



# 1

## THIS IS COLLEGE

**G**oing to college is a very special sort of experience. It's a time of tremendous personal growth. A time when some students get their first serious taste of independence, while others find their BFFs, increase their Facebook friends exponentially, or even meet up with their future spouses. But even more important, college is also a time of great intellectual growth. A chance to study things you didn't even know existed or to delve into topics you do know about at a level of detail and sophistication that you've never before imagined.

Because college is so special, it's important to make the most of it. To squeeze all the juice out of it and drink it all up. Especially when it comes to the academic side of things, where students often don't reap all the benefits college has to offer. This chapter will help you understand what college is all about—to get a real picture of what you are about to go through or are already going through. And it will offer basic tips about the things that matter most at college.

In this chapter you'll learn:

- ▶ 10 Things You Need to Know About College (but Probably Don't)
- ▶ What's New at College? Fun Facts
- ▶ The 14 Habits of Top College Students
- ▶ The 11 Secrets of Getting Good Grades in College
- ▶ 6 Things You Didn't Know About Grading (but Really Should)
- ▶ 12 Ways to Get Your Money's Worth out of College
- ▶ The College Student's Bill of Rights

# 10 Things You Need to Know About College (but Probably Don't)

- 1. You're in charge of this thing.** For many students, the most striking thing about college is that there's no one there to hold your hand. Picking courses, getting to class, doing the reading, and figuring out what's going to be on the test and what's expected on the papers—all of these are things you're going to have to do pretty much on your own. Sure, there are profs (and, in some schools, TAs) who'll give instructions and offer suggestions from time to time. But you're the one who'll have to take responsibility for hauling your butt out of bed when it's ten degrees below zero—or one hundred and five, depending on what school you're at—and doing what you need to do.
- 2. Your parents may not be much help.** Some students are on their iPhone five times a day looking for advice from Mom or Dad. But even the best-intentioned parents can lead you astray. Colleges are different—and, in many cases, much improved—from what they were twenty-five years ago, and professors' expectations have changed accordingly. Suggestion: tune down (or, in some cases, tune out) the parents until you have a firm handle on what's expected at your college—today.
- 3. Attendance isn't required—but is expected.** One of the first things many students discover is that college classes can be huge: 100, 200, and, at some state schools, even 700 students in a lecture. In such an anonymous environment, it's the easiest thing in the world to tell yourself there's no good reason to bother going to class. (Even if your school has small classes, attendance typically counts for only a tiny percentage of the grade, if at all.) But professors assume you've made all the classes, and they have no hesitation about asking a midterm or final question that focuses on the contents of a single lecture. Kinda makes you want to go, doesn't it?

- 4. Content is doled out in large units.** You may be used to getting your content in short, entertaining blasts: the one- to three-minute YouTube video, the abbreviation-filled IM, the 140-character tweet. But the professor is thinking in terms of the fifty-minute lecture, divided into only two or three main segments; and the author of the journal article is thinking in terms of twenty-five pages of densely written argument, divided into perhaps three or four main sections. Bottom line? You've got to adjust your focus from quick bursts of content to sustained argument. And retrain your attention span to process long—very long, it'll seem—units of content.
- 5. Up to two-thirds of the work is done outside of class.** Contrary to what you might have heard, the lecture portion of the course is the least time-consuming activity. That's because (with the exception of a few very basic, introductory courses) the professor is expecting the bulk of the work to be done by you, on your own. Doing the reading and homework; preparing for the quizzes, tests, and presentations; doing research and writing papers—all of these are activities that can easily eat up more than half the time you put into any given course.
- 6. A C is a really bad grade.** Many first-year college students—and even some students who've been at college for a while—think that if they get C's in all their classes they're doing just fine—or, at least, adequately. But what these folks need to know is that in some college courses the grade distribution is 20 to 30 percent A's, 30 to 60 percent B's, and only 15 to 30 percent C's. Set your sights accordingly.
- 7. Not everyone who teaches is a prof.** At many state universities—especially those where the student-faculty ratio is 15 to 1 or greater—much of the teaching is done by graduate students. At some of the better state schools (the University of California and the University of Texas, for instance), only very advanced graduate students are allowed to teach their own courses. But at other schools (we won't mention names because we want to keep our jobs), the lecturer can be a first-year graduate student, who might not even have majored in the field in college. Moral? Whenever possible, take courses with regular faculty, who'll be more experienced and, in the best cases, will actually have done research in the subject they're teaching.



---

**BEST-KEPT SECRET.** Colleges don't always list the name of the instructor in the course description or at the online registration site. Sometimes it's because they've made last-minute appointments, hiring some adjunct or TA a few weeks before the semester starts. But sometimes it's because they don't want to highlight how few of the courses are taught by the regular faculty. Go to the department office the week before classes start and ask who's scheduled to teach the courses you're interested in—and what his or her status is.

---



---

**IOHO.** Graduate students at universities are often compared to residents at teaching hospitals. But the analogy is misleading. Residents are full-fledged doctors who have completed their medical degrees; graduate students are not professors and have not completed their terminal degrees (in most fields, the PhD).

---

- 8. It's the product that counts.** Many students think that *effort* counts. That's why, when papers are returned, there's always a line of students waiting to argue how many hours they worked, how many articles they read, and how hard they've been trying in the course. The thing is, in college what counts most is the *product*: the paper (not how it was produced), the test (not how much you studied for it), and the oral presentation (not how much you knew about the subject, but couldn't quite get out).
- 9. Understanding is more than just memorizing.** While some intro courses require some memorizing (vocabulary in foreign languages, theorems in math, names and dates in history), other beginning courses will include essays on the exams. And in virtually every advanced or upper-division course, you'll be asked not just to regurgitate what you've memorized from the lecture or textbook, but to do some analysis, apply the concepts to some new cases, or organize the material or data in some new or interesting way. Pretty different from what you might be used to.

- 10. The prof's on your side—and *wants* to help.** Many students see the professor as an enemy to be defeated—the person who'll trick you with all sorts of gotcha questions on the test and who's very stingy come grade time. But really the professor is eager to teach you and (believe it or not) would like to see you do well. That's because, in many cases, he or she has forgone a much more lucrative career in business or industry for the sole purpose of educating college students—like yourself. So when the prof invites you to come to an office hour, go to a review session, or just communicate by e-mail, Skype, or Facebook, consider the possibility that the professor really means it. Because he or she probably does.

# What's

## New at College? Fun Facts

- ✓ There are almost 20 million students enrolled in U.S. colleges—a number growing at 4.5 percent a year.
- ✓ Almost 60 percent of college students are women, and 40 percent of college students are over the age of twenty-five.
- ✓ Community colleges are booming: over one-third of college students go to one.
- ✓ The *average* list price for tuition at a private college is \$27,000, at a state university \$7,000 (for those who live in that state), and at a community college \$2,500—a year. (At some schools, the prices are considerably higher.)
- ✓ College tuition went up by an average of 6 percent last year—and every other year for the last ten.
- ✓ About 75 percent of full-time college students receive financial aid. And there are numerous tax benefits for all students.
- ✓ A recent study pegged the lifetime increased earnings potential of someone with a college degree at \$279,893 (not a million dollars, as previously thought).
- ✓ Over 90 percent of college students are on Facebook (MySpace, Hi5, and Friendster are considered uncool). The average college student spends about half an hour a day on social networking.
- ✓ Only about 10 percent of college students belong to a fraternity or sorority.
- ✓ Four of the eight Ivy League presidents are women.

- ✓ Many colleges have new first-year experience courses or freshman seminars to help students find their place in the college community.
- ✓ Many students today fulfill their language requirement with Mandarin Chinese, Arabic, or Japanese—not Spanish, French, or German.
- ✓ The most popular majors are business, psychology, nursing, history and social sciences, biology, education, and communications. (Classics, astronomy, film studies, aviation, and chemical engineering have the fewest takers.)
- ✓ The most lucrative majors are petroleum engineering and civil engineering. (The job prospects aren't so good in English, classics, philosophy, and art history.)
- ✓ E-textbooks and e-resources are rapidly replacing print books and brick-and-mortar libraries. Many students read their textbooks on e-readers, and some students even rent their books.
- ✓ "Smart" classrooms allow professors to incorporate PowerPoint presentations, videos, and other content into their lectures. Some professors use "clickers" that allow students to offer instant input on how well they've understood the lecture.
- ✓ Some college courses are conducted online, either at the university's own Web site, through iTunesU, the OpenCourseWare initiative, or Academic Earth. (Some students wonder why they should go to class at all.)
- ✓ Many colleges offer service learning programs: you get college credit for volunteering to do community service.
- ✓ Some schools require a year of study abroad: globalization comes to college.
- ✓ The graduation rate at U.S. colleges is only slightly more than 50 percent—something we hope to change with this book.

# The 14 Habits of Top College Students

What makes some college students successful while others—well, less so? Sometimes it's a question of intelligence or insight. And sometimes it's sheer good luck. But a lot of the time it's a question of good habits: things you do on a regular basis that set you aside from the hordes of other, more scattered, students. In the hopes of separating the sheep from the goats, we present the following fourteen habits of top-notch college students. You'll find that these folk:

- 1. Have a schedule.** Not only do they know when the tests and papers fall in the semester, but they have a good sense of what work needs to be done each week as the semester progresses. Nice and balanced: everything in gear and no worries come exam time.
- 2. Divide up the tasks.** Readings get broken up into manageable chunks (not two hundred pages in one sitting). Quizzes and tests are studied for over the course of a week (not at 3 a.m. the night before). And paper ideas start gestating when the assignment is handed out (not the day before it's due, when you can barely formulate an idea, much less think through an issue).
- 3. Are organized.** It's impossible to do any real work when you don't have the tools for the job: a working computer with the right software, a fast Internet connection, a good printer, and, for some courses, a thorough knowledge of how to navigate the course Web page and the university and library portals. Not to mention the basic materials of the course: a full set of lecture notes, the textbooks and articles, and, of course, all the course handouts and assignments.
- 4. Hang out with smart friends.** Successful students know that spending lots of time with friends who don't even know what courses they're taking—or why they're in college at all—can create an atmosphere so toxic that any attempts to do well immediately wither and die. Pick your cohorts as carefully as you pick your courses.



**5. Don't kid themselves.** For instance, when you think you're studying, but you're really tweeting about how you barely survived your bonfire-jumping last night. Or when you're alternating between reading the e-article and checking out your friend's Facebook page every eight seconds or so. You're the easiest person you know to deceive. Don't.

**6. Manage their feelings.** It's difficult to excel in a course if you're feeling inadequate, bummed out, or doomed to fail. Students who know how to focus on their own positive achievements—rather than on what they got on the quiz that counts for about 2 percent of the course grade—have a leg up on the rest.

**7. Challenge themselves.** Good students are intellectually energetic. When they read, they think actively about what they're reading. When they go to class, they don't just veg out or text. On tests, they pounce on the questions and answer them directly and fully (this distinguishes their work from their colleagues trying to BS their way through the question). And on papers they look for deeper levels of meaning and more nuanced points—always a hit with the professor.

**8. Are consistent—and persistent.**

*Tired or hung over?* "I'm still going to make it to that 9 a.m. lecture."

*Late-night review session?* "Like the owl, I do my best work at night."

*Difficult problem set?* "I'll get these right if it kills me."

*Three-hour final?* "I'll stay to the bitter end. Maybe I can touch up my essay and collect a few extra points."

**9. Are open to feedback.** While it's easy and more fun to toss away your graded papers and exams, or conveniently forget to pick them up, the best students carefully study the comments and go over any mistakes they've made. And when the next piece of work rolls around, they take another look at the previous set of comments to see if there are any mistakes that they can correct on the new piece of work. All without feeling wounded or defensive.

10. **Ask when they don't understand.** Look, you've got a mouth. So when you don't get something in the reading, in the lecture, or in the homework, ask someone who might know. Like the prof or TA, for example.
11. **Aren't too shy.** Sure, everyone feels intimidated about having to seek out the professor (or even the TA) to talk about their own work. But keep in mind that most professors *enjoy* talking with students and, if asked, will offer loads of help on papers, preparing for tests, and even finding topics for future work—say, a junior project, senior thesis, or internship or collaboration. (See “The 15 Secrets of Going to See the Professor” on pp. 129–133 for our very best tips on how to approach the Man [or Woman].)
12. **Look out for Number One.** While some students are willing to blow off a week of school to satisfy the needs of others—for example, a demanding boss during busy season or an Uncle Fred who schedules his third wedding two days before finals—good students know that college is their job and make doing well their highest priority. Especially during the college busy season—the last month of the semester, when those big-ticket items like the term paper and the final exam roll around, and two-thirds of the grade is won or lost.
13. **Keep themselves in tip-top shape.** It's difficult to do well if you're sick as a dog, haven't slept in a week, or are loaded up on some substance. Successful students manage their physical and emotional needs as carefully as they do their academic needs.
14. **Have a goal—and a plan.** The best students know why they're in college and what they need to do to achieve their goals. You can't do well if you don't know what you're doing—and why.

# The 11 Secrets of Getting Good Grades in College

Grades are the measure of college success. Like the salary at a job, a batting average in baseball, or the price of a stock, your GPA is an objective indicator of how you're doing. And yet, there's surprisingly little good information—least of all from professors—about just what you should do to get good grades. We go where others fear to tread. And so, here are the eleven secrets of getting really good grades in college (A's, we mean):

1. **Take control of your destiny.** Your grade destiny, that is. There's no teacher or parent to remind you every day what you need to do, or to make sure you've studied for exams. It's all in your hands. So step up to the plate and take responsibility. The grades you get will depend on what you yourself do.
2. **Don't overload.** Some students think it's a mark of pride to take as many course hours as the college allows. It isn't. Take four or, at the most, five courses each semester. That way you'll be able to devote all your energies to a manageable number of subjects, and you won't have to sacrifice quality for quantity. (For our best tips on which courses to take, see "Do's and Don'ts for Picking Your Courses" on pp. 34–36.)
3. **Get your a\*\* to class.** Most students have a cutting budget: the number of lectures they think they can miss in each course and still do well. But if there are thirty-five class meetings, each class contains 3 percent of the content: miss seven classes, and you've missed 20 percent of the material.



**BEST-KEPT SECRET.** Some not-so-nice professors want to penalize students who blow off the class right before Thanksgiving or Spring Break. So they pick an essay question for the final exam from that very lecture. End result? You can do really major damage to your GPA for the price of just one class.

4. **Take really good notes.** In many intro courses, the professor's lectures form the major part of the material tested on the midterm and final. So as you're taking notes, you're really writing the textbook for the course—which in many cases is more important than the official textbook. Be sure to get down everything the professor says and to maintain your notes in an organized and readable form. After all, these are the notes you'll have to study a number of times later in the course. (For primo note-taking tips, see "10 Secrets of Taking Excellent Lecture Notes," pp. 59–62.)
5. **Study like you mean it.** There's a difference between studying and "studying"—and you know what it is. When you're really studying, you're 100 percent focused on and engaged with the material: a total immersion in what you're doing and a strong desire to get it right. When you're only half-heartedly studying, you're really only 35 percent involved, with the other 65 percent of your attention divided among tweeting your friend about how much you're studying, scoping out the surrounding tables to see who else might be around (and how attractive they are), and daydreaming about all the fun things you'll do when you finish this awful studying. Look, we know studying can be painful, but all students who get A's do it—no matter what they tell you. (For our best study tips, see the "How-Not-to-Study Guide" on pp. 55–58.)
6. **Do all the homework.** You might think the homework and problem sets—each of which is worth maybe 0.1 percent of the grade—are just busywork: something the professor assigns to make sure you're doing something in the course each week. But really, the homework provides applications of the concepts, principles, and methods of the field to actual examples—the same sort of examples that will come up on the bigger tests. If you do well on the homework—that is, get ten out of ten on the problem sets or a check-plus on the little writing exercises—you're putting yourself in a good position to get a 100 when it really counts—on the midterm or final.
7. **Take each test three times.** When done right, taking a test is really three activities: preparing for the test, taking the actual exam, then going over the comments to see what mistakes you made. Each activity furnishes important—and grade-improving—information: the

studying gives you practice in questions very similar to the those that will be on the test; the actual test is where the A is earned (at least in the best case); and the review of the comments (often accompanied by a visit to the professor's office hour to clear up anything unclear) is an investment in an A on the next test. (For our best advice about tests, see "12 Tips for A+ Test Preparation" on pp. 100-104, "So What's Going to Be on the Test Anyway?" on pp. 105-107, and "Top 13 Test-Taking Tips" on pp. 108-112.)

8. **Always answer the question asked.** More points are lost on tests and papers by not answering the question asked than by giving the wrong answer. That's because students often have strong—and wrong—preconceptions about what the professor should be asking. "How can the question be so specific?" they wonder. "How can the professor not be asking a question about last week's classes, especially since he (or she) seemed so interested in that topic?" "Can the professor *really* be asking about that journal article we were supposed to read, or about the discussion in section?" Don't try to psych out the professor or distrust what you see before your very eyes. Answer the question, as asked, head-on. (If you're not sure what's meant, always ask—and rescue your grade.)
9. **Play all four quarters.** Many college courses are "back-loaded." More than half the grade is left to assignments due the last month of the semester: a third test, 15 percent; the term (or research) paper, 25 percent; the cumulative final, 30 percent. You get the idea. Pace yourself and don't run out of gas just as you're coming into the home stretch.
10. **Do all the "extras."** In some courses, there are special end-of-the-semester activities that can improve your grade. Review sessions, extra office hours, rewrites of papers, extra-credit work—all of these can be grade-boosters. Especially in schools where there are no pluses and minuses, even a few extra points can push your borderline grade over the hump (from, say, a B-plus to an A-minus—that is, an A).
11. **Join a community.** Many students improve their grades by working with study buddies or study groups. Try to meet at least once a

week—especially in courses in which there are weekly problem sets or quizzes. And if your school offers “freshman clusters” in which a group of students all take the same section of some required courses, sign up for them, too. Students can improve their grades one level or more when they commit to working in an organized way with other students.



**5-STAR TIP.** Resolve to get at least one A each semester. Getting even a single A will change the way you think about yourself: you'll be more confident about your abilities and more energized for future semesters. If you're at all close in even one course, work really hard to do it. It will change things forever.

---

## 6

## Things You Didn't Know About Grading (but Really Should)

Given how concerned most students are about grades, it's amazing how little they know about how grading is done. Or maybe it's not so amazing. Universities go to great lengths to hide—or, at least, not to disclose—facts about grading that anyone who's taught at a university for more than a year is fully aware of. After all, knowledge is power, and no university wants students to have that much power. Luckily for you, we have the six secrets of grading that no one wants you to know. Intrigued? Take a peek.

- 1. It's ten minutes—then on to the next.** You might think that your grader will spend half an hour to an hour grading each student's piece of work. Not likely. Unfortunately, given that an instructor might have a stack of thirty, forty, or even seventy papers or tests to grade, he or she has only ten minutes to devote to each piece of work—fifteen minutes, tops. This is why you should get right to the point, make your claims clearly and forcefully, avoid any irrelevant or unnecessary material, and take the trouble to really explain your points. (For more on this, see "10 Tips for Writing the Perfect Paper" on pp. 113–116.)
- 2. The grading is often outsourced.** In large classes at big colleges, the professor giving the lecture is rarely the person who does the grading. Instead there is usually a cadre of low-paid grad students who do the grading (at some schools, even advanced undergraduates can be graders). You might know the grad student as the TA running your discussion section, but your grader might also be an unseen and unnamed person who has been hired only to grade the written work. Some professors actively manage the grad student or grader, going over sample papers and setting a grading scale. But other professors are happy to delegate the whole job to the underling and never set eyes on student work (kind of amazing when you think about it).

- 3. It's not as subjective as you think.** While it's pretty easy to see how grades are assigned on "objective" tests (like multiple-choice or short-answer tests), it's tempting to think that the grading of essays or papers is just a matter of opinion. But if you were to actually read a set of fifty essays on the same topic, you—and anyone who knew the material—could see right away that there is a wide range of levels of quality in the answers. For professors who have been teaching the material, it's extremely easy to sort the essays into those that show an excellent understanding of the issue, those that sorta get the point (but not really), and, finally, those that really have no idea what they're talking about. That's how A's, B's, and C's are created.
- 4. A's are often in short supply.** Despite what you might have heard about grade inflation, it can be quite hard to get an A. At most colleges, professors give about 10 to 25 percent A's in introductory classes and perhaps 30 to 40 percent A's in more advanced courses (where students often are majors and further along in their college careers). (For tips on moving up to the A range, see "Top Ten Ways of Making the Leap from a B to an A" on p. 117.)



**REALITY CHECK.** You might have thought it's pretty easy to get good grades at college, given rampant grade inflation. But to see what the real story is, check out Professor Stuart Rojstaczer's [www.GRADEINFLATION.COM](http://www.gradeinflation.com). An interesting and comprehensive site very much recommended.

---

- 5. Grading usually is not a zero-sum game.** In classes that are curved, your grade is in fact determined by your position relative to other students in the class. But curves are not used in all that many classes (liberal arts students don't see them all that often), and even when curves are used, professors sometimes make adjustments to achieve some absolute level for each of the major grade divisions. So relax—the reason you didn't get an A is not because your friend stole the last available A. It's because the level of your work didn't merit one.



- 6. There's no real court of appeals.** Sure, most colleges have official procedures for disputing a grade, but grades actually get changed very, very rarely—and only if there is some serious procedural irregularity (such as the grader's incorrectly adding up the points, failing to read a page of the answer, or not following policies on the syllabus or college rules). Arguments that never work include "My friend wrote the same paper, but did better than I," "Another TA grades easier," and "The assignment wasn't fair." If you haven't gotten the grade you wanted, it's best just to suck it in, then ask the professor or TA how you can do better next time.

# 12

## Ways to Get Your Money's Worth out of College

For some, it costs about as much as a Lexus ES. *Every year.* For others, about as much as a Honda Fit. And some will get change from a \$5,000 bill. It's college, and, whatever way you slice it, it's very expensive. But cheer up. We've got a dozen tips to help you get your money's worth out of college. Even if you're laying out big bucks, at least you'll get more bang for your buck. Here's how:

- 1. Take the choice courses, not the leftovers.** Always register for classes at the earliest possible date so you can select the courses you want, not get stuck with the dregs after every one else has registered. For first-year students, this means getting to the earliest orientation sessions, often held in (gasp!) June. But even later on, primo courses are available, provided you pick off-peak times. (For advice on how—and how not—to select classes, see “Do’s and Don’ts for Picking Your Courses” on pp. 34–36 and “No Room at the Inn? What to Do When You’re Closed Out of a Course” on pp. 37–38.)
- 2. Get out of the herd.** Unlike the wildebeest, your safety is not in numbers. The best learning does not take place in large lecture courses, but in smaller classes, which can be found even at mega-universities—if you look carefully enough. Whenever you have a choice, size down. And when there’s a choice of a professor or TA—well, wouldn’t it be better to pick someone who has thought about the material for many years?



**5-STAR TIP.** When given a choice between an online course and a regular lecture, you'll usually do better with the in-person course. The communication is generally better with a live lecturer, and, for most students, it's easier to concentrate in a classroom environment than lying in bed talking to your roommate.

- 3. Make it to all your classes.** Some students think about their classes like fat cats with season tickets. They'll get to a few big games, but miss the snoozefests. But suppose we told you that you were paying by the class—say \$100 or \$200 a throw. Would you be so quick to cut? You do the math. You may be astonished at how much you've prepaid for each lecture—money that goes down the tube when you decide not to show.
- 4. Use the facilities.** No, not *those* facilities. We're thinking about the recreational and academic services you paid for as part of your student fees: Olympic-size swimming pools, Apple-endowed computer labs—not to mention the free tutoring service, writing center, and math lab. And if you're not feeling up to par, or college isn't turning out to be quite as happy as you expected, be sure to check out the university health service or counseling center. You've already paid for them, too.
- 5. Think about flying the coop.** At many schools, first-year students are required to live in the dorms. But after that, you're on your own. Consider living off-campus in an apartment or a cooperative living arrangement. You can often save bundles on food (at many colleges the food service is overpriced and is used to subsidize other campus programs). And hey, you might enjoy playing Rachael Ray, not to mention doing dishes once a month.
- 6. Learn a skill for life.** Once you know your major, be on the lookout for courses that will give you the skills to get ahead in your chosen career (even if such courses are not required for the major). The ability to speak Chinese or Arabic could be a big selling point for a business major wanting to work for Walmart or Procter & Gamble—or the CIA or Homeland Security. A course in critical reasoning or logic could pay off for a wannabe lawyer—or a course in statistics for someone going into the health care profession. (For more on this, see "13 Skills You'll Need for a Career—and How to Get Them in College" on pp. 167-170.)
- 7. Keep entering the lottery.** Many students (and parents) think that the financial aid package you get when you enter college is the end of the story. But once you're at college, there may be a number of

opportunities to compete for and get various hidden scholarships. Many donors give piles of money to specific departments for the support of their majors. Often these scholarships are handed out on the basis of merit, so if you're doing well, take full advantage of them.

8. **Hit up your uncle.** Uncle Sam, that is. To some degree, the pain of out-of-control tuition increases has been lessened by a slew of tax advantages including the American Opportunity Credit, the Hope Credit, and the Lifetime Learning Credit—as well as the Tuition and Fees Deduction and the Student Loan Interest Deduction. Be sure to educate yourself about all of these, then calculate your credit or deduction for each to see which one gives you the maximum benefit (many tax preparation software packages will do this for you automatically).




---

**EXTRA POINTER.** Very helpful information about tax credits and deductions (including family-income caps and other requirements) is available at Sallie Mae's Web page [WWW.COLLEGEANSWER.COM/PAYING/CONTENT/PAY\\_TAX\\_BENEFITS.JSP](http://WWW.COLLEGEANSWER.COM/PAYING/CONTENT/PAY_TAX_BENEFITS.JSP) and at the IRS's own Tax Breaks for Education Information Center at [WWW.IRS.GOV/NEWSROOM/ARTICLE/0,,ID=213044,00.HTML](http://WWW.IRS.GOV/NEWSROOM/ARTICLE/0,,ID=213044,00.HTML). Gluttons for punishment can read the entire ninety-nine-page IRS publication at [WWW.IRS.GOV/PUB/IRS-PDF/P970.PDF](http://WWW.IRS.GOV/PUB/IRS-PDF/P970.PDF).

---

9. **Collaborate with a professor.** In many fields, there are real possibilities for work in tandem with a professor—coauthoring scholarly papers, presenting joint papers (or posters) at conferences, or interning. Many colleges are now putting big bucks into supporting these activities, which means you could end up with a stipend for research costs and travel. And, in the very best case, you'll join the professor's network of professional contacts, giving you a big leg up come looking-for-jobs time. Sweet.
10. **Travel on their dime.** Want to see the world? Consider the study abroad program. Many colleges have special scholarships or stipends

to enable students to do research abroad or to take courses at “sister” universities. This can be a wonderful opportunity to improve your language skills, to do research in countries where you can study the objects first-hand, and to take courses at colleges where they specialize in what you’re interested in. (See “Top 10 Myths About Study Abroad” on pp. 171–174 for some tips.)



**5-STAR TIP.** Make sure you have a valid *academic* reason for studying abroad. Hoping to find an Estonian bride or a Parisian groom won’t cut the mustard at most colleges.

---

- 11. Join the workforce.** At many colleges there are special work-study jobs to be had. Some of these—like being a museum guard or the checkout person at the college library—have long periods of downtime when you can catch up on your homework at the college’s expense. And you’ll make friends with other student-workers, not to mention getting in good with your parents (who’ll be happy that you’re bringing in a few bucks).
- 12. Plan to finish on time.** The average student at a so-called four-year college now takes five or six years to finish. And many community college students take more than two years to complete their degrees. In most cases, it is financially advantageous to finish your degree in the allotted time. You’ll surely save money if your school charges by the semester (rather than by the credit hour). And some four-year colleges even offer special discount rates, and promise never to raise the rates, if you sign onto a four-year-to-degree plan (sometimes called the eight-semester plan).



**BEST-KEPT SECRET.** If you’re short one or two courses, you can “buy” them at summer school, at a nearby community college, or, in some cases, at an online university. It’ll be much cheaper and you won’t have to sign up for a whole new semester.

---

# The College Student's Bill of Rights

As a college student you don't just have responsibilities, you have rights. But figuring out what these rights are—and what they do and don't include—is often no simple matter. Here's our (semi-) humorous take on what you are—and aren't—entitled to at college:

**Article 1.** You have the right to annual tuition that is less than the price of a Lexus IS C convertible—at least the one that doesn't come with the HDD navigation system.

**Article 2.** You have the right to comprehensible, easy-to-fill-out FAFSA and Profile® forms—or at least ones that don't require a PhD from Wharton or Sloan School to get past page two.

**Article 3.** You have the right to affordable textbooks—that is, if you think \$600 a semester is “affordable.”

**Article 4.** You have the right to professors who are basically knowledgeable about the material—just not ones who can hold their own against Adderall in keeping you awake.

**Article 5.** You have the right to professors who sometimes offer up something funny—just not ones making regular appearances at [WWW.COLLEGEHUMOR.COM](http://WWW.COLLEGEHUMOR.COM).

**Article 6.** You have the right to a professor who dresses neatly and professionally—just not one who never wears “mom-jeans.”

**Article 7.** You have the right to professors who don't hit on students—just not ones who rank a chili pepper at [WWW.RATEMYPROFESSORS.COM](http://WWW.RATEMYPROFESSORS.COM).

**Article 8.** You have the right to adjunct instructors or TAs who are courteous, friendly, and nice—or at least would be if they were making enough to live indoors.

**Article 9.** You have the right to a “smart” classroom that is equipped with twenty-first-century technology—just not a prof who has any idea how to use the stuff.

**Article 10.** You have the right to nod off, zone out, or IM once in a while during lecture—but not the right to play Pocket Rockets on your iPhone right under your prof’s nose.

**Article 11.** You have the right to express your views in discussion section—just not to hold court in your astronomy course on why the moon landing was a hoax.

**Article 12.** You have the right to an exam with questions reasonably related to what was talked about in class—just not one that covers only the classes you bothered to show up for.

**Article 13.** You have the right to dispute your paper grade and get a clear explanation of why you got the grade you did—just not to have your grade raised simply because “you paid good money for this stinkin’ course.” (We’ve heard this argument more times than we care to remember.)

**Article 14.** You have the right to get an extension on your paper if you have a serious medical emergency, a death in the family, or you wind up in jail (no kidding, it really happens)—but not if your Internet connection failed just as you were downloading page six from [WWW.COLLEGEPAPERMILL.COM](http://WWW.COLLEGEPAPERMILL.COM) (not a real site, so don’t bother).

**Article 15.** You have the right to talk to a professor about the term paper during his or her office hours—just not at 5:45 p.m. on the third Thursday of the month (the one time you can make given your jam-packed schedule of work, intramural sports, and hooking up).

**Article 16.** You have the right to a comfortable working environment in which to take your final exam—or at least enough space so that your classmate sitting next to you (who hasn’t showered in three days) isn’t pouring sweat onto your paper.

**Article 17.** You have the right to spaces in courses you need for your major—at least *some* time in the next seven years.

**Article 18.** You have the right to a seamless transfer of credits from a community college to a four-year college—in your dreams. (Get ready for hours of pitched battle when you try to transfer that graphic design 101 course you took back in 1994.)

**Article 19.** You have the right to professors who don't attempt to tell lame jokes—a right you can promptly exercise by turning the page.