions of the required texts.

- ❖ *Academic advisement office and/or your faculty advisor's office* – to plan and discuss your course schedule and progress toward graduation.
- ❖ *Library* – take a tour if they're offered. Learn what services are available and the library hours and policies in effect for borrowing books, inter-library loan, computer searches, online resources and collections.
- ❖ *Bursar/Student accounts/Financial aid* – to pay or ask questions about your bills; on some campuses you can pay online. Visit the financial aid office to follow up on your grants, scholarships and loans.
- ❖ *Registrar* – to register for your courses, drop/add courses. This may be done online on some campuses.
- ❖ *Chapel*
- ❖ *Student support services* – to find out about tutoring, writing assistance.
- ❖ *Health and counseling services*
- ❖ *Gym and other recreational facilities*
- ❖ *Theater*
- ❖ *Lecture halls and academic buildings*
- ❖ *Cafeterias and restaurants/snack bars*
- ❖ *Commuter student organization office*



## Cutting costs at college



### Budget your money

Few people are fortunate enough to have a bottomless bank account. Whatever your situation, college is usually a time to learn and maintain the basics of budgeting. You should sit down and plan who is paying for what and project what your living expenses are going to be over the next semester or year. Develop a budget before you go. If you have real difficulties meeting expenses the first semester, take a careful look at how you spent the money. If nothing was too frivolous, sit down and readjust your budget for the next semester or, if your course load permits, you might want to think about a part-time job on or off campus for a few hours a week to earn some extra pocket money. However, if you do decide to work while going to school, don't try to do too much. Studies have shown that students should try to limit their outside jobs to fewer than 15 hours per week.

### College costs

College costs can be divided up into the following categories: tuition and fees, room, board, books and supplies, transportation, and personal expenses. You will receive your bill from the college for tuition and fees and room and board (if applicable) several weeks before the semester begins. Read the suggestions below put together by students and parents who have already "been there." Maybe you'll find some ways to manage and perhaps reduce your costs.

### Tuition

When you receive your bill from the college, read the accompanying material carefully. If paying the bill in a lump sum is a hardship, you and your family should consider contacting the Financial Aid, Bursar's Office or Office of Student Accounts to ask if the college offers a monthly tuition payment plan. Also, don't forget, you must apply for financial aid every year to be considered for it. If you didn't apply for financial aid this year, you can apply next year. If you would like additional information about financial aid, go to the financial aid office at your college and ask when the application process begins. Make sure to obtain all the necessary forms and note all deadlines for scholarships and aid.

### Living on campus

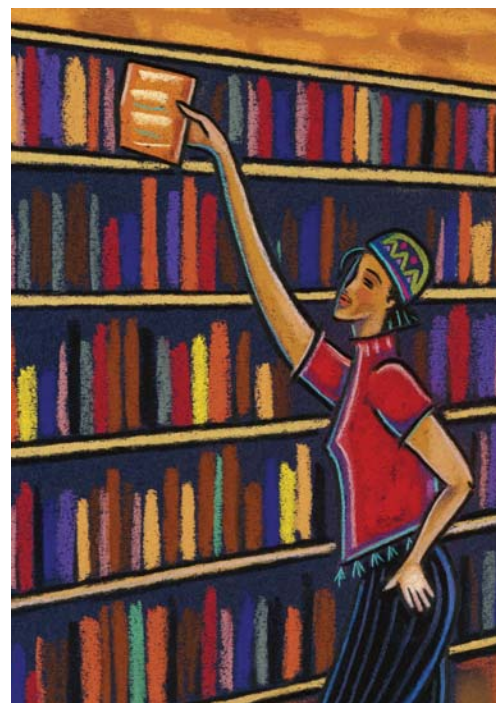
Colleges often offer a variety of meal plans to consider. Many also have health food bars, salad bars, kosher food, and many other ethnic foods. If you will be living on campus, you can lower your costs if you think carefully about your meal plan and the type of schedule you are likely to keep. If you always eat three meals a day, then the full meal plan option might be the best for you. If, however, you get up minutes before that first class, check into the possibility of renting a refrigerator, bringing an electric coffee pot, if they're allowed in the dorm, and having your breakfast in your room before class.

A word about food and rest. Eat right and get enough sleep. You'll feel better, be able to concentrate and study better and, at the end of the year, you'll look better than if you gave in to all those urges for double cheese burgers, pizza and ice cream.

### Books and supplies

You will have many books to purchase for your classes. When you visit the bookstore, you may benefit from significant savings if you buy used books.

Before school begins, save some money by doing your "back to school" shopping at the local discount store rather than relying on the college bookstore to stock up on the essentials – notebooks, folders, pens, pencils, highlighters, etc. Purchasing books through online stores may be less expensive. However you obtain your texts, be sure to have them in time to start classes and assignments.



### Transportation and getting around

Plan your trips home carefully to take advantage of discount fares, reservations and schedules that permit lower round trip costs. Check to see if the college has a rider/ride needed board for car pooling to your hometown. If you are a commuter, you might want to car pool to school with another student. In any case, budget for the shared gas and toll expenses on trips home. Check to see if your college charters buses at holiday times to certain cities.

If you can (some colleges restrict cars on campus and some prohibit cars for first year students) and want to bring your own car to college, you'll have to budget for gas, insurance and on-campus parking or registration fees. Consider getting a gasoline credit card or joining an automobile club in case of an emergency (towing, keys locked in the car). Ask for a map to see where students are allowed to park — it may be a very long distance from your classes or dorm!

Some students bring bicycles to campus. If you do, find out before you leave for school if and where you can store it securely when you're not using it.

Many colleges have shuttle buses to different points on campus as well as occasional runs to off-campus areas such as local shopping malls or nearby cities and towns. Check with your college's student affairs or information office.

## Personal expenses

Personal expenses run the gamut from toothpaste to a ticket to see a concert. This is where your budget can be strained. The key is knowing how much you have, and then planning what you can do. You'll have a lot of tempting opportunities to consider. You can't do everything, but if you plan your time and money well, you'll manage.

### Consider these necessities of life:

**Laundry** – you'll have to wash your clothes at some point. Washing them regularly, before the build-up overflows from your closet, is best. If you don't know how to run the washing machine and dryer, there are instructions you can follow on the machines. It is not recommended to wash the red shirt with the white t-shirts.

**Phone** – Although some colleges and universities provide a phone jack in residence hall rooms for students to use to place local calls or use a calling card for long distance calls, students often decide to take a cell phone to college with them. If you want to bring along your cell phone, it is important to understand your calling/texting plan. Be realistic about the amount of minutes/texts that you are going to use or you might have to pay big overage charges when you exceed your limit. Research the options and see what works best for you.

**Recreation** – Your best bet is to take advantage of the opportunities your campus offers: lectures, films, theater, dances, parties, museum trips, concerts, sports, clubs. Often,



you have already paid for these in your student activity fee. Check to see what your activity fee covers. Many communities offer student discounts at movie theaters, as well as for other community events. Check the campus newspaper, Web site, local newspaper or your student affairs/activities office.

**Personal necessities** – You'll need that toothpaste and other personal hygiene products. Stock up at your local discount store before you leave to limit those emergency runs which can end up being expensive. The easiest way to get ready is to make a list of the items you use every day. On your budget don't forget to include a reasonable amount for miscellaneous expenses.



## Making the grades

College is different from high school. Your success depends to a great extent on how well you organize your schedule and prioritize your responsibilities. Whether you are going to a 2-year or a 4-year school, the time you spend in college is an investment in and preparation for your future. Make the most of it. **Always do your best.**

### I don't know what to take!

Although unpacking and getting to know your new community and friends is extremely important, stay on top of your academics from day one. A great person to get to know is your academic advisor.

Your academic advisor will be the person who can answer your questions about program planning and scheduling. Many students are not sure what they will major in when they get to college; some are sure when they arrive, but decide to change after a semester or two. College is about finding out what you do best and discovering new areas of interest.

The possibilities for study are nearly limitless. You can major, double major, concentrate, and minor in any number of fields. There are required courses and electives and open credits. As a first year student you'll most likely have a number of required courses you'll have to take. If you have space in your schedule for a non-required course, try to choose something that really interests or concerns you.

**"Help! How can I do all this work?" or "I really want to hang out with my friends, I can always study tomorrow..."**

The best way to accomplish everything is to plan your time. Set your priorities. Get into

a study-first, play-later routine and stick to it. Go to your classes! Don't procrastinate. Get started on your assignments right away. You'll be surprised how quickly those reading assignments build up and how long it takes to write a 10-page research paper. You'll be on your own now with no one leaning over your shoulder to constantly remind you to go to class and do your homework.

### Managing your schedule

During the first few weeks on campus, get to know your professors and understand what they expect of you. Ask questions. Use a calendar to mark your exams, quizzes, and



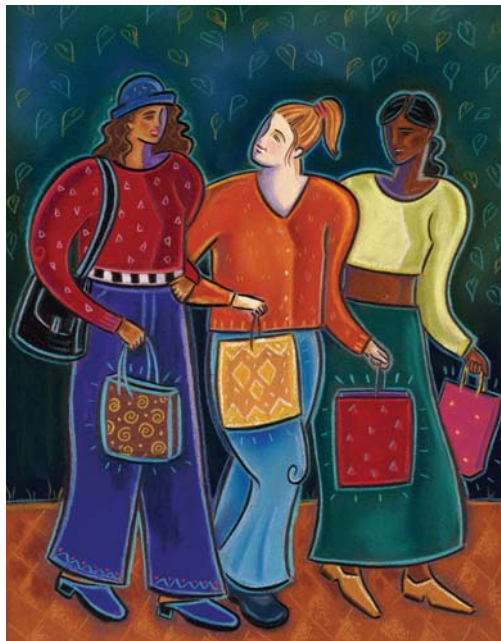
dates papers are due. Plan the time you will spend each day completing the required reading and assignments and include time for any research you need to do for those end-of-semester papers. Form a study group with other students in your class to review class notes and assignments. Take good notes in class and as you read your textbooks and review your notes frequently. It reinforces what you've learned and will make studying for exams easier.

# Managing your money and paying your bills

## Checking account

Once you've established your budget, consider how you'll manage your money while you're at college and pay your bills. If you don't have a checking account or if you're going to college away from home, consider opening up an account at a local bank. Not only is it easier to cash checks from a local bank, using a checking account is a good way to keep track of your money. Remember though, it only works if you keep track of the checks and ATM withdrawals from your account.

Visit the banks near your college and research and compare the different types of checking accounts they offer. Some require a minimum balance in order to have free checking, others offer a per check fee; still others offer interest on the checking account.



## Problem classes

If you have any problems with your courses, talk with your professors and ask for assistance. Find out if tutoring is available and what additional steps you can take to improve your work. Ask questions in class and make sure you understand the assignments.

If a class becomes too much for you or just isn't what you expected it to be, and you've tried to work out a solution, you do have the option of dropping it. **Talk with your advisor first.** Make sure you watch deadlines for dropping/adding/withdrawing and know how it will affect your program and your financial aid. Be careful! Always know what you need to take and when you can take it so you don't find out your last semester at college that you need an impossible number of credit hours to graduate, or that a required course for your program isn't offered that semester.

## You can do it!

If you are having difficulties, don't let them slide – talk with someone about them – your professor, your academic advisor, a friend, a counselor, a tutor. There are many people and many support services on campus to help you.

College is a time for discovering yourself, developing your abilities, your possibilities, and expanding your horizons. It's a great time, a special time – use it well and have fun!

## Pay your bills on time!

### Quick cash

Many students have found an ATM or debit card convenient for getting money quickly. Remember, these cards can easily make money too convenient. Resist the temptation to overuse it and watch your budget!

### Credit cards

Some parents find it reassuring to know that their children have a credit card for emergencies if they need it. If so, discuss the use and possible misuse of a credit card.

## How not to run out of money by Halloween

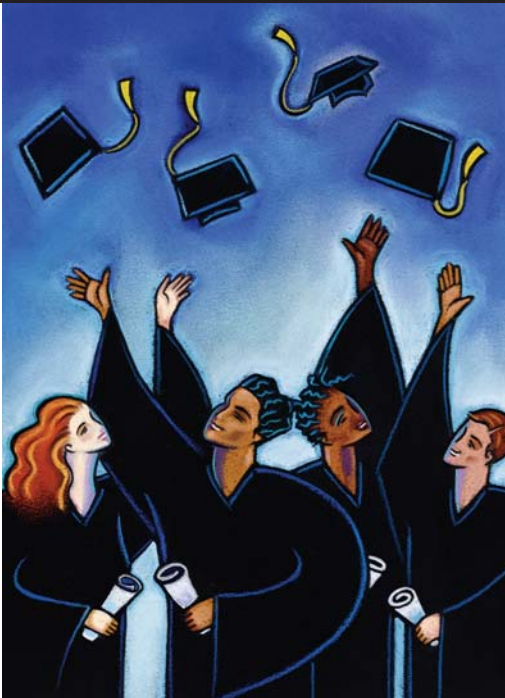
You've budgeted a certain amount for your first semester at college, but you'll be surprised how quickly money can disappear if you don't keep track of your spending. To make sure you're spending within your means, use the following tables to keep track of your expenses. Do it for the first four weeks at college to determine how much you're spending on average. After four weeks you'll be able to project how much you'll end up spending at that rate by the end of the semester. Compare your projected spending to your budgeted amount and you'll be able to determine whether you're going to run out of money.

### Personal Expenses Spending Rate

Use the Personal Expenses Budget Keeper on the following page for the first four weeks of college. (Photocopy it or create your own charts.) During the first week of school, write down all the money you spend on transportation and personal items. At the end of the week, total them. Do the same for the second, third and fourth weeks at school. After four weeks, add the totals, divide by 4 and you'll have your average weekly spending. If you multiply that figure by the number of weeks in your semester, you'll have a projected total spending amount for that semester. Compare it to what you've budgeted. If you're over budget, you'll have to consider each category and see where you can tighten the belt or, maybe, get a part-time job.

Actual Week 1	Total: \$ _____	Budget Week 1	Total: \$ _____
Actual Week 2	Total: \$ _____	Budget Week 2	Total: \$ _____
Actual Week 3	Total: \$ _____	Budget Week 3	Total: \$ _____
Actual Week 4	Total: \$ _____	Budget Week 4	Total: \$ _____

4-Week Total:	\$ _____	4-Week Budget Total:	\$ _____
Average Weekly Spending: (Divide 4-Week Total by 4)	\$ _____	Average Budgeted Weekly Spending: (Divide 4-Week Budget Total by 4)	\$ _____
Projected Semester Total: (Multiply your Average Weekly Spending by the number of weeks in your semester.)	\$ _____	Budgeted Semester Total: (Multiply your Budgeted Average Weekly Spending by the number of weeks in your semester.)	\$ _____



For all of the above possibilities find out about financial aid. The college's financial aid office is a good place to start. Make sure to ask which forms you need to complete and when you need to submit them. In general, there is more aid for full-time study than for students who attend part time. Ask if there are any scholarships for which you might be eligible. Watch the deadlines for all your applications, financial aid and admissions. Missed deadlines may mean missed opportunities!

To learn more about financial aid and about New York State's 100+ private colleges and universities, visit [www.nycolleges.org](http://www.nycolleges.org), or write for a free copy of *Affording College* and *Your College Search* at the following address:



Outreach Programs

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Albany, NY 12224-0289

Visit: [www.nycolleges.org](http://www.nycolleges.org)

E-mail: [colleges@nycolleges.org](mailto:colleges@nycolleges.org)

## It's not too late to go...

Just because you don't have plans to go to college in the fall doesn't mean you can't go. You don't have to have just graduated from high school to attend college. Maybe you need or want to work for a year or two. College is possible in any number of ways – from full-time to part-time, to one course at a time. Consider the following:

- ▶ It's not too late to apply. Some colleges with rolling admissions accept students until the class is full or until the first day of classes. Call the admissions offices at the colleges near you to see if they are still accepting students.
- ▶ Start college in the spring semester which generally begins in January. Contact the admissions offices at the colleges you're interested in and ask if they accept applications for the spring semester.
- ▶ Go part-time for a semester or a year. Call the college's admissions office and find out about part-time study.
- ▶ Take a course in something that interests you. See how you like it. You can often register right up to the first week of classes. You don't have to register for a particular program of study. Take a course in something you're really interested in to get your bearings and to try it out. It's a good idea to find out before you start whether any courses you take as a non-matriculated student (one not registered for a specific degree program) can be transferred to a degree program in the event you decide to apply the course toward a degree.

### Personal Expenses Budget Keeper

(Make four copies of this table - one per week)

**BUDGET:** Estimate your budget for the week

Total Week's Budget	Transportation	Phone	Recreation	Personal Necessities	Miscellaneous	Food
\$	\$	\$	\$	\$	\$	\$

WEEK # \_\_\_\_\_

**SPENDING:** Write down all of your spending for each week by category. Calculate your average weekly spending and compare this number to your budget. You may discover that you need to make adjustments to your spending habits.

Date	Item description	Transportation	Phone	Recreation	Personal Necessities	Miscellaneous	Food
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
Category Totals		\$	\$	\$	\$	\$	\$

WEEK # \_\_\_\_\_

TOTAL SPENDING \$ \_\_\_\_\_