A Summer of Savings

Many students are working hard to make money for the upcoming term. The idea is to get ahead so they have money for textbooks and tuition, living expenses and laundry. Yet the temptation to enter the earning/spending cycle during the summer months can be strong for some students, especially if they aren’t the wisest money managers. They may need your help.

Here are some summer money maximization strategies to share…

**Set a Weekly Budget – and Stick to It.** Encourage your student to withdraw a certain amount of money at the same time each week. This ritual may help him better recognize when he’s going overboard – and going over budget – at other times throughout the week.

**Be Careful with Cards.** If your student has a habit of putting things on her credit or debit card, suggest simplifying for the summer. If she’s tempted to put something on her card, chances are that it’s out of her budget range.

**Keep Costs Down.** Suggest carpooling to work to save on gas costs or taking public transportation. And students can still go out to dinner with friends but cut out $2-3 by not ordering a beverage. Encourage your student to think of other cost-cutting measures that can really add up!

**Check the Savings Goal.** After the first month of summer, suggest that your student check his summer savings goal. Is he on target? Behind? Ahead? This allows him to be conscious of what’s in his bank account – and what kind of progress still needs to be made.

Above all, talk about your expectations when it comes to money matters and your student’s expectations, too. Communication can lead to you both being on the same team as you maximize the summer money.
The Self-Esteem Struggle

Self-esteem is a belief in oneself, or self-respect. And according to many experts, it is something that often eludes many college students. For one reason or another, many young people suffer from a lack of self-esteem, which can affect how they adjust to college life and function as students.

What are Some of the Signs of Healthy Self-esteem?

People who have a healthy sense of self-esteem, generally speaking, will feel competent in their ability to cope with life’s ever-changing situations. They trust their judgment in most matters and know where to get help when a particular challenge arises. They feel capable of making sound, responsible choices and can handle change when it occurs. All these characteristics lend themselves to a general state of happiness and contentedness.

But healthy self-esteem is not egotism. It is never a feeling of superiority over others. In fact, if a person seems to need to remind others of his talents or skills, it could be a symptom of someone who is trying to compensate for a lack of self-esteem.

What Can You Expect on Campus?

At the college level, issues of self-confidence and competence can surface as students try to adjust to an unfamiliar setting and challenging academic expectations. The good student might have to work harder to maintain the same grade point average, while the mediocre student might start off with strong concerns about being good enough to make it at all. Being away from home can also contribute to an unsettled feeling for some students and an otherwise self-confident young adult might show signs of insecurity and emotional withdrawal for the first time in his life.

Also keep in mind that students are adjusting to a new social scene as well. Their relationships with friends from home are changing, even as new relationships are developing. It takes time for students to find their voice and identity in a different setting.

What Can You Do to Help Them Adjust?

These dips in self-esteem are normal when people face new challenges. As students continue their academic and social pursuits, and begin to enjoy some degree of success, their self-esteem levels should start to rise again. You can help by...

Offering Praise, When Appropriate. Make sure your words of praise are reality based, and not wishful thinking. False praise can actually make a vulnerable individual unhappy with himself, since he will know that he does not deserve the degree of attention he is receiving. But when a student acts responsibly or achieves a goal, be sure to recognize him in a meaningful way.

Building on Pre-existing Strengths. All students have competencies in various areas and often they just need to be reminded of them, especially as they’re being challenged right and left by new things on campus. By focusing on their strengths rather than weaknesses, all students can grow in self-esteem and self-confidence. Encourage students to continue challenging themselves in their areas of competence so that they keep growing in skills and expertise.

Helping Students Avoid Comparing Themselves to Others. No matter what we do in life and no matter how hard we try, there is always someone who can do it better. If a student struggling with self-esteem begins to look around at others who have greater skills and achievements, she will back herself into a dangerous psychological corner – and quickly. Remind students that it is their responsibility only to try their best. From that effort alone they can find personal satisfaction and a healthy sense of pride. They do not have to be the absolute best at something in order to be a valuable asset to the campus community.

Encourage Students to Try New Things

They can never know about a hidden talent or personal strength if they never try new things. Now is the time for healthy experimentation, whether it involves a different academic area, a new responsibility, a new interest or hobby, or even a new group of friends. They might be surprised to find what interests or talents are just waiting to be discovered.
Making a Plan to Improve Future Employability

As visions of career success swim in students’ heads, the summer is an excellent time for them to take stock of their strengths and areas that need some work. They can also work to improve their employability by gaining experience in certain areas.

Employers are looking for particular attributes, according to the National Association of Colleges and Employers (NACE). Their annual Job Outlook 2016 survey outlined the following desirable traits as some of the top ones:

- Leadership
- Ability to work as part of a team
- Written communication skills
- Problem-solving skills
- Verbal communication skills
- A strong work ethic
- Initiative
- Analytical/quantitative skills
- Flexibility/adaptability

Chances are that your student is doing well in some of these areas, while others could use some work. Encourage him to take stock of how he could improve upon these top traits during the summer, as well as into the following academic year. For instance, perhaps he could take the initiative to volunteer in the community this summer. Writing letters to grandparents and friends could help him work on his written communication skills. At his summer job, he could look for ways to problem-solve, rather than complaining, while also demonstrating a strong work ethic in the process. And, in the year ahead, he could determine an organization he’d like to join so he could participate as part of a team.

These are just a few examples. By helping your student assess strengths and areas of improvement now, as well as make a plan for growth, you’ll be assisting him on the path to future employability.

What Impacts Employers’ Decisions

The NACE Job Outlook 2016 survey also found the following attributes had an impact on employer’s decisions to hire candidates:

- Major
- Has held leadership position
- Has been involved in extracurricular activities
- High GPA

Developing Trust & Respect Between You & Your Student

Some of the most important cornerstones of your relationship with your student are trust and respect. In order to enhance these traits, here are a few strategies to try…

- Engage in open, honest dialogue rather than keeping secrets from one another
- Agree to disagree at times rather than equating disagreements with defiance
- Listen to one another without interruption – there are lots of things to learn from one another!
- Talk about how things will be when your student comes home and make it a two-way conversation rather than a mandate
- Meet some of her campus friends, if at all possible, so you can better know who she’s talking about
- Don’t always “check in” with your student – it’s okay to go some time without being in constant communication and it allows your student to develop his own sense of self even more
- Put money conversations out in the open so your student knows where things stand and what she has to do to, and so she doesn’t have to always wonder if the other shoe is going to drop
- Treat your student like an adult, in conversations, in making decisions and more
- Let your student know that he has your trust upfront and that you hope and expect he’ll maintain it
Welcome to Orientation!

Orientation is an important time for both you and your student to gather information and get more comfortable with campus. As you prepare to visit us for an orientation session, here are a few things to keep in mind…

**Prep Questions Ahead of Time**
- What’s important to you and your student?
- Consider: housing, parking, career prep, learning assistance, commuter concerns, internships, classroom expectations and more

**Combine Asking Questions & Listening**
- Take notes – it’s tough to remember everything!
- Listen to presenters and panels, yet ask questions when they come up
- Keep in mind that NO question is a dumb one!

**Give Your Student Some Space**
- It’s important for her to learn to navigate on her own
- Allow him to meet other people and ask his own questions
- A dose of self-responsibility at orientation sets a positive tone for the year ahead!

**Get to Know Others**
- Don’t hesitate to introduce yourself to coaches, student affairs staff, advisors, student leaders, faculty, staff and others
- Also mingle with other parents/families who are going through the same thing that you are

**Make the Rounds**
- Take tours around campus to see academic buildings, residence halls, community spaces and much more – even if it’s hot!
- Then, when your student starts talking about these places during the semester, you’ll be able to accurately picture her in her surroundings

**Be Paperwork Prepared**
- Do the legwork ahead of time so you’re ready with necessary health, academic and other info that may be needed
- Talk with your student so you can both compare notes about what’s needed during orientation

And let us know if you have any questions. Here’s to a positive orientation experience for all!

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**Developing a Summer Curriculum**

Since your student is in the academic mindset, talking about a “summer curriculum” might make a lot of sense to her. This just means being intentional about the things she’d like to learn and experience this summer.

Maybe she’s been talking about how she misses reading “real” books because she always has reading to do for class. This can go on her curriculum. Or maybe she’s hoping to learn how to kayak or knit or ride a horse… put it on the curriculum!

And make it a partnership by suggesting that every family member writes out a summer curriculum. Then share them so you can support one another in pursuit of these summer goals.

Here’s to a summer filled with learning!

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**Look Around**

Besides relying on yourself, you can also tap into summer learning opportunities such as:

- Summer Rec Classes
- Cooperative Extension Workshops
- Community Theater Programs
- Arts Opportunities
- Continuing Education Courses
- Workshops at the Local Library