



HIFE CPP REQUIREMENTS:

- ◆ Must have a minimum GPA of 2.5
- ◆ Must seek to attend an accredited institution
- ◆ Must be willing to complete the assigned homework provided by the HIFE Coach

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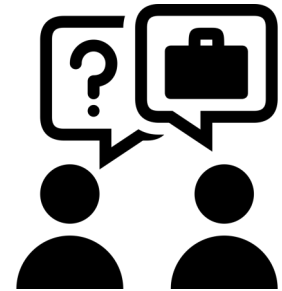
College Infographic

Message From The Dean

Yes, I know the term “job” sounds like drudgery and no fun at all. Aren’t summers supposed to be fun? **HOWEVER**, a summer job is a wonderful way to gain great experience (even if you don’t think so!). It demonstrates commitment and responsibility. **AND**, a good reference letter from your employer can go a long way on your college application.

A job can be a good way to make new friends and have some fun. Your future occupation shouldn’t be something that fills you with dread; it’s important to enjoy yourself on the job and summer employment can show you how to do that. Finally, let’s not forget the obvious: a chance to earn money! You’re going to need to learn to save and create a budget when you get to college and begin

living away from home. To ensure your success, there’s no better experience than planning how to save and prioritizing how to spend your own money.



Letters of Recommendation

How to Get the Best Letters of Recommendation for Your College Application

Most colleges with holistic admissions, including the hundreds of schools that use the Common Application, will want at least one letter of recommendation as part of your application. The letters provide an outside perspective on your abilities, personality, talents, and preparedness for college. While letters of recommendation are rarely the most important part of a

college application (your academic record is), they can make a difference, especially when the recommender knows you well. The guidelines below will help you know who and how to ask for letters.

1. Ask the Right People to Recommend You

Many students make the mistake of getting letters from distant acquaintances who have powerful or influential positions. The strategy often backfires. Your aunt’s neighbor’s stepfather may know Bill Gates, but Bill Gates doesn’t know you well

enough to write a meaningful letter. This type of celebrity letter will make your application seem superficial. The best recommenders are those teachers, coaches, and mentors you have worked with closely. Choose someone who can speak in concrete terms about the passion and energy that you bring to your work.

2. Ask Politely

Remember, you are asking for a favor. Your recommender has a right to refuse your request. Don’t assume that it is anyone’s duty to write a

Letters of Recommendation (cont.)



Letter of
Recommendation

letter for you, and realize that these letters take a lot of time out of your recommender's already busy schedule. Most teachers, of course, will write you a letter, but you should always frame your request with the appropriate "thank you" and gratitude.

3. Allow Enough Time

Don't request a letter on Thursday if it is due on Friday. Respect your recommender and give him or her a couple weeks minimum to write your letters. Your request already imposes on your recommender's time, and a last-minute request is an even greater imposition. Not only is it rude to ask for a letter close to a deadline, but you will also end up with a rushed letter that is far less thoughtful than is ideal.

4. Provide Detailed Instructions

Make sure your recommenders know exactly when the letters are due and where they should be sent. Also, be sure to tell your recommenders what your goals are for college so that they can focus the letters on relevant issues.

5. Provide Stamps and Envelopes

You want to make the letter-writing process as easy as possible for your recommenders. Be sure to provide them with the appropriate pre-addressed stamped envelopes. This step also helps ensure that your letters of recommendation will get sent to the right location.

6. Don't Be Afraid to Remind Your Recommenders

Some people procrastinate and others are forgetful. You don't

want to nag anyone, but an occasional reminder is always a good idea if you don't think your letters have been written yet. You can accomplish this in a polite way. Avoid a pushy statement like, "Mr. Smith, have you written my letter yet?" Instead, try a polite comment such as, "Mr. Smith, I just want to thank you again for writing my letters of recommendation." If Mr. Smith hasn't actually written the letters yet, you've now reminded him of his responsibility.

7. Send Thank You Cards

After the letters have been written and mailed, follow up with thank you notes to your recommenders. A simple card shows that you value their efforts. It's a win-win situation: you end up looking mature and responsible, and your recommenders feel appreciated.

Source: <http://collegeapps.about.com>

6 Must-Follow Money Tips For College Students

Welcome to college, where mom and dad's wallets are no longer a reliable source of income. It's an exciting time for college freshmen. Many are navigating a new campus environment, social circles and how to live independently for the first time. College is also

synonymous with young people assuming a greater responsibility for managing their own money – away from the reliable security of mom and dad's wallet. These six easy tips will help college students make the grade when it comes to forming a

strong foundation for money management.

1. Create a budget. This is incredibly important.

List monthly income sources, including savings, wages and parental allowances, and then write down estimated expenses for

6 Must-Follow Money Tips For College Students (cont.)

the month. It isn't easy to identify college living expenses in advance, but you should try. Take costs such as school supplies, food outside your meal plan, personal care items and laundry into account. Then, try managing your budget and tracking expenses using an online personal finance management tool like Mint.com, which helps you easily create and stick to a budget.



2. Separate wants from needs.

Is \$30 per week for gas a "need" or a "want?" How much should you budget for non-meal plan food? How much will laundry cost? After a few months on campus and tracking expenses, it becomes easier to distinguish wants from needs and put a plan into action. Some students give themselves a weekly cash allowance rather than carry a debit card, and when that week's allowance is gone, they wait until next week for more "wants."

3. Set up a checking account.

Banks usually cater to college students by offering free checking and saving accounts, which allows students to avoid

fees on withdrawals or fund transfers. Shop around to find a bank with convenient ATMs near campus to eliminate out-of-network charges. And keep in mind that when an out-of-state check arrives (say, from grandma), it may take a few days to clear, so keep an eye on the account balance before spending against it.

4. Use, don't abuse, credit cards.

In 2012, 70 percent of undergraduate students had at least one credit card, according to the International Journal of Business and Social Science. College is a great time to start building credit (which is crucial for leasing an apartment, purchasing a vehicle and even landing a job post-graduation), but it's easy for many to amass a large amount of debt while in school. It's important to understand the difference between credit building and overextending. If you don't know, visit a business professor during office hours and ask!

5. Do your homework on loans and financial aid.

College graduates tend to have a difficult time balancing ever-growing student loan payments against declining wages. Understand what the exact size of your student loan debt will be upon graduation, and come up with a plan for how you will pay it back. Even if it involves moving back home for a bit (to preserve your sanity, give yourself a specific timeline for

when you plan on moving out), it will be worth it in the end.

6. Shop smart for textbooks.

Textbooks are one of the biggest college expenses – a brand new edition of a biology book can cost upward of \$300. Bypassing the campus bookstore at the start of each semester is an easy way for college students to save an abundant amount of money. Invest in a Kindle or iPad and download your books – they are less expensive that way. Or look for books in used bookstores or online. Even with shipping costs, the price can turn out to be significantly cheaper.

The bottom line: College can be expensive, but learning the basics when it comes to money management now means you don't have to graduate with massive debt. Laying the groundwork for smart budgeting and spending habits in college enables you to handle responsibility and learn the value of accountability – lessons that are just as important as knowing microeconomic theory.



Source: <http://money.usnews.com>



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"Providing Families With College Planning Solutions"

Heartland Institute of Financial Education's College Planning Program

HIFE College Planning is a coaching program designed to assist students and parents successfully navigate the complex college preparation, admissions, selection, and financial-aid process.

It is the goal of the Heartland Institute to help young Americans obtain a college education. We help families offset the high cost of college by utilizing proven strategies to help

reduce a family's "out-of-pocket" costs...

Our College Planning Coaches work directly with students and parents to establish an action-plan for college selection and career planning. We help the student develop a personal "resume" that will aid them in competing for valuable student loans, scholarships, grants, and other forms of assistance that can help offset their college education costs.

The Heartland Institute focus:

"Working together with you and your student to make the college dream come true"

www.hife-usa.org

12 COLLEGE EXPERIENCES YOUR RESUME NEEDS

Take your resume to new heights with these tips!

HIRING MANAGERS SAY:

- College graduates **are not prepared** for the workforce after leaving college. **66%**
- We are **not planning to hire** entry-level graduates this year. **41%**

58%

With stats like that you need to be prepared for a rough job market. What you do in college can build a powerful resume and help you stand out after graduation! Whether you're a freshman, senior, or somewhere in between, here are 12 ways to build your resume while still in school.