FS 102 INTRODUCTION TO THE COLLEGE EXPERIENCE 2ND EDITION



Heather Burns & Allyson Valentine
HACC

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HACC

FS 102 Introduction to the College Experience
2nd Edition

Heather Burns & Allyson Valentine

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Allyson Valentine, MLS, is an Assistant Professor of Information Science at Harrisburg Area Community College, and has worked in higher education since 2007. Allyson has been teaching Foundational Studies at HACC for almost 10 years and has been the librarian liaison to the discipline since 2013. Allyson holds a bachelor's degree in English from Elizabethtown College and a Masters in Library Science from Clarion University. Allyson’s research interests center around active learning and instruction design, as well as collaboration for student engagement.

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CHAPTER OVERVIEW

1: College Resources and Policies

Learning Outcome

- Utilize strategies to navigate the college experience, including technology and HACC resources
- Demonstrate professionalism

1.1: Introduction
1.2: College Resources Explained
1.3: Case Study - HACC Resources
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1.1: Introduction

Welcome & Important Facts

Welcome to HACC, Central Pennsylvania's Community College and congratulations on furthering your education! If you are reading this text, you are on your way to success in college. Throughout our time in higher education, your authors have been able to witness and observe the behaviors, thoughts, and emotions that students must employ to be successful. In this text, we will touch on the elements we believe are important to help you be the best college student you can be. In addition, many of the topics we cover will help you to thrive in the working world as well.

Did you know that the overall college undergraduate dropout rate in our country is 40%?[1] This statistic means that on average, 40% of US college students who start college don't finish. Because of statistics like this one, many colleges and universities have made "first-year seminar" courses mandatory for all new students. A first-year seminar (FYS) course ideally is taken during your first year of college, and the class orients you to the college and the skills necessary to be a successful college student. Students who take these courses are much more likely to stay and complete college. Staying or "persisting" and then completing college is why you are taking this course and why we created this text. We know when students are given the tools needed, they can persist and complete college.

Why is obtaining a college degree so important? In 2015, college graduates in the US made about 56% more than those with only a high school diploma.[2] College graduates also have higher job security and lower unemployment rates. 65% of all jobs in the United States now require training beyond the high school years.[3] With these statistics in mind, you easily can see the benefits afforded to you and your family when you obtain a college degree.

Now, let's get started!

Show Up. Work Hard. Ask for Help.

Some years ago, we were walking around campus when we saw a poster taped to a door that really struck us. The poster was created by our Dean of Student Affairs at the time, David Satterlee. The poster had three simple statements:

Show Up
Work Hard
Ask for Help

At the time we saw the poster, we had been teaching college success courses for some time. We were struck by how almost everything we taught students about success in college could be broken down to these three simple statements. Let's take some time to delve into these statements.

Show Up

Of course the most important part of "showing up" in college is attending class. Attending means being physically present with your in-person or remote classes or regularly logging in to your online courses. Showing up not only means a physical presence but also a mental presence and active engagement in the course. Have you ever been sitting in class but realized you zoned out and can't remember one thing the instructor said for the last 20 minutes? Have you ever been watching a video for an online course and had to rewatch the video because you were scrolling through social media on your phone? When we do these things, we are not actively engaged or really "showing up." Showing up means a commitment to be physically and mentally present while participating in our courses.

Work Hard

Working hard looks different for everyone. We need to ask ourselves "am I completing my course work to the best of my ability?" Working hard is about doing the best you can at all times. Many students waste time on distractions such as video games, social media, etc., and these distractions can contribute to procrastination. When we procrastinate, we typically do not produce our best work, and we cause ourselves unnecessary stress. In most cultures, college is a privilege and not a right. We need to treat each college course as an opportunity to learn something new and bring us closer to our educational goals, not as an obligation.

Ask for Help

In our United States society, sometimes we have the mistaken notion that asking for help is not a good thing. Some people see asking for help as a sign of weakness. We challenge you to rethink these thoughts. Asking for help is the sign of a strong person who is not afraid to admit they don't know everything. None of us knows everything! Asking for help when we struggle or do not understand something is important in school, in the workplace and even in our personal relationships with others.

What does asking for help look like in college? A student fails a test and instead of blaming themselves or the instructor, the student seeks out free tutoring or help from an instructor during the instructor's office hours. A student is undecided about their major and career selection and they are starting to feel frustrated so they seek help from one of the college's career specialists. Asking for help is important. Make the commitment to always seek out help when you struggle with anything in college. HACC has many resources to help you, and you will learn about many of those resources during this course.

College Culture

Not all of us have had the same high school experiences. Some of you may have attended a traditional "brick and mortar" building, while others may have attended a cyber school. Some of you may still be attending high school and dual-enrolled in college, while others may have been out of high school for many years. No matter your current path, one thing remains the same for everyone: college is much different than high school.

In college, you are treated as an adult, and higher expectations will be placed on you. You will be expected to manage how you use time appropriately and complete all your work by the assigned deadlines. Being able to meet these expectations requires organization and good self (time) management plus motivation and self-ownership, constantly setting goals and taking the steps necessary to meet those goals.

PRO TIP:

One critical aspect of being a college student is learning to allocate workload. Upon receiving course syllabi, students should plan out the entire term, adding due dates to a calendar or planning that includes not just when assignments are due but also when work will be completed. That way, students are not in a position to sort out what to do on any given day: Just follow the checklist. This step is especially important for planning our research papers and other written assignments.

- Christine Nowik, Professor of English

In college, you will often hear the term "syllabus." A syllabus is essentially your contract for the course. The syllabus should explain the policies and procedures (attendance policy, grading policy, etc.) of the course, and students are responsible for being aware of all the items contained in the syllabus. A good practice is to read over your entire syllabus in the first week of each course.

Some of you may be taking online (virtual) courses, face-to-face courses, remote courses (with Zoom or similar software) or a combination of all of these modalities. Virtual courses at HACC differ from face-to-face courses in that they do not meet synchronously in a common physical location. Virtual classes are a great option for many students due to allowing a lot of scheduling flexibility. Students with full-time jobs and children may find online classes easier to fit into their schedules rather than having to come to a physical campus location. Online classes can be wonderful because they do allow for flexibility, but online classes also require more self-motivation as you do not have a physically-present reminder of expectations.

One of the biggest keys to being successful in college is communication between you and your instructors. When you do not understand something, when you have questions or when you miss class, you must communicate with the instructor. When you miss class, you are responsible for reaching out to the instructor to get the work you missed. We suggest when you miss class, reach out to your instructor as soon as possible to get the work you missed. This communication demonstrates to the instructor that you want to do well and you care about the course plus you may have the opportunity to make up work you missed so you stay on track - a win-win situation!

Professionalism in College

Professionalism in college means that you **attend** class, **participate, stay organized, motivate yourself, ask for help** when needed, **communicate** respectfully with your classmates and instructors and **follow the class policies and procedures** as outlined in the syllabus.

The number one way to be successful in college is to **attend** class. For in-person classes, professionalism means you physically are present at every class session. Most of us learn better when we are actively engaged in the course material which we cannot be when we miss class. For students in virtual classes, attendance means you log into the course regularly and make the course part of your daily routine. Students cannot be successful in online classes without regularly logging into the course. At midterm, we often can tell how much a student has been attending by looking at the midterm grade in the course. Attendance is the key to success.

Participating in your college courses is paramount to your success. With in-person classes, participating means you actively engage in the class plus ask and answer questions when appropriate. For your online classes, participation may mean actively participating in the class discussion board forums. When you participate, you get more out of the course, and learning is enhanced.

Regarding **staying organized**, you need to have a system. For your in-person classes, we recommend having a binder for each class. Binders make organization easy since you can store handouts, notebook paper, and graded assignments all in the same place. You also should have a planner or calendar so you can keep track of important dates, such as assignment due dates and exam dates *(some tools will be explained in the Self-Management chapter)*. Many people use the calendar application on their phones which can be a great resource. Most calendar apps allow you to set reminder notifications that make staying on top of important deadlines much easier.

Motivation, which we will talk about in greater detail later in this text, is absolutely essential to doing well and completing college. Motivated students attend class, submit their best work, do not procrastinate, participate and ask for help when they struggle. Motivation is arguably one of the most important factors in college and life success.

During your time in college, you most likely will encounter a class in which you struggle. When this happens, you must be willing to **ask for help** in order to be successful. You can seek out help in several ways. One way is attending your instructor's office hours or setting up an appointment with your instructor. After all, no one probably knows better how to help you in the class than the instructor teaching that class. Another way to get help is to attend free tutoring. HACC offers both free online and in-person tutoring depending on your needs, and more information will be provided in the Resources chapter.

Always **communicate** respectfully with your classmates and instructors. This communication expectation goes for in-class discussions and online discussion boards. When you email instructors, always be sure to include your name and the course in which you are enrolled. Many instructors teach multiple classes each semester and cannot help you unless they know to which course you are referring. Also important is using proper grammar and spelling when communicating via email.

Lastly, professionalism includes **following the class policies and procedures** as outlined in the syllabus. One of the most important policies to understand is the instructor's policy on cell phone usage during in-person classes. Most instructors prefer that cell phones are put away and silenced during the class. Cell phones can be extremely distracting for you, your classmates and the instructor. You cannot learn in the class if you constantly are on your phone. You do yourself a disservice when you make your phone a priority over the instructor's lesson.

References and Resources for Further Reading

[1] National Center for Education Statistics. (2020). The condition of education. NCES. National Center for Education Statistics [nces.ed.gov]

[2] Hanson, Melanie (2021, June 20). *College dropout rates.* Education Data. Education Data College Dropout Rates [educationdata.org]

[3] Carnevale, A. P., Smith, N., & Strohl, J. (2020) Recovery: *Job growth and educational requirements through 2020.* Georgetown University Center on Education and the Workforce. Georgetown University Center on Education and the Workforce [cew.georgetown.edu]

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1.2: College Resources Explained



"The Starry Night Jigsaw Puzzle" by Curt Smith is licensed under CC BY 2.0

Introduction: Utilizing Resources

One of the learning outcomes of First Year Seminar at HACC is that students will be able to navigate the student experience by using HACC's technology and resources. If a student is struggling in any area, typically there is a HACC service or resource available to help. Seeking help is not always easy and takes courage and determination. This chapter will introduce you to the various resources available to you as a HACC student.

Advising

Every student at HACC is assigned an academic advisor. The College has both primary role advisors and faculty advisors. Primary role advisors have large caseloads of students, and their primary role consists of advising. Faculty advisors have smaller caseloads of students since their primary role is teaching. Meeting with your advisor every semester is recommended to plan your classes for the following semester and into the future. These meetings will ensure you stay on track and that you are taking the appropriate classes. You can find your advisor's name and contact information by logging into myHACC and looking under the light blue-gray box under "Academic Standing Information" on the right side of the screen or by using your "Student Profile" in MyHACC. Because advising appointments fill up as registration deadlines approach, you are encouraged to reach out to your advisor well in advance of registration. For example, if registration begins at the beginning of October, reach out in early September to schedule a meeting with your advisor.

Link to Advising: HACC Advising Department [www.hacc.edu]

HACC's Consultation, Advocacy, Referrals and Empowerment (CARE) Center

HACC cares about the success and well-being of students, and the CARE Center is here to help. HACC's first priority is providing a high-quality, affordable, accessible education to all. However, some students need support outside the classroom in order to succeed inside the classroom.

HACC proudly established the Consultation, Advocacy, Referrals and Empowerment (CARE) Center as a single stop where students can go for assistance with non-academic challenges. This is a free resource available to all current HACC students.

Dedicated staff in HACC's CARE Center will connect students to resources at the College and in the community to help with the following:

HACC is committed to providing excellent services to students no matter where they are. Dedicated staff in HACC's CARE Center will connect students to resources at the College and in the community to help with the following:

Table: CARE Center Services

Service	Description
Child care	Students may be referred to the KEYS Program for access to the Early Learning Resource Center and financially subsidized child care, or students are referred to community-based resources according to their region. Child care options are available at HACC's Harrisburg and Lancaster campuses.
Food	The CARE Center maintains a database of food pantries, food banks and food distribution locations in HACC's service area. Coordinators provide information and referrals to locations for students in need.
Health care	The CARE Center has established relationships with hospitals and clinics. Coordinators refer students to services and make them aware of low-cost and pro-bono healthcare services as much as possible.
Housing	The CARE Center maintains a database of shelters and housing assistance agencies in HACC's service area. Coordinators refer students in need of housing to agencies and shelters.
Mental health services	If a coordinator meets with a student who is in crisis and requires mental health treatment, the coordinator refers the student to Mazzitti & Sullivan EAP Services.
Social services	Coordinators refer students in need of social services – including Temporary Assistance for Needy Families (TANF) and Supplemental Nutrition Assistance Program (SNAP) – to the KEYS Program.
Transportation	CARE Center staff coordinate with the College's bookstore to assist students with public transportation bus passes.

Link to CARE Center Information: HACC CARE Center [www.hacc.edu]

Career Services at HACC

Career Services is here to help you from the start of your college journey and beyond. Career Services can assist you with many tasks including:

- Resume Writing
- Cover Letter Writing
- Mock Interviewing
- Job Shadowing & Internship Opportunities
- Major Exploration (for those who are undecided)
- Job Opportunities through College Central Network:

College Central Network (CCN) is available to students, alumni and employers. Full-time, part-time, seasonal, on-campus employment, internships and volunteer positions are posted. Valuable resources like podcasts, a resume builder, and job searches are great tools you can use on CCN. Link: College Central Network [www.collegecentral.com]

For more information and resources, please visit the Career Services website at: HACC Career Services [www.hacc.edu]

College Calendar

Knowing where to access the College's calendar and having an understanding of semester start and end dates, break periods and deadlines is important to student success. To access the College calendar, please go to hacc.edu and click on the "Student Support" tab at the top then "Academic Support." Then select "Academic Calendar." Please select the appropriate academic year since several calendars will be displayed.

Link to access the College's calendars: HACC College Calendars [www.hacc.edu]

Emergency Assistance Fund for HACC Students

What are emergency assistance funds?

Students can apply for emergency assistance funds if they are facing extraordinary financial circumstances. Learn more about these funds.

What can students use the funds for?

- Books
- Testing fees (for example, TEAS exams)
- Course-required items from HACC bookstores (for example, uniforms, equipment and supplies)
- Physicals and medical tests (for example, tuberculosis tests)
- Emergency auto repair expenses to attend in-person activities related to instruction (for example, clinicals and classes held on a HACC campus)
- Bus passes
- Childcare
- Personal home catastrophe (for example, fire or flood that directly affects your ability to attend classes)

Emergency assistance funds do not cover all expenses. Please see the link below for more information on who is eligible and how you can apply.

Link to Emergency Assistance Fund Information: HACC Emergency Assistance Fund [www.hacc.edu]

e2Campus Alerts

With e2Campus, you'll be informed quickly when the College has immediate announcements, such as weather-related closings, delays, cancelations or emergencies. Notifications of these events will come right to your cell phone or email. To sign up for these alerts, please use the link below. HACC Public Safety and Security [www.hacc.edu]

Financial Aid

HACC's Financial Aid Office is here to assist you and your family by providing information on ways to pay for your education. The Financial Aid Office can:

- Help you complete the Free Application for Federal Student Aid (FAFSA)
- Help you complete any financial aid paperwork you may need
- Provide advice on borrowing student loans
- Answer any question you have about the financial aid process

Make sure to check the Financial Aid tab on myHACC regularly and your HAWKMail to receive messages from the Financial Aid Office and to see any paperwork that might be required.

Link to Financial Aid: HACC Financial Aid [www.hacc.edu]

HAWKMail (HACC student email)

Your HACC email account is referred to as HAWKMail, and checking HAWKMail regularly is key. Your HACC email account is what your instructors and the College will use to contact you and communicate with you. Please use this link for more information about how to use HAWKMail: HAWKMail [www.hacc.edu]

Instructor Office Hours

On your course syllabus, you should see office hours listed for your instructor. Office hours are open times that professors hold for meeting with students and do not require appointments. Every instructor treats office hours in a different manner. Some instructors

may hold virtual office hours, while others may have in-person hours. Please check your syllabus for specific times and locations. When you have questions or struggle in a class, seeking help from the instructor is an important action to take.

Learning Commons at HACC

Each HACC campus has a Learning Commons where students are able to access student success services including the library, tutoring, testing, and technology support in one location. All of these services are accessible online as well from the Learning Commons website (see links below under each category).

Tutoring Resources at HACC

HACC offers free tutoring resources for all HACC students. In-person, remote and online tutoring options are available. Any student at HACC may access tutoring regardless of whether you are taking classes at a physical HACC location or online. Tutoring services also include an online writing lab, study groups, and academic coaching.

Use the link below to find out more about online and in-person tutoring options: HACC Tutoring [libguides.hacc.edu]

Library Resources at HACC

The library has access to numerous resources including articles and newspapers in online databases, e-books, streaming videos and media, as well as print books, and journals. The faculty librarians can help you navigate these resources and select materials that best meet your research needs. In several of your classes, a librarian may be involved to teach about information literacy, and there is an entire chapter in this OER text about the same topic. You can schedule a research appointment with a librarian via the library website below. The library also has access to online chat 24/7. Within the campus space, there are areas available for quiet as well as collaborative work. Computers are equipped with technologies you might use in a class, and printing is available. You also are able to check out equipment and devices such as laptops, iPads, and calculators.

Link to Library Resources: HACC Library [libguides.hacc.edu]

Testing Resources at HACC

The Testing Center in the Learning Commons provides a secure environment where students can take placement exams, specialized tests such as NCLEX or CLEP, as well as academic make-up exams when approved by your instructor. The Testing Center has both in person and online options available.

Link to Testing: HACC Testing Center [libguides.hacc.edu]

Technology User Support

User Support offers technology assistance to students.You can drop in for a Zoom session, and the IT call center is available 24/7. If you do not have access to a computer, HACC has a technology and internet access loan program that allows students to borrow equipment for their classes. You can find out more about this program on the User Support web link below.

Link to Technology User Support: HACC Technology User Support [www.hacc.edu]

Mental Health Resources

HACC will pay for up to three counseling sessions per semester for students in need of mental health services. Our partner agency, Mazzitti & Sullivan EAP Services, Inc., provides comprehensive clinical mental health services to HACC students who are currently enrolled in credit classes.

This agreement allows students to access:

- A robust, national network of licensed and insured therapists
- Confidential help for a variety of mental health concerns, including depression, anxiety, stress, and relationship issues
- Options for face-to-face, telephonic, and on-demand virtual counseling
- Triage services 24 hours a day, seven days a week

Phone Options

- Call 1-800-543-5080 to speak to someone 24/7 or to schedule an appointment.
- Call 1-855-264-3248 if you use TeleTYpe (TTY)/Telecommunications Device for the Deaf (TDD.)

Online Option

- Go to Mazzitti & Sullivan EAP Services [mseap.com].
- Look for the "Employee" box and click "Complete This Form" and indicate you are a student.
- Click "Submit" at the bottom of the form.
- Expect your message to be returned by the end of the next business day.

Link to Mental Health Resources at HACC: HACC Wellness Resources [www.hacc.edu]

Scholarships for HACC Students

Did you know the HACC Foundation offers over 200 scholarships specifically for our students? Scholarship Information Link: HACC Scholarships [www.hacc.edu]

Some commonly asked questions can be viewed below:

Table: HACC Scholarship Information

Question	Answer
What are HACC Foundation scholarships?	• HACC Foundation scholarships are FREE money to support you in reaching your educational goals. • Scholarships can be used towards tuition, course fees, and materials from the Bookstore. • Scholarships reduce your student loans and do **not** need to be repaid.
What kinds of scholarships does the HACC Foundation offer students?	HACC offers scholarships for both credit and noncredit program students. Over 200 individualized opportunities are available for both current and future students.
Information on (non-HACC) private scholarships	• Please visit HACC Scholarships [www.hacc.edu] for more information on these private third-party scholarship opportunities. • The HACC Foundation is not able to assist with questions for private scholarships. Please contact Grace Bahou, Coordinator in Financial Aid at Email: HACC Scholarships.
Applying for credit or noncredit scholarships	• Credit scholarships are for students in a degree or transfer degree program. Please use this link to get more information about credit scholarships: https://www.hacc.edu/Paying/TypesofAid/Scholarships/credit-scholarships.cfm • Noncredit scholarships are offered to students in our Workforce Development courses. For more information on noncredit scholarships please visit https://www.hacc.edu/Paying/TypesofAid/Scholarships/Noncredit-Scholarship.cfm

Student Access Services (formerly Disability Services)

Student Access Services is committed to an equal educational opportunity and full inclusion for students requiring accommodations for disabilities, temporary or permanent.

What is the purpose of Student Access Services?

Student Access Services has multiple purposes.

- Help students achieve educational objectives
- Offer support services
- Provide academic accommodations
- Promote a supportive learning environment

- Promote student independence, program accessibility, and a psychologically-supportive environment

How can students receive Student Access Services?

To obtain disability services, students must provide documentation and complete an intake. Once this is complete, the student will then be registered with SAS.

To begin this process, you must:

- Complete our referral form.
- You are able to securely include documentation when you submit the form
- This allows us to assign a coordinator to you
- Watch your email for follow up communication and next steps

HACC will contact you if you are required to provide a yearly update due to the changeable nature of your disability.

SAS maintains all documentation with confidentiality.

Link to Student Access Services Information: HACC Access Services [www.hacc.edu]

Student Activities

Get involved in campus life by joining student government or a student club or organization. Students who participate in student organizations usually are more satisfied with their college experience. By getting involved, you have the opportunity to:

- learn more about HACC
- meet a variety of people
- develop leadership skills

For more information on student government, clubs and activities at HACC, please visit the Student Activities website below.

Link to Student Activities: HACC Student Activities [www.hacc.edu]

Transfer Services

According to four-year colleges and universities, students who complete their associate degrees at HACC are more successful than students who begin at the university as first-year students. Moreover, depending on the four-year institution, you can save thousands of dollars by completing your first two years at HACC. See this link for why you should complete your degree at HACC: HACC Programs and Courses [www.hacc.edu] Transfer Services can help you review transfer information and develop your transfer plan.

Transfer Resources Link: HACC Transfer Services [www.hacc.edu]

PRO TIP:

When I was in college, I was too shy and nervous to ask for help when I really needed it. Whether it was for a class assignment or help to decide my major, I would have rather figured it out on my own. This is one of the main reasons why I now work with college students. I want students to know and use all that is available because resources and services are there to help. I think it is great for students to have their go-to person on campus. It can be faculty, an advisor, or the nice person who helped in the Welcome Center. There are many people on campus who are ready to help. Having that one person to feel comfortable to ask questions can be valuable. The college website is also a great resource for information. College events and opportunities like transfer events, professional and alumni panel discussions, career research resources and scholarships are posted to the website with information on how to get involved and participate. Try to search the website or the college portal for questions about financial aid, registration and course selection and most times, the answer is right there. Now there are many services online like tutoring or library resources that can be accessed at any time. Taking the time to learn about the college, the offices, programs, services and resources will be so beneficial to get you to where you want to go.

- Ricole Jayman, Director, Student Success Coaching, Office of Student Success and Enrollment Management

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1.3: Case Study - HACC Resources

Case Study: HACC Resources

Juan is in his second semester at HACC. He has been doing well academically and currently has a 3.0 GPA. This semester has been extremely challenging financially for Juan. He lost his job, and he just received notice that his electricity may be shut off for lack of payment. His computer also died, and he does not have the funds for replacement. He is contemplating quitting school at this point.

Jennifer is in her first year at HACC. She originally thought she wanted to be an elementary school teacher. After getting a job at a local daycare, she has realized that working with younger children is not the best fit for her. Now she feels stressed and confused because she doesn't know what major she should choose.

Maria is taking English this semester. She was assigned a research project and must find articles in a HACC library database for her project. She has no idea how to find articles because she never had to find research in the library before. In addition, she's been struggling with her writing skills. Maria is feeling very overwhelmed and is considering withdrawing from the class.

Reflections Questions:

1. Instead of quitting school, what are some resources available at HACC that Juan might be able to access?
2. Since Jennifer is feeling undecided about her major, what might be some actions she could take to figure out what is right for her?
3. What are some resources at HACC that may assist Maria with her research project and her writing skills?

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1.4: Chapter 1 Review

Chapter Review

1. What is one task with which Career Services can provide assistance?

    A. Resume Writing

    B. Mock Interviewing

    C. Major/Career Exploration

    D. All of the above

2. As a HACC student, you are entitled to _____ free counseling sessions per semester.

    A. One

    B.Two

    C.Three

    D. None

3. If a student needs an emergency auto repair but cannot afford that repair, what resource may help?

    A. Emergency Assistance Fund

    B. HACC Scholarship

    C. HACC Foundation

    D. Technology Assistance Program

4. How much does tutoring cost at HACC?

    A. $50 a semester

    B. $10 per session

    C. free

    D. $100 a year

5. The CARE Center can assist you with what?

    A. Food Insecurity

    B. Childcare

    C. Transportation

    D. All of the above

Answers

Answer Key: 1. D., 2. C, 3. A, 4. C, 5.D

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1.5: Chapter 1 Activity

Assume you are waiting for a class to start and chatting with a classmate. The classmate seems a little distracted and perhaps even upset today, and you ask if anything is wrong. Your classmate says he might be losing his job since the store where he works is closing. He's worried that he might not be able to complete a paper that's due in this class next week since he's going to have to start searching for another job. Think about the HACC resources explained in this chapter.

1. What resource could help your classmate find another job?
2. What resource could help him seek additional funding for school?
3. What resource might be able to assist with paying for groceries?
4. What resource would you recommend for him to communicate concerns about this situation to his instructors?

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1.6: Chapter 1 Summary

Chapter Summary

Professionalism in college means attending and participating in classes, staying organized, maintaining motivation and asking for help when needed. Successful students communicate with classmates and instructors and follow class policies and procedures as outlined in their syllabi. Students also will need to navigate the student experience by using HACC's technology and resources and asking for help from the many resources and services offered by HACC.

Show Up

- Attend each on-campus or Zoom class session and/or log into your online classes at least twice per week.
- Actively engage in your courses by participating in discussions and paying attention while taking notes.

Work Hard

- Do your best on all tasks and assignments.
- Give yourself time to complete your assignments because when we procrastinate or rush, we often do not submit our best work.

Ask for Help

- We all will struggle at some point in our college careers which could be due to academics or personal issues.
- Utilize the HACC resources discussed in this chapter to help you stay on track and succeed.

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CHAPTER OVERVIEW

2: Motivation and Goal-setting

Learning Outcome

- Establish clear academic, career and personal goals based on reflection about motivation

2.1: Exploring Your Inner Motivation
2.2: Motivation Formula
2.3: Motivation Challenges
2.4: Setting Goals
2.5: Rewarding Your Efforts
2.6: Case Study - Ten Years Later
2.7: Chapter 2 Summary
2.8: Chapter 2 Review
2.9: Chapter 2 Activity
2.10: Chapter 2 References and Resources for Further Reading

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2.1: Exploring Your Inner Motivation



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Introduction: Exploring Your Inner Motivation

"If you don't design your own life plan, chances are you'll fall into someone else's plan. And guess what they have planned for you? Not much." --- Jim Rohn

"Setting goals helps trigger new behaviors, helps guide your focus and helps you sustain that momentum in life." --- Leslie Riopel

You have the power to shape your life and your destiny, but that power only works when you take intentional action. Your dreams and desires are the seeds of your future, but without clear goals, they remain just that: dreams. By setting goals, you transform your vision into reality. Goals give you direction, focus, and momentum, empowering you to live your best life, reach your full potential, and inspire others to do the same.

Motivation is a big part of this process. Think about one of the college courses you are currently taking. Do you find the course interesting or valuable? Do you believe you will do well? Have you struggled in similar classes before? Do you feel you have the support and resources you need to succeed? All of these factors shape your motivation.

As we mentioned, nearly 40% of undergraduates do not finish college. Part-time community college students are often at the greatest risk of withdrawing, as they may be first-generation students balancing classes with jobs and caring for family members. In our experience as instructors, we have seen students navigate overwhelming responsibilities and challenges. The students who persevere and reach their goals often share one thing in common: high motivation. They believe in their ability to succeed, take responsibility for their outcomes, and learn from their failures.

In this chapter, we will explore what motivates you and how to strengthen that motivation through clear, meaningful goal setting, so you can design the life you truly want to live.

Theories of Motivation

Research on motivation is extensive, with many theories that explore why we are motivated and how motivation works. Across these theories, certain ideas appear again and again, including our belief in our abilities, our expectation of success or failure, and our sense of control over the outcomes.[3] Researchers Eccles and Wigfield assert that these factors directly shape how we answer a key question: "*Can I do this task?*" If the answer is *yes*, we're more likely to feel motivated, take on challenges, and persist when things get difficult.

Mindset is another important piece of the motivation puzzle, often emphasized alongside these core ideas. Let's take a closer look at how these components work together to influence your motivation.

Self-Efficacy

Self-efficacy is your belief in your own ability to succeed in reaching a goal [4]. Students who have high self-efficacy are more persistent in reaching their goals, and they also are more resilient when they face failure.[5] Self-efficacy is different from self-esteem. While self-esteem is how you feel about yourself in general, self-efficacy is your belief in your ability to accomplish a specific task or goal.

For example, Marc was frustrated that he had to take an English class for his degree and didn't believe he was able to be successful. He struggled with writing papers in high school, and he knew he "just wasn't good at writing." When Marc received a failing grade on his first paper, he stopped attending class and thought to himself "what's the point?" Marc lacked self-efficacy; he did not believe he was able to succeed and when faced with challenges, he was unable to remain motivated.

Take another student, Gina, who also struggled with writing. Gina believed, however, that she could be successful if she worked hard and got help from tutoring. When Gina received a low grade on her paper, she was frustrated, but she knew the class was important and still believed she could be successful. After class she went straight to tutoring to review her mistakes and get suggestions for improvement. Her self-efficacy allowed her to push through her failure and continue towards her goal.

PRO TIP:

Tutoring isn't just for help when you need it and are struggling- it's also there for reinforcement, validation, and confidence-building.

- Cathy Rosenkrans, former Assistant Director of Tutoring

Resilience and Grit

Resilience is defined as the ability to recover from or adjust easily to adversity or change. Adversity is a difficult or challenging negative circumstance, either a one-time event or a continuing situation, as illustrated in the stories of students Marc and Gina described above. Looking at these definitions, we can see that resilience is the ability to work through and adapt when things go wrong in life. For example, in an academic setting, if you fail an exam in a college class but have resilience, you don't give up or drop the course right away. Instead, you might seek tutoring, talk with your instructor, and find ways to improve so you can do better next time.

In her best-selling book *Grit* [6] Angela Duckworth discusses one theory of resilience called "grit." Here is a link to Duckworth's TED Talk on Grit: Angela Duckworth Grit TED Talk [www.ted.com] Duckworth explains that grit is passion, perseverance and determination. Through her studies she has found that "grittier" students are more likely to succeed. You can investigate your Grit Score using Angela Duckworth's Grit Scale assessment. Please take the assessment and record your score below.

Grit Scale Assessment Link: Grit Scale by Angela Duckworth [angeladuckworth.com] My Grit Score:_____

After completing the Grit Scale Assessment, please read through the FAQ's to find out more about what "grit" means. If you had a high grit score, why do you think this is? What factors may have contributed to your attitude of perseverance and determination? If your grit score was low, why do you think this is? Is your self-efficacy or belief in your ability to succeed lower than you'd like?

Mindset

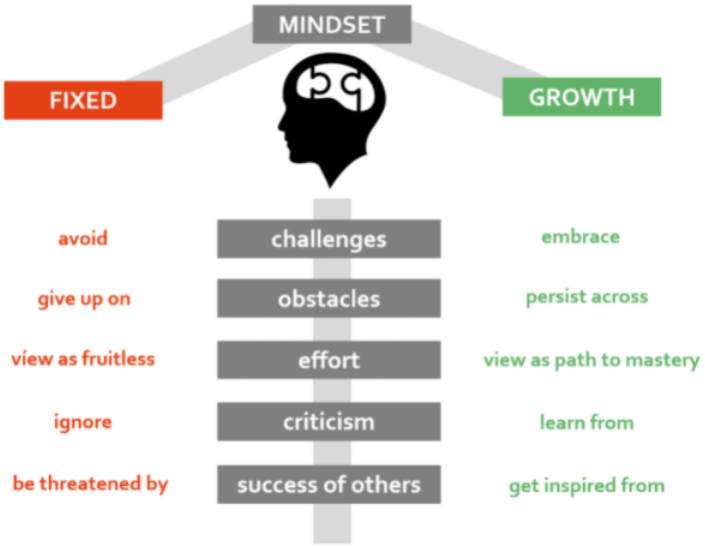
Dr. Carol Dweck, a researcher at Stanford University, introduced the concept of growth versus fixed mindsets.[7] People with a **fixed mindset** believe that we are born with certain abilities and skills which cannot be changed or improved upon. In contrast, people with a **growth mindset** believe that with effort and persistence, we can increase our abilities and skills in any area.

The chart below demonstrates the differences between the fixed and growth mindsets:

Table - Fixed and Growth Mindsets

Fixed Mindset	Growth Mindset
I am so bad at biology, and I will never understand the subject.	I will get tutoring for my biology class this semester so that I can raise my test scores.
I am a horrible writer.	I will practice my writing daily and seek help from my instructor or the Writing Center to improve.
I have never been good with technology. I am going to fail this online class.	I am going to watch some tutorial videos so I understand how to navigate my online class better. If I still do not understand, I will ask my instructor.

In terms of our academic choices, knowing that we have control over most of our outcomes is freeing. When we do poorly on an exam or an assignment, we have the power to study more next time, seek out free tutoring or ask our instructor for help. Choosing these "growth" actions will help us to be successful students.



"Growth Mindset" by EmployID Academy is licensed under CC0

Another theory of mindset is called "Victim-Creator." Individuals with a growth mindset also are referred to as "Creators." Creators demonstrate the following behaviors:[8]

- Take responsibility for their actions
- Get help from those more skilled
- See failures as an opportunity to learn something new
- When they fail, they try something new
- Do not give up easily

In contrast, individuals with a fixed mindset are referred to as "Victims." Victims demonstrate the following behaviors:[9]

- Blame others for their actions
- Give up when faced with challenges or obstacles
- Focus on their weaknesses
- Have self-sabotaging behaviors
- Do not believe in themselves

Locus of Control

Since self-efficacy involves believing you have control over your own success or failure, and people with a growth mindset view obstacles and setbacks as opportunities to learn, the idea of *locus of control* is an important part of this discussion. People with an ***internal* locus of control** believe they are in control, or are the cause of their success, based on their own effort or ability. People with an ***external* locus of control** believe outside forces, such as luck or fate, determine their success. Research has shown that people who have an internal locus of control are more motivated and more likely to succeed.[10] Their expectation of success also is directly related to the extent they feel in control of their own success and failure.[11]

In the example above, Marc had an *external* locus of control believing there was nothing he could do; he "just wasn't good at writing." In Gina's case, she had an *internal* locus of control; she believed she could improve her writing ability with hard work and help from tutoring.

Personal Responsibility

There is much power in believing that we have control over many of the choices and outcomes that we experience in our lives. Of course, there will be events that are out of our control. For the purposes of this discussion, we are concentrating on those events over which we do have control. F For example, a pandemic is entirely beyond our control — none of us are responsible for it happening. However, how we choose to respond to the pandemic is within our control. *Personal responsibility* involves choices

and focuses on making good decisions which help to further our personal and professional goals. Here is another story about two students to illustrate the concept of personal responsibility.

Erica is taking nine credits this semester. She works 20 hours a week and also has three children ages four, six and ten. Her life is very hectic, and when she decided to go back to school, she was not even sure how she would fit everything in. At the start of the semester, Erica made a plan that allows her to fit in a little school work and study time each day. She wakes up at 5 AM Monday through Friday to allow herself to get two hours of schoolwork in before her kids wake up.

Ronnie is taking 12 credits this semester. He does not work or have children. He is finding himself falling behind in his classes because he spends a lot of time playing video games and scrolling through social media. He does not have a concrete plan for how he approaches completing his schoolwork, and he often procrastinates and waits until the last minute to complete assignments.

Looking at both of these students, which one would you say shows greater *personal responsibility*? Who seems to be taking control of the situation and making choices that move them closer to achieving their goals? The answer is easy to see - Erica is. Even though Erica has much more on her plate than Ronnie, she is making choices that put her in a better situation. She is choosing to make school a priority. She is taking responsibility for herself by waking up early and completing schoolwork. With all that Erica has on her plate, she easily could make excuses. However, Erica knows that excuses do not help anything and only bring temporary gratification.

Although Ronnie and Erica are not real people, their stories reflect students' experiences every day. Some students make choices that lead them on a path to success, while other students self-sabotage by making destructive choices. Successful students take personal responsibility for their actions and believe that their success in college is within their control.

Expectancy and Value

As discussed above, many aspects impact your motivation including your mindset, sense of self-efficacy, and sense of control over your actions. Two additional aspects of motivation are your *expectation* of success and the *value* you place on a goal. This theory is referred to as ***expectancy-value theory*** and can be seen as the formula: Expectation x Value = Motivation.[12] In this theory, *expectation* refers to how you think you will perform on a particular task or goal.[13] How you perceive yourself and how you perceive the challenge of the task will influence your expectation of success.[14] Additionally, the *value* you place on a goal will influence how appealing the goal is and how motivated you are to achieve it.[15]

In the student stories above, some students may have had low expectations of success and/or placed low value on their college classes so their motivation was also low. Other students had higher expectations of succeeding and knew their classes were valuable so their motivation was much higher. This expectancy-value theory will be explained in depth on the next page.

[1] National Center for Education Statistics. (2020). The condition of Education. National Center for Education Statistics The Condition of Education [nces.ed.gov]

[2] National Center for Education Statistics. (2020). The condition of Education. National Center for Education Statistics The Condition of Education [nces.ed.gov]

[3] Eccles, J. S., & Wigfield, A. (2002). Motivational beliefs, values, and goals. *Annual Review of Psychology*, *53*(1), 109–132. https://doi-org.ezproxy.hacc.edu/10.....100901.135153.

[4] Bandura, A. (1997). *Self-efficacy: The exercise of control*. New York: Freeman

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[13] Eccles, J. S., & Wigfield, A. (2002). Motivational beliefs, values, and goals. *Annual Review of Psychology*, *53*(1), 109–132. https://doi-org.ezproxy.hacc.edu/10.....100901.135153.

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2.2: Motivation Formula

The motivation formula *Expectation X Value = Motivation*, or **E x V = M** is an easy way to explore your motivation and also identify areas where you can raise your motivation.

Value

For the value component of the formula, you are going to consider how important, or valuable, this goal is to you. For example if you were to consider the value of college, you might ask yourself why is college important to you? What benefits might you gain from your college education? When considering value, you want to consider both ***intrinsic value*** as well as ***extrinsic value***. When something has intrinsic value it has personal value, or value unto itself. An example of intrinsic value would be the knowledge and learning you would obtain from completing your college degree. A task has extrinsic value when you are doing the task for a reward or to avoid a punishment. An example of extrinsic value would be obtaining a degree to secure a job that pays more or learning course material so you don't fail the class.

Expectation

For the expectation component of the formula, you will consider how likely you are to succeed in a particular task or goal. Expectations often are shaped by your past experiences of success or failure, emotions, observing others' successes and failures and feedback from others[21]. For example, if you played basketball as a child and observed others as being better than you, repeatedly missed your shots and received negative feedback from your peers, you might have low expectations of being successful in sports. Likewise, if you found English class easy in high school and received positive feedback from your instructor and peers, you might have high expectations of your ability to write papers in college.

Here is an example on how the motivation formula E x V=M can be applied to your classes.

First, rate your value of the class on a scale of 1-10. Next, rate your expectations for success on a scale from 1-10. Finally multiply the value score by the expectations score to get your motivation score.

Table: Applying Motivation Formula to Classes

Course	Value (1-10)	Expectation for Success (1-10)	Motivation
ENGL 057	8	8	64
COMM 101	4	4	16
WEB 101	10	9	90

In this example, the student has a high motivation score for their WEB 101 class because the class is very valuable for their career path, and the student is confident of being successful in the class. The student has a very low motivation score, however, for the COMM 101 class. This student finds this class only somewhat valuable and is not confident about success in the course.

[21] Pajares, F., & Schunk, D. H. (2002). *Self and self-belief in psychology and education: A historical perspective.* In J. Aronson (Ed.), *Improving academic achievement: Impact of psychological factors on education* (p. 3–21). Academic Press. https://doi.org/10.1016/B978-012064455-1/50004-X.

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2.3: Motivation Challenges

Understanding Motivation Challenges

Motivation is influenced by how much we value a goal and how strongly we believe we can achieve it. When either of these factors —expectation or value—is out of balance, it can create obstacles to staying motivated and taking action. Here are some common ways this imbalance can show up and get in the way of your success:

High Expectation/Low Value:

> If you have high expectations for a goal but low value, you may find yourself overly relying on your expected success and challenged by thinking a task is not important enough for your effort.
>
> Example: “This course is a piece of cake; I don't need to study. I can get by without turning things in and still make an A.”

High Value/Low Expectation:

> If you have high value, but do not believe you can succeed, you might find yourself extremely stressed about the task and give up easily convinced you are not capable of success.
>
> Example: “I need to get a B in this course to get into my program, but it's impossible. This course is too hard; I will never pass so I might as well give up now.”

Low Expectation/Low Value:

> If you are struggling with low expectations and low value, you might find yourself not even attempting a task. You may convince yourself that you won’t succeed, and the task isn't important anyway.
>
> Example: “I don’t even know why I need this course, I’ll never use this. I’m never going to figure this out or do all this work, so why even try? I’m just going to fail.

Raising Value and Expectation

Staying motivated can be challenging when a task feels unimportant or when you doubt your ability to succeed. To build and maintain motivation, it helps to focus on two key areas: increasing the value you see in the task and boosting your belief that you can accomplish it. The following strategies can help you find more meaning in your goals and strengthen your confidence to reach them.

Raising Value

If you are struggling to find value in a particular task or goal try the following strategies:

- Develop your “why:”

> Think about why you are attempting this task. How does the task tie into your larger goals? How will this task prepare you for your future? If you are struggling to find value in a course you are taking, you might consider how this course could prepare you for other courses you will be taking. How might the skills and knowledge you learn prepare you for life after you graduate?

- Tie into personal interests:

> How can you make this task interesting and engaging? How might you bring in your personal interests? Let’s say you are writing a paper in a class. Think about ways you could research a topic in which you are personally interested or tie the research into something that might be relevant to your career.

- Intrinsic vs. extrinsic motivation:

> What is the *intrinsic* value of this task? Remember when a task has intrinsic value, the task has personal value or value unto itself. The learning or knowledge you gain from a task would be an intrinsic value. What is the *extrinsic* value of the task? A task has extrinsic value when you are doing the task for a reward or to avoid a punishment. Completing an assignment on time management has the intrinsic value of developing positive practices in time management that are essential for almost any career. The extrinsic value of completing the assignment would be getting a good grade.

- Positive value vs failure avoidant:

Focus on the positive value of the task rather than a negative consequence. For example, “I am studying for this test because the material will benefit me in my future” vs “I am studying because if I don't, I am going to fail.”

- Separating your own value from that of your peers:

How is this task personally relevant and important to *you*? Make sure you are doing the task for your own reasons, not for someone else. Are you surrounding yourself with positive and supportive influences? If you have friends who are not supportive of you being in college, you might begin to doubt the value too. Reflect and reassert the importance and relevance to you.

Raising Expectation

If you are struggling to raise your expectation in a particular task or goal try the following strategies:

- Grow your mindset:

Remember what we learned in the Personal Responsibility chapter about “growth mindset” and thinking like a “Creator.” Combat critical self-talk such as “I don't belong here” or “I am not good at this.” Envision a positive outcome and make positive statements about yourself. Imagine you were talking to a friend who was facing this struggle - how would you encourage your friend? Now turn that same encouragement and reassurement towards yourself.

- Celebrate your successes:

Often large goals can be intimidating. Focus on small “wins” to build up your self- efficacy. When you show yourself you are making progress, you are less likely to get discouraged and adopt an “all or nothing” attitude. For example, if you wanted to lose weight to feel healthier, you might start with exercising ten to fifteen minutes a day. By the end of the week, celebrate that you have created the healthy habit of exercising every day. Once you are confident in committing to fifteen minutes a day, building up to thirty minutes and eventually to more intense workouts will be easier.

- Learn from failure:

Failed attempts are part of the process and can become a teaching tool. When something doesn't work out as expected, step back and examine the situation. What could you have done differently? What changes can you make? If you receive a poor grade on a test, consider your study habits. Is there a different way you can prepare for the next test?

- Get connected:

Ask for help! You may have heard the popular phrase “the only dumb questions are the ones not asked.” Chances are if you are asking the question, someone else in the class has a similar question too. If you are unable to ask questions during class, your instructor’s email, phone number, and office hours all are listed in the course syllabus. Office hours are times during the week that your instructor has set aside specifically to help students. Another place you can ask for help is the HACC Learning Commons where you can get help from the library, tutoring, and technology support. Begin utilizing these resources at the beginning of the semester to develop good study and work habits.

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2.4: Setting Goals

Understanding Goals and Objectives

Goals give your motivation a clear purpose and help you turn your dreams into achievable outcomes. When you set goals, you create a roadmap that guides your actions and keeps your effort focused in the right direction. Objectives break those bigger goals down into smaller, specific steps, making them easier to tackle. By learning how to set effective goals, and the right objectives to support them, you can stay motivated, track your progress, and keep moving forward, one step at a time.

A **goal** is "the end toward which effort is directed" or an "aim." When you are working toward a goal, you are moving in a clear direction and aiming for a desired result. That end result is a dream or vision you have for yourself, and the goal is the description of that dream or vision. Goals translate your dreams into tangible targets that help focus your motivation and energy. Without motivation, even the clearest goals may not be reached, and without goals, motivation has no clear path to follow. The two work together: your motivation fuels the effort you put in, while your goals give that effort direction and purpose.

Sometimes goals are associated with the word **"objective,"** and these words are often confused or used interchangeably. An objective is "something toward which effort is directed: an aim, goal, or end of action," which sounds very similar and even includes the word goal. When goals and objectives appear together in the same plan, a goal usually describes the bigger dream or outcome, while an objective outlines the specific steps you will take to reach it. For example, a goal might be to "increase sales by 30%," while a related objective could be "by hiring two more salespeople." We will discuss how to write clear goal statements later in this chapter.

Goals can be **short-term** or **long-term**. A short-term goal can usually be achieved within minutes, hours, days, or months up to one year, while a long-term goal often takes more than a year to accomplish. Having a timeframe is an important part of an effective goal because it helps sustain your motivation by giving you milestones to work toward. Often, long-term goals are broken down into a series of short-term goals that serve as stepping stones along the way, helping you stay focused and motivated throughout your journey.

If you do an internet search for "goal-setting models," you will find hundreds of thousands of results. Most models use acronyms or short, catchy phrases as titles. The model we'll use in this textbook is "**SMART**." If you were do an internet search for "SMART" goal-setting, you will see several interpretations of what each letter in the acronym stands for, but we'll be using the following definitions in this text:

SMART Goal-setting

S = Specific

M = Measurable

A = Achievable

R = Relevant

T = Timely

A powerful goal needs to contain all of the above criteria. Your goal can be written in one, perhaps long, statement, and when your statement is read, the reader can see all of the SMART criteria in your statement.

Let's examine each element of the acronym.

Specific means you have a detailed description of what you want to achieve. You've used specific and descriptive nouns, not general adjectives, in your goal statement.

Measurable means you should be able to see a difference between before achieving a goal and after. Using numbers in your goal statement ensures your goal is measurable. Those numbers might be numerals, percentages or even words like "all" or "half."

Achievable means you believe you have the skills or abilities (or you will have them) to be able to complete the tasks necessary for the goal. Goals should be challenging so that you maintain interest but also realistic in terms of the skills and abilities you already have or plan to learn.

Relevant means the goal has meaning in your life and relates to your life roles. Someone else cannot write a powerful goal for you; only you can believe that a dream or vision works in your life.

Timely means your goal has a deadline or date by which you want to achieve the goal. If you don't have a deadline, you may be tempted to procrastinate or put off the work needed to move toward your goal.

"A goal properly set is halfway reached." --- Zig Ziglar

If your goal statement contains all of the SMART criteria, your goal will be motivating, and you are more likely to move forward. Plus, as you move toward achieving your goal, you will be able to see where you stand. As you make progress, you will build upon a sense of accomplishment that will strengthen you and reinforce your efforts.

If you realize you are not making progress, you will be able to analyze the reasons if you've included all of the SMART criteria. Perhaps you were not as specific as you could have been, or you didn't include any measurable numbers so you cannot see any progress. Perhaps you were too ambitious and planned a goal using skills and abilities you don't have, or perhaps you created a goal that no longer fits with your life. Maybe you didn't give yourself enough time to achieve the goal using your current skills and abilities.

Decision-making as Part of Goal-setting

You may not be aware of the fact that we make hundreds of decisions every day as we pursue our goals. Some decisions like what to eat for dinner and what to wear to a party are minor and usually do not have major implications for our lives. Other decisions such as where to attend college or what career to pursue greatly impact our lives and are the material we use to create and pursue life goals.

Making smart decisions is an important skill that involves thinking deeply about a current problem or issue and focusing on how we would like that situation to be. How we'd like that situation to be is the picture we keep in mind when planning goals. Smart decision-making involves brainstorming choices and options and picking the most sound choice that will lead us on the best path possible towards accomplishing our goals.

Much like SMART goals, making smart decisions involves a systematic process that will help you to think through each problem or issue that you have in order to make the best decision possible. Smart decision-making helps you to focus on improving your situation and finding solutions. To make smart decisions in a systematic way, we need to start by identifying the problem or issue we're facing. What is the current situation, problem or issue? Clearly define what is going on. If we do not understand what is going on, fixing the problem or addressing the challenge will be difficult. When we're brainstorming potential options, we need to create a list of as many options as possible. We are not selecting an option in this step but rather listing all available options. After creating that list of options, we need to assess and reflect upon those options. Looking at the list of possible options or actions, ask the question of what likely will happen with each option. After reflecting upon our assessments of each option, we need to take action & evaluate. Once we have reflected on which measure/action is best, we need to implement an action plan. After having the appropriate time to implement an action plan (timing will be different for each of our goals since goals can be short or long-term), evaluate if the desired outcomes and goals are being reached. As stated above, if you realize you're not making progress, you can look back at your brainstormed list of options to see if there are other options to pursue now that you hadn't acted upon before.

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2.5: Rewarding Your Efforts

Rewarding Your Efforts

Turning your dreams into goals isn't just about the work you put in, it's also about recognizing and celebrating what you achieve along the way. Rewards help keep your motivation strong by giving you something to look forward to, whether it's an inner sense of pride or an external treat. Understanding how both intrinsic and extrinsic rewards work can help you stay driven and make your hard work feel even more worthwhile.

Intrinsic rewards are intangible, meaning not visible or concrete, and usually involve emotions or thoughts. For example, a sense of accomplishment, pride, or personal satisfaction are all intrinsic rewards. **Extrinsic** rewards, on the other hand, are tangible and concrete. They are visible or material items, such as a trophy, a prize, or a special treat.

Planning for both intrinsic and extrinsic rewards can help keep your motivation high because you have clear reasons to celebrate your progress and hard work. Intrinsic rewards might include feeling proud of yourself, enjoying a boost in confidence, or knowing you did something difficult — all of which build your self-efficacy and belief in your abilities. Extrinsic rewards might include going on a trip, treating yourself to a nice dinner, or buying something special.

While intrinsic rewards tend to be more powerful, because no one can take those feelings away from you, extrinsic rewards add extra fun and incentive. Why not plan for both and fully enjoy the results of your hard work?

PRO TIP:

I made it a goal in college to have a 3.2 minimum GPA and to be active in 3-6 clubs each semester. And addition to academic learning, I also wanted to expand my knowledge on anything and everything, and to become a part of my college community. I took 18-19 credits each semester and had a 90 minute road trip commute to campus, which significantly limited my time for extracurricular activities. I ended up not taking out the necessary time to study for my classes and this hit me hard after I completed my first year and noted that my overall GPA was less than what I had hoped for. I knew I had to control of my situation and made time for both my classes and my extracurricular activities period of physical calendar work best for me. Each night, I spent just a few minutes making a to-do list of items that needed to get done the following day (studying, research, homework, etc.). From that to-do list, I'd create a detailed block time schedule for myself for the following day. I learned that unexpected things happen and that I had to prioritize each item by importance. Sometimes that meant not attending a campus event I had looked forward to because I had to finish a class assignment. So if my car suddenly broke down or there was an accident on my way to the campus library that cut into my study time, that meant I needed to make up that time by not attending a campus event or not going out for lunch with my friends before class. Prioritizing what was important really helped me make the most of my busy schedule and in the end I was glad for it because it helped me stay on track of my goals of getting good grades and being able to partake in college life at the same time.

- Rabyia Ahmed, Academic Advisor

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2.6: Case Study - Ten Years Later

Case Study: Ten Years Later

Beth's first attempt at college was ten years ago. She took a couple of classes but found the material more challenging than she expected and dropped out before the end of the semester. Now, ten years later, she has decided to try again. At the beginning of the semester, Beth feels overwhelmed. She hasn't written a paper in years, and she doesn't have a lot of experience with computers. Beth is confused in class, but no one else seems to be asking questions so Beth doesn't either. She's not sure she understands the directions for her first paper, but she tries her best anyway. When the paper is returned with D, Beth is extremely frustrated and upset. She thinks "I just don't belong in college." Beth begins missing classes and is considering dropping out of college again.

Reflection Questions:

1. With which aspects of motivation is Beth struggling?
2. What are some ways she can raise her motivation?
3. Help Beth write an effective goal using all of the SMART criteria

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2.7: Chapter 2 Summary

Chapter Summary

Motivation is based upon a person's belief in their abilities, expectations of success or failure and sense of control over their outcomes. A formula for motivation is Expectation X Value = Motivation, or E x V = M. Self-efficacy is your belief in your own ability to succeed in reaching a goal. Mindsets can be fixed or growth and "Victim" or "Creator." People with an internal locus of control believe they are the cause of their success based on their effort or ability while people with an external locus of control believe outside forces determine their success. Personal responsibility involves choices and focuses on making good decisions which help to further personal and professional goals. Goals are an end or aim toward which effort is directed and can be short-term or long-term. SMART goals are specific, measurable, achievable, relevant and timely. Making smart decisions involves a systematic process. Rewarding yourself when achieving goals is important, and rewards can be intrinsic (intangible, usually involving emotions or thoughts) or extrinsic (tangible and concrete).

Show Up:

- Reflect on your inner motivation.
- Goals are statements describing our desired end results.
- Objectives are similar to goals, and the words often are interchanged.
- Use the motivational formula to determine challenges you might have with value and expectations regarding a goal.

Work Hard:

- Use the above strategies to improve and maintain motivation.
- Short-term goals take less than one year to achieve.
- Long-term goals require one or more years to achieve.
- Rewards for goals can be intrinsic (internal emotions/thoughts) or extrinsic (tangible objects).
- SMART is an acronym for goal-setting meaning "Specific, Measurable, Achievable, Relevant, Timely."
- Motivating goals need to contain all of the SMART criteria.
- To set goals effectively, one must have an internal locus of control and a creator or growth mindset.

Ask for Help:

- Reach out to your instructor or utilize resources such as the library and tutoring when you are struggling with self-efficacy.
- Talk to important people in your life about your goals and ask them to hold you accountable for working on the steps necessary to achieve the goal.
- If you realize your goal isn't as **A**chievable as you originally thought, think about who in your life could help you with steps or teach you what you need to know to complete those steps.

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2.8: Chapter 2 Review

Chapter Review

1. Self-efficacy is:
    A. Self-esteem
    B. Belief in your ability to succeed reaching a goal
    C. Self-control
    D. A decision making process
2. A person with an *internal* locus of control
    A. believes that they are the cause of their success based on their own effort or ability
    B. believes outside forces, such as luck or fate, determine their success
    C. believes that they can succeed
    D. has low motivation
3. In the motivation formula E x V =M the V stands for
    A. Victory
    B. Virtue
    C. Value
    D. Versatility
4. Which is a way you can increase Expectation?
    A. Celebrate small successes
    B. Learn from failure
    C. Ask for help
    D. All of the above
5. Which is a way you can increase Value?
    A. Find ways to engage your interests
    B. Connect with your larger goals
    C. Consider the intrinsic value of the task
    D. All of the above
6. Which of the following is an effective goal statement illustrating all of the SMART criteria?
    A. “I will improve my GPA next semester.”
    B. “I will take more classes each semester to graduate earlier.”
    C. “I will earn at least a B in all of my classes in the fall semester.”
    D. “I will do well in my classes this year.”
7. What is one reason someone might struggle with writing effective goals?
    A. has an internal locus of control
    B. has a fixed mindset
    C. has a creator mindset
    D. has high value and expectation

8. What does the “A” in the SMART goal-setting model stand for?

A. Artistic

B. Admirable

C. Accurate

D. Achievable

9. If a goal is related to our lives and/or fits within our life roles, the goal is considered to be what?

A. Relevant

B. Realistic

C. Relational

D. Recommended

10. What is the primary reason all of the SMART criteria need to be illustrated in a goal statement?

A. to judge whether progress is being made

B. to fit the theory

C. to have a deadline

D. to be socially acceptable

Answers

Answer Key: 1:b, 2:a, 3:c, 4: d, 5:d, 6:c, 7:b, 8:d, 9:a, 10:a

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2.9: Chapter 2 Activity

1. Practice using the motivation formula E x V = M by listing each of your courses, the value score, the motivation score and calculating the total motivation score for each course.

Table: Practice Motivation Formula

Course	Value (1-10)	Expectation for Success (1-10)	Motivation

2. In which of your courses are you most motivated? In which of your courses are you least motivated?

3. How could you increase your scores in the course in which you are least motivated?

4. Here is an example of a weak goal statement: “I will improve my grades by the end of this semester.” What SMART criteria are missing from this statement?

5. Rewrite the goal statement in the space below, including all of the SMART criteria

6. Explain how each SMART criterion is illustrated in your revised goal statement:

S =

M =

A =

R =

T =

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CHAPTER OVERVIEW

3: Self-Management (Time)

Learning Outcome

- Apply strategies to manage time

3.1: Self-Management - Time
3.2: Being Mindful, Practicing Self-Care and Self-Management Tools
3.3: Self-management vs. Time Management
3.4: Case Study- Overwhelmed
3.5: Chapter 5 Summary
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3.1: Self-Management - Time



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Introduction: Establishing Priorities

"Your priorities determine your progress." --- Mike Tully

"Lack of direction, not lack of time, is the problem. We all have twenty-four hour days." --- Zig Ziglar

Think about all of the roles you play in life. How many life roles do you have? Obviously, you're a college student since you're taking this class. What else is going on in your life? Do you work? Do you have children? Do you care for older parents or grandparents? Do you have a spouse or partner? Are you responsible for running a household? All of these life roles come with demands upon your time. We often get overwhelmed when all of the demands in all of our life roles pile up, and we cannot see how we're going to accomplish everything we need to do.

The key to avoiding this sense of overwhelm is to **prioritize** our life roles and the tasks we're expected to do in each of our life roles. We cannot accomplish everything all at once, and not all of the expectations are as important as others depending on the life role and/or timing of the task. We need to be aware of our priorities, and becoming aware of priorities means knowing what **motivates** us and what **goals** we have, two topics addressed elsewhere in this text.

5.1 Quadrant II Time Management System from Stephen Covey

Stephen Covey, a business and management consultant who wrote a book entitled *The Seven Habits of Highly Effective People*, explained a prioritizing system entitled the "Quadrant II Time Management System."[22]

Our activities can be divided into **four quadrants:**

- **Important and Urgent (I)**
- **Important and Not Urgent (II)**
- **Not Important and Urgent (III)**
- **Not Important and Not Urgent (IV)**

Let's start with examining the "**urgent**" part of these labels. Urgency refers to the timing of a task in terms of when the task needs to be completed. Is there a deadline or not? Is the deadline soon or far off in the future? Most people may have a common definition of urgency: something is urgent if the timeframe is short.

The definition of "**important**," on the other hand, will vary, and we may not have a common sense of what's important. You are the one who determines importance based on your life roles and goals. What's important to you one day in one life role may be less important on another day in another life role. Also, what's important to you may not be important to others and vice versa.



"Four Quadrants", by Brian Cook is licensed under CC BY-NC 4.0

If a task is important in your life role, and the timeframe for completing that task is short, that task probably would fall into Quadrant I for you. Some examples in the life role of a college student might include finishing a paper that is due tomorrow or practicing a speech to be given in two days. If a task is important in your life role, but you have plenty of time to accomplish the task, you're operating in Quadrant II. Examples include studying for an exam that is scheduled a week from now or starting an outline for a research project that's due in several weeks.

If a task isn't important to your life role, but the timeframe is short or there is a close deadline, that task will be Quadrant III for you. This quadrant can be a little confusing because many people ask "how can something that's not important be urgent?" Remember the difference between relevance to your life role vs. timing. Often Quadrant III is where other people are operating in or influencing our lives. An example might be a neighbor asking you for a favor that has to happen today, but that favor has no importance in your life.

Finally, tasks that aren't important in your life roles and don't have deadlines fall into Quadrant IV. Examples might include mindlessly watching TV or gaming for an excessive amount of time when you're not a professional gamer. While we do need to relax and have some down time in our lives, the most rewarding down time comes from doing meaningful activities such as hobbies or spending time with important people in our lives which actually falls into Quadrant II rather than IV.

[22] Covey, S. (1989). *The seven habits of highly effective people: Powerful lessons in personal change.* Simon and Schuster.

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3.2: Being Mindful, Practicing Self-Care and Self-Management Tools

To use and apply the Quadrant II Time Management System in our lives, we need to examine our lives and be mindful of our life roles. Again, we all have multiple life roles with tasks to complete in each of those life roles. We need to ask ourselves some questions about the importance and urgency of tasks and expectations in those life roles.

Are each of our life roles as important as the others every day? Chances are no. For example, your college student life role may not be as important during semester breaks, but perhaps your employee life role takes on more importance when you're not taking classes because you work more hours per week when you're not in class. Another example could be that your life role as a spouse or partner probably would increase in importance when your spouse or partner is sick and needs your care.

We also have to be mindful of the thoughts we're having regarding the urgency of a task. If there is a specific deadline, that urgency level may be obvious. If there isn't a specific deadline imposed by someone else, we need to know whether we will benefit from accomplishing the task sooner, or if we really can wait longer.

When we're mindful and do this analysis, we can be aware of the priorities in our lives and assign tasks to the appropriate quadrant. What happens if everything in our lives appears to be urgent and important, and we're spending all of our time in Quadrant I? Stress! On the other hand, what happens if we find ourselves responding to others' urgent requests that aren't important in our lives, but we don't want to disappoint someone else? We get frustrated or maybe even angry with other people, even though we made the choice to take on their requests.

Being mindful of our life roles relates to the concept of emotional intelligence. Most people have heard of IQ or intelligence quotient. But have you heard of EI or EQ - emotional intelligence? Daniel Goleman is an American psychologist who studied emotional intelligence. His book, *Emotional Intelligence: Why It Can Matter More Than IQ* [8], takes a look at the extreme importance of emotional intelligence. He found that there are five key components that comprise EI or EQ:

- **Self Awareness** - you understand your emotions and how they can affect yourself and others around you.
- **Self-Regulation** - you are able to control your emotions appropriately.
- **Motivation** - you work towards your goals and set high standards for yourself.
- **Empathy** - you have the ability to put yourself in others' shoes and you care for others.
- **Social Skills** - you work well with others. You communicate effectively and can work well with different types of people.

You could be the smartest person in the world, but if you are not able to manage your emotions, you probably will have a difficult time in school and in the workplace. You could excel in all academic situations, but if you do not work well with other people, you may have difficulty doing well in any workplace environment. Many people believe that EI or EQ is just as important or perhaps more important than IQ. What do you think?

When we're practicing self-care and emotional intelligence, we are spending most of our time in Quadrant II. Remember the discussion of **mindset**, both fixed/growth and Victim/Creator. Creators and those with growth mindsets operate mostly in Quadrant II working on tasks that allow them to reach their goals before those tasks become urgent. We are practicing self-care when we practice emotional intelligence and give ourselves plenty of time to work on meaningful tasks that help us achieve our goals.

How do we spend most of our time in Quadrant II? We need to plan ahead using self-management tools. These tools could be traditional paper or hard-copy planners and calendars plus technology-based apps. Common tools include to-do lists, weekly planners and monthly calendars. See the pictures and explanations below.

To-Do List



"To Do List" by Alexas_Fotos is licensed under CC0

When using a "to-do" list, remember to prioritize using numbers as in the picture above. As a college student, your to-do list probably will include academic assignments near the top (numbers 1 through 3) while other lower-priority tasks will be lower on the list (numbers 4 and 5). Here's an example for a day in the life of a college student:

To-Do List for Wednesday after Work:

1. Finish reading SOCI 201 reading assignment.
2. Write thesis statement for ENGL 102 paper.
3. Complete MATH 113 homework.
4. Unload the dishwasher.
5. Pull out Christmas lights for neighbor to borrow.

Weekly Planner



"Planner" by rayedigitaldesigns, is licensed under CC0

When you are filling in your Weekly Planner, again remember your priorities. Fill in your higher-priority commitments first including classes, work schedule, appointments, children's activities (if applicable). Then fill in lower-priority items such as house cleaning, yard work, laundry, etc. If you have additional time, plan for some relaxation and fun, again, after finishing your priorities. Here is a link to a video illustration of how to prioritize, and you could use the idea of "golf balls, pebbles and sand" to fill in your Weekly Planner.

"The Empty Pickle Jar - A Lesson on Life" Video Link The Empty Pickle Jar [youtu.be]

Monthly Calendar



Printable Blank Monthly Calendar Free Stock Photo - Public Domain Pictures CC0 Public Domain

One tool especially helpful for college students is a semester calendar, otherwise known as a term schedule, showing all of the weeks of the semester on one visual surface with important commitments noted including exams, speeches, projects and papers. A semester calendar can be hung in a prominent place such as the refrigerator or bedroom wall so students can get a snapshot of the entire semester at once. Students often use different colors for different classes. If an upcoming week looks especially full with commitments (e.g., two papers, an exam and a group project due), students can be forewarned and work ahead on tasks that can be done in advance, such as the papers. Here's an illustration of the first few weeks of the Fall 2021 semester.

Semester Calendar

Table: Semester Calendar

Sunday	*Monday*	*Tuesday*	*Wednesday*	*Thursday*	*Friday*	*Saturday*
Aug 29	30 Classes start!	31	**Sept** 1	2	3	4
5	6 Labor Day- no classes	7 FS practice quiz due	8	9 COMM- Intro speech due	10	11
12	13	14	15	16	17 Study group for BIOL	18
19	20 BIOL quiz	21	22	23 SOCI review session	24	25
26	27	28	29	30 SOCI exam #1		

PRO TIP:

Time management is the key to success. Take out your phone on day one. Schedule 1 hour a day for 6 days a week (do this for each class you are taking). Have your phone notify you when the time approaches. Leave your phone in another room when it goes off so you don't get distracted. Work completely on HACC for that one hour. Within 10 days you will have created a habit of studying for 6 hours a week.

- Kristy Vukoder, Adjunct Instructor, Foundational Studies and Assistant Director, High School Partnerships

[8] Goleman, D. (1995). *Emotional intelligence: Why it can matter more than IQ*. New York: Bantam Books.

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3.3: Self-management vs. Time Management

This textbook and class uses the phrase "**self-management**" rather than "time management." In our culture, we see "time management" used for this concept so why is the different phrase used here? We're all given the same amount of time each day, each week and each year. We all have 24 hours per day, seven days per week and 365 days per year. Can we change the time we're given, or in other words, can we really manage time? No, we cannot, but what we can do is manage ourselves and how we use the time we're given.

Here's a video from Stever Robbins, a business consultant and executive coach, explaining this concept: Video Link Self-Management [www.youtube.com]

We can manage ourselves by prioritizing our tasks according to the Quadrant II Time Management System and use the time we're given according to the self-management tools described earlier in this chapter. What happens, however, if we've identified a priority and planned that task in a weekly planner, but then we find ourselves procrastinating? We know the task is important in our life role, and the deadline is approaching, but we just keep pushing off the task.

Procrastination is a habit of delaying tasks until later. One of the primary reasons people procrastinate is fear, or at least a form of fear. Perhaps the task is something difficult or long and involved, and we're nervous about our ability to accomplish the task. Perhaps the task appears distasteful or may cause negative emotions. Another reason for procrastination is the quest for perfection. We may procrastinate because we don't think we can have a perfect outcome. Mr. Les Brown, an internationally-known businessman and motivational speaker, says "practice only makes improvement; perfection doesn't exist."

Remember - procrastination is a habit meaning the habit can be broken, and behaviors can be changed, and new habits for using your time can be formed. Here are some strategies to combat procrastination listed below. Please implement one or more of these strategies to create new habits for how you approach tasks.

When tackling a project, begin by selecting a small task or chunk from the whole project and focus on completing just that one part. Successfully finishing it will build your confidence and motivate you to keep going. It's important to manage your expectations and remind yourself that you don't need to be perfect; just attempt the task with the skills and abilities you currently have, and go as far as you can. If you find yourself stuck, don't hesitate to ask for help—whether from a friend, classmate, or a HACC resource like an instructor or tutor. Simply asking for advice on how to start can provide a fresh perspective. You don't always have to follow a strict order, so consider reordering the steps if there's a smaller, easier task you can complete first. This can help break the ice and give you the confidence to move forward. Lastly, use a time trick: tell yourself you'll work on the project for just 15 minutes. Once you commit to that small amount of time, chances are you'll keep going well beyond it, and before you know it, you'll have made significant progress.

PRO TIP:

My student pro-tip involves a strategy to help minimize procrastination. There is an old adage 'Don't eat the elephant all in one bite.' We often wait until the last minute to tackle a big project, and create ridiculous amounts of stress for ourselves. To help avoid this, break down large time-consuming goals and projects (exam preparation, writing assignments, research papers, creative projects, group work) into smaller chunks. This tactic is also known as "chunking." Start soon after the project is assigned and create a schedule where you intentionally set aside a small amount of time (30 minutes to one hour) each day to work on it. As you make your way through the week, be committed to completing your chunk for the day and track your progress in a visible way by using a calendar or whiteboard. After you complete your daily chunk, reward yourself for your efforts! All of these short periods of daily work add up significantly over time, and you will surprise yourself by how much you accomplish.

- Robert Swatski, Professor of Biology

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3.4: Case Study- Overwhelmed

Case Study: Overwhelmed

Star is a student in their second semester. They did well in their first semester, and they are looking forward to another positive semester. Star works about 15 hours per week on campus in the Financial Aid Office, and they are taking four classes (12 credits) this semester. Star lives at home with their parents and Star's two-year-old daughter. About halfway through this second semester, Star realizes things aren't going as well as last semester, however, and they are starting to feel overwhelmed. Star's daughter recently was sick, and Star has been asked to do more to contribute to the household plus three classes seem to be much more difficult than expected. Star's wondering if they are over their head and is thinking about dropping out of school.

Star knows that college is important to be able to provide a good life for their daughter including moving into an apartment. Star also wants to contribute to their household because Star is grateful for their parents' help with childcare and support of Star going to college. Finally, Star's whole life is their daughter, and Star would do anything for her.

Reflection Questions

1. What are Star's priorities?
2. Are all of Star's priorities at the same importance level?
3. What is the urgency of all of Star's tasks and expectations?
4. What is your advice to Star?

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3.5: Chapter 5 Summary

Chapter Summary

The key to self-management is prioritizing the tasks and commitments of our various life roles. Not all commitments are as important as others depending on the life role and/or timing of the task. We need to be aware of our priorities, and becoming aware of priorities means knowing our motivation and goals. We cannot change the time we're given, but we can manage ourselves and how we use the time we're given. Procrastination is a habit or behavior that can be changed using the strategies listed in this chapter. Tools for self-management include to-do lists, weekly planners, monthly and semester calendars and apps.

Show Up

- Identify your life roles.
- Prioritize tasks in each of your life roles.
- Realize we cannot accomplish everything all at once.

Work Hard

- Use Steven Covey's Quadrant II Time Management System to organize demands on your time into the following quadrants:
  - Important and Urgent (I)
  - Important and Not Urgent (II)
  - Not Important and Urgent (III)
  - Not Important and Not Urgent (IV)
- Use self-management tools to spend most of your time in Quadrant II. Examples include:
  - to-do list
  - weekly planner
  - monthly calendar
  - semester calendar/term schedule
  - smartphone apps

Ask for Help

- Realize we cannot manage time; we can manage only ourselves and how we use the time we're given.
- Communicate our priorities to important people in our lives.

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3.6: Chapter 5 Review

Chapter Review

1. T F We can manage time.
2. T F Quadrant I activities are not important but urgent.
3. T F Checking the oil in your car may be a Quadrant II activity.
4. T F Helping friends and family members complete their errands is a valuable Quadrant II action.
5. T F Urgency refers to the measure of time describing when something needs to happen.

6. Which of the following might be an example of a Quadrant I activity for a college student?

    A. shopping for beach towels for next summer's vacation

    B. finishing a paper that is due tomorrow

    C. doing research for a paper that is due in two weeks

    D. driving a friend to work because she ran out of gas

7. Which of the following might be an example of a Quadrant III activity?

    A. helping your cousin move this weekend because his lease is up in two days

    B. redecorating your bathroom over semester break

    C. planning your parents' anniversary party scheduled for next month

    D. finishing a presentation that is due tomorrow

8. What would be an example of a Quadrant II activity to build your resume?

    A. building a website the night before the deadline

    B. volunteering at a community organization over winter break

    C. helping a coworker finish a late project

    D. watching videos about future career possibilities

9. What is the procrastination strategy in which you break a large task into chunks?

    A. reorder

    B. ask for help

    C. time trick

    D. start small

10. What is a self-management tool that records commitments a student has throughout the semester?

A. to-do list

B. weekly planner

C. term schedule

D. task calendar

Answers

1) F 2) F 3) T 4) F 5) T 6) B 7) A 8) B 9) D 10) C

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3.7: Chapter 5 Activity

Let's examine prioritizing in your life. Think about the last week or seven days. Use the space below to list all of the primary activities you did over those seven days (e.g. work, school, errands, childcare, etc.).

Now list smaller activities including meal prep, self-care, commuting/driving, etc.

Look at each item and analyze the importance of each activity in relation to your life goals plus consider how urgent each activity was. Next to each item listed above, write a "I," "II," "III," and "IV" to indicate into which Quadrant each activity falls. Finally list how many activities are in each Quadrant.

Quadrant I =

Quadrant II =

Quadrant III =

Quadrant IV =

Where are you spending your time? Are you stressed and overwhelmed because everything is falling into Quadrant I? Are you feeling pretty much in control because most activities are planned and important in II? Are you responding to others' demands in III? Are you spending a lot of unproductive time in IV? What changes do you want to make based on this analysis?

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CHAPTER OVERVIEW

4: Academic Planning using Career and Advising Resources

Learning Outcomes

- Utilize tools to explore academic, career and transfer (if applicable) goals
- Use college-recommended resources to facilitate career exploration

4.1: The Path to a Career Decision
4.2: Career Development as a Lifelong Process
4.3: HACC's Career Services
4.4: Creating an Academic Plan
4.5: HACC's Advising Services
4.6: Case Study- What I Want to Be When I Grow Up
4.7: Chapter 4 Summary
4.8: Chapter 4 Review
4.9: Chapter 4 Activity
4.10: Chapter 4 References and Resources for Further Reading

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4.1: The Path to a Career Decision



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Introduction: Exploring Yourself to Plan Your Career

"We are each gifted in a unique and important way. It is our privilege and our adventure to discover our own special light." --- Mary Dunbar

"There are dreamers, and there are planners; the planners make their dreams come true." --- Edwin Louis Cole

In most cultures of the United States, what we do for our careers is thought to be a direct reflection of our identities. When you meet someone new, after learning your name and perhaps where you live, what is usually the next question? "What do you do?" This question means "what is your job or occupation," but most people associate the answer (your job or occupation) with you as a person; hence, what you "do" becomes what you "are."

Have you ever had difficulty feeling motivated to attend or do the work in a certain class? If so, perhaps you were not able to make a connection between the class and your career goals or plans. Maybe you're not sure of your career plans yet, and therefore, most or all of your classes may not hold much interest for you. As we learned with mindset and motivation, you will be more likely to succeed at tasks you believe you can accomplish, and those tasks must be relevant for you. In other words, the tasks must be connected to your future plans. Therefore, exploring possible careers and designing an academic plan will enable you to succeed in your college classes, even the difficult or less-interesting classes.

You also learned how to set effective goals in an earlier chapter. Your career dreams are just that – dreams – which are intangible and ethereal until you place a tangible, concrete foundation of goals and plans under those dreams. When you explore career options to plan your career then implement steps or short-term goals on the way to your long-term goal, you will achieve a sense of accomplishment as you accomplish each step or small goal on the way to your long-term career goal. Planning your academic and career path also helps ensure you're taking the appropriate classes to earn your educational credential (diploma, certificate or degree).

Many people hesitate to make a career decision because they are afraid of choosing the "wrong" major or career. We've all heard stories of people who went to college for a certain major and now don't work in that career field. You also may have heard that people change careers (not just jobs, but whole careers) many times in their lives. You want to be sure you're choosing correctly so you don't waste money and time taking classes you don't need or spending years in a dead-end or soul-killing occupation. The good news is your first career decision really is just that – a ***first*** decision. You will make new career decisions throughout your life, and you aren't confined to staying in only one career forever. Unlike the 19th and first half of the 20th century in the U.S., having only one career for our entire professional lives no longer happens, and the vast majority of us will need to make a series of career decisions.

4.1 The Path to a Career Decision

Where are you on the path to a career decision? Are you undecided and still exploring any and all options? Have you thought of several options but haven't yet decided? Have you decided upon a specific major? Regardless of where you are on your path, the first step in career exploration actually is self-exploration. You need to discover your values, personality traits, interests and skills so you can use those personal elements as "filters" through which you view potential careers. Learning about yourself and then using what you have learned to filter career options will reduce the chances of choosing the "wrong," less-rewarding career.

One resource HACC offers for exploring your interests is Career Coach *(used for the Career Exploration Assignment in FS 102)*. Career Coach includes an assessment based on the career interest theory of John Holland, a well-known psychologist who specialized in career theory[23]. The Holland theory indicates we have career interests in six areas: Realistic, Investigative, Artistic, Social, Enterprising and Conventional. Our top interest areas lead to certain occupations that may be more rewarding for us because our interests are reflected in those occupations.

HACC also offers the Myers-Briggs Type Indicator *(which assesses personality traits)* and the Strong Interest Inventory *(assesses interests – similar to Career Coach)*, both for a small cost and available through HACC's Career Services.

Link to Career Coach: Career Coach [hacc.emsicc.com]

The U.S. Department of Labor publishes free assessments about interests, values and skills under the O*NET (onetonline.org). You can browse careers using several different filters. See the following links:

- Abilities: ONET Work Abilities [www.onetonline.org]
- Interests: ONET Work Interests [www.onetonline.org]
- Work Styles: ONET Work Styles [www.onetonline.org]
- Skills: ONET Soft Skills [www.onetonline.org]

Once you have explored your values, personality traits, interests and skills, research about potential careers becomes important. If you were purchasing your first new car, which is a sizable investment, what research would you do? What questions would you ask? Would you want to know about costs, gas mileage, safety and warranty coverage? Similarly, when you are deciding upon a career to pursue, you need to ask many questions and do research. Research consists of academic or scholarly research and hands-on experiential activities. Academic or scholarly research means looking at data and information, and hands-on experiential activities means speaking with people in careers you're considering *(networking and informational interviewing)* and experiencing potential careers for yourself *(shadowing, internships, volunteering)*.

What's Your Brand?

As you travel down your career exploration path, be careful of what image you're projecting to the world on social media. You have a "brand" just like consumer products such as cereal and tissues. People with whom you network and potential employers will search for you on social media so you need to ensure the brand you're creating reflects your positive qualities and achievements and doesn't show potentially negative elements. Are your social media accounts locked down so that only your contacts can see what you post? What do your posts look like? What images and memes do you post that others can see? Since you are in the process of self-discovery, ensure what others discover about you reflects your positive potential as a student and employee.

[23] Nuata, M.M. (2010). The development, evolution, and status of Hollands's Theory of Vocational Personalities: Reflections and future directions for Counseling Psychology. Journal of Counseling Psychology, 57(1), 11-22. https://doi10.1037/a0018213.

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4.2: Career Development as a Lifelong Process

Entire books have been written, and graduate-level courses are taught about theories of career development. Most of the recently-published theories indicate that career development is a life-long, nonlinear process. Many students think the process starts with at least a little bit of career research, progresses to a singular career decision and then continues with education, employment and perhaps professional development in that single career field. The traditional idea is that we pick a career and work in that career for the rest of our professional lives. Unfortunately, that view is incorrect, and in fact, we need to be open and flexible plus plan to continue career development and decision-making throughout our lives.

Most of the widely-accepted career development theories indicate that career development is a circular, or at least non-linear, process that lasts throughout our entire lives. We often learn about careers from important adults in our lives during our childhood. As we go through our primary and secondary education, we learn about additional careers from our educational experiences, and we ourselves may start working in part-time jobs and/or volunteer in our communities.

If we continue on for post-secondary education, we learn more about careers from our instructors and perhaps required internships or other experiential learning activities. Some may enter the military and learn about careers in our armed forces. Others may move into full-time employment rather than post-secondary education. On all of those paths, we are exposed to events and opportunities. How we react to those events and opportunities plays a large part in our career development process. We learn about the work world and ourselves in all of our experiences, and that learning influences career choices. If you'd like to explore specific career development theories, please see the references and recommendations for further reading at the end of this chapter.

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4.3: HACC's Career Services

Career Services at HACC assists individuals in exploring career options, identifying college major and career direction, locating internship opportunities, conducting a job search, resume and interview preparation, networking and connecting with employers, and preparing for the world of work. The department offers workshops and webinars, career and internship fairs, assessments, handouts and guides. The main phone number is 717-780-2433, and the email is Email: HACC Career Services.

Link to Career Services on hacc.edu: https://www.hacc.edu/CareerServices/index.cfm [www.hacc.edu]

PRO TIP:

"Find Your Why"

All of us as humans are stretched thin. We might have to balance schoolwork with a job, perhaps with a family, perhaps with financial struggles, perhaps even with relationship challenges. The result is that it can be tough to stay focused on our education, to prevent life getting in the way and making our schoolwork feel unimportant in the big picture.

When we face those moments of adversity or struggle, we are much more likely to stay focused on our education if we have a strongly embedded goal for our education. We need to establish that "**why**" in our hearts and minds. We need to establish **why** we are at HACC and what we are trying to attain. If we know the **why**, then we are more likely to stay motivated when we confront the hard times that life often throws our way.

To get to the **why**, ask yourself these questions:

§ Why am I at HACC?

§ What do I hope to do when I finish my work here?

§ What will make this work worth all the effort?

Once you answer those questions, examine your responses and figure out what is the heart of your motivation. Maybe it's getting a better job and earning more money. Maybe it's being a role model for your kids. Maybe it's fulfilling your lifelong dream. Whatever the case, once you figure out these questions and establish your **why**, then you need to write it down and repeat it to yourself regularly. Write it someplace you see it daily; set it as the background of your phone; and repeat it to yourself regularly as a reminder. In doing so, you will condition yourself to stay focused on the **why**, even in the face of the hardest times. The result is your **why** will become your **way**.

-Tim Barshinger, Assistant Vice President, Student Enrollment Services

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4.4: Creating an Academic Plan

All of this self and career exploration and analysis will allow you to create an academic plan to achieve the educational credential(s) required for the career you plan to pursue. You will use this academic plan to map out your career path, at least while you're in college. Your academic plan will list all of the classes you're required to take to earn the credential you're pursuing, whether you're planning to earn a diploma, certificate or associate degree. In fact, if you're using financial aid, you are required to have an approved academic plan in Navigate/Degree Works. After earning your associate degree, you may plan to transfer to earn your bachelors degree, and some of you will continue for your masters and doctoral degrees.

Your academic plan will consist of pre-requisite courses, general education courses and major requirement courses. Prerequisites are courses required before taking other higher-level courses, and some examples may be developmental math, reading and writing plus 100-level introductory courses. Taking prerequisites first at the beginning of your academic plan will help you move forward evenly and strategically ensuring you have the basic knowledge upon which to build in your higher-level classes.

General education courses ensure you have a well-rounded education by learning about topics related and unrelated to your major. Examples of general education courses include first-year seminar, liberal arts, social sciences, physical sciences and physical education. General education courses provide the "soft skills" employers look for in addition to career-specific knowledge. Soft skills such as effective written and oral communication, critical thinking and information literacy *(how to do effective research)* often are viewed by employers as just as important as the career-specific knowledge required in an occupation.

Major requirement courses cover the specific content required for your career field such as business, psychology, human services, nursing and welding. These courses teach you the specific skills you will use in your day-to-day work. These courses often come in the second half of your academic plan although some majors may require introductory level major courses in your first or second semesters.

You do have some help creating your academic plan. Every HACC student has an assigned academic advisor who is charged with explaining your academic requirements and assisting you to make decisions about what classes to take when. Your academic advisor may be a professor in your intended field or a professional advisor in a centralized office. Consult with your academic advisor each semester to ensure you're following the most effective course sequence and to ensure your major requirements haven't changed. See the next section for details about how academic advising is structured at HACC.

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4.5: HACC's Advising Services

Every student at HACC is assigned to an academic advisor based upon major or academic program. Some advisors are professors, and some are professional advisors in the Student Affairs department. Meeting with your academic advisor is an important part of academic planning. Here are some details about academic advising from HACC's Advising Services.

You and your advisor may use planning tools such as Degree Works audits and plans, program guides and academic maps. You can find all of these tools on hacc.edu and in MyHACC. In fact, if you're using financial aid, you are required to have an educational plan in Degree Works, HACC's degree auditing software.

Student Affairs Department Advising Contacts: 717-780-2498 ext. 212498; Email: HACC Advising

How do I find my academic advisor?

- Log in to myHACC.
- Look on the top right under "Academic Standing Information" (light blue box).
- Click anywhere on that light blue box to reveal your major and advisor's contact information.

OR

- Log in to myHACC.
- Click on "Student Profile" near the top of the page.
- Look under "Advisors" near the middle of the page.

Here are some links related to advising at HACC:

- Navigate: Log in to myHACC and click on Navigate in the far-left navigation menu.
- Link to Navigate Introduction video: Navigate Introduction [youtu.be]
- Link to Navigate Appointment Scheduling video: Navigate Appointment Scheduling [youtu.be]
- Information about your major including links to your program guide and/or academic map: HACC Programs and Courses [www.hacc.edu]
- General Education Course Options: HACC Programs and Courses [www.hacc.edu]
- Degree Works Introduction video: Degree Works Introduction [youtu.be]
- Degree Works Education Plan video: Degree Works Ed Plans [youtu.be]

When thinking about career development and academic planning, we're often advised: "follow your passion." Here is a thought-providing video from Benjamin Todd, speaking at TEDxYouth@Tallinn, advising us to reconsider that advice. Video TEDxYouth @ Tallinn [youtu.be]

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4.6: Case Study- What I Want to Be When I Grow Up

Case Study: What I Want to Be When I Grow Up

When she was in elementary school, Monique knew she wanted to be a teacher. She loved school, and she loved her teachers. Monique enjoyed English as her best subject so as she got older, she began planning to become a high school English teacher. Monique graduated from high school and entered an associate degree program in education which was designed to help her transfer for a bachelors in English education. As part of an introduction to education class, Monique was required to observe in a high school classroom. Monique was excited about her observation and eagerly began her observation time by chatting with the students and the teacher she would observe. As she spent several days in that classroom, however, Monique began noticing doubts in her mind about this career. She wondered if she'd be able to manage a classroom of 30 high schoolers who weren't as interested in the subject matter as she was, and she realized the teacher she was observing rarely got time to finish her lunch every day because she had to work on lesson plans and create *a lot* of papers. Monique also saw the teacher working extra hours as a volleyball coach, and in fact, the teacher told Monique, due to how many English education graduates there are each year, she wouldn't have gotten this job if she didn't coach. Monique was worried because she didn't even like sports!

Reflection Questions:

1. If you were Monique, what would you do to address these doubts about this chosen career?
2. What actions would you take to explore your career interests and preferences?
3. What resources would you use to conduct research about the education field and/or other fields?

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4.7: Chapter 4 Summary

Chapter Summary

Career exploration allows students to plan their academic paths. Career development is an ongoing process requiring openness, flexibility, and continual reflection and decision-making. HACC's Career Development and Transfer Services offer many services to assist with planning career and academic paths including exploring options, identifying college major and career direction, locating internship opportunities, conducting job searches, resume and interview preparation, networking and connecting with employers, and preparing for the world of work. Everyone has a brand that appears to potential employers based on online activity. Employers look for two main types of skills: hard skills and soft skills. Students are assigned to academic advisors based upon major or academic program, and academic advisors help students create academic plans that list required classes including pre-requisite courses, general education courses and major requirement courses.

Show Up:

- Career exploration consists of two elements: self-analysis (exploring the self) and research about potential careers.
- Self-analysis means assessing and exploring our values, personality traits, interests and skills.

Work Hard:

- Research about careers includes academic research using scholarly and governmental sources and hands-on research with experiential activities including informational interviews, shadowing, observations and volunteering.
- Be aware of the brand you've created on social media since career contacts will search for you online.

Ask for Help:

- HACC's Career Services offers many tools for self- and career exploration. See HACC Career Services [hacc.edu].
- Creating an academic plan ensures students stay on track toward their educational credentials by taking the correct classes in the correct order.
- The three types of classes you may have in your academic plan are prerequisites, general education and major requirements.
- Every student has an assigned academic advisor to assist with creating and completing an academic plan, and students should meet with their advisors each semester.

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4.8: Chapter 4 Review

Chapter Review

1. T F Our core values have nothing to do with finding a rewarding career.
2. T F Effective career exploration includes academic and hands-on experiential research.
3. T F Career development is a linear process leading to the selection of only one career we hold for our entire professional lives.
4. T F An academic plan helps students complete their major requirements in the most efficient manner.
5. T F You need to meet with your academic advisor only during your first semester.
6. What are the personal aspects we need to analyze and explore in career development?
    A. intelligence, abilities, thoughts, attitude
    B. family, culture, education, experiences
    C. values, personality traits, interests, skills
7. What is one example of doing hands-on, experiential career research?
    A. reading a scholarly journal article
    B. volunteering in a community organization
    C. presenting a slideshow
8. Which of the following summarizes widely-accepted career development theories?
    A. Life presents us with unexpected opportunities that we can use to advance our careers.
    B. We should leave our career development to fate or chance.
    C. Planning a direct career path is a guaranteed route to career satisfaction.
9. What are prerequisite classes?
    A. classes designed to teach critical thinking and effective communication
    B. classes required to be taken before other higher-level classes
    C. classes teaching specific career-related skills
10. Who is the professional assigned to assist students with creating educational plans?
    A. professor
    B. admissions counselor
    C. academic advisor

Answers

1) F 2) T 3) F 4) T 5) F 6) C 7) B 8) A 9) B 10) C

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4.9: Chapter 4 Activity

Go to Career Services on hacc.edu (hacc.edu > Student Support > Career Services in the left menu list) https://www.hacc.edu/CareerServices/CareerResources/index.cfm

and click on "Career Resources" then look for “What Can I Do With This Major?” under "Career Discovery." Select “View All Majors” then select a major you might find interesting.

1. What are three “Areas” listed under your chosen major?
2. Under each of those three “Areas,” what are two types of employers that would hire graduates with this degree?
3. What are three occupations listed under “Occupational Outlook” near the bottom of the entry?
4. What are two professional organizations related to this occupation?
5. What are two actual job openings listed under “Employment Opportunities?”

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4.10: Chapter 4 References and Resources for Further Reading

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CHAPTER OVERVIEW

5: Academic Success Strategies

Learning Outcome

- Apply strategies to enhance learning

5.1: Effectively Reading College Texts
5.2: Taking Useful Notes
5.3: Study and Memory Techniques
5.4: Preparing for and Taking Tests
5.5: Case Study- Cramming
5.6: Chapter 5 Summary
5.7: Chapter 5 Review
5.8: Chapter 5 Activity
5.9: Chapter 5 References and Resources for Further Reading

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5.1: Effectively Reading College Texts



"The Thinker by Auguste Rodin at the Cantor Arts Center of Stanford University" by Oleg Alexandrov is licensed under CC BY-SA 3.0

"Critical thinking is thinking about your thinking while you're thinking in order to make your thinking better." --- Richard Paul

Introduction: Academic Success Strategies

Succeeding in college isn't just about showing up to class, it's about developing the habits and skills that help you learn, remember, and apply what you're taught. Many students find that the ways they studied in high school don't always work in college. College courses often move faster, require more reading, and demand a greater level of independence.

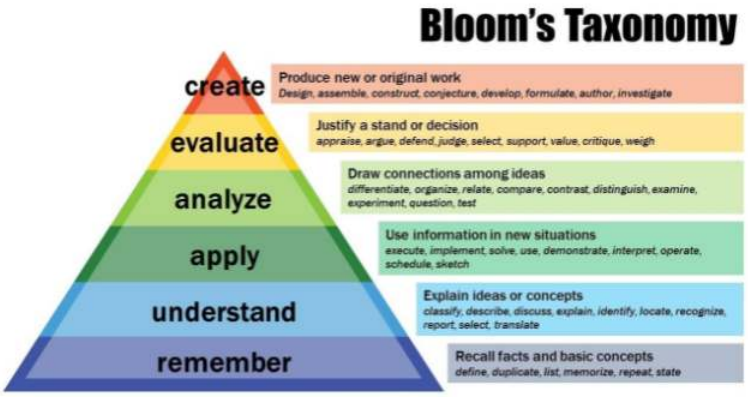
This chapter will introduce you to practical strategies you can start using right away to meet those challenges. You'll learn how to approach college-level reading so you can understand and remember what you read instead of feeling overwhelmed. You'll discover note-taking techniques to help you stay organized and capture important ideas during lectures and readings. You'll also explore study methods and memory tools that make your study time more effective, so you can feel more prepared and less stressed. Finally, you'll get tips for tackling tests, from how to study ahead of time to how to manage your time and anxiety on exam day.

The habits and strategies you build now will support you throughout your college journey and beyond. Use this chapter as a starting point to develop the confidence, skills, and mindset you need to succeed in your classes and reach your goals.

Metacognition

Although the term ***metacognition*** may sound difficult, the concept is not. The Latin prefix "meta" means "beyond," and "cognition" is our thinking or intellectual processes. Therefore, metacognition is what is above and beyond our thinking, and the term means "awareness or analysis of one's own learning or thinking processes" or in other words, "thinking about our thinking." Picture an umbrella placed over a brain. Cognition is occurring in the brain, and the umbrella represents metacognition.

Have you ever thought about your thinking? Have you analyzed how you learned about a concept or how you studied? If so, did you discover your strengths and room for improvement in the intellectual processes you used? In the 1950's, Dr. Benjamin Bloom, an educational psychologist, and collaborators published a framework called *Taxonomy of Educational Objectives* which has been used to explain learning for educators[34]. Here's a picture of the framework:



"Bloom's Taxonomy" by Center for Teaching, Vanderbilt University is licensed under CC BY 2.0

What Dr. Bloom indicates in this picture is that learning is a comprehensive, multi-step process. In order to learn a concept fully and move that concept into our long-term memory, we must do all of the steps listed above from the bottom up through the top. Think about a quiz you took five years ago. If you studied enough to remember the information for the quiz but didn't go beyond that first bottom level, do you remember anything from that five-year-old quiz? Probably not.

Conversely, think about a topic you enjoyed learning about, and perhaps you did a comprehensive project or paper on that topic. Would you be able to summarize the main points of that topic five years later? You probably would. You may not remember all of the details if you haven't studied that topic again, but you could explain the topic well enough for another person to get a sense of the concepts. When you did a comprehensive project about that topic, you moved through all of the levels in the picture from the bottom to the top.

PRO TIP:

Make Every Moment Matter! Each day we are pulled in a thousand directions. Between work, family, and school, sometimes we just don't have big chunks of time to devote to our studies. This is where the 'Make Every Moment Matter' tip comes into play. If we maximized each fleeting moment in our day we would discover that we actually have numerous little chunks fo time we could devote to reviewing, reading, and studying our course content. For example, if you are sitting in a drive-through line 8 cars deep, dig out your note cards and flip through a few concepts or pick up that assigned novel and read a few pages. Resist the temptation to flip through Twitter or Facebook - neither of which will help you succeed in your classes. Or, if you have a long commute, ask your professor if you can record the lecture and then replay the lecture during your commute to keep the information fresh in your mind and pick up on concepts you may have missed or not fully understood while in class. Now, that 45-minute commute has transformed into a 45-minute review session! My students have even used lectures as a sleep aid - you'd be amazed how much you remember (and the wild dreams you have) when you listen to a lecture recording as you fall asleep! The great thing about adopting a Make Every Moment Matter habit is that it builds our self-confidence as we end the day knowing we took full advantage of the time afforded us during the day to move closer to our goal of understanding and success! Now, go Make Every Moment Matter!

- Jennifer Billman, Ph. D., Associate Professor of Biology

5.1 Effectively Reading College Texts

How many times have you sat down, with the best of intentions, to read an assigned chapter and realized about 40 minutes later that you have no idea what you just read? Now you have to go back and read again, and you just lost 40 minutes that you'll never get back. Unfortunately most college texts are not the most interesting books we'll ever read, and yet, we need to learn the information in order to do well on quizzes, tests and in the class in general.

We know that reading involves a text, our eyes and our brains. Even if we read while paying perfect attention and think deeply about what we're reading, however, we probably won't retain the information unless we interact with the text. That means we need to do ***active reading*** with some physical action in addition to simply using our eyes and brains. Some examples of active reading with physical actions are taking notes in the margins of the book or on notes pages, stopping and summarizing passages out loud and creating and answering questions about the text.

An active reading system called SQ4R can help us with this task and ensure we don't waste time reading then re-reading. SQ4R, formerly known as SQ3R, is an acronym listing six steps for active reading and indeed, for moving what we're reading from our short-term into our long-term memory. This system is designed as a study strategy too so that we can learn deeply from our first reading of a text and if the whole system is used, we don't need to re-read even when we're studying for a quiz or test.

SQ4R

S - Survey or scan the whole chapter or section assigned to be read

Q - Turn titles, headings and sub-headings into who, what, where and how questions

R - Read using active techniques, only one section or paragraph at a time

R - Recite or summarize each section out loud in your own words before going to the next section

R - Reflect or relate: ask yourself how the information in this assigned chapter relates to your class

R - Review your notes taken in the "read" step and answer the questions you created in the "question" step

You may be thinking the SQ4R system looks pretty time-intensive, and you're thinking "I hardly have enough time just to read, let alone do five more steps." Although you probably will take more time to read a chapter using this system, you actually will *save* time overall because by using this system, you start studying as you read. Many students read a chapter and perhaps highlight or take notes. Then when students study for a quiz or test, they go back through those notes and maybe even skim over the chapter again. If you use SQ4R, you will be studying in the last three "R" steps, and as a result, you will move the information you've read from short-term memory into long-term memory right away. When you're studying for a quiz or test, you only need to do that last "R" step (Review) rather than going back through the whole chapter.

Here's a video from HACC's Tutoring Services with a suggested active reading system: Video How to Read Your Textbook Better [www.youtube.com]

[34] Armstrong, P. (2020). *Bloom's Taxonomy*. Center for Teaching Vanderbilt University. Link Center for Teaching Vanderbilt University [cft.vanderbilt.edu]

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5.2: Taking Useful Notes

As explained in the previous section about reading, you need to be active when you're reading textbooks. One way to be active is to take notes on your reading. Pull out a notebook or open your laptop or tablet, and take notes as you read. You may think there's not a need to take notes since you may be highlighting or underlining as you read, but taking notes is another way to move the information you're reading from your sensory and short-term memory into your long-term memory. You're also creating a study tool when you take notes on your reading.

In addition to being an active reader by taking notes on your assigned reading, you also need to be an active listener by taking notes during class lectures and when watching videos. Again, you may think there is no need to take notes on lectures if your professor provides you with presentations and slideshows, but the simple act of taking notes will help you move that lecture material into your long-term memory. If you take notes on the assigned reading and on the lecture, then you can combine those notes later to study for exams.

Here are several note-taking methods and structures. Experiment with each type and see what appeals to you.

Cornell System

In this method, draw a vertical line about two inches from the left side of your page, and then draw a horizontal line about two inches above the bottom of the page. In the large area on the right, take notes as you normally would. Then after finishing your original note-taking, condense the content into key words and phrases in the left column or list questions you have about the content. Finally, summarize your notes in your own words in the section at the bottom of the page.

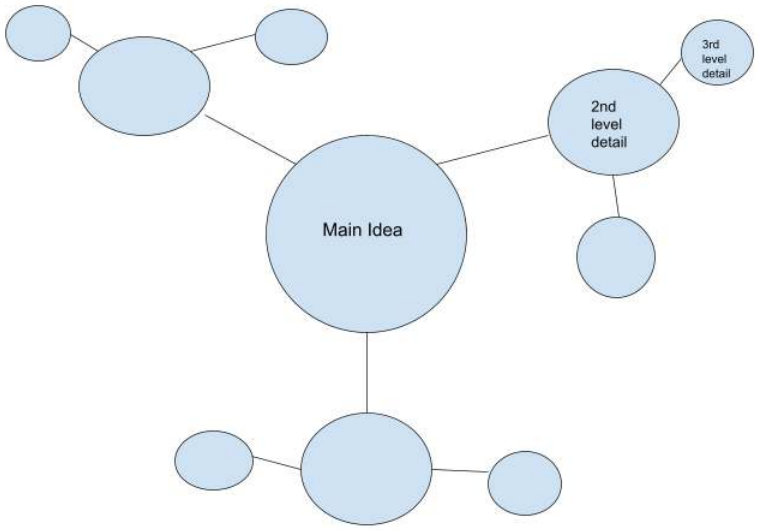
The Cornell System is called a system because you can use this format to take notes, organize the material and study. After you've created the key words and questions column, you can cover up the main notes section and see if you can explain the full concepts of the key words or answer questions without looking at the main notes. Then when you're doing the last bit of studying for an exam, you can read the summary section quickly without having to re-read the whole notes section.

Table: Cornell System

Left Column	Main Section
Key words and phrases or questions	Main notes in this section
Summary at Bottom	Summary in your own words

Concept Mapping

Concept maps, also known as webs or mind maps, start with the main idea in the center then branch out to show related second and third level details.



Outlines

Outlines use a vertical, top-down structure with the main idea on the top designated with a Roman numeral then progressing downward to the second-level detail designated with a capital letter which is indented under the main idea. Then third-level details are indented under the second-level details using a number and so on using small Roman numerals and lower-case letters. Informal outlines follow this same structure with bullet points or symbols.

1. Main idea
    A. 2nd level detail
    B. 2nd level detail
        1. 3rd level detail
        2. 3rd level detail
2. Main idea
    A. 2nd level detail
        1. 3rd level detail
        2. 3rd level detail
    B. 2nd level detail

Hierarchies

Hierarchies look like organizational charts and also are structured vertically with the main ideas at the top and cascading down with lower-level details.

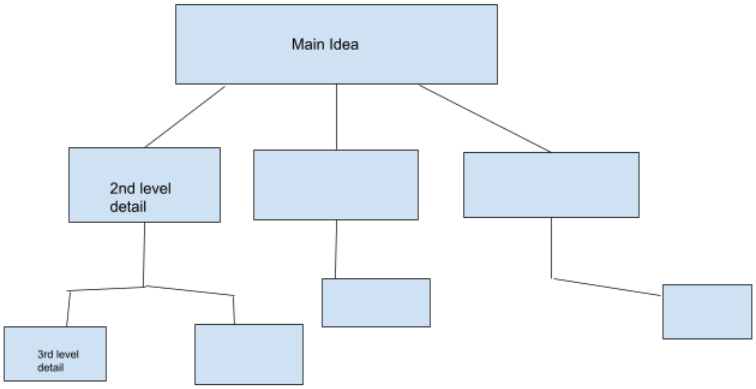


Chart or Matrix

A chart or matrix organizes your notes into columns and rows. You can create a chart/matrix with as many rows and columns as needed for the topic you're studying.

Table: Chart or Matrix Notes

Main Idea	2nd Level Detail	2nd Level Detail

Here is a comprehensive video about note-taking from the Academic Success Center at Oregon State University. This video makes the important connection between metacognition and note-taking strategies. Note-taking Academic Success Center Oregon State University [www.youtube.com]

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5.3: Study and Memory Techniques

As we saw in Dr. Bloom's taxonomy, the first level of learning is remembering. We study so we can remember information to perform well on quizzes and exams. We also need knowledge from certain classes to do well in future classes of the same subject and in our careers. In order to keep knowledge in our lives beyond the next quiz or exam, we need to move up the taxonomy to higher levels of learning. To move up the taxonomy, we need to use study and memory techniques that move information from sensory memory through short-term/working memory and into our long-term memory.

We've all heard that we're not supposed to cram for tests. Okay then how should we study? An extremely useful technique is called **distributed practice** or **distributed studying.** In this technique, we study one subject for shorter periods of time several times throughout the week or for several days leading up to an exam. In other words, we might study sociology for 45 minutes each on Monday, Wednesday and Thursday of a certain week when an exam is scheduled that Friday. We would study other subjects or work on other classes throughout those days as well to intersperse the sociology information throughout that timeframe. Then of course we'd study sociology again immediately before Friday's test just as the last refresher before taking the test.

Another useful technique that can be paired with distributed practice/studying is **interleaving**. Interleaving is studying more than one topic within one study session. This technique works well for related topics and helps you learn and remember information because you are making connections between and among two or more topics. If you're already using distributed practice/studying to study for a sociology exam as in the previous paragraph's example, you are scheduling several study sessions throughout the week for all the content you expect to be on that exam. During each study session, rather than studying only one sociological concept, you'd study two or three different concepts. Since the concepts are related due to being from the same sociology class, you will discover connections among the topics, and if you switch the order of each topic studied in each study session, your brain will reinforce those connections thereby leading to deeper learning than if you simply memorized each concept.

Self-testing and taking practice quizzes are useful study techniques that use multimodal learning and metacognition. Remember the questions you created in the "Q" step of SQ4R? Those questions can serve as practice quiz questions. If your textbooks include chapter summaries, you can create practice quiz questions about the key concepts in those summaries. Your textbook might include chapter quizzes (like this text) so take advantage of those ready-made tools - less work for you!

If we need to explain a concept to someone else, we really need to understand that concept, right? Think about work situations or maybe in your family when you've had to teach or train someone how to do something. You really had to know what you were doing to teach that person well. The same concept can be applied to academic learning. If you can **teach someone else** an academic concept, you must understand that concept fully, and teaching someone else is one of the most powerful studying tools you can use. After you've used active reading and note-taking plus distributed studying to learn a concept, see if you can teach that concept to someone in your life. If you can explain that concept well enough for the other person to understand, you have an effective level of understanding of that concept, and you've moved that concept into your long-term memory.

Speaking of teaching someone else, **studying in groups or with a partner** is an effective method of active learning. You and your study partner or group can quiz each other and teach each other concepts. The key to effective group studying is to structure your time so that you actually are studying rather than simply talking or relaxing. After initial small talk, you need to decide how to split up your material and who will present or teach what information. Then you can move into taking turns reviewing, summarizing and teaching the material.

Now that most of us have smartphones and carry phones with us everywhere, why not use our phones as study resources? There are many useful free **applications (apps)** available for students. Examples include Kahoot, Quizlet and Padlet. Faculty may use these apps in class or incorporate these apps into assignments, but students also can use the apps to create personal study tools.

All of the strategies and tools listed above are designed to help us move information from our sensory memory through short-term/working memory into long-term memory for us to recall and use knowledge on exams and in papers, projects and other academic work. When you have to remember lists of terms or vocabulary works or perhaps a series of dates, **mnemonics** can be a useful tool. "Mnemonics" is a term that simply means a "memory trick" which includes acronyms, acrostics, songs/rhymes, stacking and loci, among others.

You're probably familiar with **acronyms** and **acrostics**, even if you haven't heard those two terms. A well-known acronym used in mathematics is "PEMDAS" to help us remember the order of operations (parentheses, exponents, multiplication, division, addition, subtraction). The first letter of each item to be remembered is used to create one word. The order of operations also is represented

by the acrostic "Please Excuse My Dear Aunt Sally." The first letter of each item to be remembered is used to create another word that fits into an easy-to-remember sentence or phrase.

People who enjoy listening to or playing music may enjoy creating **songs or rhymes** to remember items. The list of items or concepts could be set to the music of your favorite song or arranged in a way that rhymes or almost rhymes.

Stacking is a technique to memorize a list of items by repeating the list of words over and over again. The first word is stated out loud, and then when the second word is added, both are repeated. The entire list is repeated from the beginning each time another word is added.

Loci or **memory palace** is a technique in which items to be remembered are assigned to a familiar location in your house or in a familiar room. For example, a series of historical events could be assigned to furniture, bedding and clothing in your bedroom. You would assign one historical event to your bed, the next to your pillow, the next to your jacket or coat, etc. You would repeat these assignments a few times until you can "walk through" your bedroom in your mind and "see" each historical event with each piece of furniture, bedding or clothing. Then when you take a test or do a presentation, you mentally "walk through" your bedroom and picture your personal items associated with each historical event.

Here's an interesting video from Practical Psychology about mnemonics. Video Mnemonics [www.youtube.com]

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5.4: Preparing for and Taking Tests

Even though most of our learning needs to be longer term than simply the next quiz or exam, we can use specific strategies to prepare for individual quizzes and exams. **Distributed practice/studying** certainly is a strategy so that information stays in our long-term memory. If information is in our long-term memory, we are more likely to recall and retrieve that knowledge in stressful testing situations. Cramming may allow us to remember some information, but if we're stressed by taking a test, we're less likely to be able to recall or retrieve items that we've only crammed rather than allowed to "gel" into our long-term memory over the period of several days or weeks.

Getting enough **sleep** the night before an exam will help our brains work. If we're physically tired, we are less likely to be able to think effectively since our brain's function is closely related to the functions of the rest of our body. There is a term called "sleep hygiene" which may remind you of "dental hygiene." Sleep hygiene basically means maintaining our sleep health just as we strive to maintain our dental health. Just as we're supposed to brush and floss our teeth at least twice per day, we need to get an adequate amount of sleep in each 24-hour period for optimal physical and cognitive functioning.

In addition to sleep, our bodies and brains need **nutrition** from food and drinks to function physically and cognitively which means we need to eat something and be hydrated before taking an exam. Very simplistically, the brain is fed by glucose which is a simple sugar found in many foods, and many bodily functions are fueled through protein, among other substances. Eating whole foods, not processed, enables our bodies and brains to get those nourishing substances for optimal functioning. Entire college classes are offered about health and wellness including nutrition, exercise and sleep so this paragraph is an extremely short summary, and students are encouraged to explore these topics further.

Taking an exam is stressful enough without worrying about being late. When you have an exam scheduled, plan to **arrive early** - whether that means in a classroom or logging into a remote or virtual class. If you're on campus in a classroom, you never know what might happen with traffic, parking and many other obstacles that could pop up. If you're early, you can sit down, unpack your supplies and take a breath before starting an exam.

In the case of virtual exams, most exams are timed so students need to plan for that amount of time plus a time cushion in case of technical difficulties. In other words, if a virtual exam is scheduled for 30 minutes, students should be logged in and ready to take the exam at least 15 minutes before starting. Most virtual exams also have a deadline so students should plan to finish the exam attempt at least 60 minutes before the deadline. That way, there is a cushion after finishing the exam before the ultimate deadline in case of technical difficulties. Of course, the best case scenario is to take a virtual exam several days in advance of the deadline.

How many times have you "blanked out" during a test, or a question in front of you sounds familiar, and you know you studied the information, but the answer isn't coming to you? What's happening is that your stress level is increasing which means your cognitive skills are decompensating. This phenomenon is related to the "fight or flight" stress response you may have heard about in psychology or biology class. When we are stressed, our brains think we're threatened and prepare our bodies to fight off the stressor or run away. If we're fighting or running, we can't think very well about higher-level content such as equations or theories.

When this "blanking out" happens during a test, we need to employ **relaxation techniques** to reduce stress. We can close our eyes and take three to five slow deep breaths or use progressive muscle relaxation where you tense and release muscles from your toes up through the body to the top of your head. We also can visualize a calming scene - whatever is calming for you. A technique called the "warm blanket" involves visualizing a soft warm blanket being draped around you as you sit there taking the test. Anything that briefly takes your mind off the stress and allows your brain and body to relax will help you get back on track with answering questions, and that answer on which you "blanked" probably will pop back into your head.

Many students deal with **test anxiety**. The good news is that test anxiety is not a medical diagnosis and instead is a learned behavior that can be unlearned. Test anxiety often results from previous negative testing experiences or negative experiences with the subject matter of the test. Once a student has a negative test experience, that negativity is easy to remember and keeps cropping up in future tests so the negativity keeps building and increasing to the point that students feel physically ill when thinking about taking a test.

Since test anxiety is a learned behavior that builds upon experiences, reducing test anxiety happens the same way. In other words, students need to expose themselves to positive testing experiences and layering on those positive experiences to continue building positive responses to test-taking. One effective method is to use practice quizzes. As discussed in this chapter, students can create practice quizzes using the SQ4R reading method and the Cornell note-taking system. When taking those practice quizzes, students can simulate testing situations by putting away all notes and textbooks plus implementing time limits for each practice quiz. If

possible, taking your practice quizzes in a classroom on campus works even better. The more that practice quizzes resemble actual testing situations, the more students will expose themselves to, and overcome, the stress that occurs in those testing situations. Taking multiple practice quizzes in real-life situations before taking an actual test will reduce test anxiety.

When you're taking a paper/pencil test, you don't need to start with question #1 and continue in order. Sometimes online tests also allow you to move back and forth between questions but not always. If possible, start by skimming through the entire exam to get a sense of the types of questions and look for any clues that might help you answer them. As you go, mark the questions that you don't know immediately or those that will require more time so you can come back to them later. Focus on answering the easier questions first, as they'll give you quick points and help build momentum. Afterward, return to the questions you've marked to give them the attention they need. Throughout the test, keep an eye on the clock to ensure you have enough time to tackle the more difficult questions without feeling rushed.

When you've finished a test, chances are you just want to forget about the whole experience, especially if you didn't do as well on the test as you hoped. Although that response is tempting, in order to improve your test-taking, you need to **review** and think critically about your test performance. Remember the whole idea of metacognition and thinking about your thinking to make your thinking better - the same goes for test-taking. When you receive a graded test back from the professor or get virtual feedback, review your correct and incorrect answers, and make sure you know why you got those answers correct or incorrect. You can review with your professor, classmates or possibly a tutor to learn from your incorrect answers.

Different types of test questions call for different techniques. Here are some tips for answering different types of test questions.

- For true/false questions, watch for absolute terms such as "always," "never" and "every" which tend to make false statements.
- For true/false questions, if you don't know the answer, guess "true" since writing false statements is more difficult for the instructor.
- For multiple choice questions, think of the answer in your head before looking at the answer choices. Then when you see the answer choices, the correct choice will jump out at you.
- For multiple choice questions, read the "stem" (first part) of the question as a true/false statement with each answer choice. If the answer choice causes the statement to be true, you've probably found the correct answer.
- For essay questions, focus on the direction words. For example, are you asked to "compare" or "compare and contrast?" You don't want to "explain" if you're actually supposed to "analyze."

Here is a useful video from the Dennis Learning Center at the Ohio State University summarizing some of these test-taking strategies. Video Test-taking Dennis Learning Center Ohio State University [www.youtube.com]

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5.5: Case Study- Cramming

Case Study: Cramming

Alicia has been struggling in her Biology class. She received a D on her first test and a C- on her second exam. During class, she is engaged, and she pays attention to her instructor while also taking notes. She does study for her exams, but typically her studying is cramming the night before the test. She is a busy mom who also works part-time, and cramming seems to work best for her schedule. When she finishes studying, she feels like she understands and knows the material, but when test time comes, she can not recall needed information.

1. What advice would you give Alicia about her situation? What could she be doing differently to retain the information better that is needed her exams?

2. How might the SMART test-taking plan help Alicia?

3. Thinking about the memory, studying and test taking tips discussed in this chapter, what are two things that Alicia could do differently to increase her exam scores? Why might these things improve her grades?

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5.6: Chapter 5 Summary

Chapter Summary

Metacognition is being aware of our thinking processes and how we learn which is a comprehensive, multi-step process. Active reading requires some physical action such as taking notes, summarizing and answering questions about the reading. SQ4R is an active reading system that includes surveying or skimming, creating questions, active reading, reciting, reflecting and reviewing. Active listening also involves taking notes on class lectures and videos. Note-taking methods include Cornell, concept mapping, outlines, hierarchies and charts/matrices. Distributed practice/studying means studying one subject for shorter periods of time several times throughout the week. Interleaving is studying different subjects during the same study session. Self-testing, taking practice quizzes, teaching someone else and studying in groups or with a partner all are useful study techniques. Mnemonics are memory tools including acronyms, acrostics, songs/rhymes, stacking and loci/memory palace. Effective test-taking behaviors include getting enough sleep, good nutrition, arriving early to the test, employing relaxation techniques, dealing with test anxiety, using different approaches for different types of test questions and reviewing your performance after the test.

Show Up

- Metacognition means “awareness or analysis of one’s own learning or thinking processes.”
- Bloom’s Taxonomy illustrates learning as a comprehensive, multi-step process.

Work Hard

- SQ4R is an active reading system designed to increase reading comprehension and retention of material.
- Various methods of note-taking work for different learning preferences and include Cornell, outlines, mapping, hierarchies and charting/matrix.
- Effective studying means moving knowledge from short-term working memory into long-term memory by using distributed practice/studying, self-testing and practice quizzes, teaching someone else and studying with partners or groups.
- Mnemonics are memory techniques including acronyms, acrostics, songs/rhymes, stacking and loci/memory palace.
- Successful test preparation includes getting enough sleep, good nutrition and arriving or logging in early for the test.
- Review your completed tests to learn from your correct and incorrect answers.

Ask for Help

- If you do not understand what you should be taking notes, reach out to the instructor for help.
- If you do poorly on an exam, set up a time to meet with your instructor to go over what went wrong or attend free tutoring.
- Create a study group or work with friends to compare notes for studying.
- Alleviate test anxiety by preparing and using the SMART test taking plan.

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5.7: Chapter 5 Review

Chapter Review

1. One SMART test taking tip is to:

    A. Mark the questions you do not know and come back to them.

    B. Constantly watch the clock so you do not run out of time.

    C. Answer the easy questions first.

    D. Both A & C.

2. True or False: Test anxiety is a learned behavior for most that can be unlearned and overcome.

3. True or False: Distributed studying helps commit items to memory and increases memory retention better than cramming does.

4. An example of a mnemonic study strategy would be:

    A. Acronyms

    B. Acrostics

    C. Stacking

    D. All of the above

5. In the SQ4R reading method, the “S” stands for survey, which also means:

    A. Skim

    B. Skip

    C. Socialize

    D. Source

Answers

Answer Key: 1. D, 2. True, 3.True, 4. D, 5. A

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5.8: Chapter 5 Activity

Now you will use this chapter to practice an active reading strategy that will help you take notes and prepare for tests.

1. Page back through this chapter and look for the blue headings and subheadings. Write “who, what, where, why and how” questions for each blue heading and subheading. For example, the first heading, after the chapter outline, is “Metacognition.” A question you could create is “what is metacognition?”
2. Under each question you’ve created about headings and subheadings, write notes in your own words summarizing that section of the chapter.
3. On your notes page, pull out two or three key words from each answer to the heading/subheading questions and write those key words in the left margin of your notes page.
4. Use those key words to create at least 10 true/false questions on a separate piece of paper.
5. Take your practice quiz without looking at your original notes or this text. Set a time limit of 15 minutes to answer your 10 questions.
6. Now grade yourself and conduct an honest appraisal: Were you able to answer those 10 questions correctly in the 15 minute timeframe? If you weren’t able to answer a question, go back and review that section one more time.

If you would use these connected techniques with each chapter you read in all of your textbooks, can you see how you would learn the information the first time you read? Your studying for future quizzes and tests would be minimized because you would have moved the information from the chapter into your long-term memory the first time you interacted with the material.

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5.9: Chapter 5 References and Resources for Further Reading

Armstrong, P. (2020). *Bloom's Taxonomy*. Center for Teaching Vanderbilt University. Center for Teaching Vanderbilt University [cft.vanderbilt.edu]

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CHAPTER OVERVIEW

6: Information Literacy

Learning Outcome

- Utilize introductory information literacy skills to locate, evaluate and credit research sources

6.1: The Library at HACC
6.2: Beginning Your Research
6.3: Locating Information
6.4: Evaluating Information
6.5: Using Information
6.6: Case Study- Scholarly Research
6.7: Chapter 6 Review
6.8: Chapter 6 Activity
6.9: Chapter 6 References and Resources for Further Reading

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6.1: The Library at HACC



The Long Room of the Old Library at Trinity College Dublin, part of the University of Dublin in Ireland, was built between 1712 and 1732 and houses 200,000 of the university's oldest books. "Trinity Library" by Jason Burns is licensed under CC BY 2.0

Introduction: What is Information Literacy?

"Information literacy empowers people in all walks of life to seek, evaluate, use and create information effectively to achieve their personal, social, occupational and educational goals. It is a basic human right in a digital world and promotes social inclusion in all nations." --- Alexandria Proclamation on Information Literacy and Lifelong Learning[30]

How many times in a day do you seek answers to questions? How do you know what information you need? Where do you go to find it? How do you determine if the information meets your needs? The American Library Association defines ***information literacy*** as "a set of abilities requiring individuals to recognize when information is needed and have the ability to locate, evaluate, and use effectively the needed information"[31]. Information literacy requires critical thinking, decision-making and problem solving. Information literacy not only is essential for your success as a student but also is a fundamental part of participating in society as an informed individual. With ever-expanding access to information and the increasing problem of misinformation, the ability to locate, evaluate and communicate information effectively is a vital skill. In order to become lifelong learners, we need to be able to determine when we need information and to discern truth from falsehood.

6.1 Your Library at HACC

When you imagine a library, what sorts of images come to mind? Books? Quiet? Studying? While all those elements are available at the HACC libraries, there are many additional resources to assist you in college. HACC's libraries are part of a Learning Commons, a central place where you can access a number of simultaneous services. In the HACC Learning Commons, you can obtain research help, tutoring, testing services and technology support. There are places where you can collaborate with classmates and work as a group, as well as areas for quiet study. The computers in the Learning Commons are equipped with technologies you might use in a class. You also are able to check out equipment and devices such as laptops, iPads and calculators.

The library has access to numerous resources including articles and newspapers in online databases, ebooks, streaming videos and media, as well as print books and journals. The faculty librarians can help you navigate these resources and select materials that best meet your research needs. In several of your classes, a librarian may be involved to teach about information literacy. You also can schedule a research appointment with a librarian via the library website as well as chat online. Utilizing the support services available in the Learning Commons can greatly assist your success as a student.

PRO TIP:

Don't forget that you have additional support in your academic studies other than your professors. You can reach out to librarians, who are here to support you and want you to succeed. Librarians can assist you with learning how to evaluate resources, accessing quality resources for your research papers, and helping with citations.

-Andrea Hartranft, Associate Professor, Information Science/Librarian

[30] World Summit on the Information Society. (2005). *Alexandria Proclamation on Information Literacy and Lifelong Learning*. The International Federation of Library Associations and Institutions. International Federation of Library Associations and Institutions [www.ifla.org]

[31] American Library Association. (1989, January 10). *Presidential Committee on Information Literacy. Final Report.* American Library Association. American Library Association [www.ala.org]

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6.2: Beginning Your Research

Research is a daily part of our lives. Even when performing a simple Google search, you have a question, determine what sort of information you need, decide where to go to find that information and select sources that you feel are the best to answer the question. All of these aspects are part of research. You will be using the same skill set for your research projects in college.

When your professor assigns you a research project, the first thing you want to do is carefully review the assignment. What are the requirements of this project? Pay attention to how many sources you will need as well as what types of sources are required. Next, you need to choose a topic. Thinking of a suitable topic sometimes can be difficult. You want to select a topic that is interesting to you, relevant to the assignment, realistic for the length of the assignment and focused.

Many times when a student first chooses a research topic, the topic is too broad for an effective search. For example, Jenn decides on the research topic “the effects of social media.” When she searches for her topic, she sees thousands of articles and is completely overwhelmed. Jenn struggles to find relevant results because her topic is not specific. Her search for “effects" of social media will bring up results covering all the positive as well as negative effects of social media on everything from the impact on children to the benefits of business. Jenn knows she can't cover all of those topics in just a three-page paper. She needs to spend a few minutes narrowing her topic.

You will know your topic is too broad when the topic can be summarized in one or two words such as “gun control,” “immigration” or “social media.” A topic that is too broad will be difficult and overwhelming to search. If you are struggling with narrowing a topic, a who/what/when/where/why brainstorming technique where you consider the following questions can be helpful. Jotting down several different ideas is okay because this process is just a brainstorm.

I am selecting this topic to better understand...

Who?

On whom are you focusing? Children, teens, a particular group, specific population, men, women, etc.?

What?

On what aspect are you focusing? Is there a particular issue or theory?

When?

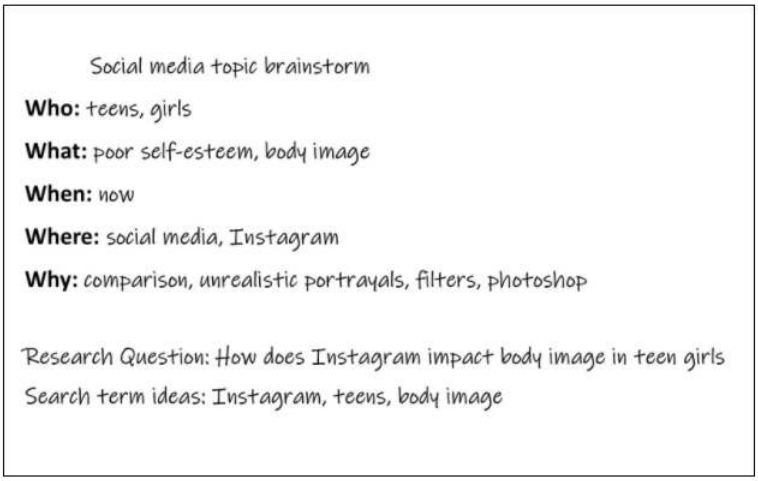
On what time frame are you focusing? What’s currently going on? Something historical? A particular time frame or period in life?

Where?

Are you focusing on a particular region, country or location such as college, inner city, etc.?

Why?

Why is this topic important? Why are you interested?



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6.3: Locating Information

The first part of research is asking good questions. Once you have an idea of what you are trying to answer then you can focus on what information you need and where to locate that information. Depending on your information needs, you may use different types of sources in your research.

Books:

Books can provide in-depth coverage of a topic. Books often include detailed information about the context of the topic and can help you provide background information. Many book authors have expertise in the field about which they are writing. The library has access to both print and e-books.

Journal Articles:

In many of your classes, your instructor will ask you to find ***scholarly articles***. These articles are written by scholars who are publishing findings about their research and providing expert analysis. Because these sources are written for other scholars or researchers in the field, scholarly articles often include technical language and sometimes may be challenging to read. The articles always include in-text citations and a reference list of sources at the end of the article. Journal articles often are ***peer-reviewed***, meaning the articles go through an extensive review process by other experts to ensure the research is sound. These articles are good resources to use when you are making a claim. For example, if you had the social media topic described above and wanted to argue that social media can lead to depression in teens, you might cite a research study proving girls who engage in social media are more likely to have self-esteem issues.

Watch the following video on how to determine if a source is "scholarly." Video Sources [youtu.be]

Newspapers and Magazines:

These sources sometimes are referred to as "popular" sources. Popular sources provide information about current topics and events and could be used to provide examples in your research. The authors usually are not experts, and sources may not be cited. Because their purpose is to entertain as well as inform, popular sources often include lots of color, graphics and pictures.These sources also usually have numerous ads. You will want to evaluate these sources more closely to determine credibility.

Web Sources:

Web sources often can be helpful in your research. There are many government and educational websites that can offer a wealth of credible information including statistics and analysis. When searching for web sources, however, you also will come across many sources with misinformation and bias. Carefully evaluating web sources to ensure credibility is important.

Many of the resources above can be found in the HACC library databases. A library database is an online collection of electronic resources including journal articles, newspapers, magazines, videos and ebooks. The HACC library has several different databases, and many are focused on specific fields such as psychology or nursing. In the video below, you will learn strategies on how to search effectively using the library databases.

Watch the following video to learn how to use the HACC library databases: Video HACC Library Databases [youtu.be]

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6.4: Evaluating Information

After you have located your information, a critical next step is evaluating the credibility and quality of the information you found. Employers expect employees to be able to find quality information. In studies, employers have ranked critical thinking and using quality information as fundamental and valuable as innovation and collaboration skills in the workplace[32]. Employers also are finding that many college graduates are lacking these skills[33].

When evaluating a source, consider the following questions:

Who is the author?

How can you tell if the author or organization is credible? What can you find out about the author and organization? Explore the "About Us" section and mission statement of the website. Google the author. Does the author have knowledge and expertise in the field in which they are writing? Does the author have any affiliations with people or groups that could be influencing the information?

What evidence is provided?

How can you confirm the information is accurate? What sources does the author use to back up the points made? Don't assume just because a website mentions research that the information is accurate. Be sure to click on links and check out from where the information came. Is the information up-to-date and reliable?

What is the purpose of the site?

To inform? Entertain? Convince you to feel a certain way? Buy a product? Ask yourself "is this site trying to get me to do anything or is the site just providing information?" Does the author present both sides of the issue? Could the author have bias?

For example, Holly is researching the topic gun control. She Googles "mass shootings" and comes across a politician's campaign site. The site offers a chilling video of children who have died in school shootings and includes statistics. The website informs her that if she cares about this issue, she should vote for the politician. While the website might offer statistics, the purpose is to convince Holly to vote for the political candidate. The author is not providing multiple sides of an issue and is presenting information in a way to garner an emotional response from readers. This site would not be a good choice for research even if the site does contain accurate information.

Pay attention to the website's url. Websites ending in .com are commercial sites usually selling a product or making money through advertisements. Websites ending in .edu or .gov tend to be more credible and appropriate for research.

Table: Types of URLs

URL	Type	Purpose
.com	Commercial sites	Typically trying to sell products or make money through ads.
.org	Organizations, usually non-profit	Often have agendas, try to influence opinion, wide range of credibility
.edu	Educational Institutions	College and university information, libraries
.gov	Government Agencies	Statistics, public information, facts

You can use the following tip to limit your searches in google to just .gov or .edu.

Type in your search terms followed by site:.edu or site:.gov



[32] Raish, V., & Rimland, E. (2016). Employer Perceptions of Critical Information Literacy Skills and Digital Badges. *College & Research Libraries*, *77*(1), 87-113.

[33] Raish, V., & Rimland, E. (2016). Employer Perceptions of Critical Information Literacy Skills and Digital Badges. *College & Research Libraries*, *77*(1), 87-113.

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6.5: Using Information

Communicating Information

After you have conducted your research and evaluated your sources, you will be communicating your ideas. Creating an outline is a great way to start organizing your thoughts before you begin writing. In an outline, you are mapping out the main ideas you intend to express in your paper and determining how to best incorporate your research. You will learn more about outlining and other ways to organize your ideas in the Academic Success Strategies Chapter. Remember The Writing Center in the Learning Commons is a great resource when you are writing a paper!

Citing Information

An information-literate student knows not only how to find information, but also how to use that information in an effective and ethical manner. Once you have found your sources, you will be connecting ideas and synthesizing the knowledge gained from your research. In order to do so responsibly, you need to give credit to the authors of the material you are using. To avoid ***plagiarism,*** you must give credit any time you are using someone else's words or ideas. Giving credit includes when you quote materials directly as well as when you summarize information in your own words. Plagiarism, whether intentional or by accident, can have serious consequences including failing assignments or even a class. Your course syllabus will include more information about your instructor's policies on plagiarism. Most classes will use either MLA or APA style guidelines for citing sources and formatting papers. The library has numerous resources to help you create correct citations.

Avoiding Plagiarism

- Be sure to keep track of all the sources you are using in your paper.
- When using the exact words of the author, be sure to include quotations around the material you are quoting. You want to use direct quotations sparingly in your paper.
- If you are not sure if a source should be cited or not, go ahead and cite.
- Remember, citing is a two-step process. Citing includes an in-text citation where you reference the author in the sentence and a works cited or reference list of all your sources at the end of your paper.
- Try summarizing the material in your own words. Even if you are using your own words, you still need to give credit to the author.
- Use the citation resources available from the HACC library for examples on how to cite specific sources in MLA, APA or other formats.

Ask for Help! If you are struggling or have questions at any stage of the research process, remember that the HACC librarians are here to help you. You can drop in at the Learning Commons, book an appointment through the library website or chat online with a librarian.

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6.6: Case Study- Scholarly Research

Case Study: Scholarly Research

Jazmin has to write a paper for her English class on a topic of her choice. In the directions, her professor states that students must find five articles for the paper and two of them must be scholarly. Jazmin is not really sure what her instructor means by scholarly articles. She googles "cancer," and an overwhelming number of results show up. Jazmin picks one of the first websites in her results. The website is claiming that people should not treat cancer with chemotherapy, and instead they should use an herbal supplement for treatment. The website sells the herbal supplement directly on their site, and there are ads for numerous other supplements they sell too. Jazmin remembers from class that she should look for an author of the website, but she can't seem to find any information about the author. Jazmin cuts and pastes many paragraphs from the website into her paper. She remembers her instructor saying something about citing sources using MLA format, but since she isn't sure how to use MLA format, she just includes the website address at the end of the paper. When Jazmin gets her paper back, she sees many notes from her professor. Jazmin did not meet the requirements of the assignment, and the source she used is not credible. Her instructor also wants to meet with her to discuss plagiarism in the paper.

1. Why do you think the source Jazmin used is not credible?
2. What aspects of the assignment was Jazmin missing?
3. Where might be a better place for her to search for sources?
4. Why do you think she was accused of plagiarism?
5. What resources could Jazmin use to help her in the future?

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6.7: Chapter 6 Review

Chapter Review

1. What is information literacy?

    A. The ability to locate sources

    B. The ability to evaluate sources

    C. The ability to use information ethically

    D. All of the above

2. A website with which of the following domains is likely to be the most credible?

    A. .com

    B. .org

    C. .gov

    D. .net

3. Which is an element of a “scholarly source?”

    A. The authors have expertise in the field.

    B. The source has colorful pictures and ads.

    C. The source is geared towards a general audience.

    D. All of the above.

4. You have to include the author’s information only if you are quoting directly from a source.

    True

    False

5. Scholarly sources can also be called peer-reviewed sources.

    True

    False

Answers

Answer Key: 1:D, 2:C, 3:A, 4: F, 5:T

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6.8: Chapter 6 Activity

Use the who/what/when/where/why brainstorm to narrow a research topic. The topic can be something you are researching for a class or just something in which you are interested.

1. My topic is _____

2. I selected this topic to have a better understanding of:

    Who:

    What:

    When:

    Where:

    Why:

3. Where do you think would be the best place to go to research this topic?

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CHAPTER OVERVIEW

7: Financial Management

Learning Outcome

- Demonstrate understanding of the principles of self-management and financial management

7.1: Credit
7.2: Choosing Loans and Managing Debt Wisely
7.3: Start with the Basics - Budgeting
7.4: Case Study - A Possible Purchase
7.5: Chapter 7 Summary
7.6: Chapter 7 Review
7.7: Chapter 7 Activity

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7.1: Credit



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Introduction: Financial Health

Much like our physical and mental health, our financial health is extremely important. When we talk about our overall health, we often neglect the topic of our finances. Financial stress not only affects our mental and physical well-being but also can affect our ability to finish school or gain employment. This chapter will introduce you to tips and strategies to assist you in maintaining your financial health and well-being.

This chapter focuses on personal finances, but as a college student, financial aid and paying for college are important elements of your financial health. Please see the "College Resources and Policies" chapter for information about how to apply for financial aid including student loans, grants and scholarships.

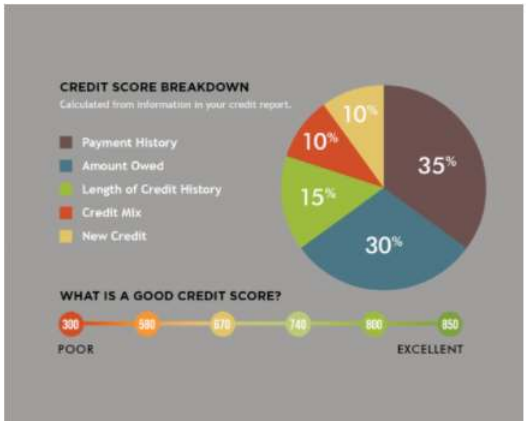
We would like to thank the Pennsylvania State Employees Credit Union (PSECU) for providing most of the content in this chapter. PSECU is a credit union with locations around Pennsylvania, including some locations on HACC campuses. To learn more about PSECU, please visit their website at psecu.com.

Money Management Essentials

Content provided by PSECU, Pennsylvania State Employees Credit Union.

A lot of things compete for college students' attention. Finishing assignments, passing exams, looking for jobs or internships, managing family obligations - the list goes on and on. While these tasks are all important things on which to focus, learning how to manage your personal finances is crucial as well.

Personal finance is a broad subject made up of many components. We'll zero in on a few key areas – credit, choosing loans and managing debt responsibly and budgeting. Understanding these money management essentials can help you build a strong financial foundation to support your success now and in the future.



7.1 Credit

Many potential lenders, employers, and landlords, among others, will check your credit to determine if you're a qualified borrower, employee, or tenant. If you don't know much about credit, you may just cross your fingers and hope for the best when someone

asks to check your credit. With so many important things riding on credit, however, students should get informed now.

What is Credit?

Everyone talks about “credit,” but it’s rare to hear someone explain what it actually is. Simply put, credit is your ability to borrow money or to buy something without paying in full upfront.

You may need to utilize credit when making large purchases, like a home or car, which many people don’t have the cash to buy outright. Even if you’re not planning a large purchase, credit will play a vital role in smaller tasks, like applying for a credit card, getting approved for a cell phone plan, or turning on utilities in a new apartment. The better your credit, the more likely lenders or providers are to believe that you’ll pay off your debt in the future and the easier these tasks, among many others, may be for you.

How Does Someone Check Your Credit?

Now that you know what credit is, you may be wondering how someone can check it. Typically, when someone says they are going to check your credit they are referring to your credit score and/or your credit report.

Credit Scores

Your credit score is a three-digit number that allows whoever is checking to compare you against other potential borrowers. There are many different scoring models, and what is a “good” score can vary between each one. In general, though, a higher score reflects better credit.

A credit score has five different components. Each component makes up a percentage of the score, as indicated below:

- **Payment History (35%)** – Paying bills on time is the best way to build and maintain good credit. More than a third of your credit score is based on this simple habit. Missing a payment can impact your credit score negatively for up to seven years, so keeping track of when your payments are due is important.
- **Amount Owed (30%)** – How much you owe accounts for almost a third of your credit score. Even if you always pay your bills on time, carrying high balances on credit cards or large amounts of debt can hurt your score.
- **Length of Credit History (15%)** – This part of the credit score reflects how long you’ve had established credit and the average ages of your accounts. Typically, the longer you’ve had established credit, the higher this portion of your credit score will be.
- **Credit Mix (10%)** – There’s a difference between revolving credit and installment loans. Revolving credit is credit that is available to you on an ongoing basis. When you spend a portion of the credit, that credit is unavailable until you pay it back. Once that credit is paid back, the credit is available for you to use again. A good example of revolving credit is a credit card. Installment loans, on the other hand, are debts that are paid off in set monthly payments. The money doesn’t become available again after you repay but simply reduces the amount you owe. The most common examples of installment loans are student loans or car loans. Installment loans typically are seen in a more positive light than revolving credit. The mix of credit types you use impacts this portion of your score.
- **New Credit (10%)** – Each new credit account you open impacts your credit score. Therefore, you should avoid opening multiple accounts over a short period of time. The exact impact may depend on the type, dollar amount, and number of new accounts, but overall, borrowers who have opened several new accounts in a short period are riskier to lenders.



Credit Reports

Your credit score is calculated from information in your credit report. In the same way that your school transcript is a record of your academic history, your credit report is a record of your financial history. It gives those who are checking your credit a more in-depth look at what's behind your credit score.

Your credit report contains four main sections:

- **Personal Information** - This section includes identifying information that links the report to you, such as your name, birth date, Social Security number, and address.
- **Account Information/Trade Lines** - This portion shows what credit accounts you have open, the total amount of each loan or credit limit, what payments you make, and whether or not you make your payments on time. It may also show closed accounts. Closed accounts typically remain on your report for up to ten years if those accounts were in good standing when closed and seven years if the accounts were charged off or in bad standing.
- **Public Records** - If there are verifiable financial judgments, bankruptcies, or tax liens in your name, those records will be displayed in this section.
- **Inquiries** - If you've applied for credit or anyone has checked your credit in the past two years, those inquiries will be listed here. There are two types of inquiries listed in this section:
- A **hard pull** generally means a lender is looking at the report to make a lending decision, such as when you apply for an auto loan or to open a new credit card. These inquiries sometimes are labeled as "viewable to everyone," which means anyone checking your credit report can see these inquiries.
- A **soft pull** is not done to make a lending decision, but for another purpose, such as monitoring your own credit. Soft pulls have no effect on your credit score and sometimes are labeled as "viewable only by you," because these inquiries won't display on your report when others check.

Can I Check My Own Credit?

Now that you're aware of all the people who may inquire about your credit, you may be wondering "Can I check my own credit?"

The answer is yes. You can and should check your credit on a regular basis. Keeping tabs on your credit not only helps you understand your financial standing, but also can aid you in identifying and stopping fraudulent activity that could be occurring in your name.



How to Access Your Credit Report

You're entitled to a free copy of your credit report from each of the three major credit reporting agencies once a year. You can access these free reports by visiting AnnualCreditReport.com's website.

When you're checking your credit report, make sure you're typing in the correct URL. You'll have to enter personal information, such as your name, date of birth, and Social Security number, in order to access your report, so you want to make sure you land at the correct site. You shouldn't be prompted to provide any financial account or credit card information if you're in the right place.

In a typical year, you'll be able to see your report for free from each agency once a year, meaning once every 12 months, not once a calendar year. You can choose to check your reports from all agencies at once or space out your inquiries so that you can see a different report every few months. Some people prefer to see them all at once so they can do a thorough review of all reports at the same time. Others prefer to space out the reports, so they have a more frequent pulse on their credit. There's no wrong or right approach - it's simply a matter of personal preference.

Once you pull your report, you'll want to review the report for accuracy. To help you through this process, view the Credit Report Review Checklist and information about reporting errors in this chapter.

How to Access Your Credit Score

When you're reviewing your credit report, you'll notice that your credit score isn't included. Unlike your credit report, there are no regulations granting you free access to your credit score. In many cases, you must pay to see your score. However, some financial institutions provide members or customers with monthly or quarterly access to their credit scores by meeting certain criteria such as opening a checking account or taking out a loan.

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GUIDANCE FOR MONEY MANAGEMENT FROM PSECU

Credit Report Review Checklist

You can request your credit report for free once a year from three major credit reporting companies at **www.AnnualCreditReport.com**. Once you've downloaded your credit report, use this checklist as a guide to review each section.

- All my personal information is correct, including:
  - Name
  - Social Security number
  - Current and previous address(es)
  - Current phone number
  - Marital status
  - Employment history
  - Any additional personal information listed
- All items listed in the **Public Records** section, if any, are correct.
- All accounts listed in the **Accounts Open/Trade Lines** section are accounts I opened.
- All information in the **Accounts Open/Trade Lines** section is correct, including:
  - Account numbers
  - Status of all accounts (open vs. closed)
  - Ownership of accounts (i.e. individual, joint, or authorized user)
  - Payment history (i.e. current, 30 days delinquent)
  - Current balances (including debts paid in full)
- All **hard inquiries** (sometimes listed as "viewable by others") are correct.
- I have **saved my credit report** in a secure digital or physical location.
- I have **noted and reported any errors** found on my credit report, using the instructions in italics below.

If you find errors or believe an account was opened fraudulently in your name, visit ***Link Annual Credit Report Dispute [www.annualcreditreport.com]*** *for information on filing disputes with the credit reporting agency that issued the report and the business that provided the information.*

PSECU

How Can I Build or Repair Credit?

The more you realize the importance of credit, the more concerned you may become with building and maintaining good credit. Here are some tips to help you get started whether you're establishing credit for the first time or repairing your credit after getting off track.

- **Pay all bills on time** – As previously noted, payment history makes up more than a third of your credit score. So, making payments on time not only helps you avoid late fees, but keeps you from negatively impacting your credit as well. If you need help remembering when your payments are due, consider setting up reminders on your phone or calendar.
- **Don't open several new accounts at once** – Consider credit and loan offers carefully. Make sure a credit card is one you'll use with a good interest rate and no or low fees.

- **Use credit cards responsibly** – Only make purchases you can pay off in full to avoid carrying a balance and accruing interest. Before you open a credit card, understand the interest rate and be aware of any associated fees or penalties.
- **Make paying down a debt a priority** – Make more than the minimum payment on credit cards and loans whenever you're able. Avoid accruing new credit card debt and talk with your creditors about how to bring your accounts into good standing if you've made late payments in the past.
- **Monitor your credit** – Keeping tabs on your credit can help you identify any incorrect information or fraudulent activity immediately. Getting these items off your report may help increase your score.



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7.2: Choosing Loans and Managing Debt Wisely

If you find yourself in the market for a credit card or loan, take time to fully understand the terms and conditions before you apply. Knowing what the monthly payments will be and ensuring they fit comfortably into your budget also is crucial.

How to Choose a Credit Card or Other Loan

If you're considering opening a credit card or taking on another loan, such as a car loan or personal line of credit, there are several factors to consider.

- **Lender** - Before applying for a credit card or loan, research the lender and make sure the company is reputable. To apply for a loan, you'll likely have to share personal and financial information that you don't want to end up in the wrong hands.
- **APR** - The APR, or Annual Percentage Rate, of a credit card or loan is the rate at which interest will accrue on the balance you carry. The APR can be fixed or variable.
  - **Fixed** – The interest rate remains the same during the fixed rate period of the loan
  - **Variable** – The interest rate can change over time, usually fluctuating with the market
- **Fees** – There are many possible fees you'll want to be aware of before opening any loan. One of the most common is a **late payment fee** which is what you'll be charged if you don't pay your bill on time. Some credit cards carry other fees you'll want to be aware of, such as:
  - **Annual fee** - A yearly charge for having an open credit card account
  - **Cash advance fee** - A charge for using your credit card to withdraw cash (i.e. at an ATM)
  - **Foreign transaction fee** - A charge for using your card out of the country
  - **Balance transfer fee** - A charge for moving a balance from one credit card to another
- **Benefits** - Some lenders may offer consumer perks for those who use their loan products. Examples of this include free credit score monitoring services for borrowers or rental car insurance if the rental is paid for with the corresponding credit card.
- **Planned card usage** - When looking at credit cards specifically, you'll want to consider what you'll use the card for before applying



Using and Managing Debt Responsibly

Having debt can impact your financial life in many ways from needing to make monthly payments to affecting your credit score, which raises the question - is all debt created equal?

The answer is no. Some debt is commonly considered “good” while other debt is looked upon less favorably. One way to distinguish between these two types is to look at what the debt does for you. Some forms of debt let you achieve your goals, such as attending college or buying a car or home. Other debt keeps you stuck in the past or creates patterns of harmful financial behavior, such as living outside of your means and carrying a high balance on a credit card.

Avoiding “Bad” Debt

Knowing the difference between debt that benefits you and debt that gets in the way can help you plan your finances and set goals. Knowing what you can do to avoid bad debt can also help you as you work toward achieving financial success.

Here’s what to pay attention to and do to keep bad debt out of your life:

- **Create a budget.** The first step to avoiding bad debt is knowing what you can and can’t afford each month. Calculate how much you earn monthly, then subtract your fixed expenses from your income to see if you have any discretionary income.
  - Fixed expenses - expenses that stay the same and do not vary from month to month (car loan, mortgage payment, rent payment, etc.).
  - Variable expenses - expenses that change over time (electric bill, dining out expenses, credit card payments, etc.).
- **Build up an emergency fund**. Payday lenders promise that they’ll help you out in a pinch. But their “help” is super expensive, due to high interest and fees, and can make a tough situation even more challenging. If you can save up an emergency fund, even just a few hundred dollars, you have something to fall back on when money is tight.
- **Be cautious of interest rates**. How much you pay in interest can make a good debt bad or a bad debt even worse. Shop around when looking for loans or credit cards to get the lowest rate possible.
- **Consider the value the loan provides**. Before you borrow money, consider the long-term value of the loan. With a mortgage, you may be spending hundreds of thousands of dollars, but you end up with a forever home. In terms of student loan debt, you might not be able to pursue your desired career without borrowing money. With credit card debt, not being able to pay off the entire amount you borrow right away can end up costing you even more without any real benefits for you.
- **Try to keep your overall debt low**. Lenders often talk about the debt-to-income ratio. That ration is how much you pay each month compared to your income. The lower your debt-to-income ratio, the more financially comfortable you can be. If you have a lot of debt already, whether it’s good debt or bad debt, it’s a good idea to consider how taking on an additional loan would add to your debt-to-income ratio. If your ratio is over 43%, paying off debt can be challenging.

Paying Down Debt

Typically, one of the best ways to eliminate debt is to make more than the minimum payment whenever you can. Even adding a small amount to your required payment each month can make a big difference.

The example below demonstrates how adding to your minimum payment each month can help you not only pay off a credit card balance sooner, but also save money on interest over time.



Debt Repayment Strategies

How you tackle your debt repayment should be based on your specific situation. Two common options are the debt avalanche and debt snowball methods.

The **debt avalanche** method has you focus on paying off the loan with the highest interest rate first – just like how an avalanche starts at the peak and tumbles downward. This method allows you to save the most money on interest in the long run. Here's how the debt avalanche works:

1. List all your debts from highest interest rate to lowest interest rate without listing the balances.
2. Make the required minimum payment on all debts
3. Put any extra money toward the debt with the highest interest rate.
4. Once the highest interest rate debt is paid off, take that former payment, as well as any extra money, and apply it to the next highest interest rate debt.
5. Continue until all debts are paid off.

The **debt snowball** method has you focus on paying down your smallest debts first and then work to eliminate larger ones – just as a snowball starts small and gets bigger and bigger. While you won't save you as much in interest payments, the quick wins of eliminating payments can help you stay motivated to continue. Here's how the debt snowball works:

1. List all your debts in order from lowest to highest balance without listing interest rates.
2. Make the required minimum payment on all debts.
3. Put any extra money toward the debt with the lowest balance owed.
4. Once the lowest balance debt is paid off, apply that payment and any extra money to the next lowest balance debt.
5. Continue until all debts are paid off.

If you're concerned about a high balance on one account, you might focus on that debt first, even if that account isn't your smallest loan or highest interest debt.

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7.3: Start with the Basics - Budgeting

Thinking about managing your credit, avoiding or paying down debt and building a solid financial foundation all can feel overwhelming. However, this process doesn't have to be. The simplest place to start is with the basics – creating and following a good budget.

There are five simple steps that you can follow to put together a budget that will work for you.

- **Define your goals** (refer back to the Goal-setting Chapter and SMART goals) – The first step is to set your financial goals. Most goals you set will have some type of financial impact. Break your goals into the three categories below and allow them to guide the decisions you make about spending and saving.
- **Short-term goals**, which are goals you plan to reach in under a year, like buying new furniture.
- **Mid-term goals**, which are goals you plan to reach in one-to-five years, like saving for a vacation.
- **Long-term goals**, which are goals you plan to reach in more than five years, like buying a house.
- **Be honest with yourself** - The second step is to be honest with yourself about your income and expenses. Take the time to determine your true income after taxes and deductions so that you're planning to spend only the money you actually have available. Then list out all your financial responsibilities, including everything from rent to gym memberships. Finally, subtract your expenses from your income. Do you have enough?
- **Reduce your spending** – If you end up with a negative number in the step above, you have some work to do, which will start with balancing your budget by cutting expenses. If your income is higher than your expenses, there still may be areas where you can cut back or ways you can save even more. These cuts can range from skipping a cup of coffee out to changing your internet service provider or refinancing a loan.
- **Save and plan ahead** - Having savings lets you rely less on credit and avoid creating additional debt when an unexpected expense crops up. You should treat savings like a bill you pay each month and plan for possible surprises in the short-term, as well as known savings goals, like retirement, in the long-term.
- **Review and adjust** - Once you've balanced your budget, it's important to not just set it and forget it. You should give yourself a trial period to make sure your budget is working and schedule regular times to check back and adjust as needed. Reviewing and adjusting is important as your goals or circumstances may change over time. Even something seemingly small, like getting a pet, can cause significant changes to your finances.

If you're ready to jump into budgeting, but aren't sure where to start, look for a budgeting template that fits your needs and consider the questions in the image below as you go through each step.



No matter your age, good money management is important. And while some things remain constant at every stage of your life, like the importance of paying bills on time, other things may fluctuate. The good news is that no matter where you are in life, there are free resources available to help you gain the knowledge you need to become confident in building and maintaining a strong financial foundation.

PRO TIP:

A lot of financial aid, especially scholarships, have limited funds and are first come, first served so it's important to meet all the deadlines. The Free Application for Federal Student Aid (FASFA) is the first step in applying for financial aid and is available to complete every year on October 1st. Making sure to complete it as soon as possible every year will help maximize your financial aid award.

> - Andrew Marah, Director, Financial Aid

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7.4: Case Study - A Possible Purchase

Case Study

Tina would like to buy a new car. Her current car runs fine but is six years old, and she would like a new car. Currently, Tina owes $8,000 on her current car, and the car is worth $6,000. Her credit has not been great in the past due to missing credit card payments. In the last few years, Tina has worked hard to pay down debts and always pay her bills on time. Her credit score has gone from 550 to 650. Tina has a high interest rate on her current car payment due to her poor credit score in the past. She is now debating whether now is a smart time to purchase a new car.

1. How might Tina's credit be affected, good or bad, if she buys a new car?

2. How might the fact that Tina owes more on her car than her car is worth affect her credit, car payment, and interest rate?

3. Do you think Tina should buy a new car? Why or why not?

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7.5: Chapter 7 Summary

Chapter Summary

Personal financial management means using credit wisely, managing debt, budgeting and knowing financial aid eligibility. Establishing and maintaining good credit is done by paying bills on time and checking credit scores and reports on a regular basis. Debt can be managed by using repayment strategies. Using a budget includes knowing your fixed and variable expenses plus your income. Financial aid consists of grants, loans and scholarships.

Show Up

- Know how to check your credit score.
- Request and read your free credit report from each of the three credit reporting agencies each year.
- Use credit cards in a responsible manner.

Work Hard

- Track your income and expenses to maintain an effective budget.
- Pay your bills on time with more than the minimum due if possible.
- Practicing good money management today will have many benefits tomorrow and well into the future.

Ask for Help

- Contact and work with your creditors if you fall behind on payments.
- Consult HACC's Financial Aid Office for help applying for student loans, grants and scholarships.

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7.6: Chapter 7 Review

Chapter Review

1.This is an example of a “poor” credit score:

A. 300

B. 400

C. 500

D. All of the above

2. The best way to raise (or keep high) your credit score is:

A. Pay your bills on time

B. Do not put anything on credit

C. Do not open new credit cards

D. Check your score frequently

3. True or False: You are entitled to receive free credit reports.

4. A variable interest rate:

A. Stays the same over time

B. Changes over time

C. Never goes away

D. Is always good to have

5. True or False: Your credit score and your credit report are the same thing

Answers

Answer Key: 1) D, 2) A 3)True 4) B 5) False

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7.7: Chapter 7 Activity

Request a free copy of your credit report from one of the three credit reporting agencies (if you haven't requested your three free reports already this year). Go to annualcreditreport.com to make the request. Use the explanation and checklist in this chapter to review each part of your credit report and check for incorrect accounts or unusual inquiries on your report.

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CHAPTER OVERVIEW

8: Collaboration

Learning Outcome

- Demonstrate professionalism

8.1: Interdependence
8.2: Roles and Responsibilities
8.3: Effective Communication
8.4: Conflict Management
8.5: Case Study- The Group Project
8.6: Chapter 8 Summary
8.7: Chapter 8 Review
8.8: Chapter 8 Activity
8.9: Chapter 8 References and Resources for Further Reading

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8.1: Interdependence



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Introduction: Why Group Work?

Many of your college classes, whether you are taking them online or in-person, will include elements of group work. Research has proven that group work contributes to student success in college[24]. Collaborative learning can lead to increases in academic confidence, creativity, and emotional intelligence[25]. Group work also may prepare you for your career because problem-solving, teamwork, interpersonal communication and project management all are involved. These skills transfer directly to the workplace. According to a 2020 Job Outlook Report by the National Association of Colleges and Employers, ability to work in a team was one of the highest-ranked skills for which employers are looking[26].

Collaborative assignments also allow you to get to know your classmates better and pool your collective knowledge. These assignments provide opportunities to engage in diverse perspectives and ideas. In our experience, we have seen students form study groups and other beneficial relationships outside of the classroom after engaging in group work. The connections made during your initial classes at HACC may become part of your support network throughout college. In this chapter we will explore strategies to create positive group work experiences, connections, and shared learning in your classes.

8.1 Interdependence

A successful collaborative group is characterized by ***interdependence*** where group members recognize that each individual's success in the group creates better success for the group as a whole[27]. In order to accomplish your goal you must work together. Interdependent relationships are mutually beneficial and involve both giving and receiving help. Each person brings both strengths and weaknesses to the group. If you are working interdependently, the group will utilize these differences and help each other through the weaknesses. Successful groups are willing to embrace diverse viewpoints, backgrounds, and ideas as well as benefit from these perspectives. Just like in school projects, you will encounter differences in personalities, approaches to work, motivation, and teamwork in the workplace. Learning how to navigate these differences to create collaborative and supportive relationships is a skill that will benefit you throughout your life.

Interdependent relationships also can extend beyond the classroom. Forming a study group can help you better understand course material and focus on your goals. If you have a workout buddy, you can keep each other motivated and in a routine. Interdependent relationships also can be friends and classmates who help each other out with tasks such as carpooling, child care, or encouraging each other to keep going when challenges occur. You may have heard the phrase "with many hands the work is light." Employing interdependence can lessen the load for everyone.

PRO TIP:

It can be challenging to ask for help and asking can make us feel vulnerable. I teach my students to consider "pre-asking." Think about the types of things you might end up needing help with while you are a student. Your list might include things like transportation, covering a work shift, childcare, or even financial help for things like books or equipment. Determine who you would most likely ask for help in these scenarios and ask for help NOW before you even need it. For example, you could ask "if my car breaks down this semester, could I ask you for a ride to class?" Or, maybe, "if my babysitter gets sick and I need someone to watch Xiomara when I am in class, could you help?" Asking for help in advance allows you to get the hard part out of the way at a time that you aren't in urgent need. It also makes it easier to ask for help later, when you need it, because you already know whom you can count on.

- Shelly Blanchette, Director, Student Success Operations and Strategy, Office of Student Success and Enrollment Management

[24] Sultan, S., Kanwal, F., & Khurram, S. (2011). Effectiveness of learning styles: A comparison between students learning individually and students learning collaboratively. *Journal of Educational Research*, *14*(2), 32-39. Retrieved from Proquest Link [search.proquest.com.ezproxy.hacc.edu]

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8.2: Roles and Responsibilities

One key aspect of project planning is determining roles and responsibilities in the group. Take a moment to reflect on your experiences with group work. Are there tasks that you gravitate towards and others that you avoid? Are there roles that you feel more comfortable doing? Have a conversation with your group members about what tasks each person feels most confident doing. Discuss personality traits such as who is more task-oriented? Who is more people-oriented? Who feels comfortable being a leader? In the Activity in this chapter, you can take a brief assessment to understand your group work preferences and tendencies.

Divide tasks:

A first look at a group assignment can be daunting. You will need to break down the project into smaller tasks (chunking as discussed earlier in this text). Creating a list of the assignment's requirements is a helpful starting point. Then list the tasks necessary to meet each requirement. Discuss with your group which person(s) will be responsible for each task. Be sure to define tasks clearly so that everyone understands their role and what is expected of them.

Create a timeline:

Establish a timeline with specific dates and deadlines for tasks. For each task in the timeline, determine what will be required and who will be responsible. Use the strategies you learned in the chapter on self-management to ensure that your group is making effective use of time.

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8.3: Effective Communication

Many of the challenges that students face in group projects relate to breakdowns in communication. To be successful as a group, you will need to use effective communication. Having regular opportunities for the group to share thoughts, ideas, and challenges is important. The group should strive to create an environment where each group member feels comfortable discussing feelings.

Communication involves both speaking and listening. In order to become a good communicator, you must first understand what the other person is saying. ***Active listening*** is paying close attention to what you are hearing in order to focus on the person's message. When practicing active listening, turn off all distractions and give the speaker your full attention. Put aside your own emotions as well as any assumptions you have about what the person is going to say. Avoid thinking of responses while the other person is speaking and resist the urge to interrupt. We lose focus when we worry about what we are going to say next instead of concentrating on what is being said to us. Sometimes a person may simply want to be heard and not hear advice or action. When the person has finished speaking, take a moment to summarize and repeat to them what they said. You could say something like "what I hear you saying is..." This statement shows the speaker that you understand their message and allows them to clarify any points. By practicing active listening, you can avoid misunderstandings and help members of the group to feel respected and heard.

Effective communicators:

- Listen carefully
- Communicate with purpose
- Are able to express their emotions in an honest but non-threatening way
- Pay attention to others' emotions
- Ask questions
- Are able to give and receive constructive criticism
- Are self-reflective

Create a group communication plan: Before you get started on a project, take time to discuss the ways you will be working together. Creating a communication plan can be very helpful in keeping the group on task with each person clearly understanding what is expected. The following questions are a starting point to creating a plan with your group.

- How often will you communicate?
  - Develop a schedule for regular meetings.
  - Will you be meeting once a week?
  - During specific parts of the project?
  - Have quick check-ins between meetings?
- How are you communicating?
  - Determine within your group what method you will be using to communicate.
  - Will you exchange phone numbers? Communicate via text?
  - Have in person or zoom meetings? Use course discussion boards?
  - Consider both the benefits and challenges of different methods of communication.
- How will you share work with another?
  - There are many collaborative tools such as Google Docs, Drive and Slides that allow synchronous or asynchronous collaboration.
- How are you going to work on parts of the project?
  - Some students prefer to break up tasks, complete them independently and then check-in to share progress. Other students prefer to work collaboratively on tasks. How will your group function?
- What are the expectations?

- Make sure everyone understands their role and what is expected. When creating tasks, be specific.
- For example: “By the end of this week we will each have posted our top three topic choices, and then we will meet via zoom to determine a research topic and assign responsibilities.”

- What are your objectives?
  - Take time at the beginning of each meeting to discuss the objectives and what you hope to accomplish during the session.

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8.4: Conflict Management

Ideally, through proper planning and effective communication your group will avoid conflict. Any collaborative project whether in the classroom or the workplace, however, has the potential for conflict. Learning effective conflict management skills can help you in many facets of your life. A key element of effective conflict management is building ***emotional intelligence.*** If you remember from earlier in this text, emotional intelligence is the ability to understand and manage one's own emotions, as well as the emotions of others[28]. Research has shown that students with high emotional intelligence have better interpersonal relationships, and may be more likely to stay in college and have greater academic success.[29]

Understanding and managing your own emotions:

- Recognize your emotions and label them. Are you feeling disappointed, frustrated, anxious?
- How are these emotions impacting your physical reactions? Where do you feel them in your body? Is your chest tight? Are your shoulder's tense?
- Where is this emotion coming from? Why are you feeling this way? Sometimes you need to dig deeper here to understand your emotions. For example, could your emotion of anger really be due to disappointment or embarrassment?
- Utilize mindfulness practices to relax and refocus your body. Concentrate on slow deliberate breathing. Pay attention to the places in your body where you feel your emotions and try to relax those parts and release any tension.

Understanding others' emotions and managing relationships:

- Recognize the emotions of the person you are working with. Pay attention to body language and facial cues. Reflect on which emotions generate that same type of body language from you.
- Be empathetic. Try to experience the situation from the other person's point of view. Really consider for a moment how you would feel if you were in their situation.
- Practice active listening. Pay close attention to what the other person is saying. Ask clarifying questions. Summarize what was said to you.

Example:

James is upset during a meeting with his group. He takes a moment to reflect on his own emotions. He feels that no one is listening to his ideas and is worried that the deadline for the project is soon. James is able to label his emotions as frustration and anxiety. James becomes aware that he has tensed up his body and was using a harsh tone of voice. He then notices that Mary is sitting with her arms crossed and has stopped participating in the conversation. He realizes that he wasn't giving Mary an opportunity to share her ideas either. James focuses on relaxing his body. Using a calm voice, he apologizes and asks Mary what her idea was.

[28] Mayer, J. D., & Salovey, P. (1997). What is emotional intelligence? In P. Salovey & D. J. Sluyter, (Eds.), Emotional development and emotional intelligence: Educational implications. New York: Basic Books.

[29] Parker, J.D.A., Summerfeldt, L.J., Hogan, M.J., & Majeski, S. (2004). Emotional intelligence and academic success: Examining the transition from high school to university. Personality and Individual Differences, 36, 163-172.

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8.5: Case Study- The Group Project

Case Study: The Group Project

The semester ends in one month, and Janet, Rio, John, and Mia still haven't finished their final group project.

Janet is frustrated by the progress of the group. There has been a lot of talking but not a lot of doing. She thinks that once again, she is going to have to do this all by herself and make sure this project is turned in on time and done right. She finds all the chatting in meetings to be irritating and off task.

Mio wants to meet again to collaborate. She is feeling a little lost in the project and wants to connect. She also wants to make sure everyone feels OK and understands their roles and responsibilities. Mia enjoys socializing and thinks that working together on tasks would make the project go more quickly and be more interesting.

John prefers to just split everything up in projects and work independently. He is detail-oriented and wants to make sure he understands his role/responsibilities completely but then would like to be left alone to do his part. John feels like Janet is micromanaging and that makes him uncomfortable.

Rio is stressed out by the project. He has a lot going on right now and has missed some classes. He's not really sure what his group is doing or what he should be working on. Rio has a lot of assignments to work on before this one is due so this project is not really his priority right now. He thinks they should still have time to get it done before the end of the semester. He feels he works his best under pressure anyway.

1. To which of these characters do you most relate?
2. What suggestions would you have to help this group work more effectively together?
3. What strengths could each character bring to the group if they worked *interdependently?*

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8.6: Chapter 8 Summary

Chapter Summary

A successful collaborative group is characterized by interdependence where group members recognize that each individual's success in the group creates better success for the group as a whole. Effective groups divide tasks and create a timeline. Active listening is paying close attention to what you are hearing in order to focus on the person's message. A key element of effective conflict management is building emotional intelligence.

Show up:

- Be mindful of your own strengths, preferences, and limitations.
- Be willing to work as a team.

Work hard:

- Stick to the group goals.
- Break down tasks and create a timeline.
- Utilize everyone's strengths.

Ask for Help:

- Have a communication plan.
- Work together to manage conflict.
- Create a study group or project team for future work.

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8.7: Chapter 8 Review

Chapter Review

1. Interdependence is:
    A. being independent and taking personal responsibility
    B. mutually-supportive and beneficial relationships
    C. self reflection and insight
    D. not asking for help
2. Emotional intelligence involves:
    A. labeling your own emotions
    B. labeling other's emotions
    C. managing relationships with other people
    D. all of the above
3. One part of active listening is summarizing what the other person said.
    True
    False
4. If your group has a communication plan, you don't need regular communication.
    True
    False
5. Collaborative learning can:
    A. prepare you for a career
    B. increase academic confidence
    C. build relationships
    D. all of the above

Answers

Answer Key: 1:B, 2:D, 3:T, 4:F, 5:D

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8.8: Chapter 8 Activity

Complete the following self assessment about your preferences and tendencies in group work.

1. I am well organized and good with details.

1	2	3	4	5
○	○	○	○	○

2. I am an artistic and visual person. I enjoy working on presentation design.

1	2	3	4	5
○	○	○	○	○

3. I am most comfortable when we split up tasks and do independent work.

1	2	3	4	5
○	○	○	○	○

4. I like collaborative working meetings where we can share ideas and work together.

1	2	3	4	5
○	○	○	○	○

5. I usually take charge of projects and get stressed when no one has a plan.

1	2	3	4	5
○	○	○	○	○

6. Communication is very important to me. I want to make sure we all have the same understanding.

1	2	3	4	5
○	○	○	○	○

7. I tend to procrastinate and do my best work under pressure.

1	2	3	4	5
○	○	○	○	○

8. Deadlines are very important to me, and I like tasks broken down into steps.

1	2	3	4	5
○	○	○	○	○

9. I'm a “big picture” person. I have lots of ideas but may need help with the details.

1	2	3	4	5
○	○	○	○	○

10. I tend to avoid conflict, and I’d rather just do things myself than confront someone who is slacking.

1	2	3	4	5
○	○	○	○	○

11. I feel it's important for me to share my opinion and will confront people if they aren't doing their fair share of the work.

1	2	3	4	5
○	○	○	○	○

12. Intergroup conflict is stressful to me. I am often the peacekeeper and try to resolve issues.

1	2	3	4	5
○	○	○	○	○

Reflection Questions:

1. Based on your answers above, what strengths do you bring to the group?
2. What roles do you think would suit you best?
3. What are some aspects of group work that might be challenging for you?

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9: Conclusion



"Black-headed weaver (*Ploceus cucullatus bohndorffi*) male nest building", by Charles J. Sharp is licensed under CC BY-SA 4.0

Continuing Your Journey

You've reached the end of this textbook and your FS 102 course, and we hope you have learned useful strategies and information. Please make your learning real by applying the concepts from this text to your life. This content applies to your academic journey as well as your career development and personal life. The soft skills discussed in this text, including mindset, goal-setting, self-management and emotional intelligence, are in great demand by all types of employers, and you will benefit personally from incorporating those skills into your life. Use the HACC resources listed throughout this text to ease your academic journey, or refer your classmates or colleagues who are in need to relevant resources. Finally, add the academic strategies to your "toolbox" so you can select useful techniques in each of your future classes.

Remember to use a personal responsibility mindset and set SMART goals to maintain your motivation. Make SMART decisions including how you use your time and manage your money. Seek out needed HACC resources and collaborate with others both in college and in life. Utilize information literacy and all the tools offered by the HACC Library for your academic research plus expand your metacognition by employing various academic strategies. If you apply these strategies to your life, you will realize your positive potential as a college student, employee and fellow human being. We wish you the best as you continue your journey!

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