Plan Ahead & Be Organized
Successful college students learn to balance the academic, financial and social aspects of college while they’re in high school.

Succeed Academically
College is much different than high school. This sample schedule shows a typical week for a college freshman.

Practice good time management.
Make sure you use a planner to keep track of due dates, study time, activities and work schedules. The organizational skills will help you balance the tougher classes and time demands in college.

Prepare for class.
Know what is expected of you. In college, you’ll spend about two hours studying for each class hour.

Outside of the Classroom
You’ll meet many new people and have a lot of new freedom in college.

Make friends.
Find activities and work opportunities that allow you to meet new people.

Get involved.
Extracurricular activities provide a great opportunity to learn how to manage crises, lead others and work effectively with a variety of personalities. These skills will be useful in college and the future.

Be Safe, Be Smart, Be Successful
If it’s online, it’s public.
Be aware of what you publish online through social networking sites such as Facebook and Twitter. Privacy settings are a safeguard but nothing online is 100% safe. When nothing is private it’s extremely important to exercise caution, even when hanging out and chatting with friends. Use your common sense and be safe.

Future Success
The campus career center can help you research careers, create a resume, draft cover letters and thank you notes and it can help you hone your interview skills. Visit them throughout your college career and when you become a senior, you’ll be prepared for your job search.
Annual In-School Budget Work Sheet

Use this work sheet to create your budget. If an item listed doesn’t apply to you, leave it blank.

**Annual Income**

- Grants/Scholarships
- Work-Study or Employment (Less Taxes)
- Amount Paid by Parents and Other Sources
- Student Loans
- Other

**TOTAL ANNUAL INCOME** = $

**Annual Expenses**

- Tuition and Fees
- Room/Board (or Rent/Housing)
- Books and Supplies
- Meals and Groceries (if no meal plan)
- Utilities (monthly bill x 12)
- Clothing and Personal Expenses
- Phone (monthly bill x 12)
- Entertainment
- Transportation (monthly bill x 12)
  *(Payment, Insurance, Gas, Maintenance)*
- Savings
- Credit Card Payment (monthly bill x 12)
- Student Loan Interest Payment
- Other

**TOTAL ANNUAL EXPENSES** = $

**TOTAL ANNUAL INCOME** - **TOTAL ANNUAL EXPENSES** = **BALANCE** = $

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**Make a Budget**

A budget, or spending plan, is simply a record of what money you earn, receive or already have (income) minus the money you spend (expenses). Use the work sheet on the right to create an annual budget before you step on campus.

1. **List all your income sources.**
   - Estimate pay from jobs (less taxes), grants and scholarships, student loans, and money from your parents or other sources. Add it up to find your annual income.

2. **Now list your annual expenses.**
   - You may need to pay for things that your parents covered before, such as a cell phone, laundry, and groceries. For an annual budget take your monthly expense and multiply it by 12.

3. **Subtract your expenses from your income.** If you have a positive result, congratulations. You might plan to put more into savings or pay off some debt. If you have a negative outcome, now is the time to think about cutting back wherever you can.

4. **Set goals.** Whether or not you’re in negative numbers, goals are a good way to stay on track. If you’re experiencing a little shortfall, comparing actual expenses to your goals is a great way to see where you’re overspending.

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For more tips on succeeding in college, contact ICAN:

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