

COLLEGE 101



*Josh Fulton, Shanya Gray, Tish Hayes &
Sundus Madi-McCarthy*
Moraine Valley Community College

College 101

Moraine Valley Community College

Josh Fulton, Shanya Gray, Tish Hayes, and Dr. Sundus Madi-McCarthy

This text is disseminated via the Open Education Resource (OER) LibreTexts Project (<https://LibreTexts.org>) and like the thousands of other texts available within this powerful platform, it is freely available for reading, printing, and "consuming."

The LibreTexts mission is to bring together students, faculty, and scholars in a collaborative effort to provide an accessible, and comprehensive platform that empowers our community to develop, curate, adapt, and adopt openly licensed resources and technologies; through these efforts we can reduce the financial burden born from traditional educational resource costs, ensuring education is more accessible for students and communities worldwide.

Most, but not all, pages in the library have licenses that may allow individuals to make changes, save, and print this book. Carefully consult the applicable license(s) before pursuing such effects. Instructors can adopt existing LibreTexts texts or Remix them to quickly build course-specific resources to meet the needs of their students. Unlike traditional textbooks, LibreTexts' web based origins allow powerful integration of advanced features and new technologies to support learning.



LibreTexts is the adaptable, user-friendly non-profit open education resource platform that educators trust for creating, customizing, and sharing accessible, interactive textbooks, adaptive homework, and ancillary materials. We collaborate with individuals and organizations to champion open education initiatives, support institutional publishing programs, drive curriculum development projects, and more.

The LibreTexts libraries are Powered by [NICE CXone Expert](#) and was supported by the Department of Education Open Textbook Pilot Project, the California Education Learning Lab, the UC Davis Office of the Provost, the UC Davis Library, the California State University Affordable Learning Solutions Program, and Merlot. This material is based upon work supported by the National Science Foundation under Grant No. 1246120, 1525057, and 1413739.

Any opinions, findings, and conclusions or recommendations expressed in this material are those of the author(s) and do not necessarily reflect the views of the National Science Foundation nor the US Department of Education.

Have questions or comments? For information about adoptions or adaptations contact info@LibreTexts.org or visit our main website at <https://LibreTexts.org>.

This text was compiled on 06/15/2026

TABLE OF CONTENTS

Licensing

1: Beginning Your College Career

- 1.1: Technology at MVCC
- 1.2: Getting Involved
- 1.3: Chapter Summary

2: Empower Yourself- College Policies

- 2.1: Policies that could help improve your GPA
- 2.2: Policies that could impact your ability to register and attend classes
- 2.3: Policies that could help you when experiencing personal difficulties
- 2.4: Policies that support your rights as a student
- 2.5: Chapter Summary

3: Goals, Motivation, and Time Management

- 3.1: Goal Setting and Motivation
- 3.2: Time Management
- 3.3: Chapter Summary

4: Enhancing Academic Success

- 4.1: Tips for Academic Success
- 4.2: Reading to Learn
- 4.3: Study for Exams
- 4.4: Test Anxiety and How to Control It
- 4.5: Resolving Grade Disagreements
- 4.6: Tutoring Center
- 4.7: Speaking and Writing Center
- 4.8: Library
- 4.9: Communication with Faculty
- 4.10: Your Digital Footprint
- 4.11: AI Literacy
- 4.12: Chapter Summary
- 4.13: References

5: Career Exploration and Degree Planning

- 5.1: Counseling and Career Development Center
- 5.2: Job Resource Center
- 5.3: Navigate Your Academic Roadmap
- 5.4: Chapter Summary
- 5.5: References

6: Educational and Personal Finances

- 6.1: Types of Financial Aid- How to Pay for College
- 6.2: Financial Literacy, Credit Cards, and Credit History
- 6.3: Chapter Summary

- [6.4: References](#)

[7: A Healthy You](#)

- [7.1: Chapter Summary](#)
- [7.2: References](#)

[8: Campus Belonging](#)

- [8.1: Why Diversity Matters](#)
- [8.2: The Diversity Dilemma](#)
- [8.3: Solving the Diversity Dilemma](#)
- [8.4: Diversity at Moraine Valley Community College and Beyond](#)
- [8.5: Chapter Summary](#)
- [8.6: References](#)

[Index](#)

[Glossary](#)

[Detailed Licensing](#)

[Detailed Licensing](#)

Licensing

A detailed breakdown of this resource's licensing can be found in [Back Matter/Detailed Licensing](#).

CHAPTER OVERVIEW

1: Beginning Your College Career

BEGINNING YOUR COLLEGE CAREER

Community College SPOTLIGHT

Moraine Valley Community College: History

Community colleges are a relatively new approach to higher education in America. With open admissions policies, they offer courses toward the completion of associates degrees for students looking to transfer to four-year colleges/universities or degrees and certificates for students looking to enter one of many trades occupations. The community college movement owes its roots to both the junior college initiative of the late nineteenth/early twentieth century, and the culture of increased access to higher education for veterans in the aftermath of the second World War.[1] (Laura Dawson Ulrich, “[A Brief Community College Origin Story](#),” in *Community College Insights*, December 14, 2023, [www.richmondfed.org/region_communities/regional_data_analysis/surveys/community_college/community_college_insights/2023/cc_20231214]; accessed November 14, 2024.)

Founded in 1967, Moraine Valley Community College’s main campus is in Palos Hills, Illinois. The college’s name was inspired by the local geography which characterizes the 300-acre main campus, “where the Valparaiso and Tinley moraines meet to form a valley.”[2] (Moraine Valley Community College, *50 Years Moraine Valley Community College 1967-2017*. Walsworth University Press, 2016; 3-6.) Situated in a robust community college district, Moraine Valley encompasses diverse communities across the southwest suburbs of Chicago. In addition to its Palos Hills campus, Moraine Valley also has satellite campuses at the Southwest Education Center in Tinley Park and Education Center at Blue Island.

CHAPTER GOALS

As a result of engaging in this chapter, you will:

- Review learning outcomes for this course
- Become familiar with Moraine Valley’s history
- Learn concepts to be a successful college student
- Utilize Moraine Valley technology
- Understand the importance of extracurricular activities and how you can get involved

WHY AM I TAKING THIS COURSE?

You are taking this course to increase your knowledge as a first-year college student and to prepare yourself to be successful in pursuing your goals.

Students who successfully complete COL-101 earn more credit hours, have higher first semester and cumulative GPAs, and experience higher retention rates than students who do not take COL-101 or were unsuccessful in COL-101 (MVCC, 2023). The positive effects of students successfully completing COL-101 persist beyond the first semester. We want you to be a successful student and taking COL-101 can help you achieve that!

In this course, you will learn how to:

1. Develop priorities and goals for college success and identify strategies to achieve them.
2. Identify, describe and access campus resources, including library tools.
3. Demonstrate use of Moraine Valley technology, including student email, MVConnect, and Canvas.
4. Develop an academic plan and explore career planning.
5. Learn about transfer-oriented and/or career program options.
6. Learn to balance lifestyle choices including school, work and family responsibilities.
7. Describe concepts of diversity and recognize diverse perspectives on campus and in your community.

[1.1: Technology at MVCC](#)

[1.2: Getting Involved](#)

[1.3: Chapter Summary](#)

This page titled [1: Beginning Your College Career](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

1.1: Technology at MVCC

TECHNOLOGY AT MORAIN VALLEY COMMUNITY COLLEGE

INTRODUCTION

Staying connected to the campus and professors is essential to student success. The college provides students with a student email account, student portal (MVConnect), a class management portal (Canvas), and an academic planning tool (Student Planner). These resources help students interact with services at Moraine Valley and facilitate communication with instructors, classmates, advisors, counselors, and college offices. It is important to become familiar with these resources as a successful student will use them frequently throughout the semester. While reading this chapter, take time also to log in to MVConnect, Canvas, and Student Planner and review the options and information available.

MVCONNECT

The MVConnect Portal is the gateway to many resources at Moraine Valley. Through MVConnect, students have access to valuable information on college policies and academic resources. Students can view their Student Planner, register for and drop courses, pay tuition, and check their financial status. MVConnect links students to other resources on campus such as the Center for Disability Services, Counseling, Academic Advising, and more. It provides students with a calendar of important and fun events that they will not want to miss. It also connects students to their Moraine Valley email accounts and to Canvas, the college's online learning management system.

Moraine Valley students are automatically issued a username and password when they apply to the college. A student's username is the same as his/her/their student email address, but without the domain included (e.g., the username for morainevalley2526@student.morainevalley.edu would be morainevalley2526). The system creates a default password using the student's date of birth (using the mmddyyyy format; all four digits of the year must be used, e.g., 02281997). Students are advised to change their passwords to one that they can easily remember, but others would have a difficult time guessing.

STUDENT EMAIL

Students are automatically issued an email account after submitting a completed application to the college. Students must log into and set up their email accounts to activate them.

The purpose of the Moraine Valley Community College student email system, in partnership with Microsoft®, is to provide a means of communicating official college information to students. Information sent via Moraine Valley email will include registration and payment information, deadlines, college news and events, and alerts or other time-sensitive information. Students must use the email account provided by Moraine Valley as their official means of communication and are required to comply with the college's guidelines and policy regarding its use. Instructors will send communications to Moraine Valley student emails about assignments, room changes, cancelled sessions, and more. Students are advised to regularly check each course's syllabus and follow email guidelines as required by each instructor.

MICROSOFT 365

Microsoft Office 365 includes **MS Word, Excel and PowerPoint** and other software. It also connects to the Moraine Valley email system. It is **free** for all students to install on PC and/or Mac. A software purchase is not required; Downloading Microsoft 365 is fast, free and easy. Downloading it is necessary to create papers and projects using PowerPoint, Word and Excel. It also has a cloud-based drive which can be used to store projects. For assistance, contact the Help Desk at [Email: helpdesk](mailto:helpdesk@morainevalley.edu) [helpdesk@morainevalley.edu].

CANVAS

Canvas is the online home for most courses. Visit Canvas to contact instructors, access course syllabi, submit assignments, and conduct many other course activities. Each course has its own Canvas site, created and managed by the instructor for that course. Some instructors will deeply integrate Canvas into the course, other instructors may only post a syllabus in Canvas, and a few courses may not use it at all. Courses utilizing Canvas will be visible by the first day of class.

Most of the work for fully online courses or a partially online (hybrid) courses at Moraine Valley will be done in Canvas. This portal allows students to work and share ideas with instructors and classmates, receive help and complete assignments.

Additionally, student clubs and other campus groups may have Canvas pages where group leaders can post information about meetings. Some departments have resource pages in Canvas where they share study guides, links to outside pages, sample assignments, readings, and other tools that will aid in courses.

To log in to Canvas, visit canvas.morainevalley.edu [canvas.morainevalley.edu] using your Moraine Valley network login. If you do not know your login, you will find links on this page that will help you get your username and update your password. If you are new to Canvas and want to become familiar with its features, try the self-paced help guide at the top of the Canvas dashboard (after you log in). Look for the heading, “Canvas: Student Training and Resources” and click the “Join Course Now” link.

STUDENT PLANNER

The Student Planner is a web-based, self-service tool that allows students to map courses and track progress to graduate in a timely manner. Students can view different programs of study to determine their degree progress. It shows completed courses, credit hours earned, grades for each course, and cumulative GPA. Students are able to view required courses remaining for their degree program prior to course registration, schedule additional courses, and register for courses, all in one system.

How to access Student Planner:

- Log in to MVConnect (mvconnect.morainevalley.edu) with your username and password
- Select Student Portal Page
- Navigate to the Self Service for Students menu
- Click on Student Planning
- Click the View Your Progress tab or click the Go to My Progress link

Students may review their degree programs here. The Academic Planning lesson in this course will go over Student Planner in detail, including how to read Student Planner, how to select courses for each degree program, and how to schedule them in Student Planner.

It is important to review Student Planner every semester and meet with an academic advisor to ensure correct selection of courses for each major, career program, and/or transfer institution. Advising resources will be explored later in this course.

WHERE CAN I GO FOR HELP WITH MORaine VALLEY TECHNOLOGY?

SUPPORT

The Help Desk team provides technical support for numerous issues, including navigating Canvas questions, email, and MVConnect—the college’s student and staff portal. It also provides help with passwords, classroom and lab computers, error messages, and many other related issues or problems.

You can reach the Help Desk at (708) 608-HELP (4357).

Hours of operation: Monday–Friday, 7 a.m.–10 p.m.

Saturday, 8 a.m.–4 p.m.

SECURITY

Students are responsible for the use and security of their email accounts. Account passwords are private and confidential. Employees of the college will never ask students for their passwords. Students should never share their passwords with anyone.

If you feel your account has been tampered with, change your password immediately and report any suspicious activity to the Help Desk.

MORaine VALLEY COMPUTER LABS

Students have access to computers throughout the campus hallways and in various computer labs. The computer lab locations include:

- Cyber Café - Building D
- The Library
- Technology Lab - Building T

This page titled [1.1: Technology at MVCC](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

1.2: Getting Involved

WHY GET INVOLVED?

It is important to get involved on campus while attending Moraine Valley Community College. But why? Joining clubs and organizations through the Student Life Office provides opportunities to join in on fun and exciting activities. Through participating in these activities, students can find peers with similar interests and make new friends as well as professional connections!

STUDENT TIP

“Getting involved is more than just joining a club; it’s discovering a place to grow, add meaning to your college years, and create a community where you belong.”

—Caroline Song

Additionally, being involved helps students learn to manage their time and provides structure to their day. Students put their energy to better use when they limit free time and make an effort to get involved. In fact, students who are involved typically achieve higher grades than students who are not involved.

Another benefit to campus involvement is the opportunity to learn skills through being part of a Student Life club or organization. Teamwork, communication and leadership are just some of the skills acquired by students who are involved in extracurricular activities. Also, by being involved on campus, students can apply classroom learning to real-world situations. Additionally, the skills gained from involvement can enhance professional resumes when students begin their job search or transfer to a four-year institution. The network students obtain through club involvement can serve them later in life when they need reference letters for future opportunities. Club advisors can gain first-hand knowledge of students’ skills and contributions and provide references for them when needed.

Most importantly, being involved helps to create memories that will last a lifetime.

HOW TO GET INVOLVED

1. The Student Life Office hosts “Welcome Days” during the first week of the fall and spring semesters where they distribute information on clubs and organizations and organize fun activities students.
2. Visit the Student Life Office in Building U, Room U115, for information on how to join a club or organization.
3. Off-campus students can review clubs and organizations through MVConnect under Resources>Student Resources>Student Services>Student Life
4. Each semester, events are planned where students can receive more information about clubs and organizations. Students also can attend a club meeting to learn more.

STUDENT CLUBS

There are many clubs to choose from. A full list is available on the Student Life MVConnect page. Categories include academic, fine arts, cultural, special interests, and hobbies. New clubs become official through a charter process and are recognized by the college through the Inter-Club Council. Student Life can share the guidelines for starting a new club.

STUDENT ORGANIZATIONS

The following student organizations also are available and contact information can be found in the club list on the Student Life MVConnect page:

- Student Government Association
- Phi Theta Kappa International Honor Society
- International Conversation Partners/Student Ambassadors
- Inter-Club Council
- The Glacier Student Newspaper
- Forensics—Speech Team
- Combat to College—Student Veterans’ Organization

LEADERSHIP TRAINING WORKSHOPS

Student Life periodically offers leadership workshops that are open to all students. The workshops aim to assist students with developing leadership skills, confidence, and mentoring skills.

Message from the Dean

“I firmly believe that extracurricular involvement helps students develop into future leaders. The interactions you have with fellow students will certainly benefit you—personally and professionally—down the road.”

—Kent Marshall, Dean of Students

STUDENT TRUSTEE

The student trustee, elected by the student body each April, represents students on Moraine Valley Community College’s Board of Trustees for one year. This representative’s responsibilities include attending Student Government Association meetings, serving on the Illinois Community College Board Student Advisory Committee, and submitting an article to each issue of *The Glacier* student newspaper. The student trustee must be willing to commit a minimum of five hours per week to the position and be willing to travel off campus. A complete description of duties and election information can be found on MVConnect on the Student Life page.

STUDENT SPACES IN THE U BUILDING

- Room U108—Quiet Lounge
- Room U111—Dining/Event Room
- Room U113—Student Employee Information Desk/Social Cultural Lounge and Cyber Café
- Room U117—Game Room (hours vary); air hockey, ping pong, basketball, Wii, etc.
- Room U203—Club Offices and Workroom
- Room U204—Phi Theta Kappa, Student Government Association and Student Trustee
- Room U206—Meditation, Prayer and Reflection Room
- Room U207—*The Glacier* Student Newspaper
- Room U209—Classroom/Meeting Room
- Room U211—Media Room/Meeting Room

ATHLETICS

Moraine Valley is a member of the Illinois Skyway Collegiate Conference (ISCC) and part of the National Junior College Athletic Association (NJCAA). The ISCC provides intercollegiate competition with Elgin Community College, College of Lake County, McHenry County College, Morton College, Oakton Community College, Prairie State College, and Waubesa Community College. Students must meet NJCAA eligibility requirements to participate in intercollegiate athletics. To learn more about athletics and how to join a team, visit: [Moraine Valley Athletics](http://www.morainevalley.edu/athletics/#) [www.morainevalley.edu/athletics/#].

Moraine Valley’s intercollegiate athletic teams include:

Men	Women
Baseball	Basketball
Basketball	Cross Country
Cross Country	Soccer
Golf	Softball
Soccer	Tennis
Tennis	Volleyball

INTRAMURAL SPORTS

Students can compete in a friendly game with peers at Moraine Valley through intramural sports including volleyball, flag football, basketball, and soccer. If not interested in the sports available, students can request to add a sport. Intramural sports are free for full-time Moraine Valley students and community members who hold active FitRec memberships. A Moraine Valley ID is required

to participate. Registration may be required. To learn more, visit [Moraine Valley FitRec Intramurals](#) [www.morainevalley.edu/fitrec/programs/intramural-sports].

FINE AND PERFORMING ARTS

Moraine Valley's Fine and Performing Arts Center offers an array of music, dance, theater, and art for all ages. The center prides itself in being a showcase for performances, a catalyst for budding artists to practice their art, a center for academic preparation for two-year degrees and transfer programs, and a resource for all who love the arts.

Academic music performances take place throughout the year for students and community members to enjoy as participants or audience members. Registration for most groups requires the permission of the instructor. Moraine Valley groups include Chamber Singers, Chorale, Concert Band, Jazz Combo, Flute Choir, Orchestra, and Percussion Ensemble.

You can learn more about the Fine and Performing Arts Center at their [website](#) [<https://www.morainevalley.edu/fpac>] and more about these ensembles at [Moraine Valley Music](#) [<https://www.morainevalley.edu/music>].

THE HONORS PROGRAM

The Honors Program at Moraine Valley is a specially designed academic path exclusively for high-achieving students. Honors-only sections of key courses emphasize critical thinking and interpretation skills with creative problem solving. Students will receive a deeper learning experience through smaller class sizes, hands-on experience, discussions, teamwork, presentations, field trips, workshops, and even time to have fun! The Honors Program builds well-rounded students and develops the whole person – academically, socially, and personally – empowering students to be the best people they can be.

To be eligible for the Honors Program, a student must earn a GPA of 3.2 or above and complete nine or more credit hours at Moraine Valley. The application for admission can be accessed on the Honors Program webpage, or by visiting the Honors Program office.

Honors Program students have their own study space, learning collaboration station, and staff to assist them in providing a quiet space for projects in the Honors Program office. Honors Program students must take Honors Program courses and attend workshops throughout the semester. Honors Program students also can receive specialized help with Academic Advising, transferring, reference letters, and much more.

Discover more on the Honors Program website: [Moraine Valley Honors Program](#) [<https://www.morainevalley.edu/your-e...onors-program>]

This page titled [1.2: Getting Involved](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

1.3: Chapter Summary

CHAPTER SUMMARY

Moraine Valley provides countless opportunities for student involvement and new adventures await students each semester! How can students stay up to date on all of these amazing offerings? Moraine Valley makes keeping up with campus activities easy by distributing information directly to students' Moraine Valley email addresses. The "Buzz" is a weekly newsletter sent to students via email, which highlights weekly events across campus. Information also is available on MVConnect under Events Calendar.

It also is important to consider how to balance all these activities on top of obligations to education, work, and home life. Balance will be discussed in more detail in a later chapter, but students should make sure not to overload their schedules. It is advised to choose one or two things to get involved in during the first semester and find a balance that works best.

If you take on more than you can handle and see that your grades are being affected, take a step back and cut down on some of your activities. It is important to make friends and have fun on campus, but not at the expense of your education.

ACTIVITY

Explore ways in which you can get involved on campus and complete the following questions.

Visit the Student Life webpage in MVConnect.

1. List the top three clubs that interest you.
2. Reach out to one or two clubs you find interesting. Which clubs did you reach out to? Why did you choose this club over the others?
3. Review which organizations are available. List and describe an organization that stands out to you. Why did you choose that organization?
4. What other ways are you able to get involved on campus?

COLLEGE RESOURCES

HELP DESK

Phone: (708) 608-4357

HONORS PROGRAM

Building G, Room G210

Webpage: morainevalley.edu/honorsprogram

Email: honors@morainevalley.edu

Phone: (708) 608-4186

Student Life Office

Building U, Room U115

Webpage: morainevalley.edu/studentlife

Email: studentlife@morainevalley.edu

This page titled [1.3: Chapter Summary](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

CHAPTER OVERVIEW

2: Empower Yourself- College Policies

Empower Yourself: Understanding College Policies as a Key to Student Success

STUDENT SPOTLIGHT

“When I first came to Moraine Valley, a misconception I believed to be true was that we as students had little to no rights. However, after I experienced a class instructional concern during my second semester, I became more aware of the support and options I had and learned how to advocate for myself through the Code of Conduct Office. I learned that as a student, I was in control of my academic career, and I had the power to set my own course. Through discussions with my mentor in the Multicultural Student Affairs Office, I learned just how beneficial and important being your own advocate can truly be.”

—Jarrin Comer

CHAPTER GOALS

As a result of engaging in this chapter, you will:

- Learn policies that could impact your grade point average
- Learn policies that affect your financial aid
- Determine what policies impact your ability to enroll in courses
- Explore policies that benefit you when experiencing personal difficulties
- Understand your rights as a student

THE VALUE OF KNOWING COLLEGE POLICIES

As a new student, you may be excited about being in college, anticipating the fun and new opportunities on the horizon. One of the goals of the College 101 course is to help you navigate the college environment and learn about the rules and policies that govern the institution that is a new part of your life.

There are several key policies you need to keep in mind. These policies can affect your grade point average (GPA), your financial aid award, and even your ability to remain enrolled at the college. There also are policies that could help you if you find yourself experiencing personal difficulties that affect your grades or your ability to complete classes successfully. Finally, there are policies that explain your rights as a student if you believe an instructor or college staff has treated you unfairly.

We will begin our discussion with policies that impact your GPA and your finances. First, it is important to understand how your GPA is calculated. There is information in the college catalog that explains how this is done.

CALCULATION OF GRADE POINT AVERAGE

The college uses the grade point average (GPA) as a measure of academic quality and academic progress. However, each student must be aware of the following distinctions used by the college in the reporting and calculation of the GPA.

Points to consider:

- When you check your GPA on the student portal, you will see the semester grade report or official transcript GPA. **This official GPA does not include developmental coursework.**
- For the purposes of the semester grade report, official transcript, honors at graduation, and the President's and Dean's Lists, the GPA calculation **will not include** developmental courses.
- For the purposes of financial aid, Standards of Academic Progress, military educational benefits, and Illinois Veteran Grants, the GPA calculation **will include** developmental courses.
- There are several GPA calculators available online. Navigate to a browser and type “GPA calculator” into a search engine to find one of these tools and practice calculating your GPA.

See example below regarding GPA.

	Letter	Grade		Credit		Grade
Course	Grade	Point Value		Hours		Points
COM 101	B	3	x	3	=	9
PSY 101	D	1	x	3	=	3
MTH 095*	C	0	x	0	=	0
BIO 111	A	4	x	4	=	16
CIS 101	F	0	x	3	=	0
Totals*				13		28

* Since developmental and remedial courses are not included in the GPA calculation, the “grade point value” and “credit hours” are zero. Thus, dividing 28 grade points by 13 credit hours gives a GPA of 2.154.

DROPPING AND WITHDRAWING FROM COURSES

Now that you understand how to calculate your GPA, we can move on to discuss college policies that may impact your GPA. It is extremely important that you understand the difference between dropping a course and withdrawing from a course in terms of how it may affect your financial aid award or your academic status. We will begin with a discussion on dropping a course. The college calls this the **Tuition Refund** policy for credit courses.

Institutional Drop Policy

It is important that you attend your in-person classes or sign in and engage in your online classes during the first week. If you do not engage (by messaging or emailing your instructor or submitting at least one assignment), Moraine Valley Community College has the right to institutionally drop you as a student for non-attendance.

Students who are reported as non-attending during the first week will be institutionally dropped from their classes. Institutionally dropped courses will not be reflected on your final transcript, and full refunds for these courses will be issued. Students who are receiving financial aid should check with the financial aid office to see how their aid would be impacted by courses being institutionally dropped. Students may also meet with an academic advisor to discuss adding a late-start course to their schedule to make up for dropped hours.

If you are institutionally dropped from your classes by mistake, please contact your professor immediately and follow up with Registration at (708) 974-2110 or [Email: Registration \[registration@morainevalley.edu\]](mailto:registration@morainevalley.edu) for assistance.

Dropping a Course for Tuition Refund

When you drop a course by the tuition refund deadline, you will receive a full refund, and there will be no indication on your official transcript that you were ever registered for the course. You will receive an email from the college, sent to your Moraine Valley student email account, stating the deadline to receive a 100 percent refund for all your courses. Each deadline may be different depending on the length of each course.

Keep these points in mind:

- It is your responsibility to drop a course by the tuition refund deadline if you want all your money back.
- It is important to keep track of when your late-start classes are beginning, so you do not miss the refund deadline.
- If you do not attend class in the first week, you may be institutionally dropped. If you are dropping a course by choice, it is your responsibility to drop your course through MVConnect or by contacting the Registration Office in Building S, Room S103, (708) 974-2110.
- It may be useful to note the tuition refund deadline for each course in your digital or paper calendar.
- A student is entitled to a full refund of tuition and fees for any class that is cancelled by the college.

Jackson's Story—Part 1

Jackson started attending Moraine Valley in the spring semester right after graduating early from high school. Like many students, while he knew college was important, he did not know what career he wanted to pursue. He enrolled in 17 credits of general education courses. School had always come easy for him, so he thought he could handle taking six classes. It turns out, after he had already registered, during the first week of the semester, he also had the opportunity to dramatically increase his work hours from 15 to 30 per week. Jackson welcomed the extra work hours to help him pay for books and transportation expenses. He reasoned that, because he was not physically in school as many hours as he had been in high school, he would have the time to work those extra hours. By the fourth week of the semester, he already was exhausted trying to stay on top of his schoolwork while working so many hours. He even began missing assignments.

Once Jackson's work hours increased, what could he have done to increase his academic success? One option would have been to drop some courses for a full tuition refund since he learned of the work increase during the first week of class. As shared during orientation, trying to maintain a good GPA while carrying a full course load *and* working nearly full time is almost impossible.

Below is a review of the official withdrawal policy. Note the differences between dropping a course and withdrawing from one.

Official Withdrawal

After the prescribed period for tuition refund, students may withdraw from courses in person during regular office hours by visiting the Registration Office in Building S, Room S103, calling (708) 974-2110, or by accessing their academic record through MVConnect at morainevalley.edu. You will receive an email from the college, sent to your Moraine Valley student email account, stating the withdrawal deadline date. Deadlines are determined by the length of each course.

Keep these points in mind:

- If you have any holds on your record, you are not permitted to withdraw from courses online.
- The deadline dates will apply regardless of any hold(s) you may have that prevent you from withdrawing online.
- Once a student has withdrawn from a course, the student will no longer be allowed to attend class. All withdrawals are final.
- Once a student has withdrawn, a grade of "W" will appear on the official transcript. This grade does not affect the student's GPA.
- A student who does not officially withdraw may receive a grade of "F." This grade **will** become a part of the student's permanent record.
- The student remains responsible for all tuition and fees related to the course.
- If your instructor is using Canvas for the course, you may want to use the "what if" feature found on the top right area of the Grades page before deciding to withdraw from the class. You can input potential future points to see if you are still able to pass the class.
- Financial aid recipients should check with the Financial Aid Office prior to withdrawal.

Prior to withdrawing from a course and after talking to your instructor, we highly recommend that you talk to a counselor in the Counseling and Career Development Center. A counselor can go over all the possible implications of this action with you, so you are empowered to make an informed decision.

Jackson's Story—Part 2

Unfortunately, Jackson lost his dependable mode of transportation when he totaled his car during spring break. While he was physically okay, he needed to find another way to get to school for a while until he was able to replace his car. Without his car, Jackson began to miss classes, especially his 8 a.m. class, as he tried to find other ways to get to school. Shortly before the withdrawal deadline, Jackson realized that his grades were not where he wanted them to be, and he was failing his 8 a.m. class with no hope of bringing his grade up to even a "C."

Once he determined he was failing one of his classes, what was the best option for Jackson? Since he had time to withdraw before the withdrawal deadline, it would have been best for him to withdraw. A "W" is always better than an "F" on a report card. Often, withdrawing from one course allows students to focus more fully on the other courses in which they are enrolled.

Repeat Course Policy

There are times when, after careful consideration, you feel it is best for you to drop or withdraw from a course. After doing so, you may want to repeat the course because you need to complete it for your major or program of study.

The repeat course policy indicates that students may attempt a college-level course twice (including withdrawals) and a developmental course three times (including withdrawals). In accordance with this policy, a student may be denied enrollment in a class based on lack of academic progress and/or proof of an ability to benefit from the course.

If you need to take a college-level course a third time, or a developmental course a fourth time, an exception could be made to the repeat policy. You would have to visit a counselor in the Counseling and Career Development Center to seek approval for your final attempt.

Please keep the following in mind:

- If during your final attempt, you do not complete the course successfully, you may not be allowed to enroll in the course at Moraine Valley again. You may have to enroll in the course at another college or university.
- When you repeat a course, the most recent grade (the repeated course grade) is calculated in your cumulative GPA and displayed on your official transcript. The grades from your previous attempts at the course will be on your transcript as well, but only the repeated grade will be calculated in your cumulative GPA.
- If you are planning to transfer, your new institution may average all grades for a repeated course, so you need to check with that institution for their policy.

[2.1: Policies that could help improve your GPA](#)

[2.2: Policies that could impact your ability to register and attend classes](#)

[2.3: Policies that could help you when experiencing personal difficulties](#)

[2.4: Policies that support your rights as a student](#)

[2.5: Chapter Summary](#)

This page titled [2: Empower Yourself- College Policies](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

2.1: Policies that could help improve your GPA

There are a couple of policies that could help improve your GPA, depending on the circumstances.

FORGIVENESS POLICY

Sometimes students may perform poorly in their classes, especially if they are not sure of their program of study or are not committed to being in college. This policy is a formal process that allows students to have their cumulative grade point average recalculated without the inclusion of certain previously earned “F” grades. **The classes included in this policy are only college-level classes that have not been or will not be repeated.**

Candidates for the Forgiveness Policy includes those students who have succeeded in a new major or program after experiencing failure in courses of study that were inappropriate for their talents or ability level. Other candidates for this policy include students returning to college after extenuating circumstances who are now committed to new beginnings in their academic careers and can demonstrate their ability to succeed in credit courses.

A student is eligible to petition for forgiveness any time after meeting the following policy requirements:

- The student has earned, in subsequent terms, at least 15 consecutive credit hours at Moraine Valley, with no grades of “P,” “F,” “D,” or “I,” and no more than two “Ws.”
- If the student is requesting more than 15 credit hours of forgiveness, the student must first successfully complete the same number of credit hours in new courses before the original credit hours of “F” grades can be forgiven.

Because this policy is often misinterpreted, it is best to meet with a counselor in the Counseling and Career Development Center who can explain the specifics of this policy. A counselor also is required to sign off on F Forgiveness Applications.

Early Warning Alert – Starfish Online Program

Moraine Valley Community College cares about you and your success. Starfish is an online program that promotes an environment of academic success. It allows faculty to praise a job well done (Kudos) while also indicating alerts for academic concerns (Flags). Once flags are raised by faculty or students, the system allows for appropriate follow-up by student services faculty and staff to support students in getting back on track with their academics. When an instructor raises a flag, it means they care and want you to succeed, and it is not meant to be punitive. You will receive an email regarding the academic concern and will be contacted with an offer of support.

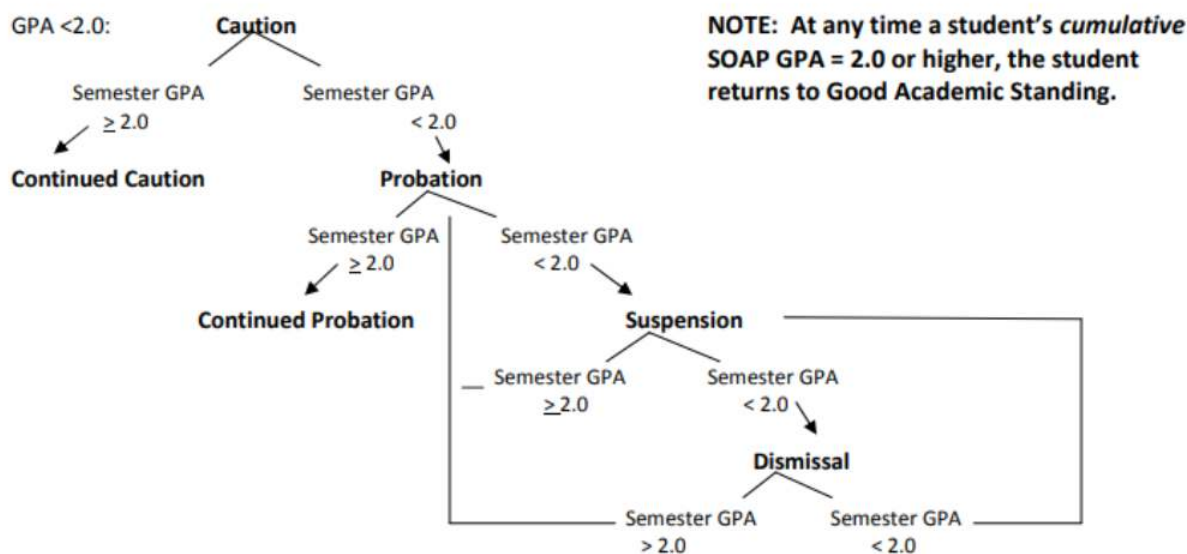
This page titled [2.1: Policies that could help improve your GPA](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

2.2: Policies that could impact your ability to register and attend classes

Here are some policies that could prevent you from attending classes in the following situations: your GPA is consistently below 2.0, you cheat or plagiarize, or you violate the college's Code of Conduct.

STANDARDS OF ACADEMIC PROGRESS

To promote academic progress, the following standards are applied to all students who have attempted at least one credit hour. GPA and credit hours referred to in the next section include grades earned in both college credit and developmental courses. Standards of Academic Progress will be referred to as the "SOAP GPA," which may differ from the semester grade report and transcript GPA. Good Academic Standing is a 2.0 ("C" average) SOAP GPA. If your GPA falls below 2.0, you will be placed on caution, and your academic success will be monitored through the SOAP process. See below for visual explanation.



Key Points for Students

- The SOAP GPA includes college-level courses and any developmental or remedial courses such as RDG-088/089, COM-088, and IEL-021.
- Your SOAP GPA will be displayed in a letter/email sent to you from the dean of Student Engagement if it falls below a 2.0. You will not be able to register for classes, drop or add classes to your schedule, or withdraw from classes if you have a SOAP hold on your student record.
- To clear the hold, an intervention with a counselor is required.
- Academic Suspension does not allow you to enroll in classes for the following semester. However, if you have a GPA of 1.5 or higher, you can talk to a counselor about appealing your academic suspension.
- Academic Dismissal does not allow you to enroll in classes for a full academic year.
- The SOAP policy is completely separate from the financial aid Standards of Academic Progress (SAP) policy. For more information about SAP, seek guidance from our Financial Aid Office.
- It is possible to return to Good Academic Standing, even after Academic Suspension/Dismissal, but it may require some time and changes to how you approach college. Once you have earned a cumulative SOAP GPA of 2.0 or higher, you will be in Good Academic Standing.

Code of Academic Integrity

In short, each student is expected to be honest in his/her/their own work. The college regards cheating or plagiarism in the classroom, Testing Center, laboratories, on assignments, and during examinations as a serious offense. Instructors at the college will clearly state their cheating or plagiarism policies and penalties in their course syllabi.

Acts of cheating/plagiarism include but are not limited to:

- Looking at a classmate's test or quiz

- Not citing or not properly acknowledging an author's work
- Completing work with another student without prior permission from the instructor
- Using any unauthorized assistance, resources, materials, or electronic/cellular devices during quizzes or tests
- Use of Artificial Intelligence (AI) without a form of acknowledgement or instructor consent
- Reusing a paper written for another class without prior permission from the instructor
- Gaining access to a test or other academic material belonging to Moraine Valley, any department, or any staff member without permission
- Turning in academic material procured by an agency selling academic papers and materials
- Giving away or selling papers, course notes, assignments, lectures, or other materials to other students or third parties without permission of the faculty member

Multiple Violations of the Code of Academic Integrity

Moraine Valley has instituted a structured process to track students who violate the Code of Academic Integrity due to the seriousness of cheating and/or plagiarism. Students who violate this code will be reported, and if the violations continue, students will experience consequences—both in the class where they cheated and by the college at large. Students who have multiple violations will be subject to the following consequences.

Academic Integrity Policy (Cheating/Plagiarism)

Warning = 1 violation, instructor determines penalty

Caution = 2 violations, student will need to meet with counselor prior to registration

Suspension = 3 violations, student will be suspended for one semester

Dismissal = 4 violations, student will be dismissed from Moraine Valley

Key Points for Students

- Instructors use software such as Turnitin.com to detect plagiarism as assignments are submitted.
- If you are dismissed for violating the Code of Academic Integrity, you will not be able to enroll in classes for one academic year before you are eligible to appeal to be readmitted.
- Once you have a Caution level violation, a hold will be placed on your student record and you will not be allowed to register, drop, or withdraw from classes until you visit a counselor. You will receive a letter from the college and be given instructions on how to have the hold cleared once it is placed on your record.
- The college's Speaking and Writing Center and the Library are great resources to help you understand how to cite sources properly when writing papers to help you avoid plagiarism.
- Students who wish to appeal decisions made by faculty members concerning grades due to violations of Academic Integrity may refer to the Student Complaint and Hearing Process discussed later in this chapter.

Code of Student Conduct

Consistent with our mission and core values of integrity, responsibility, respect, fairness, and diversity, it is expected that students govern themselves appropriately.

The college recognizes a student's right within the institution to the freedom of speech, inquiry and assembly; to the peaceful pursuit of an education; and to the reasonable use of services and facilities of the college. It also recognizes each student's right to procedural due process, including notice and a fair hearing.

Key Points for Students

- Each student is responsible for knowledge of and compliance with the Code.
- Examples of Code violations include:
 - Disrupting class
 - Sexually, physically, or verbally abusing another person
 - Stealing
 - Using illegal drugs or alcohol
 - Carrying a weapon

- For more specific information, the Code is available in hard copy in the Student Life Office in Building U, Room U115, or online on the student portal.
- To file a report or to request information, contact the dean of students and Compliance Officer at (708) 974-5390 or the Coordinator at (708) 608-4272.

Nadia's Story

Nadia was a first-generation student who started her first semester in the fall while working 15 hours per week. She was planning on pursuing a degree in the health science field since that is her family's expectation and what her two older siblings pursued. She maintained a 2.5 GPA in high school because she did not really study; instead, she focused on the social aspects of her life. Since her two older siblings excelled when they attended Moraine Valley, she thought her classes would be "a piece of cake." She quickly applied her laid-back method of studying as she began her college classes. By the sixth week of classes, she was earning either a "D" or "F" in each of her five classes. Nadia felt she was a decent writer, but she failed one of her essays because she did not properly cite the sources she used and now has an Academic Integrity Violation.

What are Nadia's options now that she is struggling in all her classes? One option is to withdraw from one or two of her classes with the poorest grades so she can focus on the remaining classes. Another option would be to seriously apply herself to her academics and see if that improves her grades. Also, it appears she would benefit from having a structured study schedule every week. Furthermore, she can visit the Tutoring Center if she needs help understanding the content of her courses, while the staff at the Speaking and Writing Center can assist her in properly citing sources she uses in her essays.

This page titled [2.2: Policies that could impact your ability to register and attend classes](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

2.3: Policies that could help you when experiencing personal difficulties

Sometimes students face unforeseen and unfortunate circumstances while striving to achieve their educational goals. The college understands this and has put some policies in effect to support students as they seek to overcome personal challenges. The counselors in the Counseling and Career Development Center are here to assist students in navigating the policies listed below.

Incomplete Grade

GUIDELINES FOR THE ISSUANCE OF AN INCOMPLETE GRADE

- A student may request an “I” grade from an instructor only when unusual and serious circumstances arise *during the final weeks* of the semester that, in some way, prohibit the completion of course requirements for a course that the student has been successfully pursuing up to that point.
- Many instructors define the successful pursuit of a course as the student having earned a “C” grade or better in the course by the time an incomplete grade is requested.
- Typical circumstances required for an incomplete grade may involve a severe personal or family crisis, serious personal illness, or extraordinary job responsibilities. The instructor may, and should, request written documentation of your illness, accident, etc.
- The instructor has a right not to grant a student an incomplete grade request.
- The “I” grade becomes an “F” grade if the student does not complete the assignments by the deadline determined by the instructor.
- Students receiving financial aid should speak to a financial aid expeditor before requesting and accepting an “I” grade. Since “I” grades are not grades that indicate completion of a course, financial aid status may be impacted.

Administrative Withdrawals and Financial Hardship Policy

Moraine Valley Community College reserves the right to administratively withdraw a student from courses after the withdrawal deadline. Administrative withdrawals may be initiated by a student or an appropriate college official for, but not limited to, the following circumstances: physical or financial hardship, call to active military duty, Academic/Non-Academic Complaint determination, campus safety and security, and compliance with state or federal laws.

Requests for an Administrative Withdrawal due to physical or financial hardship must be supported by documentation that demonstrates the severity or duration of the hardship prevented the student from continuing classes and/or made it unreasonable to expect the student to be able to make up the missed work. Physical or financial hardship includes:

- Serious injury or illness
- Chronic illness
- Mental health condition
- Medical issue of an immediate family member for which the student must become a part-time or full-time caretaker of that family member
- Death of an immediate family member
- Sudden or consistent lack of transportation
- Significant cost of living increase
- Other extenuating circumstances that prevented the student from continuing enrollment

Requests for an Administrative Withdrawal must be submitted within 60 calendar days after the end of the semester during which the withdrawal is requested and the extenuating situation occurred. Students must initiate an Administrative Withdrawal request through the Counseling & Career Development Center by sending an email to [Email: Counseling \[counseling@morainevalley.edu\]](mailto:counseling@morainevalley.edu) or calling (708) 974-5722 for an appointment time. A Counselor will provide more details, collect documents, and assist the student with the process. Students who need assistance re-enrolling after an Administrative Withdrawal may contact the Counseling & Career Development Center for support.

The college will work to limit debt owed by students who are approved for an Administrative Withdrawal. Students who utilize any form of financial aid should consult with their financial aid expeditor before requesting an Administrative Withdrawal due to Return to Title IV calculations that may result in a balance, per Federal Student Aid rules.

Note: Requests for an Administrative Withdrawal are separate from the Financial Aid Satisfactory Academic Progress appeal process found at [Financial Aid Policies - Moraine Valley Community College](#).

James's story—Part 1

James came to Moraine Valley to earn an associate degree before transferring into a business program at a four-year college. His semester was going very well until halfway through the semester. At that point, he noticed he was experiencing a high level of anxiety and was having trouble sleeping. His anxiety was exhausting him to the point that it was negatively affecting his mood. It appeared that everything in his life was falling apart. His relationships suffered, as did his ability to concentrate in school. He continued to attend classes and do the best he could, but he could not shake the feeling that something was not right. By the 12th week of the semester, all of his grades dropped dramatically, and he did not know what to do.

What can James do to get back on track with his academics? At this point, it would be best for him to visit a counselor in the Counseling and Career Development Center to sort out what his options are and to process his anxiety in a confidential space. Sometimes having a space to process concerns alleviates some anxiety and negative thoughts.

James's story—Part 2

James went to a counselor, who acknowledged how his anxiety was negatively impacting his academics. He felt relieved not to be carrying this concern alone. The counselor suggested that he make an appointment with his doctor to make sure there was not a physical concern that was impacting his mental health. He followed that advice and discovered he had an undiagnosed thyroid condition, which, in part, was impacting his mood and anxiety.

Now that James discovered he has both physical and mental health concerns, what are his options? With his counselor, he considered his next possible steps. Depending on his current grades and how he responds to treatment, his counselor may suggest an Administrative Withdrawal from his courses (if it is past the withdrawal deadline) and filing a Tuition Appeal so he can concentrate on his treatment and his health. Another option would be for him to ask his instructors for an incomplete for the classes he is passing with a “C” or better. Counselors can assist students in these types of situations to determine what options are available that best fit their situation.

This page titled [2.3: Policies that could help you when experiencing personal difficulties](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

2.4: Policies that support your rights as a student

You have many responsibilities as a student, but you also have some rights. In this final section, we will discuss college policies that help students advocate for themselves.

STUDENT COMPLAINT AND HEARING PROCESS

Students have the right to express concerns if they believe they have been treated unfairly, subjected to harassment, or discriminated against. The Student Complaint and Hearing Process provides a means to express such concerns, request some form of relief, and receive an objective hearing. Student complaints are categorized in two ways:

1. Those arising out of an academic decision, primarily, the assignment of a final grade
2. Those unrelated to an academic decision

Students are encouraged to use the Student Complaint and Hearing Process when they believe it is necessary. However, the right to complain is accompanied by the responsibility to act with integrity. As such, it is inappropriate to file unfounded complaints against students or staff. Members of the college staff can assist students in deciding if filing a complaint is appropriate.

Academic and Non-Academic Complaint Process

Academic decisions are defined as those actions that affect the student's academic standing at the college. Primarily, but not exclusively, these actions involve the assignment of a final grade. Students have the right to express their concerns regarding the fair treatment of their academic achievements, keeping in mind that faculty have complete and sole responsibility for determining and issuing academic credit and final grades.

Students also have the option to submit a Non-Academic Complaint if a student has a complaint about the conduct of any member of the campus community or any aspect of college operations (admission, refunds, withdrawal, parking, etc.). These complaints must be initiated within 20 college days of the occurrence of the action for which there is a grievance.

The complete process can be found in the Moraine Valley catalog under the Students Rights and Responsibilities section, as well as in the student portal under the Code of Conduct resource. In either case, it can be upsetting when students feel they are not being treated fairly. Counselors are here to support you through the process.

PRIVACY RIGHTS OF PARENTS AND STUDENTS

Moraine Valley complies with all rules and regulations issued by the United States Department of Health and Human Services with respect to privacy rights of parents and students. According to the 1974 Family Educational Rights and Privacy Act (FERPA), the college may not release information about grades to parents or anyone else without written permission from the student.

What you need to know:

- Students have the right to keep their grades private.
- Students may complete a FERPA Release Form in the Registration Office on the main campus to allow the release of their academic record.
- Certain categories of public information that the college has designated "directory information" can be released according to this Act.
- The full policy and procedures regarding the Family Educational Rights and Privacy Act can be found under the Privacy Rights of Students and Parents in the catalog.

ACADEMIC ACCOMMODATIONS

The mission of Moraine Valley Community College's Center for Disability Services (CDS) is to serve students with documented disabilities who require our services. Our purpose is to ensure equal access to students with disabilities to all college programs and to promote student independence and self-advocacy. To achieve this, we provide reasonable and appropriate accommodations to otherwise-qualified students.

Moraine Valley Community College complies with Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990 as amended (2008), which prohibit discrimination against individuals with disabilities. According to these laws, no otherwise-qualified individual with a disability shall, solely by reason of his/her disability, be excluded from the

participation in, be denied the benefits of, or be subjected to discrimination under any program or activity of a public institution receiving federal financial assistance.

To connect with a CDS staff member, please send an email to [Email: Disability Services](mailto:disability.services@morainevalley.edu) [disability.services @morainevalley.edu] or call (708) 974-5711. We offer telephone, video conferencing, and in-person services by appointment.

Title IX Sexual Discrimination and Rights as a Parenting/Pregnant Student

The college is committed to maintaining a safe and healthy educational and employment environment that is free from sex discrimination, which includes discrimination and harassment based on sex stereotypes, sex characteristics, pregnancy or related conditions, sexual orientation, and/or gender identity or expression, as well as sexual violence, domestic violence, dating violence and stalking.

Title IX prohibits discrimination on the basis of sex, which includes discrimination on the basis of current, potential, and past pregnancy and related conditions, as well as current, potential, and past parental, family, and marital status. Title IX requires that institutions treat pregnancy and related conditions in the same manner and under the same policies as other temporary medical conditions. Under Title IX, students have the right to reasonable modifications including but not limited to a voluntary leave of absence, and a lactation space.

If you would like to learn more about your rights under the Title IX law or to report a concern please reach out to Title IX coordinator, Dr. Jo Ann Jenkins, Dean of Student Success at (708) 974-5277 or [Email: Dr. Jenkins](mailto:jjenkinsj52@morainevalley.edu) [jjenkinsj52@morainevalley.edu].

This page titled [2.4: Policies that support your rights as a student](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

2.5: Chapter Summary

CHAPTER SUMMARY

With a strong grasp of college policies, students will know exactly what to do to avoid some of the most common mistakes that impact their grade point average, financial aid status, academic standing, and ability to attend classes. In addition, understanding college policies will help students if they ever experience personal challenges that prevent them from completing their courses successfully. Finally, if students feel they have been treated unfairly by another individual at the college, knowing student rights according to the institutional policies can help achieve an appropriate resolution. For questions about any of the policies discussed in this chapter, please visit a counselor in the Counseling and Career Development Center.

QUIZ

1. Explain the difference between the GPA on your official transcript and your SOAP GPA.
2. Explain the difference between dropping a course for a tuition refund and withdrawing from a course.
3. Where can you find the official drop and withdrawal deadlines for all your courses?
4. If you stop attending a course and do not drop or withdraw from it, what will happen to your grade in the class?
5. If you do not show up to the first week of class and do not notify your instructor, what could happen to your enrollment in that course?
6. What considerations should a student make before deciding to withdraw from a course?
7. How many times are students allowed to repeat a college-level course without permission from a counselor? How many times are students allowed to repeat a developmental course without permission from a counselor?
8. How is the transcript GPA impacted by repeating a course?
9. Will the recalculated GPA resulting from the Forgiveness Policy usually transfer to an institution outside of Moraine Valley?
10. How can the Early Warning Support System help you improve your GPA?
11. Explain how having a SOAP hold on your student record could impact you.
12. What consequences might a student face for violating the college's Code of Academic Integrity?
13. What office can you visit on campus if you are experiencing personal difficulties and you would like to find out more about the policies that can help you?
14. Where can you find information regarding your right to file an Academic or Non-Academic complaint?
15. Can the college share your grades with your parents without your permission?

COLLEGE RESOURCES

CASHIER'S OFFICE

Building S, Room S105

Phone: (708) 974-5715

CODE OF CONDUCT OFFICE

Building U, Room U115

Phone: (708) 608-4272

COUNSELING AND CAREER DEVELOPMENT CENTER

Building S, Room S202

Phone: (708) 974-5722

FINANCIAL AID OFFICE

Building S, Room S107

Phone: (708) 974-5726

REGISTRATION OFFICE

Building S, Room S103

Phone: (708) 974-2110

This page titled [2.5: Chapter Summary](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

CHAPTER OVERVIEW

3: Goals, Motivation, and Time Management

ALUMNI SPOTLIGHT

“At Moraine Valley I not only expanded my academic knowledge but also gained a deeper sense of self through the encouragement of faculty and professors who truly cared about my development. Their mentorships helped me apply what I was learning in class to real-world leadership roles, such as founding the NextGen Business Leaders Club. Through their support, I’ve learned how to lead with purpose, stay focused on my goals, and empower others.”

—Danielle Stovall – Class of 2025

Business major, President of NEXTGEN Business Leaders Club

CHAPTER GOALS

As a result of this engaging chapter, you will be able to:

- Understand the relationship between goals and time management.
- Set SMART goals and create an action plan.
- Consider how your priorities impact your time.
- Identify your time management personality.
- Assess your current use of time.
- Use a calendar planner and daily to-do list to plan ahead for study tasks and manage your time effectively.
- Explore time management tips and strategies.
- Identify procrastination behaviors and strategies to avoid them.

HOW TO SET GOALS AND MANAGE TIME

Questions to consider:

- How can I use time-on-task estimates to improve time management?
- What behaviors can help or hinder when it comes to managing time?

In this next section, you will learn about setting SMART goals, managing time, and prioritizing tasks. These not only are valuable skills for pursuing an education but can become habits that serve you for the rest of your life – especially if your career takes you into a leadership role.

PRIORITIZATION AND TIME MANAGEMENT:

As a part of any good approach to time management, prioritization centers around effective organization of tasks and objectives. Much of this chapter is devoted to approaches to time management, including a discussion of planning methods and how, through time management, students can work proactively.

GOALS AND TIME:

When you have a long-term goal and break it down into mid-term and short-term goals, it leads to the question, “What do I need to do today in order to achieve my goal?” This question is at the heart of time management. Your goals dictate how you spend your time and resources. Having clearly defined goals with specific deadlines leads to deliberate planning of time and makes it easier to establish an effective time management system.

[3.1: Goal Setting and Motivation](#)

[3.2: Time Management](#)

[3.3: Chapter Summary](#)

This page titled [3: Goals, Motivation, and Time Management](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

3.1: Goal Setting and Motivation

Goal Setting and Motivation

Questions to consider:

- What are SMART goals?
- What is the importance of an action plan?
- How do I follow my plan?

SET SMART GOALS

Goals also should be SMART. In this case, the word *SMART* not only is a clever description of the type of goal, but it also is an acronym that stands for specific, measurable, attainable, relevant, and time bound. The reason these are all desirable traits for goals is because they not only help to plan how to meet a goal, but they also can contribute to the decision-making processes during the planning stage.

What does it mean to create SMART goals?

- **Specific**—For a goal to be specific, it must be defined enough to determine the goal. The goal, “*Get a good job when I graduate,*” is too general. A more specific goal would be, “*Get hired as a nurse in a place of employment where it is enjoyable to work and that has opportunities for promotion.*”
- **Measurable**—Measurability often is overlooked when setting goals. Each goal should have clearly defined outcomes that are detailed enough to measure and can be used for planning how to achieve a goal. For example, setting the goal, “*Do well in school,*” is a bit undefined, but the goal, “*Graduate with a GPA above 3.0,*” is measurable.
- **Attainable**—Achievable goals are reasonable and within able to be accomplished. While the goal, “*Make an extra one million dollars by the end of the week,*” is something that would be nice to achieve, the odds that you could make that happen in a single week are not very realistic.
- **Relevant**—For goal setting, relevant means the goal applies to the situation. In relation to college, the goal of, “*Get a horse to ride,*” is not very relevant. However, “*Get dependable transportation,*” is something that would contribute to success in school.
- **Time-bound**—Time-bound refers to setting a specific timeframe to achieve a goal. “*I will get my paper written by Wednesday,*” is a time-bound goal. “*I will get my paper written sometime soon,*” does not help in planning how and when the goal will be accomplished.

In the following table, see some examples of goals that do and do not follow the SMART system. In reading each one, think about what elements make them SMART or how those that are not SMART could be changed.

Goal Examples

Goal	Is it SMART?	
I am going to be rich someday.	No	There is nothing specific, measurable, or time-bound in this goal.
I will graduate with my degree on time.	Yes	The statement calls out specific, measurable, and time-bound details. The other attributes of attainable and relevant are implied.
I am going to save enough money to buy a newer car by June.	Yes	All SMART attributes are covered in this goal.
I would like to do well in all my courses next semester.	No	While this is clearly time-bound and meets most of the SMART goal attributes, it is not specific or measurable as it does not define what “do well” means.

Goal	Is it SMART?	
I am going to start being a nicer person.	No	While most of the SMART attributes are implied, there is nothing measurable in this goal.
I will earn at least a 3.0 GPA in all my courses next semester.	Yes	All the SMART attributes are present in this goal.
I am going to start being more organized.	No	While most of the SMART attributes are implied, there is nothing measurable in this goal.

Application

Try writing two SMART goals, something with a one-week time frame and something that you will accomplish over the next year. Make certain that you include all the appropriate elements—specific, measurable, attainable, relevant, and time-bound.

MAKING AN ACTION PLAN

Like anything else, making a step-by-step action plan as to how goals will be attained is the best way to make certain they are achieved. The size of the goal does not matter whether it is small with immediate results (e.g., finish all homework due by Friday) or a big goal that takes several years to accomplish (graduate with my degree in the proper amount of time).

The planning techniques used for time management and achieving goals can be similar. In fact, accurate goal setting is very much a part of time management if the completion of each task is treated as a goal.

What follows is an example of a simple action plan that lists the steps for writing a short paper. Something like this can be used or modified to better suit personal preferences.

Action Plan

Task	Objective	When
Choose topic	Select something interesting	Needs to be done by Monday!
Write outline, look for references	Create structure of paper and outline each part.	Monday, 6:00 p.m.
Research references to support outline, look for good quotes	Strengthen paper and resources	Tuesday, 6:00 p.m.
Write paper introduction and first page draft	Get main ideas and thesis statement down	Wednesday, 7:00 p.m.
Write second page and closing draft	Finish main content and tie it all together	Thursday, 6:00 p.m.
Rewrite and polish final draft	Clean up grammar, writing style, and effective communication	Friday, 5:00 p.m.

Another useful approach to goal setting is to create SMART goals and then write them down. For most people, there is a higher level of commitment when they write something down. If goals are written out, each component can be compared to the SMART acronym and to ensure it is on track for achievement.

STICK WITH IT!

As with anything else, the key to reaching goals is to keep at it, keep motivated, and overcome any obstacles along the way. In the following graphic, find seven methods that highly successful people use to accomplish goals.



These seven ways to stay motivated are good suggestions from highly successful people. What other strategies would you suggest?

GOALS AND PLANNING

Now that we have examined the SMART goal method for setting actionable goals – or goals that are planned and stated with enough clarity for the goal-setter to take realistic action toward meeting those goals – we will explore how long- and short-term goals help to connect the action steps created during the SMART goal process.

Long-Term Goals

Long-term goals are future goals that often take years to complete. An example of a long-term goal might be to complete a Bachelor of Arts degree within four years. Another example might be to purchase a home or run a marathon. While this chapter focuses on academic and career planning, long-term goals are not exclusive to these areas. Long-term goals might be related to fitness, wellness, spirituality, relationships, and more. When setting any long-term goal, it demonstrates a commitment to dedicating time and effort toward making progress. Because of this commitment, it is important that long-term goals align with personal values.

Short-Term Goals

Setting short-term goals helps in considering the necessary steps to reach a goal, but it also helps to divide a larger effort into smaller, more manageable tasks. Even when long-term goals are SMART, it's easier to stay focused when setting short-term goals

and leads to less overwhelm during the goal completion process.

One might assume that short-term and long-term goals are different goals that vary in the length of time they take to complete. Given this assumption, one might set a long-term goal to, “*Learn how to create an app,*” and the short-term goal to, “*Remember to pay your cell phone bill this weekend.*” While these are valid goals, they do not demonstrate the intention of short- and long-term goals for the purposes of effective planning.

Instead of just being bound by the difference of time, short-term goals include action steps that take less time to complete than one long-term goal, while also assisting in working toward a long-term goal. For example, to work toward the goal of determining the best academic degree option, it might make sense to do some research to determine what kind of career is most interesting. Or, in achieving the short-term goal to pay the cell phone bill this weekend, perhaps the short-term goal is related to a long-term goal of learning how to better manage budgeting and finances.

SETTING LONG- AND SHORT-TERM GOALS

Sunil's Story

Sunil's story provides an example of effective goal setting. While meeting with an academic advisor at his college to discuss his change of major, Sunil was tasked with setting long- and short-term goals aligned with that major. He selected a degree plan in business administration, sharing with his advisor his intention to work in business and, hopefully, human relations, in particular. His advisor discussed with him how he could set short-term goals that would help his progress on that plan. Sunil wondered if he should be as specific as setting short-term goals week by week, or setting goals for the successful completion of every homework assignment or exam. His advisor shared that he could certainly break his goals down to that level of specificity if it helped him to stay focused, but recommended that he start by outlining how many credits or courses he would hope to complete. Sunil drafted his goals and planned to meet again with his advisor in another week to discuss.

Sunil worried that his list of short-term goals looked more like a checklist of tasks than anything. His advisor reassured him, sharing that short-term goals absolutely can look like a checklist of tasks because their purpose is to break the long-term goal down into manageable chunks that are easier to focus on and complete. His advisor then recommended that Sunil add to his plan an additional note at the end of every other semester to “check in” with his advisor to make certain that he was on track.

PLANNING FOR ADJUSTMENTS

Recall from the SMART goal-setting model that goals should be both measurable and attainable. Far too often, however, goals are set with the best of intentions, and we fail to keep track of progress or adjust short-term goals if they are not progressing as quickly as we would like. When setting goals, the most successful planners also consider when they will evaluate their progress. During evaluation, perhaps after each short-term goal should have been met, they may reflect on the following:

1. Am I meeting my short-term goals as planned?

--If so, celebrate!

--If not, you may want to consider reevaluating your plan. You may need to break down your goal into smaller steps, identify any obstacles, or use different resources.

2. Are my short-term goals still planned across time in a way that will meet my long-term goals?

--If so, continue on your path.

--If not, reconsider the steps you need to take to meet your long-term goal. If you've gotten off track or if you've learned that other steps must be taken, set new short-term goals with timelines appropriate for each step. You may also want to seek some additional advice from others who have successfully met long-term goals that are similar to your own.

3. Are my long-term goals still relevant, or have my values changed since I set my goals?

--If your goals still are relevant to your interests and values, then continue your path, seeking advice and support as needed to stay on track.

--If your goals no longer are relevant or aligned with your values, give careful consideration to setting new goals.

While departing from the original goals set may seem like failure, taking the time to reflect on goals before setting them aside to develop new ones is a success. Pivoting from a goal to new, better-fitting goal involves increased self-awareness and increased knowledge about the processes surrounding a specific goal (such as the details of a college transfer, for example). With careful reflection and information seeking, a change in plans may even demonstrate learning and increased maturity!

Application

Take a moment to practice setting long- and short-term goals. Your short-term goal should help you progress toward your long-term goal. Include a plan for when and how you will know if you're on track or if you need to adjust your goals to match new priorities.

Goal setting practice

My Long-Term Goal:

My Short-Term Goal:

My Plan for Checking My Progress:

Keep in mind that values and goals may change over time due to meeting new people, changes in life circumstances, and the development of wisdom or self-awareness. In addition to setting goals and tracking progress, it is important also to periodically reflect on goals to ensure consistency with your values.

IDENTIFYING PRIORITIES

Thinking about goals is a great way to start, but it's also important to think about priorities. We often use the word "priorities" to refer to how important something is. One might think, "*This* is an important goal" and "*That* is less important."

Priorities do not work this way.

It doesn't make a lot of sense to try to rank goals as *always* more or less important. The question of priority is really a question of what is more important **at a specific time**. One should not have to choose between these, except *at any given time*. Priorities always involve time: what is most important to do *right now*? Time management mostly is a way to juggle priorities so all goals can be met.

When time is well managed, some goals do not have to be completely ignored at the expense of other goals. For example, a student does not need to give up his personal life when he registers for college, but he may need to work on managing his life and time more effectively.

Who Is Driving Your Tasks?

When setting a goal, a person may have greater autonomy in managing their own time, but many other tasks may be driven by a number of different individuals. Such individuals not only are unaware of the things a goal-setter needs to accomplish, but they often have goals that conflict with one's personal tasks. This means that different instructors, managers at work, or even friends may try to assert their needs into your priorities. An example of this might be a boss that would like you to work a few hours of overtime, even though you were planning on using that time to do research for a paper.

As with assessing the requirements and needs for each priority, doing the same with how others may be influencing one's availability can be an important part of time management. In some cases, keeping others informed about priorities may help avoid possible conflicts (e.g., letting your boss know you will need time on a certain evening to study, letting your friends know you plan to do a journal project on Saturday, but can do something on Sunday, etc.).

It will be important to be aware of how others can drive priorities and to listen to personal judgment. In essence, time management in college is as much about managing all the elements of one's personal life as it is about managing time for class and completing assignments.

Making the Tough Decision When It Is Needed

Occasionally, regardless of planning or good time management, events arise where it becomes almost impossible to accomplish everything needed by the time required. While this is very unfortunate, it simply cannot be helped. As the saying goes, "things happen."

In this type of situation, prioritization becomes important. You may find yourself in the uncomfortable position of only being able to complete one task or another in the time given. When this occurs with college assignments, the dilemma can be extremely stressful, but it is important to not feel overwhelmed by the anxiety of the situation so that a carefully calculated decision can be made, based on the value and impact of your choice.

What do you do when faced with priority conflicts?

As an illustration, imagine a situation where you think you only can complete one of two assignments that are both important and urgent; therefore, you **must** make a choice as to which one you will finish and which one you will not. This is when it becomes critical to understand all the factors involved. While it may seem that whichever assignment is worth the most points to your grade is how you make the choice, there are a number of other attributes that can influence your decision in order to make the most of an unfortunate situation. For example, one of the assignments may only be worth a minimal number of points toward your total grade, but it may be foundational to the rest of the course. Not finishing it, or finishing it late, may put other future assignments in jeopardy as well. Alternatively, the instructor for one of the courses might have a “late assignment” policy that is more forgiving—something that would allow you to turn in the work a little late without too much of a penalty.

If you find yourself in a similar situation, the first step is to try to find a way to get everything finished, regardless of the challenges. If that simply cannot happen, the next immediate step would be to communicate with your instructors to let them know about the situation. They may be able to help you decide on a course of action, or they may have options you had not considered. Only then can you make the choices about prioritizing in a tough situation.

The key to navigating priority conflicts is to make certain, be aware of and understand all the potential consequences to help make the best decision when the situation dictates making a hard choice among priorities.

However, time management works only when one is committed to goals. Attitude and motivation are very important. If one has not yet developed an attitude for success, all the time management skills in the world will not provide the focus and motivation to succeed.

This page titled [3.1: Goal Setting and Motivation](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

3.2: Time Management

TIME MANAGEMENT

People's attitudes toward time vary widely. One person may always be rushing around and accomplish less than another person who seems unconcerned about time and calmly goes about the day. Since there are so many different "time personalities," it's important to realize how you approach time.

ASSESS YOUR USE OF TIME

The best way to track time spent is to record what you do all day in a time log, every day for a week, and then add it up. Prior to this, take your best guess at how you are currently spending your time so you can compare that with how you actually are spending your time. This helps in identifying areas for improvement.

ESTABLISHING A TIME MANAGEMENT SYSTEM

After evaluating how you have done things in the past, think about how you might create a schedule for managing your time well going forward. The best schedules have some flexibility built into them, as unexpected situations and circumstances will likely arise for students.

For every hour spent in the classroom, college students should spend on average about two to three hours outside of the classroom reading, studying, writing papers, and so on.

Do you have two to three hours of study time allotted for every hour you spend in class? Many students begin college not knowing this much time is needed; so, don't be surprised if you underestimated this number of hours. Remember, this is just the average amount of study time—you may need more, or less, for your own courses. To be safe, and to help ensure your success, add another five to ten hours a week for studying.

To reserve this study time, you may need to adjust how much time you spend on other activities. Most college students find that they do have plenty of time for their studies without losing sleep or giving up their social lives. But you may have less time for discretionary activities, like video games or watching movies, than in the past. *Somewhere, something has to give.* Sacrifices like these are part of time management and reflect why it is important to keep goals and priorities in mind.

CREATING A PLANNER

Now that you know what you need to spend your time on, let's work on creating a schedule or calendar. The first thing you want to do is select what type of planner or calendar you want to use. There are several to choose from, each with its own pros and cons, including online calendars, weekly calendars, monthly calendars, and wall calendars.

WHAT GOES IN YOUR PLANNER?

Now that you have selected your planner, it's time to fill it in. But what goes in it? Well, everything! Start by putting in your top priorities and then moving on to your discretionary time.

- Priorities: class time, work time, designated study time (2-3 hours per hour spent in class), assignment due dates (check your syllabus), exam dates and quizzes (check your syllabus), appointments, birthdays of family and friends.
- Discretionary time: social events, parties, exercise, club activities, religious activities.
- Reminders: birthdays, anniversaries, holidays.

Your schedule will vary depending on the course you're taking. So, pull out your syllabus for each class and try to determine the rhythm of the class by looking at the following factors:

- Will you have tests or exams in this course? When are these scheduled?
- Are there assignments and papers? When are these due?
- Are there any group or collaborative assignments? You'll want to pay particular attention to the timing of any assignment that requires you to work with others.

Remember your goals. Does your schedule reflect your goals? Set your short and long-term goals accordingly. Ask yourself the following:

- What needs to be done today? This week?
- What needs to be done by the end of the first month, the second month, or by the end of the semester?

Don't try to micromanage your schedule, for example, by trying to estimate exactly how many minutes you will need two weeks from today to read a given chapter in a textbook. Instead, choose the blocks of time you will use for your studies. Do not yet write in exact study activities; just reserve the block. Next, look at the major deadlines for projects and exams that you wrote earlier. Estimate how much time you may need for each and work backward on the schedule from each due date.

PLAN BACKWARDS

As a college student, you likely will have big assignments, papers, or projects that you are expected to work on throughout the semester. These often are tricky for students to schedule since these are not regularly occurring events, such as weekly quizzes or homework assignments. These big projects often feel overwhelming, so students have a tendency to shy away from them and procrastinate on them. This often results in a lot of last-minute stress and panic when the deadline is looming. One way to plan for these big projects is to plan backward. Start at the final project and then figure out all the steps that come before it and assign short-term due dates.

For example, you have a research paper due in this course May 1. Let's start there!

Backward Planning Example

Assignment	Due Date	Assignment	Due Date
Research paper due	May 1		
Final draft	April 28		
Rough draft	April 21		
Final outline	April 7		
Find sources	March 24		
Thesis statement	March 17		
Select topic	March 10		

You now have created a series of assignments that will keep you on track for your project. Put these dates in your planner the same way you would for any other assignment.

ESTABLISH A TO-DO LIST

People use to-do lists in different ways; you should find what works best for you. As with your planner, consistent use of your to-do list will make it an effective habit.

Although we call it a daily list, the to-do list also can include things you may not complete today but do not want to forget about. Keeping these things on the list, even if they are low priority, helps ensure that eventually, you will complete them.

Just as there are several options for planners, there are different types of to-do lists. Check your planner to see if it has a to-do list incorporated. If not, get a small notebook or pad of paper that you will designate as your to-do list. Your smartphone likely came with a reminder app or another type of to-do List app. Many free apps also exist to choose from and there are apps to help you manage your homework and assignments. Take a few minutes to look through your options to pick the best one for you.

Your to-do list should reflect your goals and priorities and should support your planner. Your to-do list also should answer the question, "What do I have to do today, this week, and this month?"

Use whichever format works best for you to prioritize or highlight the most important activities.

PROCRASTINATION

The process of learning in higher education often is dependent on learning how to learn independently. Procrastination, or the process of avoidance or delaying the completion of an action or task, is a common reality faced by all. Although it commonly occurs, it can be a powerful roadblock to learning success in college. Many factors ultimately can make it difficult to complete educational goals, and it is important to recognize that no matter the potential difficulties, there are resources available to help and pathways to support student success at Moraine Valley.

FACTORS

A partial list of factors that would lead students to procrastinate include broad themes such as a “lack of energy” or “lack of focus.” From anxiety or academic/educational factors to distractions like social media or video games, reasons for procrastination can vary with each student, as can the consequences. Poor grades in one class can affect approaches to another, derail program/major goals, and affect both school and life issues. Fortunately, there are pathways forward to manage procrastination and resources at Moraine Valley to assist all students in their educational journeys. Faculty and administrators can recommend counseling resources available at the college free of cost for students.

TIME MANAGEMENT STRATEGIES

Following are some strategies you can begin using immediately to make the most of your time:

- **Prepare to be successful.** When planning to study, think yourself into the right mood. Focus on the positive. “When I get these chapters read tonight, I’ll be ahead in studying for the next test, and I’ll also have plenty of time tomorrow to do X.” *Visualize* yourself studying well!
- **Use your best—and most appropriate—time of day.** Different tasks require different mental skills. You may be able to start some types of studying first thing in the morning as you wake, while others require alert moments at another time of day.
- **Break up large projects into small pieces.** Whether it’s writing a paper for class, studying for a final exam, or reading a long assignment or full book, students often feel daunted at the beginning of a large project. It’s easier to get going if you break assignments up into stages that you schedule at separate times—and then begin with the first section that requires only an hour or two.
- **Do the most important studying first.** When two or more things require your attention, do the more crucial one first. If something happens and you cannot complete everything, you’ll suffer less if the most crucial work is done.
- **If you have trouble getting started, do an easier task first.** Like large tasks, complex or difficult ones can be daunting. If you cannot get going, switch to an easier task you can accomplish quickly. That will give you momentum, and you often will feel more confident in tackling the difficult task after being successful in the first one.
- **If you’re feeling overwhelmed and stressed because you have too much to do, revisit your time planner.** Sometimes it’s hard to get started if you keep thinking about other things you need to get done. Review your schedule for the next few days and make sure everything important is scheduled, then relax and concentrate on the task at hand.
- **If you’re really struggling, talk to someone.** Maybe you just do not understand what you should be doing. Talk to your instructor for the class or a trusted college representative to get back on track.
- **Take a break.** We all need breaks to help us concentrate without becoming fatigued and burned out. As a rule, a short break every hour or so is effective in helping recharge your study energy. Get up and move around to get your blood flowing, clear your thoughts, and work off stress.
- **Use unscheduled times to work ahead.** Perhaps you scheduled one hundred pages of reading for later today, but you have the textbook with you while waiting for the bus. Start reading while waiting or flip through the chapter to get a sense of what you will be reading later. Either way, you will save time later. You may be amazed at how much studying you can get done during down times throughout the day.
- **Keep your momentum.** Prevent distractions, such as multitasking, that only will slow you down. Check for messages, for example, only at scheduled break times.
- **Reward yourself.** It’s not easy to sit still for hours of studying. When you successfully complete a task, you should feel good and deserve a small reward. A healthy snack, a quick video game session, or social activity can help you feel even better about your successful use of time.
- **Just say no.** Always tell others nearby when you’re studying to reduce the chances of being interrupted. Still, interruptions happen, and if you are in a situation where you are frequently interrupted by a family member, spouse, roommate, or friend, it helps to have your “no” prepared in advance. For example, “No, I really have to be ready for this test,” or “That’s a great idea, but let’s do it tomorrow—I *just can’t* today.” You should not feel bad about saying no—especially if you told that person in advance that you needed to study.
- **Have a life.** Never schedule your day or week so full of work and study that you have no time at all for yourself, your family and friends, and your larger life.
- **Use a calendar planner and a daily to-do list.**

TIME MANAGEMENT TIPS FOR STUDENTS WHO WORK

If you're both working and taking classes, you may seldom have large blocks of free time. Avoid temptations to sacrifice sleep as this can lead to a downward spiral in performance at both work and school. Instead, try to follow these guidelines:

- If possible, adjust your work or sleep hours so that you do not spend your most productive times at work. If your job offers flex time, arrange your schedule to be free to study at times when you perform best.
- Try to arrange your class and work schedules to minimize commute time. If you are a part-time student taking two classes, taking classes back-to-back two or three days during the week uses less time than spreading classes out over four or five days. Working four, ten-hour days rather than five, eight-hour days reduces time lost to travel, getting ready for work, and so on.
- If you cannot arrange an effective schedule for classes and work, consider taking online courses. Often offered asynchronously, online courses can be a flexible course option for students and have varied deadlines allowing for completing of work during non-traditional timeframes.
- Use your daily and weekly planner conscientiously. Anytime you have thirty minutes or more free, schedule a study activity.
- Consider your "body clock" when you schedule activities. Plan easier tasks for times when you are often fatigued and reserve alert times for more demanding tasks.
- Look for any "hidden" time potentials. Maybe you prefer the 30-minute drive to work over a 45-minute train ride. But if you can read on the train, that's a gain of 90 minutes every day at the cost of 30 minutes longer of travel time. An hour a day can make a huge difference in your studies.
- Can you do quick study tasks during slow times at work? Take your class notes with you and use even five minutes of free time wisely.
- Remember your long-term goals. You need to work, but you also want to finish your college program. If you have the opportunity to volunteer for some overtime, consider whether it's really worth it. Sure, the extra money would help, but could the extra time put you at risk of not doing well in your classes?
- Be as organized on the job as you are academically. Use your planner and to-do list for work matters, too. The better organized you are at work, the less stress you will feel—and the more successful you will be as a student also.
- If you have a family as well as a job, your time is even more limited. In addition to the previous tips, try some of the strategies in the next section.

TIME MANAGEMENT TIPS FOR STUDENTS WITH FAMILY

Living with family members often introduces additional time management stress. You may have family obligations that require careful time management. Use all the strategies described earlier and include family time in your daily plans the same as you would hours spent at work. Do not assume that you'll be "free" every hour you are home because family events, or a family member's need for your assistance, may occur at unexpected times. Schedule your important academic work well ahead and in blocks of time you can control. See also the earlier suggestions for controlling your space; you may need to use the library or another space to ensure you are not interrupted or distracted during important study times.

Students with their own families are likely to feel time pressures. After all, you cannot just tell your partner or children that you will see them in a couple of years when you are not so busy with your job and college! In addition to all the planning and study strategies discussed so far, you also need to manage your family relationships and time spent with family. While there's no magical solution for making more hours in the day, even with this added time pressure, there are ways to balance your life well:

- Talk everything over with your family. If you're going back to school, your family members may not have realized changes would occur. Don't let them be shocked by sudden household changes. Keep communication lines open so that your partner and children feel they are together with you in this new adventure. Eventually, you will need their support.
- Work to enjoy your time together, whatever you are doing. You may not have as much time together as previously but cherish the time you do have—even if it is washing dishes together or cleaning the house. If you have been studying for two hours and need a break, spend 10 minutes with family instead of checking e-mail or watching television. Ultimately, the important thing is *being together*. Look forward to being with family and appreciate every moment you are together, and they will share your attitude.

TIME MANAGEMENT TIPS FOR SOCIAL MEDIA

1. Set Time Limits

2. The first step toward healthy time management on social media is setting time limits. You can allocate specific times during the day or week for accessing social media. For example, you can decide to use social media for only 30 minutes each morning and

evening.

3. Use Reminder and Screen Time Features

4. Social media platforms often provide reminder and screen time features. Activate these features to remind yourself when you have exceeded your set time limits. You also can set a maximum daily screen time on your device to limit your access.

5. Identify the Purpose of Social Media Use

6. Consider the primary reasons you use social media. Are you using it to stay connected with friends and family, seek information, or simply pass the time? Identify your purpose and ensure your social media use aligns with it.

7. Prioritize Important Activities

8. Often, we spend too much time on social media without realizing how much time we are wasting. To avoid this, prioritize important activities in your life. Determine the tasks that need to be completed before allowing yourself to access social media.

9. Establish No-Phone Zones

10. There are times and places where avoiding your phone altogether is beneficial. For instance, when working, having dinner with family, or engaging in face-to-face conversations, leave your phone aside or at least disable social media notifications.

11. Take Digital Detoxes

12. Occasionally, consider taking digital detoxes. These are periods during which you completely abstain from social media. They can help you reset your relationship with these platforms and reduce addiction levels.

13. Evaluate the Impact of Social Media

Conduct an honest evaluation of the impact of social media on your well-being. Does your use of social media enhance your quality of life, or does it disrupt it? If you find that social media is adversely affecting you emotionally or mentally, consider more drastic changes in your time management.

Social media is a powerful tool for communication and information sharing, but it can become addictive if not managed well. Healthy time management on social media involves self-awareness, setting boundaries, and prioritizing more important activities. With the right approach, you can stay connected on social media without sacrificing productivity or well-being. Always remember that you have control over your social media usage, not the other way around.

This page titled [3.2: Time Management](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

3.3: Chapter Summary

Chapter Summary

This chapter has focused on creating goals and time management strategies. Some of the strategies to remember include making your goals SMART; identifying your priorities; creating a time management system; and creating a planner that reflects your values, goals, and priorities. Time management can often become complicated and require special attention when working and maintaining family responsibilities. Social media is another distraction that can impact anyone's time management. Developing a realistic schedule that helps you meet your goals is possible and provides personal, professional, and educational benefits.

LICENSES AND ATTRIBUTIONS

CC LICENSED CONTENT, SPECIFIC ATTRIBUTION

- Healthy Time Management on Social Media: How to Avoid Addiction **Authored by:** Yuliana Located at: https://medium.com/@holaa_sari/healthy-time-management-on-social-media-how-to-avoid-addiction-cc71c80490f

This page titled [3.3: Chapter Summary](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

CHAPTER OVERVIEW

4: Enhancing Academic Success

ALUMNI SPOTLIGHT

"I absolutely loved my years at Moraine Valley, and I always look back on them fondly. I appreciated the diversity of the campus, and how much I learned from other students. I was really involved in Student Life which allowed me to meet a lot of people and foster a huge sense of community. There appeared to be interesting events every week. Being in student government, one of my favorite things was how much the administration listens to us. I remember being surprised at how easy it was to get a meeting with the president of the college! I graduated from Moraine Valley in 2017 with an Associate Degree in Applied Science from the Recreational Therapy Program and an Associate Degree in General Studies, but I still sometimes take classes there!

I transferred to Illinois State University where I graduated with a Bachelor of Science degree in Therapeutic Recreation, and a minor in Human Development and Family Sciences in 2018. After encouragement from a Moraine Valley professor (Donna McCauley), I went on to get a Master of Arts degree in Disability Studies from the City University of New York - School of Professional Studies. Since then, I've been working full time as a disability advocate at the Disability Resource Center, a Center for Independent Living. I honestly think my experience at Moraine Valley was a critical part in how I got to where I am today."

--Riley Spreadbury – Class of 2017

A.A.S. degree in Recreational Therapy

CHAPTER GOALS:

As a result of engaging in this chapter, you will:

- Learn tips for college success
- Consider how mindset plays a role in your success
- Develop note-taking and study skills
- Identify test taking strategies
- Review academic communication standards and media awareness

CONCEPTS TO BE A SUCCESSFUL STUDENT

Students who are most successful plan, prepare, monitor, and initiate their way through college. By this time in your academic career, you probably have heard, on a regular basis, the importance of planning and preparing. These notions take on a whole new level of importance in college. Acknowledging your need to monitor your academic progress and asking for assistance when necessary are equally important. While it can be difficult to balance everything, being mindful of tasks at hand while maintaining focus on long-term goals reflects self-commitment. No matter the reason you have chosen Moraine Valley as the place to further your education, your academic success is in your control. Believing you are in control is the key to success!

[4.1: Tips for Academic Success](#)

[4.2: Reading to Learn](#)

[4.3: Study for Exams](#)

[4.4: Test Anxiety and How to Control It](#)

[4.5: Resolving Grade Disagreements](#)

[4.6: Tutoring Center](#)

[4.7: Speaking and Writing Center](#)

[4.8: Library](#)

[4.9: Communication with Faculty](#)

[4.10: Your Digital Footprint](#)

[4.11: AI Literacy](#)

[4.12: Chapter Summary](#)

[4.13: References](#)

This page titled [4: Enhancing Academic Success](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

4.1: Tips for Academic Success

TIPS FOR ACADEMIC SUCCESS

Plan

It is important to plan your time appropriately. Typically, one credit hour is equal to one contact hour per week. Meaning, if you are enrolled in 15 credits, you should expect to be in class approximately 15 hours per week. There are exceptions to the “credit hour = contact hour” guideline. For example, many of our science courses are 4 credits, yet they meet approximately 6 hours per week to accommodate time for lab work. It is important to note that if you attend classes full-time (12+ credit hours), then it is optimal to work only part-time (less than 25 hours per week). If you do need to work more hours, or even full time, it is best to enroll in part-time coursework to safeguard your academic progress.

Prepare

To be as academically successful as possible, allow 1.5–2 hours per credit hour per week to study, write papers, read textbooks, and prepare for class. It is your responsibility to learn much of the content presented in your classes in your own time. This often requires quite an adjustment for students

who either have not been enrolled in school for some time or those who recently have completed high school. For example, if you are enrolling in 15 credit hours, set aside 22–30 hours per week for class preparation. You may be one of many students who work while attending college; it is important that you plot your study and class preparation time into your weekly schedule.

Another important preparation tip is to walk into your first class meeting ready to learn. This means having appropriate tools such as books, writing utensils, paper, and folders. Because of financial concerns, students may wait to purchase their books. Unfortunately, this can cause further academic stress for students who often fall behind in their classes as a result. So whenever possible, make sure you have your books before classes begin.

Furthermore, all students should have access to key pieces of technology (email, portal, Canvas, etc.). If you do not have access to technology at home, there are several places at all three campus locations where you can access computers and other electronic devices.

Monitor

The need for self-accountability increases dramatically as students reach college. It is your responsibility to monitor your own academic success. For example, you may find that for some classes, only a few key assignments are graded. Therefore, if you miss a key assignment, it can have a dramatic impact on your final grade. Keeping track of assignments is key to earning the best grade possible. It also is important to understand that turning in assignments late and making up missed quizzes and tests is either not permitted or only permitted under unique circumstances. Do not assume that if you missed class, you have the option to turn in late work. Each instructor has their own policy regarding missing assignments, so it is critical to check the syllabus or verify with the instructor for *each* class in which you are enrolled to be sure.

Moreover, you will find that most instructors use our learning management system, Canvas, for grades and assignments; although, some will not. Therefore, it is extremely helpful to keep track of the points/grades you earn throughout the semester. This will help ensure there are no surprises about your final grade when it is too late to do anything to address it.

Initiate

There are several reasons why you may miss a class. Illness, transportation issues, and even unforeseen family emergencies potentially can impact your class attendance. By emailing your instructor prior to missing a class, you are letting them know you are invested in the class and your own academic progress. When emailing your instructor, it is critical to use your Moraine Valley student email to ensure your communication with your instructor is not missed due to a spam filter. Furthermore, if your coursework is negatively impacted because of academic struggles, you should take advantage of the college’s academic support services such as the Tutoring Center, Speaking and Writing Center, Library, Center for Disability Services, Counseling and Career Development Center, and Academic Advising. These resources are free to all enrolled students and, if used properly, can be truly effective in keeping you on track in working toward your goals.

Attending college can cause unforeseen stressors. Many students report they are surprised how stressful college is. If you are struggling personally or even financially, you have access to several personal support services such as personal counseling in the

Counseling and Career Development Center, Student Support Services (TRIO), or the Job Resource Center.

One of the biggest stressors students report is not having a clear educational/career goal in mind while attending college. Not knowing where you are going or even why you are at Moraine Valley can boost feelings of unease and decrease motivation. Several educational planning services are available such as Academic Advising, the Counseling and Career Development Center, the Transfer Center, and Student Planner, which is located in the student portal.

What could stop a student from implementing these tips? A student may not truly understand that college can be difficult, deny they are struggling, fail to ask for help, etc. The faculty and staff at Moraine Valley are committed to helping you succeed, but the bulk of the responsibility is yours.

PERFORMANCE VS. LEARNING – IMPACT ON MINDSET

Much of our ability to learn is governed by our motivations and goals. Sometimes, hidden goals or mindsets can impact the learning process. In truth, we all have goals, even if we are not fully aware of them and if we are aware of them, we might not understand how they help us succeed. An illustration of this can be seen in comparison of a student who has *performance*-based goals to a student who has *learning*-based goals.

If you are a student with strict performance goals, your primary psychological concern might be to appear intelligent to others. At first, this might not seem to be a bad thing for college, but it truly can limit your ability to move forward in your own learning. Instead, you may tend to play it safe without even realizing it. For example, a student who is strictly performance-goal-oriented often will only say things in a classroom discussion when they think it will make them look knowledgeable to the instructor or their classmates. Likewise, a performance-oriented student might ask a question that they know is beyond the scope of the topic being covered. Rarely will they ask a question in class because they misunderstand the concept. Instead, they will ask questions that make them look intelligent to others or attempt to “stump the teacher.” When they do finally ask an honest question, it may be because they are more afraid that their lack of understanding will result in poor performance on an exam rather than simply wanting to learn.

If you are a student who is driven by learning goals, your interactions in classroom discussions are usually quite different. You see the opportunity to share ideas and ask questions to gain knowledge quickly. In a classroom discussion, you can ask for clarification immediately if you do not quite understand what is being discussed. If you are a person guided by learning goals, you are less worried about what others think since you are attending class to learn and you see learning as the most important goal.

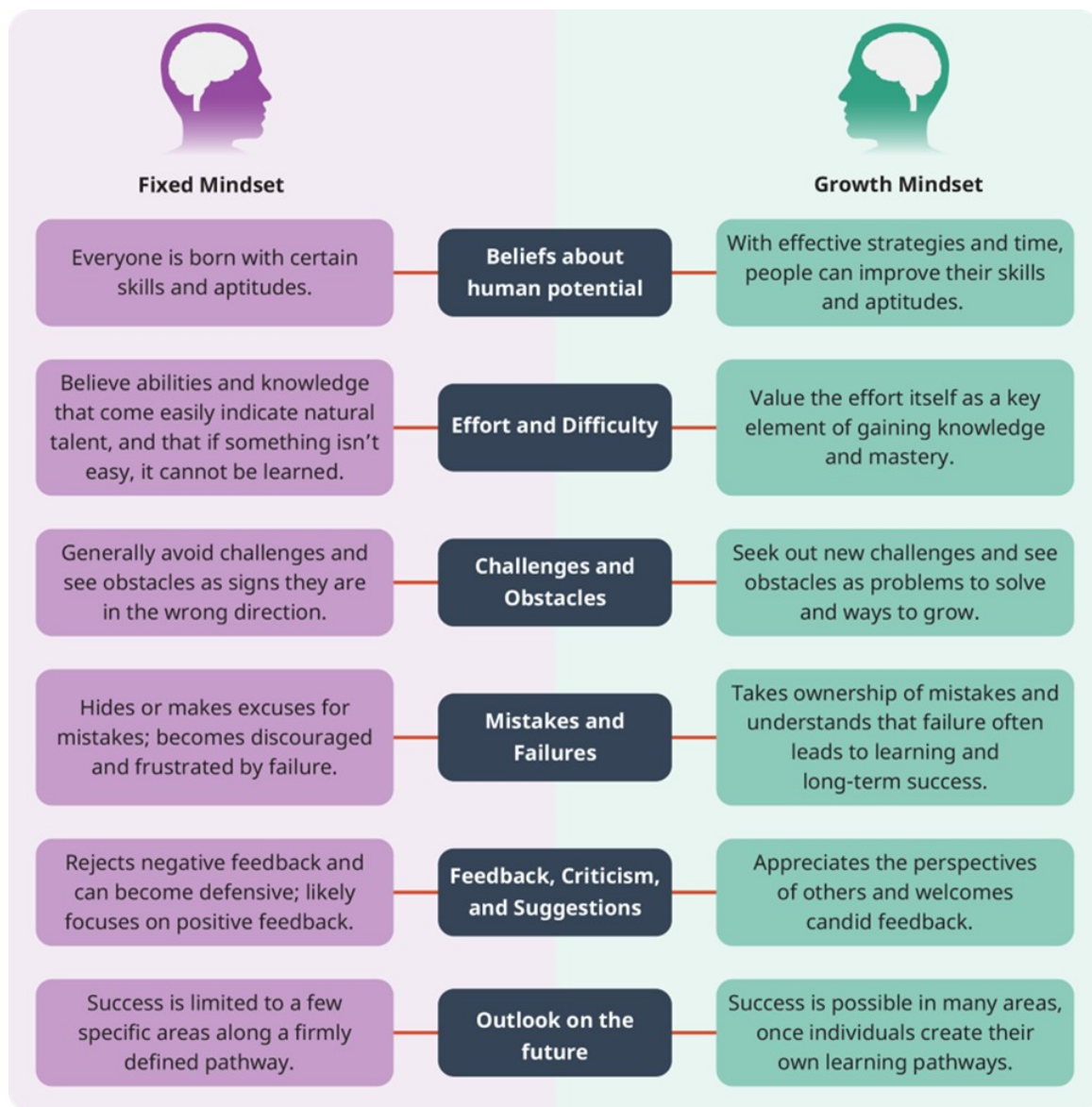
Another example comparing these mindsets occurs in assignments and other coursework. If you are a student more concerned about performance, you may avoid challenging work. You will take the “easy A” route by relying on what you already know. You will not step out of your comfort zone because your psychological goals are motivated by external approval rather than motivated by learning.

This is very different from a student learning-based psychology. A student motivated by learning goals actively seeks challenging assignments and will put a great deal of effort into using assignments to expand what they already know. While getting a good grade is important, learning itself is most important.

If you find that you sometimes lean toward performance-based goals, do not feel discouraged. Many of the best students tend to initially focus on performance until they begin to see the ways it can restrict their learning. The key to switching to learning-based goals is often simply a matter of first recognizing the difference and seeing how making a change can positively impact your own learning.

The influence of the Fixed vs. Growth Mindset Model on learning was presented in 1988 by Carol Dweck (Dweck & Leggett). In Dr. Dweck’s work, she determined that a student’s perception about their own learning accompanied by a broader goal of learning had a significant influence on their ability to overcome challenges and grow in knowledge and ability. In this model, the *performance*-goal-oriented student is represented by the *fixed* mindset, while the *learning*-goal-oriented student is represented by the *growth* mindset.

In the following graphic, based on Dr. Dweck’s research, you can see how many of the components associated with learning are impacted by these two mindsets.



The differences between fixed and growth mindset are clear when aligned to key elements of learning and personality. (Credit: Based on work by Dr. Carol Dweck).

Very few people have a strictly fixed or growth mindset all the time. Often, we tend to lean one way or another in certain situations. For example, a person trying to improve their ability in a sport they enjoy may exhibit all the growth mindset traits and characteristics, but they find themselves blocked in a fixed mindset when they try to learn something in another area like computer programming or arithmetic.

THE GROWTH MINDSET AND LESSONS ABOUT FAILING

Something you may have noticed is that a growth mindset tends to give a learner grit and persistence. If learning is your goal, you normally would keep striving toward the goal, even if it takes multiple attempts. Additionally, if you learned more with each try, you would perceive each attempt as a success, even if you had not achieved mastery.

It should come as no surprise that Dr. Dweck found that people who believed their abilities could change through learning (growth vs. a fixed mindset) readily accepted learning challenges and persisted despite early failures.

IMPROVING YOUR ABILITY TO LEARN

As strange as it may seem, research into fixed vs. growth mindsets has shown that if you believe you can learn something new, you greatly improve your ability to learn. At first, this may seem like the sort of feel-good advice we often encounter in social media

posts or quotes that are intended to inspire or motivate us (e.g., *believe in yourself!*), but in looking at the differences outlined between a fixed and a growth mindset, you can see how each part of the growth mindset path would increase your probability of success when it comes to learning.

COLLEGE AND NOTE-TAKING

College can be overwhelming, from classes, work and family commitments, keeping track of it all can be a process that requires commitment to maintain. To persevere toward achieving your educational goals, good note-taking in all types of classes is a necessary skill.

CLASSROOM ENVIRONMENTS AND FACULTY EXPECTATIONS/CURRICULAR APPROACHES

Depending on the discipline, college classrooms can be constructed using a wide range of approaches from more traditional classrooms to more hands-on laboratories. Regardless of the discipline, information dissemination, especially in the form of lecture, is a common curricular approach. Retaining information over the semester can be a challenge, and faculty often will normalize the expectation of in-class note-taking to reinforce student learning approaches in the classroom. For online or in-person classes, expect the skill of note-taking to be a necessary part of success in higher education.

NOTE-TAKING APPROACHES

While taking notes might be expected in some classes, knowing how to take notes appropriately is a useful skill that can help you in higher education and in pursuit of other goals. As the University of North Carolina Learning Center makes clear in their overview of the importance of note-taking, “figuring out what’s important enough to write down” is a learned process (The Learning Center). Consider keywords used in lectures, whether supplemental resources are available, and always reach out to the instructor if you are unclear on the importance of class materials and how to prioritize them effectively. Effective note-taking prioritization also can assist with time-management, another skill covered in greater depth in other sections of this chapter.

“There is no right format to use when taking notes,” and this is true regardless of if you prefer to take notes by hand or digitally (The Learning Center). It is important to develop an organizational approach to note-taking that best reflects your approach to learning. A common and popular approach is known as the Cornell Notes method. Developed at Cornell University, “this style includes sections for the date, essential question, topic, notes, questions, and a summary” (The Learning Center). You’ll learn more details about these methods and how to apply them below.

This page titled [4.1: Tips for Academic Success](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

4.2: Reading to Learn

READING TO LEARN

Active reading to learn involves these four steps:

1. Preparing
2. Reading
3. Capturing the key ideas
4. Reviewing

Let's look at how to use each step when reading.

PREPARING TO READ

Start by thinking about why your instructors have chosen the given text(s) for each course. Has each instructor said anything about the book or the author? Look at the table of contents; how does it compare with the course syllabus? What can you learn about the author from the front matter of the book? Understanding this background will give you the context of the book and help define what is most important in the text. Doing this exercise once per textbook will give you a great deal of insight throughout the course.

Your first step in any reading assignment is to understand the context of the reading material. Think of your reading assignment in relation to the large themes or goals the instructor has spelled out for the class. Consider what parts of the reading assignment you should pay special attention to, and what parts you can browse through.

Open your text to the assigned pages. What is the chapter title? Is the chapter divided into sections? What are the section titles? Which sections are longer? Are there any illustrations? What are they about? Illustrations in books cost money, so the author and publisher likely considered illustrated topics as particularly important, otherwise they would not have been included. What about tables? What types of information do they show? Are there bold or italicized words? Are you familiar with the terms, or are they new to you? Are you getting a sense of what is important in the chapter? Use critical thinking skills as you think about your observations. Why did the author choose to cover certain ideas and to highlight specific ideas with graphics or boldface fonts? What do these formatting choices signal about what will be most important in the course? What do you think your instructor wants you to get out of the reading assignment? Why?

ANATOMY OF A TEXTBOOK

Good textbooks are designed to help you learn, not just to present information. Textbooks have many features worth exploring because they can help you understand your reading assignments better and learn more effectively.

Now, before starting to read, try to give your reading more direction. Are you ever bored when reading a textbook? Students sometimes feel this way. By finding direction, you create a purpose or quest for your reading which will help you become more actively engaged and less bored.

APPROACHES FOR PREPARING TO READ

To use the **Cornell method of note-taking** as you read, you will divide your notepaper into three sections: a left-hand column, a right-hand column, and a space at the bottom of the page for a summary. You can turn the title of each major section of the reading into a question and write it down in the left column of your notes. For example, if the section title is "The End of the Industrial Revolution," you might write, "What caused the Industrial Revolution to end?" If the section title is "The Chemistry of Photosynthesis," you might write, "What chemical reactions take place to cause photosynthesis, and what are the outcomes?" Finally, also in the left column, jot down any keywords that appear in boldface. You will want to discover their definitions and the significance of each as you read. You will put all of your other notes about the reading in the right column. At the end of the section or chapter, write a short summary paragraph. There are templates and examples available online.

With the **outline method of taking notes**, start with the chapter title as your primary heading, then create subheadings for each section, rephrasing each section title in terms of a question.

If you are more comfortable using the **concept map method**, start with the chapter title as your center and create branches for each section within the chapter. Make sure you phrase each item as a question.

NOW, READ

Now you are ready to start actively reading. Start by looking at your notes; they are your road map. What is the question you would like to answer in the first section? Before you start reading, reflect on what you already know about the subject. Even if you don't know anything, this step helps put you in the right mindset to accept new material. Now, read through the entire section with the objective of understanding it. Follow these tips while reading, but do not start taking notes or highlighting text at this point:

- Look for answers to the questions you wrote.
- Pay particular attention to the first and last lines of each paragraph.
- Think about the relationships among section titles, boldface words, and graphics.
- Skim quickly over parts of the section that are not related to the key questions.

After reading the section, can you answer the section question you earlier wrote in your notes? Did you discover additional questions that you should have asked or that were not evident from the title of the section? Write them down now on your notes page. Can you define the keywords used in the text? If you cannot do either of these things, go back and reread the section.

CAPTURE THE KEY IDEAS

Once you can answer your questions effectively and define the new and key words, it is time to commit these concepts to your notes and to your memory. Start by writing the answers to your questions in your notes. Also, define the keywords you found in the reading.

Now is also the time to go back and reread the section with your highlighter or pencil to call out key ideas and words and make notes in your margins. The purpose of marking your textbook is to make it your personal studying assistant with the key ideas called out in the text. Most readers tend to highlight too much, however, hiding key ideas in a sea of yellow lines. When it comes to highlighting, less is more. Think critically before you highlight. Your choices will have a big impact on what you study and learn for the course. Make it your objective to highlight no more than 10 percent of the text.

Use your pencil also to make annotations in the margin. Use a symbol like an exclamation mark (!) or an asterisk (*) to mark an idea that is particularly important. Use a question mark (?) to indicate something you don't understand or are unclear about. Draw a box around new words, then write a short definition in the margin. Use "TQ" (for "test question") or some other shorthand or symbol to signal key things that may appear in test or quiz questions. Write personal notes on items about which you disagree with the author. Do not feel you have to use the symbols listed here; create your own if you want but be consistent. Your notes will not help you if the first question you later have is, "I wonder what I meant by that?"

If you are reading an essay from a magazine or an academic journal, remember that such articles are typically written in response to other articles. You will need to be alert to signals like "according to" or "Jones argues," which make it clear that the ideas do not belong to the author of the piece you are reading. Be sure to note when an author is quoting someone else or summarizing another person's position. Other words like "yet" or "however" indicate a turn from one idea to another. Words like "critical," "significant," and "important" signal ideas you should examine closely.

After annotating, you are ready to read the next section.

REVIEWING WHAT YOU READ

When you have completed each of the sections for your assignment, you should review what you have read. Start by answering these questions: "What did I learn?" and "What does it mean?" Next, write a summary of your assigned reading, in your own words, in the box at the base of your notepaper. Working from your notes, cover up the answers to your questions and answer each of your questions aloud. Think about how each idea relates to material the instructor covers in class. Think about how this new knowledge may be applied in your next class.

STRATEGIES FOR TEXTBOOK READING

The four steps to active reading provide a proven approach to effective learning from texts. Following are some strategies you can use to enhance your reading even further:

- **Pace yourself.** Figure out how much time you have to complete the assignment. Divide the assignment into smaller blocks rather than trying to read the entire assignment in one sitting.
- **Schedule your reading.** Set aside blocks of time, preferably at the time of the day when you are most alert, to do your reading assignments.

- **Get yourself in the right space.** Choose to read in a quiet, well-lit space. Your chair should be comfortable but provide good support.
- **Avoid distractions.** Active reading takes place in your short-term memory. Every time you move from task to task, you have to “reboot” your short-term memory and you lose the continuity of active reading. Multitasking—listening to music or texting on your cell while you read—will cause you to lose your place and force you to start over again.
- **Avoid reading fatigue.** Work for about fifty minutes and then give yourself a break for five to ten minutes. Put down the book, walk around, get a snack, stretch, or do some deep knee bends. Short physical activity will do wonders to help you feel refreshed.
- **Read your most difficult assignments early** in your reading time, when you are freshest.
- **Make your reading interesting.** Try connecting the material you are reading with your class lectures or with other chapters. Ask yourself where you disagree with the author. Approach finding answers to your questions like an investigative reporter. Carry on a mental conversation with the author.

This page titled [4.2: Reading to Learn](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

4.3: Study for Exams

STUDY FOR EXAMS

You truly have learned material when you can readily recall it and use it, whether on tests or in real-life situations. Effective studying is your most important tool to combat test anxiety, but more importantly, effective studying helps you truly master the material and apply it as needed, in school and beyond. Studying is something you do as part of an ongoing learning process, throughout the duration of the term.

STUDYING EVERY DAY

Studying begins after each class or assignment when you review your notes. Each study session should involve three steps:

1. **Gather your learning materials.** Take time to merge your class notes with your reading notes. How do they complement each other? Stop and think: What do the notes tell you about your material? What aspects of the material are you unsure about? Do you need to reread part of your text? Write down any questions you have for your instructor and pay a visit during office hours. It is better to clear up any misconceptions and get your questions answered soon after you are exposed to the material, rather than to wait, for two reasons: (1) the question or doubt is fresh in your mind, and you won't forget about it and (2) instructors usually build their lessons on material already presented. If you don't take these steps now, you are setting yourself up for problems later in the course.
2. **Apply or visualize.** What does this material mean to *you*? How will *you* use this new knowledge? Try to find a way to apply it in your own life or thoughts. If you cannot use the knowledge right away, visualize yourself using the knowledge to solve a problem or visualize yourself teaching the material to other students.
3. **Cement your knowledge.** If you use the two-column note-taking method, cover up the right side of your notes with a piece of paper, leaving the questions in the left column exposed. Test yourself by trying to answer your questions without referring to your notes.

STUDYING IN COURSE UNITS

At the end of each unit, or at least every two weeks or so, use your notes and textbook to write an outline or summary of the material in your own words. After you have written the summary or outline, go back and reread your outline from the prior unit followed by the one you just wrote. Does the new one build on the earlier one? Do you feel confident you understand the material?

STUDYING BEFORE THE EXAM

At least one week before a major exam, ask yourself these questions: What has the instructor said about what is included on the exam? Has the instructor said anything about what types of questions will be included? If you were the instructor, what questions would you ask on an exam? Challenge yourself to come up with some tough open-ended questions. Think about how you might answer them. Be sure to go to any review sessions the instructor or your section leader holds.

Now, go back and review your outlines. Do they cover what the instructor has suggested might be on the exam? After reviewing your outlines, reread the sections of your notes that are most closely associated with expected exam questions. Pay special attention to those items the instructor emphasized during class. Read key points aloud and write them down on index cards. Make flash cards to review during downtimes, such as when you are waiting for a bus or for a class to start.

MORE TIPS FOR SUCCESS

- **Schedule a consistent study-review time for each course at least once a week** in addition to your class and assignment time. Keep to that schedule as rigorously as you do your class schedule. Use your study time to go through the steps outlined earlier; this is not meant to be a substitute for your assignment time.
- **Get yourself in the right space.** Choose to study in a quiet, well-lit space. Your chair should be comfortable but provide good support. Remember that libraries were designed for reading and should be your first location option.
- **Minimize distractions.** Turn off your cell phone and get away from social media, television, other nearby activities, and chatty friends or roommates. All of these can cut into the effectiveness of your study efforts. Multitasking and studying do not mix.
- **If you are studying for a long time, take short breaks at least once an hour.** Get up, stretch, breathe deeply, and then get back to work. (If you keep up with your daily assignments and schedule weekly review sessions for yourself—and keep them—there should be almost no need for long study sessions.)

STYDYING IN GROUPS

Study groups are a great idea, if they are thoughtfully managed. A study group can give you new perspectives on course material and help you fill in gaps in your notes. Discussing course content will sharpen your critical thinking related to the subject, and being part of a group to which you are accountable will help you study consistently. In a study group, you will end up “teaching” each other the material, which is the strongest way to retain new material. But remember, working together in a group does not mean there will be less work for you as an individual; your work just will be much more effective.

This page titled [4.3: Study for Exams](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

4.4: Test Anxiety and How to Control It

TEST ANXIETY AND HOW TO CONTROL IT

It is normal to feel stress before an exam; in fact, that may be a good thing. Stress motivates you to study and review, generates adrenaline to help sharpen your reflexes and focus while taking the exam, and may even help you remember some of the material you need. But suffering too many stress symptoms or suffering any of them severely will impede your ability to show what you have learned. Test anxiety is a psychological condition in which a person feels distress before, during, or after a test or exam to the point where stress causes poor performance. Anxiety during a test interferes with your ability to recall knowledge from memory as well as your ability to use higher-level thinking skills effectively.

There are steps you should take if you find that stress is getting in your way:

- **Be prepared.** A primary cause of test anxiety is not knowing the material. If you take good class and reading notes and review them regularly, this stressor should be greatly reduced if not eliminated. You should be confident going into your exam (but not overconfident).
- **Maintain a positive mindset.** Thoughts like, “I’ll never pass this exam” or “I can’t figure this out, I must be really stupid!” may move you into a spiraling stress cycle that, in itself, causes enough anxiety to stymie your best efforts. When you feel you are brewing a storm of negative thoughts, stop what you are doing and clear your mind. Allow yourself to daydream a little; visualize yourself in pleasant surroundings with good friends. Don’t go back to work until you feel the tension release. Once your mind is clear, repeat a reasonable affirmation to yourself, “I know this stuff,” before continuing your work.
- **Visualize success.** Picture what it will feel like to get an “A” on your exam. Translate that vision into specific, reasonable goals and work toward each individual goal. Take one step at a time and reward yourself for each goal you complete.
- **It’s all about you!** Don’t waste your time comparing yourself to other students in the class, especially during the exam. Keep focused on your own work and your own plan. Exams are not a race, so it does not matter who turns in their paper first.
- **Have a plan and follow it.** As soon as you know that an exam is coming, you can develop a plan for studying. Do not wait to cram for an exam at the last minute; the pressure you put on yourself and late nights will cause more anxiety, and you will not learn or retain much.
- **Eat and sleep well.** Hunger, poor eating habits, energy drinks, and lack of sleep all contribute to test anxiety.
- **Relax.** Before you begin your work, take a moment to listen to your body. Which muscles are tense? Move them slowly to relax them. Tense them and relax them. Exhale, then continue to exhale for a few more seconds until you feel that your lungs are empty. Inhale slowly through your nose and feel your rib cage expand as you do. This will help oxygenate your blood and reenergize your mind.

TIPS FOR TAKING TESTS

You have reviewed the material for a test and feel confident that you will do well. You brought your test anxiety into control. What else can you do to ensure success on a test? Learn and apply these top ten test-taking strategies:

1. Learn as much as you can about the test. What has the instructor told you about the test? Will it be open book? What types of questions will be on it? Are there parts of the test that will be worth more points than others? Will it be cumulative or just cover the most recent material? Will you have choices about which questions to answer?
2. Try to foresee the questions likely to be on the test. Which questions would you include if you were the instructor? Brainstorm possible questions with your study group. Look for possible questions in your notes. Review past quizzes and tests to see what kinds of questions the instructor likes to ask. Above all, take it seriously whenever your instructor warns, “This will be on the test.”
3. Don’t be tempted to stay up late cramming. Get some exercise and watch what you eat. Cramming is not a substitute for doing your assignments and studying consistently over time. It is far more important to get a good night’s sleep and face your test fresh and well rested. A good workout the day before an exam will help you be fresh and stay focused during the exam (provided you already like to work out; if not, find time to take a long walk). A healthy diet the night before and the day of the exam will give you energy and concentration to do well on the exam. Include “brain foods,” such as those rich in omega-3 oils, and avoid “heavy” foods that are rich in fat and sugar. (After the exam, you can celebrate with a cheeseburger, fries, and milkshake—but not before the exam!)
4. Get to the test site early. Take out all your allowable tools (pencils, pens, calculator, etc.). Turn off your cell phone (yes, all the way off, not on vibrate) as a way of disconnecting from your everyday world. Do some of the relaxation exercises described

earlier for controlling test anxiety.

5. Create a test plan. Listen carefully to the directions given by the instructor. When you receive your test, scan the entire test first. Evaluate the importance of each section. Then create a time allocation plan. Decide how much time you should dedicate to each section. You don't want to spend 80 percent of your time on a question worth 10 percent of the grade.
6. Write it down. Take a couple minutes to write down key facts, dates, principles, statistics, and formulas on a piece of scratch paper or in the margin of the exam paper. Do this while you are still fresh and are not yet feeling time pressure (when it will be harder to remember them). Then, you can refer to these notes as you take the exam.
7. Read the directions carefully. Then, reread them. Do you understand what is expected of you? If not, ask the instructor to be sure you understand. Too many students lose points simply by not following directions completely!
8. Complete the easy questions first. By getting the easy questions out of the way, you will feel more confident about the test and have more time to think about the more difficult questions. Start with the objective sections of the exam first (multiple choice, true or false, and matching columns). As you answer these questions, keep an eye out for facts or concepts you may want to use later in an essay question.
9. Keep an eye on the time. Adhere as closely to your plan as possible. If you see that you are running out of time, do not panic. Move to questions you think you still can answer accurately within the remaining time.
10. Check your work. This does not mean going through all your calculations again. Start by ensuring that you have *complete* answers according to the directions. Then, look for other common mistakes, such as a misplaced decimal point, dropped words (especially those that can modify the answer, like "not"), and any incomplete or incomprehensible phrases.

This page titled [4.4: Test Anxiety and How to Control It](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

4.5: Resolving Grade Disagreements

RESOLVING GRADE DISAGREEMENTS

It may happen in an online or face-to-face class that a graded assignment is returned and, for one reason or another, you disagree with the earned grade posted on the assignment. If you have submitted an assignment or project and it is returned with a grade you have concerns about, it is okay to express those concerns. Faculty have a responsibility to grade all students fairly, using the same standards and approaches for all students. It is okay to request to speak with an instructor in class, during an office hour, or via email/phone to discuss your grades. It is expected that faculty must be able to provide clear evidence as to why your work earned the given grade. If you find yourself concerned that a faculty member is unwilling to provide an explanation, or that a grade is given without merit, there are pathways for you to dialogue with faculty and administrators over the matter.

Speaking with the faculty member directly often is seen as a first step in the process and can be done face to face, during office hours, or through phone/email. Under FERPA, your grades are a private matter between the faculty member and yourself (and they are instructed also not to post grades publicly). If you explain your concerns to the faculty member, but feel the matter is still not fairly resolved, consider speaking with the faculty member's department chair, and if necessary, the subdivision dean.

If you have concerns about speaking directly with the faculty member, you can reach out to an appropriate staff member/administrator to assist you in the process. Additionally, there are pathways for filing an "academic complaints/grade grievance" if you feel the institution needs to resolve the matter in a more effective manner (Moraine Valley Community College, 2025).

This page titled [4.5: Resolving Grade Disagreements](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

4.6: Tutoring Center

TUTORING CENTER

The Tutoring Center provides learning support for all students enrolled in Moraine Valley courses. Tutoring is a free service aimed to improve content mastery in the most challenging courses. All our tutors are professionally trained through the College Reading and Learning Association training regimen.

Studies show that students who seek out tutoring as a study resource are much more likely to achieve a higher score in their coursework.

Tutoring is offered in a variety of locations:

- Math, Science, Business, and Foreign Language – G221 (Main Campus, Palos Hills)
- Reading, Writing, IEL, and ESL – L200 (Main Campus, Palos Hills)
- Technology Tutoring – T920 (Main Campus, Palos Hills)
- Math and English – Room 218 ([Education Center at Blue Island](#))

Tutoring is offered on a first-come, first-serve basis with one-on-one tutoring available during low-traffic times. Specific tutors are not assigned to individual students; however, tutors' schedules are published so students can seek out a preferred tutor and request a tutor based on demand.

The Tutoring Center's schedules, hours, and online tutoring options are available on the portal. Visit the [Tutoring Center on MVConnect](#) to schedule an appointment.

Questions? Contact a lead tutor at (708) 974-5746 or [Email: Tutoring Center](#) [tutoringcenter@morainevalley.edu].

This page titled [4.6: Tutoring Center](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

4.7: Speaking and Writing Center

SPEAKING AND WRITING CENTER

Writing doesn't always come easily, but the Speaking and Writing Center at Moraine Valley is here to help.

Great writers and speakers know that a piece needs to be written and rewritten (maybe several times!) for it to really shine. One of the best ways to make your writing successful is to have someone else read it and provide constructive feedback. The Speaking and Writing Center has trained students and faculty consultants who can read your work and help you discover ways to present your ideas more effectively. They'll point out your strengths, offer suggestions, and empower you to become a better writer or speaker.

Consultants are available to discuss your projects at any point during the creative process, from rough draft to final copy or performance. Their specialties go well beyond research papers. They can assist you with speeches, college admission letters, short stories, poems, essays, and more.

The Speaking and Writing Center is located in Building A, room A258, on the Palos Hills campus. You can make an appointment with the [SWC website form](#), by email at [Email: Writing Center](mailto:writingcenter@morainevalley.edu) [writingcenter@morainevalley.edu] or call (708) 608-4216 during business hours.

This page titled [4.7: Speaking and Writing Center](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

4.8: Library

LIBRARY

The Sylvia M. Jenkins Library offers a wide range of spaces, resources, and services, curated to support your personal and academic goals. When you first walk into the Library, you might notice that the space is active, busy, and sometimes even a bit loud. You will find more than just books; you can use the study rooms to work on group projects, meet up with your friends or instructors in the coffee bar, watch a streaming video on a laptop in the lounge, stumble upon a free lecture in the event space, record a podcast for a class assignment, or start a new project in the Student Maker Studio.

Most importantly, you will find friendly, helpful people to answer questions about your classes or the campus. The Library is a place where everyone is welcome, and you can get the information and resources you need to be successful as a college student.

CONTACT THE LIBRARY

- Building L, 2nd Floor
- lib.morainevalley.edu
- Email: [Library](mailto:library@morainevalley.edu) [library@morainevalley.edu]
- Research Help: (708) 974-5234
- Renewals, overdues, checkouts: (708) 974-5235

This page titled [4.8: Library](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

4.9: Communication with Faculty

COMMUNICATION WITH FACULTY

From your past and current classroom experiences you have likely noticed your instructors teach differently. College faculty members have different styles, use syllabi specifically for their classes, convey the course material using various methods of instruction, and have different classroom policies. Therefore, it is important to maintain good communication with them. Good communication will more than likely help you complete each class successfully.

College faculty members have many different roles at the institution. They develop curricula, serve on college committees, advise student clubs, attend departmental meetings, and participate in college events. One faculty member could be teaching over 200 students per semester, and some part-time faculty may teach at multiple institutions. For this reason, it is important for you to develop a working relationship with each of your instructors and be concise when you need help or have difficulties with the material. It also is vital for you to inform your faculty member of any absences and when you may be late due to a previous appointment. Your instructor will have an easier time understanding you and respecting you as a serious student if you maintain ongoing communication.

Don't make assumptions

Your faculty members are not aware of circumstances that might prevent you from attending class, finishing an assignment or causing you difficulty with the material. Discuss such circumstances with faculty members. Although faculty members' syllabi have clear deadlines and expectations, they might have suggestions for you to improve or may give you an opportunity to make up what you missed. Classroom attendance always is important.

1. Email your instructor

Keep in contact with your faculty member through your college email account and read your college email regularly. Faculty will not always read emails sent to them through other email accounts, so use your Moraine Valley student email. Your college email is your official means of communication with the faculty and other college offices. If your message is sent through other email accounts, chances are they might not receive it. Give your instructor time to respond – typically, at least one to two business days. Your connection with your faculty member is a formal relationship, not a close friendship. Always address faculty members respectfully and concisely. A well-written, respectful email is a must.

2. The syllabus is a contract

The syllabus is your classroom agreement. All instructors have different policies, assignments, grading rubrics, and expectations. If you are not sure about something in the syllabus, please clarify with your instructor. You should be aware of all the information in your syllabus. They often will not remind you of everything in the syllabus (due dates, readings, college holidays, etc.) because you have all the information already. The syllabus is an important tool for your class.

3. When to have important conversations

In your college career, there may be a few classes where you need more time to talk to the instructor. When you need to have an important conversation, find an opportunity when the faculty member has time with no distractions, such as during his or her office hours. When your instructor starts a class or finishes a class, there are many distractions. They are preparing for the class at the beginning and at the end of the class; they are confronted by many students who might each have a quick question. The classroom also empties out so the next class can start. Instructors do not like to talk about private matters in front of an audience. Find an agreeable time and place where you both can talk privately, meet in their office or even the cafeteria.

4. Making connections

As stated in this section, communication is a key to classroom success. Here at Moraine Valley, you have every opportunity to work closely with your instructor, as the average class size is approximately 17 students. Instructors at Moraine Valley are here to help you succeed. They became college instructors because they enjoy working with students to achieve their educational goals. Get to know them. Not only are they helpful, but they could also assist you in finding your first job, serve as a reference, give you better insight into a career, and help you find out information about the campus.

This page titled [4.9: Communication with Faculty](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

4.10: Your Digital Footprint

YOUR DIGITAL FOOTPRINT

WHAT IS A DIGITAL FOOTPRINT?

Whether using a search engine or scrolling social media, our activities are being tracked and recorded. Your digital footprint can include social media posts, online reviews, downloaded information, online subscriptions, cookies on a website, IP addresses, browser history, geolocation services, and backend algorithms on social media apps (University of Maryland Division of Information Technology). This trail of data can be used later by companies who want to sell things or employers who want to find information about us. Increasingly, our activities in the physical world, like grocery shopping or daily walks, also are tracked by phones or other technologies that contribute to our overall digital footprint

WHY SHOULD YOU CARE ABOUT YOUR DIGITAL FOOTPRINT?

Many aspects of our digital footprint are used to make our online experiences seamless—saved passwords, local search results, and cookies to remember our preferences. However, this convenience comes with the cost of privacy and anonymity. Your information can be used and shared with companies, advertisers, and even the government in ways that you may not have intended.

HOW TO MINIMIZE YOUR DIGITAL FOOTPRINT.

One way to start minimizing your digital footprint is to develop good online habits. You can use this list from Internet Society to get started:

- Google yourself. What personal information already is easily available?
- Review privacy settings for apps and browsers—find out how your information will be used.
- Consider what you share on social media, especially what information you make public.
- Consider the implications of apps that use location data. For example: do you want the date and time to be shared when you post or share photos?
- Check your browser's cookie settings. Can you block third-party cookies?

This page titled [4.10: Your Digital Footprint](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

4.11: AI Literacy

AI LITERACY

AI literacy, as defined by the Digital Education Council (DEC):

“The essential knowledge and skills needed to understand, interact with, and critically assess AI technologies. AI literacy includes the ability to use AI tools effectively and ethically, evaluate their output, ensure humans are at the core of AI, and adapt to the evolving AI landscape in both personal and professional settings.”

Some learning about AI will happen in your classes, and you can expect your instructors to provide guidance on how AI should (or should not) be utilized for class. However, you also can expect to learn about AI from personal and professional experience.

The DEC framework for AI literacy provides five dimensions of AI literacy which you can use to guide your learning.

1. Understanding AI and data:

A good starting point is asking: how does AI work?

2. Critical thinking and judgement:

Once you have an understanding of how AI works, you are better able to evaluate the output that it provides.

3. Ethical and responsible use:

There are many ethical considerations to keep in mind when using AI, from environmental impacts to academic integrity concerns.

4. Human-centricity, emotional intelligence, and creativity:

You may want to consider how using AI may impact your own learning, creative processes, and the relationships you have with others.

5. Domain expertise:

Depending on your major or the classes you are taking, there may be specific ways AI is being used that you will need to learn and practice.

There still is a lot we do not know about how AI will impact individual learning and development or social systems like jobs and education. Take the time to learn more about AI as you go through your classes. You can get started with this [AI resource from the Library](#).

This page titled [4.11: AI Literacy](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

4.12: Chapter Summary

CHAPTER SUMMARY

The strategies you learned by engaging in this chapter will not only assist you in enhancing your academic success at Moraine Valley but also will provide you with the skills needed for success throughout life. Approaching new challenges with a growth mindset increases your ability to reach your highest potential. Understanding your learning style, improving your note-taking and study skills, and properly preparing for exams will help you achieve success far beyond your time at Moraine Valley. Services such as the Tutoring Center and the Library can support you with assignments and research and can help you become a more self-sufficient student.

Reaching out to your instructors is also another great way to get additional help as you pursue your education. Instructors provide office hours when you can meet with them to cover material you may need additional help with and discuss any areas of concern. Just remember, keep your communication with your instructors professional and appropriate. Some instructors will communicate with students via social media; this is a great way to keep in touch and build your professional network after graduation!

COLLEGE RESOURCES

LIBRARY

Building L, 2nd Floor

Website: lib.morainevalley.edu

Email: [Library](mailto:library@morainevalley.edu) [library@morainevalley.edu]

Research Help: (708) 974-5234

Renewals, overdues, checkouts: (708) 974-5235

SPEAKING AND WRITING CENTER

Building A, Room A258

Phone: (708) 608-4126

TESTING SERVICES

Building G, Room G231

Phone: (708) 974-5309

TUTORING (READING/WRITING/IEL/ESL)

Building L, Room L200

Phone: (708) 974-5425

TUTORING (TECHNOLOGY)

Building T, Room T920

Phone: (708) 974-5331

TUTORING CENTER (MATH/SCIENCE)

Building G, Room G221

Phone: (708) 974-5746

This page titled [4.12: Chapter Summary](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

4.13: References

Dweck, C. S., & Leggett, E. L.. A social-cognitive approach to motivation and personality, *Psychological Review*, 95(2), 256–273, 1988, <https://doi.org/10.1037/0033-295X.95.2.256>. Accessed May 19, 2026

The Learning Center, University of North Carolina Chapel Hill. “Effective Note-Taking in Class,” *University of North Carolina Chapel Hill*, <https://learningcenter.unc.Theedu/tips-and-tools/effective-note-taking-in-class/>; accessed 6/30/2025.

Moraine Valley Community College, “File a Complaint or Report,” <https://www.morainevalley.edu/right-to-know/file-a-complaint-or-report/> accessed July 3, 2025.

University of Maryland Division of Information Technology. “I always feel like somebody’s watching me...and they are!”, *University of Maryland*, <https://it.umd.edu/security-privacy-audit-risk-and-compliance-services-sparcs/topic-week/i-always-feel-somebodys-watching-me-and-they-are>. Accessed July 10, 2025.

Wilton, Robin. “Ten tips to manage your digital footprint”, *Internet Society*, <https://www.internetsociety.org/blog/2014/12/ten-tips-to-manage-your-digital-footprint/>. Accessed July 10, 2025.

Digital Education Council, “Digital Education Council AI Literacy Framework”, *Digital Education Council*, <https://www.digitaleducationcouncil.com/post/digital-education-council-ai-literacy-framework>. Accessed July 10, 2025.

This page titled 4.13: References is shared under a [not declared](#) license and was authored, remixed, and/or curated by .

CHAPTER OVERVIEW

5: Career Exploration and Degree Planning

ALUMNI SPOTLIGHT

“Working as a student employee for New Student Orientation and Advising was one of the most meaningful experiences I had during my time at Moraine Valley Community College. I loved being able to welcome new students, help them get comfortable on campus, and share the same guidance I received when I first started. Whether I was giving campus tours, answering questions, or helping with registration, I felt like I was part of something bigger - helping others start their journey just like I did.

The Advising Office played a huge role in my success. From my very first semester, my advisors were always there to help me choose the right classes, plan for my transfer to UIC, and stay focused on my goals. They made me feel supported every step of the way, and I honestly don’t think I would have gotten as far as I did without their guidance. Their encouragement gave me the confidence to grow, both personally and academically, and I’m incredibly grateful for everything they did for me.”

—Mohammed Jbara, former student employee and orientation leader

CHAPTER GOALS

As a result of engaging in this chapter, you will:

- Review the services provided by the Counseling and Career Development Center and Academic Advising
- Learn about the career development process, including identifying your work personality and investigating valid career exploration websites
- Review degree program options and vital academic planning resources

EXPLORATION AND DECISION MAKING

As a new college student, you probably have received questions such as, “What is your major?” and “What career do you plan to pursue?” For some, you may already have an idea of what you want to be when you graduate from college. Others of you may have family members who are encouraging you to pursue a certain career path. Yet for others, you may be unsure of what you want to do when you graduate.

Determining a career can be an overwhelming and daunting process and is one that should be given time and effort. A report published by the Education Advisory Board (Struamsheim, 2016) surveyed 10 colleges and over 78,000 students and discovered:

- As many as 80% of students will switch majors at one point during their time in college.
- Although it is encouraged by many to simply pick a major and stick with it, those who change their majors are more likely to graduate from college than those who settle on one the moment they arrive.

With all the decisions you need to make as a college student, choosing a major is one of the most important things to consider. Selecting your major will define the academic path that will prepare you for your future career. Your major should match your values, interests, and personality, as well as correspond with the career you intend to pursue. Choosing a major and mapping out your academic path takes research, reflection, and planning. At Moraine Valley Community College, there are many resources available to help you along your academic journey, including Career Counseling and Academic Advising. This chapter is designed to be an introduction to the career exploration and planning process.

[5.1: Counseling and Career Development Center](#)

[5.2: Job Resource Center](#)

[5.3: Navigate Your Academic Roadmap](#)

[5.4: Chapter Summary](#)

[5.5: References](#)

This page titled [5: Career Exploration and Degree Planning](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

5.1: Counseling and Career Development Center

COUNSELING AND CAREER DEVELOPMENT CENTER

Moraine Valley Community College understands that students may need support as they navigate their college experience. The counselors in the Counseling and Career Development Center all are masters-level clinicians who are trained in the areas of personal, academic, and career development.

Academic Counseling

One key role counselors provide is academic counseling. We know students can struggle academically for many reasons, from lack of motivation to difficulty managing their time. For many students, having the opportunity to discuss their academic concerns can provide valuable and helpful insight as they navigate their educational career.

Students should set up an academic counseling appointment if they are struggling with:

- Getting nervous/anxious when taking tests
- Managing time
- Wondering how to study effectively
- Thinking about withdrawing from a class/classes
- Feeling unmotivated to attend/prepare for your classes

Personal Counseling

Students may need personal counseling support in a confidential, safe environment. During college, students may experience their first significant loss, mental health challenges, or relationship concerns. Talking to friends and/or family may not feel safe. Counseling can provide a safe space to talk about topics of concern. When students are dealing with personal concerns, their academic progress is often affected as well. Our counselors can provide much-needed support during difficult times to assist students to stay on track with school.

Talking to a counselor about your personal concerns can provide valuable support while you navigate the stresses of school. Contact counseling if you are having personal issues, such as:

- Experiencing panic or feeling anxious
- Having relationship issues with family and/or friends
- Feeling overwhelmed by the pressures of life and school
- Struggling to function in everyday life
- Financial difficulties

Career Development

Determining your career path can be a daunting and overwhelming experience. Consider the Counseling and Career Development Center as a welcoming and supportive resource during your time at Moraine Valley. Every semester, counselors teach several sections of the Career Planning Course, HDV-111. This course is a two-credit class offered during the first or second eight weeks of every semester. Through this class, students can identify their personal career interests, values, skills, and personality traits and connect those attributes to the world of work. Counselors also provide one-on-one career counseling for students. If you have some ideas about potential careers but need to process your options, you are a good candidate for career counseling.

- What major or career program should I pursue?
- How do I find out more information about potential careers?
- What can I do with this major?
- I have a couple of career thoughts. Which one should I pursue?

Students can make an appointment by contacting (708) 974-5722, [Email: Counseling](mailto:counseling@morainevalley.edu) [counseling@morainevalley.edu] or by going to Building S, Room S202, when the counseling center is open. More information about services can be found at this website [Student Success](http://www.morainevalley.edu/student-success/counseling/) [www.morainevalley.edu/student-success/counseling/].

Career planning can provide numerous benefits that help you achieve both personal and professional success. It can help you clarify goals, increase self-awareness, improve decision-making, improve future job satisfaction, enhance confidence, and lead to overall long-term success.

Overall, career planning serves as a foundation for both immediate and future success, helping you navigate your professional journey with confidence and clarity.

Career Exploration and Planning Process

Career exploration and planning involves several steps that can help you determine a career path and conduct ongoing evaluation along the way. This process takes time, commitment, and action on your part, but will have a positive impact on your life.

Here are some key steps of the Career Exploration Process:

1. **Self-Assessment:** Learn about your interests, aptitudes, and abilities.
2. **Career Exploration:** Research the world of work and explore different careers.
3. **Career Decision Making:** Narrow down your options. Take a closer look at each career by doing more detailed research and considering any significant influencing factors.
4. **Planning and Action:** Make a career plan and identify steps to achieve goals.
5. **Re-evaluation:** Determine if you are making progress toward your goals, set new goals, and evaluate your career path and shift your goals, if needed.

In a small group or individually, reflect on the following questions:

- Where are you in the career exploration and planning process?
- Do you know what career and major you should pursue?
- If you are certain of the career, how did you come to that decision?
- Is there a likelihood you may change your mind about this career?

1. Self-Assessment

The first step in the career exploration process is self-assessment. A self-assessment is a multilayered, detailed process that can require time, resources and multiple inventories/assessments. This process, which requires analyzing oneself in the context of careers, can provide insights into oneself that can aid in identifying potential future careers that may be a good fit.

A self-assessment often includes the following components:

- Personality
- Environment/culture
- Values
- Skills
- Accomplishments
- Interests

Let's look at values. Values are the key factors that we determine are important in our work and our life. They motivate us daily, and whether or not we are aware of them, they influence our decision making.

Determining your values and ensuring that they align with a future career is critical in the process of career decision making. Let's first examine the value of *variety*. If variety is an important value to you, you may want to find a career that will allow you to have variety in your day-to-day tasks. It is likely then that, if your career requires you to do the same tasks day in and day out with little change, you will be unmotivated and probably will not be your best in the environment.

Activity

Find the definitions for the following values and then number them in order of priority for you:

Values Activity

Value	Definition	Order of Priority
Flexibility		
Balance		
Spirituality		
Independence		

Value	Definition	Order of Priority
Recognition		
Teamwork		
Integrity		
Influence		
Variety		
Diversity		

Beyond values, there are other essential components to assess. Taking the time to assess yourself is critical in the career decision making process.

Once you narrow down a few potential careers through self-assessment, the next step is to thoroughly research those career titles.

Exploring careers and the current job outlook is critical in the career decision-making process. Given the ever-changing job market nationally and globally, it is essential to explore career options. Further research will help you to get a real sense of what potential careers entail including the job outlook, education required, daily tasks, and salary range.

For example, given the advances in technology and Artificial Intelligence, there has been automation of manufacturing, which has eliminated jobs such as assembly line workers. However, advances have created careers for automation engineers and maintenance technicians.

Below are some examples of questions you can consider as you explore different careers:

- What are the day-to-day requirements of the career I am considering?
- How long will I need to be in school to pursue this career?
- Is this a career that's growing or is it on the decline?
- What is the salary for this career?
- What are the required qualifications for this career?

Below are some examples of websites that are commonly used for career research:

O*NET Online

One federal resource that is commonly used with real-time data is onetonline.org. Here, you can browse careers by keyword or industry.

Go to onetonline.org and research a career that you may be interested in. Take some time to reflect on what you have learned about this career.

3. Career Decision Making

Everyone makes decisions differently, especially when it comes to determining a future career. Even if you have had a career in mind for some time, you should review how this career suits you, your needs, and your future. Sometimes, students have difficulty exploring other career options because they have “always” wanted to pursue a specific career. All the work, including the self-assessment components and career exploration research all come together at this stage. Additionally, your values are key in this decision-making process. For example, what type of work-life balance would you desire? What salary? How much time do you want to, or can you, afford to spend on becoming qualified for this career? Decision making related to determining your future career requires a level of honesty with yourself, and conversations with those who are invested in you.

For example, you may have long wanted to pursue a nursing career because you really want to help people. Perhaps you were positively affected by a nurse at some time in your life. Additionally, you may know people in your life who believe you should pursue nursing. However, you struggle at the sight of blood and dislike science in general. Is this the career you should be pursuing, or should you look at other careers that connect with your desire to help others? Being open and creative can be key to making your career choice.

4. Planning and Action

Once you have explored potential careers, the next step is to determine the education needed to pursue your career goal. Some careers have very clear and specialized majors attached (e.g. special education teachers major in special education). However, many careers allow for more than one major. A social service coordinator may require a degree in any human service-related major such as social work, counseling, psychology, or sociology. It may be best to look at all the major options for any given career title.

Here's an example:

Your family owns a business and there is an expectation for you to take it over someday. In some sense, it is a guaranteed job. You figure you should major in business since you do see yourself taking over that business. However, truth be told, you really struggle with higher-level college math to the point where no matter how much you study, you just cannot successfully pass these courses. Since your family business requires a high amount of communication with the public, should you instead major in communications and take some pertinent business courses for your electives?

It is recommended you decide on a major before choosing a transfer school. That way, you can ensure the major will be available to you at your transfer institution. As you may be aware, Moraine Valley has over 140 career programs where you can earn either a certificate or an associate in applied science degree. For many students, pursuing a non-transferable credential is the best option for reaching their career goals. For more information on all programs at Moraine Valley, visit the [Academic Programs website](https://morainevalley.edu/academics/academic-programs) [morainevalley.edu/academics/academic-programs].

5. Re-evaluation

Frequent re-evaluation is necessary in the career decision making process. It is imperative to reevaluate yourself, the job market and the decisions you have made. If you are young, and entered college straight out of high school, perhaps after two years of majoring in one program you may decide to shift and pursue something different. If the job market changes, a re-evaluation would be necessary. For example, during the COVID pandemic, the need for health care professionals, especially respiratory therapists and mental health professionals, increased exponentially.

Planning your career path can seem very overwhelming. This section of the chapter is just a starting point. For further assistance, you may consider one of the two following options: contact Moraine Valley's Counseling and Career Development Center at (708) 974-5722 to set up a career counseling appointment with a counselor or enroll in the two-credit Career Planning course (HDV-111) which will offer a much more in-depth review of your career options based on your interests, values, skills, and personality, as well as provide a comprehensive review of all the ways to explore careers.

In addition to working with a career counselor or taking the Career Planning course to help you decide on a career path, the Job Resource Center can help students explore careers through internships and employment experiences.

This page titled [5.1: Counseling and Career Development Center](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

5.2: Job Resource Center

JOB RESOURCE CENTER

The Job Resource Center (JRC) connects students, alumni and community members to job and internship opportunities. The JRC also puts together workshops and lectures that will help you develop your professional skills. The JRC plays an important role in connecting you to the work and opportunities that will help you develop the skills you need to be successful in your future career. You also will have access to many of the JRC resources after you graduate. Visit the JRC in Building S, Room S202, call at (708) 974-5737 or email at [Email: JRC \[jrc @morainevalley.edu\]](mailto:jrc@morainevalley.edu). You also will want to take a look at the JRC resources for students through MVConnect.

STUDENT EMPLOYMENT

- Enhance your educational experience
- Develop relationships and connections across campus
- Work up to 20 hours (work-study or budgeted)

INTERNSHIPS

- Gain hands-on, real-world experience
- Expand your resume
- Develop professional skills
- Take advantage of networking opportunities

WORKSHOPS

- Learn how to write high-impact resumes and cover letters
- Develop your interviewing skills
- Identify effective strategies for employment seeking
- Discover where to pursue internships

JRC PEOPLE AND RESOURCES

- Job resource specialists are available by appointment to review resumes and discuss job search questions.
- The digital job board (College Central Network) is one of the most important resources available to all job seekers: [College Central \[collegecentral.com/morainevalley/\]](http://collegecentral.com/morainevalley/).

Once you have made use of the Counseling and Career Development Center and the JRC to decide on a career path, you will be ready to work with an academic advisor who can provide guidance in selecting a major or program of study that is appropriate for your chosen career path.

This page titled [5.2: Job Resource Center](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

5.3: Navigate Your Academic Roadmap

NAVIGATE YOUR ACADEMIC ROADMAP

In college, one of the most important decisions you will make after you have decided upon your career path will be choosing your program of study. Your program is based on your future career goals and is dependent on your plan to transfer to another university or to work right after completing your program at Moraine Valley.

Students who transfer plan to earn an advanced degree such as a bachelor's, master's, or doctoral/professional degree. Students who are in the career program plan to start work in their field after completing their studies at Moraine Valley.

The courses you select each semester should reflect your goal toward degree or certificate completion. You will want to follow a specific program of study for your career program, major, and transfer institution.

In this section, we will review the following:

- Programs of study:
 - Career programs (A.A.S. and certificates)
 - Transfer options (A.A., A.S., A.F.A, A.E.S., and A.G.S.)
 - General education vs. electives/major courses
- How to access vital resources
 - Student Planner
 - Academic Advising Center
 - Transfer Center
- Your responsibility as a student
 - Preparing for your academic advising appointment
 - Semester-by-semester outcomes
- Education Planning Session (EPS)
 - Education planning activity

DEGREE PROGRAM OPTIONS AND MAJORS

Before we discuss degree options let's review the difference between your program of study and selecting your major. Your program of study is the degree or certificate path you will follow at Moraine Valley. This differs from your major of study. Courses selected within your major would be your primary focus area of study while pursuing your degree. For example, your degree program of study may be an Associate of Science, while your major would be biology or engineering. Your associate degree will not specifically state your major. You will work with your academic advisor to help shape your educational plan to meet the needs for transfer to your selected university. You will need to be prepared to select your major of study when you apply to your bachelor's program.

Programs designed to prepare students to begin work in their field directly after completing their studies at Moraine Valley are listed under the Associate in Applied Science (A.A.S.) degree and certificates. These options are best for a student who does not have the intention of transferring to a four-year college or university to earn an advanced degree. You will want to work with your academic advisor closely if you are in a career program and still intend to earn a bachelor's degree at a transfer institution to ensure you are taking the necessary coursework to meet both objectives.

CAREER OPTIONS

Associate in Applied Science (A.A.S.) degree programs and certificate programs are for students whose goal is immediate employment upon graduation from Moraine Valley. To expand the number of career programs available to students of the district, Moraine Valley has cooperative agreements with other community colleges. Under these agreements, students may take core courses at the cooperating institution and may take general education courses at Moraine Valley or at the cooperating institution. Credit for some career programs may transfer to four-year colleges and universities. Contact the Academic Advising Center for transfer information.

The Associate in Applied Science (A.A.S.) degree requires a minimum of 60 credit hours. There are several programs that exceed 60 hours.

Certificates offered at the college range from six credit hours to 48 credit hours. Many certificates overlap, allowing students to earn several certificates in a short amount of time. Also, work with your advisor to see how your certificates may be applied to a degree in the future.

TRANSFER OPTIONS

An Associate in Science (A.S.) degree is designed for students pursuing a degree in a STEM (science, technology, engineering, math) related field including biology, chemistry, computer science, and medicine, or any majors within the medical field. Business majors often complete an A.S. degree but have the option to complete the A.A. based on the requirements at their transfer institution.

An Associate in Arts (A.A.) degree is a liberal arts transfer degree designed to support students transferring into a non-STEM major including the arts, education, criminal justice, political science, geography, philosophy, psychology, or any other social and behavioral science major.

An Associate in Fine Arts (A.F.A.) degree is designed to meet the unique needs of students who plan to major in art or music. These majors are typically required to complete a sequential list of courses to support a portfolio in their major during their freshman and sophomore years. Students who are interested in art education are encouraged to earn an A.A. degree rather than an A.F.A. degree.

An Associate in Engineering Science (A.E.S.) degree is suitable for all engineering majors, including but not limited to aerospace, agricultural and biological, architectural, biomedical, chemical, civil, computer, computer science, electrical, energy management, engineering mechanics, engineering physics, general, industrial, materials science, mechanical, nuclear, and systems engineering. The General Education courses required for the A.E.S. degree are approved by the Illinois Articulation Initiative (IAI); however, the structure of the A.E.S. does not meet the minimum IAI General Education Core Requirements. Students will need to complete the general education requirements of the school to which they transfer. Students interested in engineering should consult the catalog of their transfer school and an academic advisor for appropriate requirements.

An Associate in General Studies (A.G.S.) is designed to meet the unique needs of a student population with educational goals that do not require a traditional degree program where a specific program of study is required. This degree is not intended to be an entering student's default program of study, and students must work with an academic advisor to determine if they fall into the special population this degree is designed to target.

GENERAL EDUCATION VS. ELECTIVES/MAJOR COURSES

Each degree program has specific requirements that are broken down to help guide you in the academic planning process. These requirements include general education courses, additional degree requirements, and electives.

Program of Study	AA	AS	AES	AFA Art	AFA Music	AGS
Credits						
Communication	9	9	9	9	9	6
Mathematics	3	3	14	3	3	2
Life and Physical Science	7	8	8	8	8	4
Humanities and Fine Arts	9	6		6	6	3
Social Behavioral Science	9	6	3	6	3	3
Additional Math	-	3	-	-	-	-
Additional Science	-	3	-	-	-	-
Additional General Education	-	-	-	-	-	3
Electives	23	24	34	33	35	41
Total Credits	60	62	68	65	64	62

Table: Credit Breakdown per Degree

GENERAL EDUCATION CORE

- Communication (9 credit hours)
- Mathematics (3 credit hours)
- Life and physical science (7 credit hours)
- Humanities and fine arts (9 credit hours for A.A. or 6 credit hours for A.S.)
- Social and behavioral sciences (9 credit hours for A.A. or 6 credit hours for A.S.)

ADDITIONAL DEGREE REQUIREMENT

- A.S. requires an additional 6 credit hours: 3 hours in math and 3 hours in science

ELECTIVES/MAJOR COURSES

- A.A. requires 23 credit hours of electives
- A.S. requires 23 credit hours of electives

Elective courses should be selected based on your major and transfer institution. Utilize the resources in this chapter and work with your academic advisor to tailor your individual plan to meet your academic goal.

STUDENT RESOURCES FOR ACADEMIC PLANNING

It is our goal to ensure you have the necessary resources available to be successful in planning your academic goals. During the planning process, you will utilize resources such as the Student Planner, the Academic Advising Center and Transfer Center to guide you through your journey at Moraine Valley and help you plan for the next step in your educational or career goals.

Student Planner

Student Planner is a web-based, self-service tool that allows you to map courses and track progress through degree completion.

Why Use Student Planner?

- Know the degree requirements and understand how courses apply to your program
- Review course descriptions, prerequisites, and credit hours per course
- Track your overall progress including courses completed, grades for each course, credit hours earned, and cumulative GPA
- Register and/or drop courses (during open registration)
- Explore how your courses would fit into other degree programs offered at Moraine Valley
- Determine your expected graduation date

Student Planner is available to you 24/7 and allows you to take control over your own planning. You will want to understand how to use the tool to help you complete the activities in this section. A short tutorial is available to you on MVConnect under Resources → Academic Services → Academic Advising → Student Planner. You also may have access to the tutorial in your COL-101 Canvas shell.

How to Access Student Planner

1. Log in to MVConnect (mvconnect.morainevalley.edu) with your username and password
2. Select Student Portal page
3. Navigate to the Self-Service for Students menu
4. Click on Student Planning
5. Click on the Go to My Progress link

It is important that you review Student Planner every semester and meet with your academic advisor to make sure you are selecting the right courses for your major, career program, and transfer institution.

The Academic Advising Center

As stated in the Academic Advising Syllabus (located in MVConnect under Student Resources), the goal of advising is to educate and instill knowledge of the academic planning and college expectations required for success.

Academic advising is available to all currently enrolled students at Moraine Valley. The purpose behind academic advising is to help you navigate your way through educational planning through degree completion, course selection, and transfer resources.

Academic advisors assist with:

- Interpreting placement test results
- Reviewing degree options
- Providing course options
- Transfer planning to four-year college or university
- Navigating Student Planner
- Discussing graduation requirements
- Sharing resources and referrals

Students are not assigned to an academic advisor but are able to request an advisor once they have established a student–advisor relationship. Your academic advisor will not make decisions for you but will guide you with the necessary resources needed to choose courses that best fit your academic goals.

The Transfer Center provides students with the opportunity to meet with admissions advisors from various four-year institutions visiting campus. To learn more about transfer resources or to access the schedule for visiting college representatives, go to MVConnect and, under Resources, click on Academic Services → Transfer Information.

Preparing for your academic advising session

Students should...

- Be prepared to discuss goals and educational plans
- Ask questions if something is not clear
- Be open and willing to consider advice given
- Accept responsibility for decisions made during the advising process
- Review transcripts using MVConnect each semester and monitor academic progress
- Commit to an academic plan that supports degree completion and/or successful transfer
- Become knowledgeable of campus policies, procedures, and resources
- Keep scheduled appointments or give ample notice for rescheduling

Each semester, you will reach new milestones in your educational journey from defining your degree program to learning how to develop a successful plan and articulating the steps required each semester to ensure you are on your way to fulfill your goals. Below, you will find a semester-by-semester outline detailing the expected student outcomes for each semester.

Semester 1 (zero to as many as 15 credit hours earned)

- Meet with an academic advisor to review academic progress
- Understand the difference between a transfer program and a career program
- Identify competitive admission programs and understand requirements to be admitted
- Develop understanding of the college's policies, procedures, and terminology
- Learn where student services offices and other campus resources are located
- Identify professors' office hours and become comfortable contacting them
- Understand the importance of GPA
- Understand how to navigate the Student Portal
- Begin building a semester-by-semester plan using Student Planner
- Understand how to drop/withdraw courses
- Understand college payment policy and refund policy
- Review student email weekly

Semester 2 (16 to as many as 30 credit hours earned)

- Commit to a plan of study (declare major) and determine admission requirements
- Meet with an academic advisor to review your education plan
- Make an appointment with a counselor for assistance with college success skills or career exploration, if needed
- Enroll in a Career Exploration course (HDV-111) if undecided on a major
- Investigate transfer schools and admission requirements
- Explore scholarship opportunities
- Become involved in extracurricular activities
- Check student email weekly

Semester 3 (31 to as many as 44 credit hours earned)

- Review your academic plan with an academic advisor and finalize prerequisite coursework for plan of study
- Understand how completed Moraine Valley coursework will transfer
- Visit selected transfer school(s) and meet with a transfer counselor/advisor
- Begin reviewing university applications, determine application deadlines, write personal statements and essays, and seek scholarship opportunities
- Approach faculty for letters of recommendation

Final Semester (45+ credit hours earned)

- Obtain degree audit
- Complete Graduation Petition Form by deadline (Fall: Sept. 15, Spring: Feb. 1, Summer: June 1)
- Understand transcript request process
- Make plans to attend May graduation ceremony

EDUCATIONAL PLANNING SESSION (EPS) ACTIVITY

Your class will be scheduled for an Educational Planning Session (EPS). During this session, you will learn more about the resources that will help you select the right courses for your major and program of study. Check your course syllabus or Canvas announcements for the date and location of your Educational Planning Session (EPS).

Steps to Prepare For Your Educational Planning Session

1. Prior to your session, log in to Student Planner.
 1. Make sure you know your username and password.
 2. Access Student Planner in MVConnect under Student Planning.
 3. Check if your degree program is accurate under My Progress. If your program needs to be updated, submit the Change of Program Request Form in MVConnect.
 4. If you are considering several programs, explore how your credits may fit in each program by clicking on View a New Program under My Progress.
2. Review the materials from this chapter, including your career exploration and your program options. On a separate piece of paper, answer the following questions:
 1. What is your future career or major?
 2. Are you pursuing a transfer degree or a career program?

Transfer Student

If you plan to transfer, you should be enrolled in the appropriate program of study. Locate the requirements for your program under the Resource link in MVConnect or Student Planner.

List your top two transfer institutions.

1. Review transfer guides at [Transfer Guides](http://morainevalley.edu/academics/academic-programs/transfer-programs/transfer-guides/) [morainevalley.edu/academics/academic-programs/transfer-programs/transfer-guides/]. You also can log in to MVConnect and access transfer guides through Academic Advising under Resources.
2. Print a copy of the transfer guide or email yourself the link to pull up for your assignment in your EPS.

Career Students

If you are enrolled in a career program, you either are pursuing the A.A.S. degree or a certificate. Locate your Career Program in Student Planner or in the [college catalog](http://www.morainevalley.edu/academics/catalog/) [www.morainevalley.edu/academics/catalog/].

1. Which degree or certificate are you pursuing? Are there any related certificates you can complete while working toward your degree?
2. What general education courses are required for your career program?
3. Does your program require special admission? If so, when is the application deadline? What are the acceptance requirements?

Bring this information with you to your session, along with any questions you want to ask the academic advisor.

This page titled [5.3: Navigate Your Academic Roadmap](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

5.4: Chapter Summary

CHAPTER SUMMARY

It is never too soon to start preparing for the future. Take the time, while in college, to truly understand your personality and interests and use what you learn to match who you are with the career path that best suits you. The Counseling and Career Development Center will assist you in exploring your interests and provide you with decision-making tools that will support you in selecting your career. Establishing a relationship with your academic advisor in your first semester is very important. Academic advisors are available to help you understand your program requirements, stay on track, prepare you for transfer, and guide you through graduation. Students also can obtain transferable skills, including interview and resume building, by working with the Job Resource Center. These resources will help you during your journey at Moraine Valley and will prepare you for a successful transition.

COLLEGE RESOURCES

ACADEMIC ADVISING CENTER

Building S, Room S201

Email: advising@morainevalley.edu

Virtual Assistance: morainevalley.edu/academics/advising/ask-an-advisor

Webpage: morainevalley.edu/academicadvising

Phone: (708) 974-5721

COUNSELING AND CAREER DEVELOPMENT CENTER

Building S, Room S202

Email: counseling@morainevalley.edu

Webpage: morainevalley.edu/counseling

Phone: (708) 974-5722

GRADUATION INFORMATION AND PETITION FORM

See the Graduation policy at mvconnect.morainevalley.edu/student/resources

JOB RESOURCE CENTER

Building S, Room S202

Email: jrc@morainevalley.edu

Webpage: morainevalley.edu/jrc

Phone: (708) 974-5737

This page titled [5.4: Chapter Summary](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

5.5: References

Struamsheim, Carl. (2016, August 23). *Study finds students benefit from waiting to declare a major*. Inside Higher Ed. <https://www.insidehighered.com/news/...-declare-major>

This page titled 5.5: References is shared under a [not declared](#) license and was authored, remixed, and/or curated by .

CHAPTER OVERVIEW

6: Educational and Personal Finances

Alumni Spotlight

"Before I attended Moraine Valley, I had just left an institution with grades I wasn't proud of, and my family and I were going through some very difficult times. I wasn't confident in my major and knew I would have to change something if I were to get into a university. I was referred to Moraine Valley by a friend of mine, and it has been my best academic decision yet. The atmosphere of Moraine Valley gives off surpasses my previous institution. I felt welcomed and energized with a fresh wave of motivation.

Partway through my degree completion, I ran into financial troubles. I figured it would be a good idea to check through the scholarships Moraine Valley offers and apply to a couple. To my surprise, I was selected for an interview! Long story short, thanks to the Moraine Valley Foundation, the scholarship creator, and my generous donors, I was able to receive a full-ride scholarship! Not just that, but Moraine Valley offers so many financial relief programs and opportunities to capitalize on. I am proud to say that I received an offer of admission from my dream university and can attribute that success largely to Moraine Valley.

Overall, earning my degree at Moraine Valley was a major milestone, and I'll definitely recommend them to anyone who's seeking a quality education."

- Zion Ross – Class of 2025 Associates of Science, Information Systems Major

About This Chapter

As a result of engaging with this chapter, you will:

1. Align your personal and financial goals through smart financial planning.
2. Create a saving and spending plan and track your performance.
3. Plan for emergencies.
4. Identify best practices and risks associated with credit cards and other debt.
5. Determine the best opportunities for you to finance your college education.
6. Articulate specific ways to secure your identity and accounts.

In recent decades, the rising costs of living and a college education have made many wonder whether attending college is a worthwhile endeavor. The answer depends on a variety of factors, and this chapter will cover a few important topics. College can be a great choice, but no matter what led you to Moraine Valley, costs must be confronted. Moraine Valley offers resources that help students understand the financial responsibility related to higher education.

Much of the rest of this chapter focuses on foundational principles of financial literacy. No matter where you are in your personal journey, you came to Moraine Valley. Understanding credit cards, credit scores, credit histories, and financial planning are skills that can have implications beyond the college classroom. You made a great choice in Moraine Valley, and this chapter offers insights into how to build upon that choice for your future.

[6.1: Types of Financial Aid- How to Pay for College](#)

[6.2: Financial Literacy, Credit Cards, and Credit History](#)

[6.3: Chapter Summary](#)

[6.4: References](#)

This page titled [6: Educational and Personal Finances](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

6.1: Types of Financial Aid- How to Pay for College

Types of Financial Aid: How to Pay for College

The true cost of college may be more than you expected, but you can try to make the cost less than many might assume. While a school may say its cost is \$40,000, the net cost of college may be significantly less. The net price for a college is the true cost a family will pay when grants, scholarships, and education tax benefits are evaluated. You can meet with a financial aid representative at Moraine Valley to learn what is available to you. You must seek out opportunities, complete paperwork, and meet criteria, but it can save you thousands of dollars.

Average Cost per Year based on College Type in Illinois (2024-2025)*

Cost comparison

College Type	Tuition and Fees	Living Costs (On-Campus)	Living Costs (Commuting)	Total Estimated Cost
Public 4- Year (In-State)	\$10,400	\$16,600	\$6000	\$27,000 (on-campus)/\$16,500 commuting)
Public 4- Year (Out-of-State)	\$13,500	\$16,600	\$6,000	\$30,000 (on-campus)/\$19,500 commuting)
Private 4- Year (Non-Profit)	\$31,400	\$16,600	\$6,000	\$48,000 (on-campus)/\$37,500 commuting)
Community College (In-District) Moraine Valley Community College	\$4,000	X	\$5,000	\$9,000
Community College (Out-of-District) Moraine Valley Community College	\$8,700	X	\$5,000	\$13,700

*Table data compiled from College Tuition Compare, LendEDU, and Moraine Valley Community College.

Textbooks, Fees, and the Evolution of the Costs of College

An important part of understanding college's costs is being prepared for the fees beyond tuition that students may be expected to cover. Purchasing textbooks is a common part of the process of college, but how they are accessed, or what they cost, varies widely. Traditionally, faculty provide students with a syllabus and information on required physical books/supplies for the course; materials often are available at the college's bookstore. The Moraine Valley Bookstore still is a resource where students can purchase required course books and supplies, but faculty may assign Open Educational Resource (OER) texts (often with no fee), or include e-books on a course website as part of the Inclusive Access process. The Moraine Valley Library also has a textbook reserve program for students to check out their textbooks/materials. With higher education's modern-day transformations, be mindful that book choices, access platforms, and fees can vary by class.

College/University Grants and Scholarships

Most colleges and universities have their own scholarships and grants. These are distributed through a wide variety of sources, including the school's financial aid office, the school's endowment fund, individual departments, and clubs on campus.

The Moraine Valley Community College Foundation, the fundraising arm of the college, offers more than 300 scholarships each academic year for both incoming and current students ranging from \$250 to \$5,000. Scholarships are gift aid—you do not have to repay them or earn them by working.

Some students think they must be a straight-A student to get a scholarship. The average GPA requirement at Moraine Valley is about 2.5. Scholarship requirements vary broadly. Some are based on outstanding academic achievement or financial need. Others may reward leadership skills and community involvement, or are for students enrolled in specific programs or fields of study.

To be considered for a Foundation scholarship, you need only apply online one time each academic year for all available scholarships for which you qualify.

The application process is simple.

- Go to morainevalley.edu and under the COST AND AID tab, you will see scholarships.
- Find the link on that page that says APPLY HERE, which takes you to the scholarship application.
- Once you create a username and password, you may begin the application.

Answer the simple multiple-choice questions and write a 300-to-500-word essay describing why you feel you deserve a scholarship. This essay is an opportunity for the scholarship committee to learn more about you. Be mindful of the prompts and share honestly, according to your comfort level. As writing about yourself can be a difficult process, it is ok to have questions and be unsure. Rather than utilizing AI, consider reaching out to the consultants at the college's Speaking and Writing Center to talk about your essay. The center is in Building A, Room A258. Email: [Writing Center](mailto:writingcenter@morainevalley.edu) [writingcenter@morainevalley.edu] to set up a consultation.

There are three times a year that the Foundation awards scholarships:

During the SPRING semester: The spring application period awards about 200 scholarships for students to use for the following fall and spring semesters.

Before the start of the FALL semester: This application period starts mid-summer and offers about 50 scholarships. Students are notified if they received a scholarship about two weeks before fall classes begin for use during the fall semester.

Before the start of the SPRING semester: This application period starts Dec. 1 and offers about 50 scholarships. Students are notified if they received a scholarship about two weeks before spring classes begin for use in the spring semester.

Things to remember:

- Completing a Federal Application for Federal Student Aid (FAFSA) will increase your chances of receiving a scholarship; however, there are scholarships for students without a FAFSA.
- Scholarships are available for full- and part-time students.
- You can receive a scholarship even if you already have some financial aid.
- Besides Foundation scholarships, applications for additional awards are listed on the scholarship web page as well as a link to a list of scholarships offered outside of the college.
- Scholarships must be used at Moraine Valley and cannot be transferred to another college.
- Scholarships may be used for tuition, fees, or books purchased at the Moraine Valley Bookstore.
- To access scholarships offered by outside organizations, go to MVConnect/Resources/Student Services/Financial Aid/Scholarships. These constantly are updated, so check back often.

If you have any questions about scholarships, please contact the Foundation Office at Email: [Scholarships](mailto:scholarships@morainevalley.edu) [scholarships@morainevalley.edu] or call (708)974-5551. The Foundation Office is in Building M, Room M220.

Federal Pell Grants are awarded to students based on financial need, although there is no income or wealth limit on the grant program. The Pell Grant can give you more than \$7,000 per year in free money toward tuition, fees, and living expenses [Pell Grants Website](https://studentaid.ed.gov/sa/types/grants-scholarships/pell) [studentaid.ed.gov/sa/types/grants-scholarships/pell]

Federal Supplemental Educational Opportunity Grants (FSEOGs) are funds available to students with financial need. Through the FSEOG program, you can receive up to an additional \$800 in free money at Moraine Valley. These grants are distributed through your school's financial aid department on a first-come, first-served basis, so pay close attention to deadlines.

Other Sources of Financial Assistance. There are a number of organizations that offer tuition and other assistance for students attending college. In addition to the GI Bill, there are several government agencies, called third-party agencies, who offer aid based on specific circumstances. The two most common are Vocational Rehabilitation, which provides assistance to students with physical and learning disabilities, and the Workforce Investment Act (WIA), which provides assistance to dislocated workers.

Veterans and active-duty members of the U.S. Armed Forces are eligible for benefits through the Veterans Benefits Administration. Spouses and children also may be eligible. Moraine Valley's Veterans Resource Center is dedicated to helping veterans and members of the military coordinate their benefits.

For more information about benefits for veterans and active service members and their spouses and children, visit: www.va.gov or [MVCC Veterans](http://morainevalley.edu/student-success/support-services/veterans-services/) [morainevalley.edu/student-success/support-services/veterans-services/].

Chicagoland Regional College Program

The Chicagoland Regional College Program helps with the high costs associated with earning a college degree or career certificate. Students can attend Moraine Valley Community College while working part-time at United Parcel Service (UPS) in Hodgkins, Illinois. CRCP students receive pay starting at \$14.00/hour, up to \$6,000 per year for tuition, fees, and books, and a \$300 monthly bonus (more for qualified veterans), to offset any other expenses.

To learn more, visit crcprogram.com.

Federal Work-Study Program

The Federal Work-Study Program provides part-time jobs through colleges and universities to students who are enrolled in the school.

Student employment is a great way to earn money for personal expenses. The Federal Work-Study Program pays the student an hourly wage for working on campus. It is important to note that federal work-study money goes directly to the student and not to the amount the student owes Moraine Valley for tuition and other charges. The program is designed to help students with the personal expenses component of their cost of attendance budget.

Students who receive federal work-study funds must demonstrate need, be paid federal minimum wage, and perform work-study employment from 5-20 hours per week. The number of hours worked is based on the amount of work-study dollars awarded and financial need. If you are interested in the work-study program, contact the Financial Aid Office in Building S, Room S107.

For positions not based on need, visit the Job Resource Center in Building S, Room S202.

Student Loans

Federal student loans are offered through the US Department of Education and are designed to give easy and inexpensive access to loans for school. You do not have to make payments on the loans while you are in school, and the interest on the loans is tax deductible for most people. Direct Loans, also called Federal Stafford Loans, have a competitive fixed interest rate and do not require a credit check or cosigner.

Direct Subsidized Loans are federal student loans on which the government pays the interest while you are in school. Direct Subsidized Loans are made based on financial need as calculated from the information you provide in your application. Students will begin making payments six months after leaving Moraine Valley or dropping below half-time.

Direct Unsubsidized Loans are federal loans on which you are charged interest while you are in school. If you don't make interest payments while in school, the interest will be added to the loan amount each year and will result in a larger student loan balance when you graduate. Students will begin making payments six months after leaving Moraine Valley or dropping below half-time.

Direct PLUS Loans are additional loans a parent or stepparent can take out to help pay for additional costs of college. PLUS loans require a credit check and have higher interest rates, but the interest still is tax deductible. The maximum PLUS loan you can receive is the remaining cost of attending the school.

Parents should be careful when taking out PLUS loans on behalf of a child. Whoever is on the loan is responsible for the loan forever, and the loan generally cannot be forgiven in bankruptcy. The government also can take Social Security benefits should the loan not be repaid.

Private Loans also are available for students who need them from banks, credit unions, private investors, and even predatory lenders. But with *all* the other resources for paying for college, a private loan is generally unnecessary and unwise. Private loans will require a credit check and potentially a cosigner, they will likely have higher interest rates, and the interest is not tax deductible. As a rule, you should be wary of private student loans or avoid them altogether.

Applying for Financial Aid, FAFSA, and Everything Else

As a required first step, the federal government offers a standard form called the Free Application for Federal Student Aid (FAFSA), which qualifies you for federal financial aid and also opens the door for nearly all other financial aid. Most grants and scholarships require you to fill out the FAFSA, and they base their decisions on the information in the application.

The FAFSA only requests financial aid for the specific year you file your application. This means you will need to file a FAFSA for each year you are in college. Since your financial needs will change over time, you may qualify for financial aid even if you did not qualify before.

You can apply for the FAFSA at studentaid.gov. Once you file a FAFSA, meet with a representative in the Financial Aid Office before registration to ensure you have submitted all the necessary paperwork to receive your aid.

To maintain your financial aid throughout college, you need to make sure you meet the eligibility requirements for each year you are in school, not just the year of your initial application. The basic requirements include being a US citizen or eligible noncitizen, having a valid Social Security number, and registering for selective service, if required.

You also must make satisfactory academic progress (see Chapter 2), including meeting a minimum grade-point average, taking and completing a minimum number of classes, and making progress toward graduation or a certificate. Moraine Valley has a policy for satisfactory academic progress, which you can get from the Financial Aid Office.

Payment Plans

Payment plans are offered through the Cashier's Office in Building S, Room S105. Payment plans provide students the opportunity to spread the amount owed to pay off their bills over the span of a semester.

It is important to understand that financial aid is not unlimited. You can lose your financial aid if your GPA drops below 2.0 or if you withdraw from or fail too many classes. You also are limited in how many overall hours you can earn without completing a degree. That means you must stay on track to graduate within a certain period of time.

Now that you know what college costs and how you are going to pay for it, you have the starting point for setting up your personal budget. Once you have determined how much money you have coming in, subtract the money you owe to Moraine Valley; the rest can be used for personal expenses.

This page titled [6.1: Types of Financial Aid- How to Pay for College](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

6.2: Financial Literacy, Credit Cards, and Credit History

Financial Literacy, Credit Cards, and Credit History

Credit cards can be an issue because they are easy to get, easy to use, and for many people, addictive. Regulations on credit companies prevent college students from serious debt. Fortunately, with the right knowledge and understanding of credit card use, students can keep themselves out of financial disaster.

Credit cards do have legitimate purposes:

- In an emergency, you may need funds you cannot obtain otherwise.
- You generally need a credit card for travel, for hotels, and other needs.
- Often, it's less expensive to make significant purchases online, and to do that you usually need a credit card. (Many debit cards also function like credit cards for online purchases).
- If you are young, responsible use of a credit card is a good way to start building a credit rating, but only if you use the credit card responsibly and always make sufficient payments on time.

Even though federal regulations require banks to disclose all fees and make it more difficult to increase fees or rates without warning credit card holders in advance, many people overuse credit cards and pay high interest rates and fees for making late payments. Reportedly, college students are more likely to make late payments and incur additional fees.

Your first goal with a credit card is to understand what you're getting into and how you are charged. Read the fine print on your monthly statements. You should understand rate increases and know what happens if you miss a payment, pay less than the minimum, or pay late. It also is advisable to shop around; compare the rates of credit cards and consider the pros and cons of each option.

Set your personal use limit by calculating how much your budget allows you to charge. If you are using the card just for convenience, such as to pay for meals or regular purchases, be sure you have enough money remaining in those categories in your budget at the end of the month to make the payment. If tempted to buy a significant item with your credit card, do the calculations in advance.

The following are tips that will help you avoid slipping into credit card debt:

- Avoid using your credit card as much as possible. Instead, use your budget as a guide for how much cash you have to spend across your debit card, Venmo, Apple Pay, etc. A good way is to plan how much you will need for a week (lunches, parking meters, snacks, or drinks between classes) and start the weekly budget sheet to keep you on track; write down your purchases!
- Make it a priority to pay your balance in-full every month. If you cannot pay it all, pay as much as you can to minimize the amount of interest collected.
- Avoid getting cash advances on your credit card. The interest rates on cash advances tend to be significantly higher, and with most cards, you begin paying interest from the time of the cash withdrawal, so there still will be an interest charge even if you pay the bill in-full at the end of the month.
- Don't use more than one credit card. Multiple cards make it too easy to misuse them and lose track of your total debt.
- Keep track of the receipts for your credit card purchases and write the amounts down in your spending budget. You also need the receipts in case your monthly statement has an error.
- Make a budget for your credit card that you can stick to or keep it for emergencies only.

Credit History and Reports

Many college students are just beginning to develop a credit history. Some may have had credit cards for years, as well as other types of loans – such as a mortgage – and made other financial transactions that add up to a credit history. But everyone needs to understand what credit history is and how your monetary habits now can affect your future financial well-being and options. For example, frequent overdrafts on a debit card can prevent you from being approved for a credit card, or late credit card payments can prevent you from obtaining a car loan in the future.

Credit bureaus collect financial data on everyone. The credit report they issue is a detailed history of many years of your financial habits. It includes the following:

- Current and past credit accounts (credit cards and store charge cards)
- History of balances and credit payments

- History of late or missed payments
- Inquiries into your credit status (e.g., if you've applied for several credit cards, this is recorded even if you did not receive the cards)
- Bankruptcy or mortgage foreclosure proceedings

All this information remains in your credit report for up to seven to ten years. You can find more information about how to read your credit report with this [example from TransUnion](#).

Reviewing Your Credit History

If you ever have had a loan or credit card, you already have a credit history. It can be important to know what is in your report. Errors are common in credit histories and, if not corrected, can hurt you in the future. You are entitled to a free copy of your credit report every year, and ideally you should check it every year for possible errors. You can get more information and a link to request free credit reports from the [Consumer Financial Protection Bureau](#) which is a government agency.

You also may visit the website of any of the three main credit bureaus but be aware that each has for-fee services they may attempt to sell you while obtaining your report.

- [Experian](#) [www.experian.com]
- [TransUnion](#) [www.transunion.com]
- [Equifax](#) [www.equifax.com]

Once you receive your credit report, go over it carefully to make sure its information is accurate. If you have paid off and closed an account, for example, it should not be listed as still open. Make sure all accounts listed belong to you and that the balances listed are correct. If you do find an error, report it promptly, following the procedure on the credit bureau's website.

It also is important to keep good financial records. Do not immediately throw away your credit card statements or loan papers. You may need these to prove an error in your credit history.

Your FICO Credit Score

To sum up your creditworthiness, credit bureaus analyze all your data to come up with a single number called your credit score or FICO score (FICO is short for the Fair Isaac Credit Organization, which created this method of analyzing data). The calculations of each credit bureau differ somewhat. The score may be anywhere between 250 and 336 (poor credit risk) and 843 and 900 (excellent credit risk). The score is based on the following:

- The length of your credit history
- The total amount you owe
- Your payment history
- The types of credit you have

Credit bureaus are not required to tell you the FICO score that they report to a lender inquiring about your credit history.

Protecting Your Financial Identity

Identity theft is a serious and growing problem. Identity theft occurs when someone else uses your personal information, usually financial information, for illegal gain. A criminal who has your credit card number or bank account information may be able to make purchases or transfer funds from your accounts. Someone with information about you, such as your social security number along with birth date and other data, even can pretend to be you and open new credit accounts without your knowledge until a bank or collection agency tries to recover amounts from you. Although innocent, you would spend a lot of time and effort dealing with the problem.

The Federal Trade Commission recognizes the seriousness of identity theft. For more information on what to do in response to identity theft, please visit [Info Lost or Stolen](#) [www.identitytheft.gov/Info-Lost-or-Stolen] or [Warning Signs of Identity Theft](#) [www.identitytheft.gov/Warning-Signs-of-Identity-Theft].

Financial Planning Process

Personal goals and behaviors have a financial component or consequence. To make the most of your financial resources, you need to do some financial planning. The financial planning process consists of five distinct steps: goal setting, evaluating, planning, implementing, and monitoring. You can read more about SMART goals in Chapter 3.

Financial Planning in Five Steps

1. Develop personal goals: What do I want my life to look like?
2. Identify and evaluate alternatives for achieving Goals for my situation: What do my savings, debt, income, and expenses look like? What creative ways are available to get the life I want?
3. Write my financial plan: What small steps can I take to start working toward my goals?
4. Implement the plan: Begin taking those steps, even if I only can do a few small things each week.
5. Monitor and adjust the plan: Keep taking those small steps each week and adjust as needed.



Figure 10.5 Steps of financial planning

How to Use Financial Planning in Everyday Life

The financial planning process is not only about creating one big financial plan. You also can use it to get a better deal when you buy a car or computer or rent an apartment. In fact, anytime you are thinking about spending a lot of money, you can use the financial planning process to pay less and get more.

To explore financial planning in depth, we will use the example of buying a car.

1. Develop Goals

First, define your goal. If you need transportation, review your options. Could you take public transportation, use a family car, or is purchasing your own more feasible? Often, one goal can impact another goal. Owning your own car often is a convenience and necessity, making it possible to earn an income and enjoy life. With such privileges come costs: gas, repairs, insurance, etc. Keep this in mind throughout the planning process.

2. Identify and Evaluate Alternatives for Achieving Goals in Your Current Situation.

For this example, let's assume that you determined it is best to buy a car. Do you need a new car? Will your current car last with some upkeep? Consider a used car over a new one. Identify three to four reliable models that fit your needs. Sites such as Kelley Blue Book (KBB.com) and Edmunds.com provide valuable tools such as depreciation tables and estimations on total cost of ownership including maintenance and insurance. Compare your top choices.

3. Write Down Your Financial Plan – Think SMART Goals!

Specific: I want to purchase a used car that suits my needs for under \$15,000.

Measurable: I will compare prices and reviews for three different models and visit four dealerships in the next three weeks.

Achievable: I've saved \$8,000 and plan to finance the remaining amount.

Relevant: Owning a car will save time and support my work and personal responsibilities.

Time-bound: I will purchase the car by the end of the year.

4. Implement Your Plan

Once you have narrowed down which car you are looking for, do more online research with resources such as Kelley Blue Book to see what is available in your area. You also can begin contacting dealerships and asking them if they have the car you are looking for with the features you want. Ask each dealership to give you their best offer, then compare their price to your researched price.

You may have to spend more time looking at other dealerships to compare offers, but one goal of online research is to save time and avoid driving from place to place if possible.

When you do go to buy the car, bring a copy of your written plan into the dealership and stick to it. If a dealership tries to switch you to a more expensive option, just say no, or you can leave and go to another dealership. If you feel it is helpful, take a responsible friend or family member with you for support.

5. Monitor and Adjust the Plan to Changing Circumstances and New Life Goals

Life changes, and things wear out. Keep up the recommended maintenance on the car (or any other purchase). Keep saving money for your emergency fund, then for your next car. The worst time to buy a car is when your current car breaks down, because it is easier for dealerships to take advantage of you when you are desperate. When your car starts being unreliable or your life circumstances start to change, you will be ready to shop smart again.

A good practice is to keep making car payments once the car loan is paid off. If you are paying \$300 per month for a car loan, when the loan is paid off, put \$300 per month into a savings account for a new car instead. Do it long enough and you can buy your next car using your own money!

Use the Financial Planning Process for Everything

The same process can be used to make every major purchase in your life. When you rent an apartment, begin with the same assessment of your current financial situation, what you need in an apartment, and what goals it will impact or fulfill. Then, look for an apartment using a written plan to avoid being sold on a more expensive place than you want.

You even can use the process of assessing and planning for small things such as buying textbooks or weekly groceries. While saving a few bucks each week may seem like a small deal, you will gain practice using the financial planning process, so it will become habit for when you make big decisions in life. Stick to your plan.

Budgets. The term *budget* is unpleasant to some because it requires effort. But who will care more about your money than you? We all want to know if we have enough money to pay our bills, travel, get an education, buy a car, etc. Technically, a budget is a specific financial plan for a specified time. Budgets have three elements: income, savings and investing, and expenses.

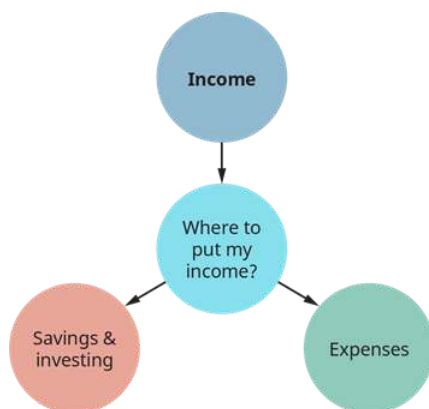


Figure 10.7 A budget is a specific financial plan for a finite amount of time. For example, you can set a budget for your family for a year.

Income most often comes from jobs in the form of a paper or electronic paycheck. When listing your income for your monthly budget, you should use your *net pay*, also called your disposable income. It is the only money you can use to pay bills. If you currently have a job, look at the pay stub or statement. You will find *gross pay*, then some money deducted for a variety of taxes, leaving a smaller amount—your net pay. Sometimes you can have some other, optional deductions taken from your paycheck before you receive your net pay. Examples of optional deductions include 401(k) or health insurance payments. You can change these amounts, but you still should use your net pay when considering your budget.

Some individuals receive disability income, social security income, investment income, alimony, child support, and other forms of payment on a regular basis. All of these go under income. During school, you may receive support from family that could be considered income. You also may receive scholarships, grants, or student loan money.

Savings and Investments. The first bill you should pay is to yourself. You owe yourself for today and tomorrow. In other words, you should set aside a certain amount of money for savings and investments before paying bills and making discretionary, or optional, purchases. Savings can be for an emergency fund or for short-term goals such as education, a wedding, travel, or a car. Investing, such as putting your money into stocks, bonds, or real estate, offers higher returns at a higher risk than money saved in a bank. Investments include retirement accounts that can automatically be funded with money deducted from your paycheck. Automatic payroll deductions are an effective way to save money before you can get your hands on it. Setting saving as a priority assures that you will work to make the payment to yourself as hard as you work to make your car or housing payment. The money you “pay” toward saving or investing will earn you back your money, plus some money earned on your money. Compare this to the cost of buying an item on credit and paying your money plus interest to a creditor. Paying yourself first is a habit that pays off!

Pay yourself first! Put something in savings from every paycheck or gift.

Expenses are categorized in two ways. One method separates them into fixed expenses and variable expenses. Rent, insurance costs, and utilities (power, water) are fixed: they cost about the same every month and are predictable based on your arrangement with the provider. Variable expenses, on the other hand, change based on your priorities and available funds; they include groceries, restaurants, cell phone plans, gas, clothing, and more. When you have a good degree of control over your variable expenses, you can begin organizing your expenses by categorizing each one as either fixed or variable.

A second way to categorize expenses is to identify them as either needs or wants. Your needs come first: food, basic clothing, safe housing, medical care, and water. Your wants come afterward, if you can afford them, while sticking to a savings plan. Wants may include meals at a restaurant, designer clothes, video games, other forms of entertainment, or a new car. After you identify an item as a need or want, you must exercise self-control to avoid indulging your desire for too many wants.

Balancing Your Budget. Would you take all your cash outside and throw it up in the air on a windy day? Probably not. We want to hold onto every cent and decide where we want it to go. Our budget allows us to find a place for each dollar. We should not regularly have money left over. If we do, we should consider increasing our savings and investments. We also should not have a negative balance, meaning we do not have enough to pay our bills. If we are short of money, we must look at all three categories of our budget: income, savings, and expenses.

We could increase our income by taking a second job or working overtime, although this is rarely advisable alongside college coursework. The time commitment quickly becomes overwhelming. Another option is to cut savings, or there is always the possibility of reducing expenses. Any of these options in combination can work. When we budget for the next month, we can look at how much we spent the month before and adjust.

Tracking the Big Picture

When you think about becoming more financially secure, you’re usually considering your *net worth*, or the total measure of your wealth. Earnings, savings, and investments comprise your assets, that is, the valuable things you own. Borrowed money, or debt, increases your liabilities, or what you owe. If you subtract what you owe from what you own, the result is your net worth. Your goal is to own more than you owe.

When people first get out of college and have student debt, they often owe more than they own. But over time and with good financial strategies, they can reverse the situation. You can track information about your assets, liabilities, and net worth on a balance sheet or as part of a personal financial statement. This information will be required to get a home loan or other types of loans. For your net worth to grow in a positive direction, you must increase your assets and decrease your liabilities over time.

Assets (Owned) – Liabilities (Owed) = Net Worth

Good Practices That Build Wealth	Bad Practices That Dig a Debt Hole
Tracking all spending and saving	Living paycheck to paycheck with no plan
Knowing the difference between needs and wants	Spending money on wants instead of saving
Resisting impulse buying and emotional spending	Using credit to buy more that you need and increasing what you owe

As a college student, it is important to develop habits that support long-term success. Tracking expenses, prioritizing and understanding needs over wants, and doing research to make informed decisions can build confidence when it comes to financial planning. Even small choices can make a difference, whether you shop around for textbooks, bring a brown-bag lunch, or limit your spending. Maintaining a budget plan is a powerful tool in developing your financial well-being.

This page titled [6.2: Financial Literacy, Credit Cards, and Credit History](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

6.3: Chapter Summary

This introduction to financial planning and budgeting was designed to address the concerns of many college students. Understanding the costs of college and financial aid options, including scholarships, grants, work-study programs, and loans, is an important first step in creating a financial plan and working budget. These resources can help you to make informed decisions and build long-term financial security.

This page titled [6.3: Chapter Summary](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

6.4: References

College Tuition Compare (2025, June 4). *2025 Average Tuition of Colleges is \$12,460 for Residents and \$22,638 for Others*. Retrieved May 14, 2026 from <https://www.collegetuitioncompare.com/articles/average-cost-of-college>

LendEDU (2026, April 24). *The Real Cost of College in 2026: Tuition, Fees, and Living Expenses Across the U.S.* Retrieved May 14, 2026 from <https://lendedu.com/blog/average-cost-of-college-statistics/>

College Tuition Compare (n.d). *2025 Tuition Comparison Between Illinois Colleges*. Retrieved May 14, 2026 from <https://www.collegetuitioncompare.com/compare/tables/?state=il>

Moraine Valley Community College (n.d). *Cost and Aid*. Retrieved May 14, 2026 from <https://www.morainevalley.edu/cost-and-aid/>

This page titled [6.4: References](#) is shared under a [not declared](#) license and was authored, remixed, and/or curated by .

CHAPTER OVERVIEW

7: A Healthy You

ALUMNI SPOTLIGHT

“I truly enjoyed attending Moraine Valley in every way. The faculty were extremely supportive and treated me like an individual, always taking time to answer my questions or help me with decisions. I worked while a student and continue to work at the FitRec Center and enjoyed being part of the team, in which I gained valuable experience with my major. As a part time student and working at FitRec, I got a free membership! At Moraine Valley, it was easy for me to balance my academics while maintaining my health and fitness goals.”

Lindsay McArdle – Class of 2024 Associates in Applied Science, Sports and Recreation Therapy

CHAPTER GOALS

As a result of engaging in this chapter, you will:

1. Be introduced to the different dimensions of wellness
2. Assess your lifestyle and how it may enhance or diminish your overall health
3. Review strategies to attain optimal wellness

What comes to mind when considering wellness? Physical health? Eating the right food? Feeling good? Not feeling stressed? Having a support system? Feeling financially secure? The reality is that all of these elements are connected to wellness.

DIMENSIONS OF WELLNESS

Two words often come out of a college student’s mouth when asked how they are doing: “stressed out.” One definition of stressed out is, “being anxious, tired and irritable because of too much work or pressure” (Yourdictionary). It is probably safe to say that everyone has felt this way at some point in life. There are several reasons college students may feel stressed out and/or overwhelmed. The transition into college is fraught with changes and pressures. For one, college students must make several decisions as they navigate college for the first time – from choosing a major or career program, to balancing other life obligations such as work and family, to the high level of responsibility and discipline needed to be academically successful. Any type of change, whether positive or negative, can be stressful and cause internal strife. Given the variety and intensity of changes college students experience, it makes sense that the words “stressed out” come out of many college students’ mouths.

“The part can never be well unless the whole is well.” —Plato

In a 2024 national survey of 103,639 college students (ACHA-NCHA III), 76% reported experiencing moderate to high levels of stress. Although these feelings of stress as a college student are common, it does not mean they should be ignored. Research has shown that long-term stress has several ill effects on people including physiological problems such as digestive issues, sleep problems, and headaches and/or psychological issues such as depression, anxiety, and panic symptoms (National Center for Complementary Health).

The key to avoiding the negative physiological and psychological effects of stress is working toward maintaining balance in all dimensions of wellness. This truly can be a “balancing act” that needs to be addressed with intention, commitment, and planning. Laying the foundation for these dimensions should start with our internal world and our sense of emotional wellness.

EMOTIONAL WELLNESS

Emotions, like stress, are a part of everyday life. Happiness, joy, sadness, anger, etc., are emotions we all have the innate ability to feel. Universally, sadness can and does occur when there is loss. Joy can occur when there is a sense that all is right in the world. It is important to note that emotional wellness does not dictate that one is joyful and happy, but not sad or angry. The trick is to deal constructively with any emotion you may be having by taking time to pause, understanding the root of the emotion, and reacting to it in a way that is healthy. This can be much easier said than done at times. As with many things in human nature, how we interact with our emotions is connected to both nature (our innate personality) and nurture (our environment). Some people are inherently more emotive and reactive. Others take their cue from what they witnessed in others dealing with emotions while growing up. For example, in some families, the emotion of anger is easier and safer to show than sadness or grief. However, expressing anger often can have detrimental effects in our lives.

The good news is that we each can change our reactions to our emotions. When experiencing a strong emotional reaction to an event, we first need to survey whether that reaction is appropriate for the situation or “over the top.” Taking a pause and noticing what you are feeling is the first step toward engaging in your emotions. Incorporating a pause may be as simple as taking a breath. For some individuals, this may be a new, different, and even uncomfortable experience. But the key is to get in touch with your feelings. When emotional reactions are strong, we need not only to connect with our feelings but also connect with any additional storylines we are attaching to a situation.

For example, you may feel angry if a friend cancels a social engagement at the last minute. If you take a moment to breathe and connect with your feelings, you may understand that not only are you feeling angry, but your true feeling is that of rejection. If you have prior experience or trauma connected to rejection, your emotional reaction may be relatively strong. Furthermore, you may connect the prior experience to the recent experience. Or, as in the example, you may be adding a story to your feelings of rejection that may go something like this: “My friend cancelled on me because I am not all that fun to be around.” Of course, if there is no pause or time to reflect on your feelings and associate storylines, you may react harshly by saying something like, “Well, I didn’t want to be friends with him/her anyway.”

Beyond connecting to and understanding your own emotions, emotional wellness also is linked to reading the emotions of others. Depending on your personality and the personalities of others, this may be quite easy or difficult. Engaging with someone who is exhibiting positive emotions (happiness, satisfaction, hopefulness, love) is easier than engaging with someone who is struggling with difficult emotions (shame, sadness, hate, jealousy). Learning how to “stay” with others even when they are struggling allows two things to happen: first, the person struggling feels connected to you and second, you may begin to strengthen your sense of hopefulness, persistence, and dedication to that relationship and to yourself.

The notion of a positive self-concept also is connected to emotional wellness. A positive self-concept is about accepting who you are – a flawed human being, who can offer much to the world. Since we operate in a society that gives us plenty of opportunity to compare ourselves to others through evaluation and competition, we may struggle to accept our failures and mistakes. Instead of focusing on our strengths, we may develop an inner critic that tells us we are doing something wrong but fails to point out what we are doing right. If you have a harsh inner critic, you understand what is meant here. On some level, most people understand this. What do we do to quell the inner critic and take away its power? We focus on positivity and opportunities for gratitude. In addition, we may practice self-compassion, which is the ability to look at yourself lovingly, even when you “goofed up” tremendously. It is the ability to bring humor and gentleness to a situation. In other words, being able to cut yourself some slack. Being gentle with yourself is the first step toward improving your social relationships as well as initiating new ones.

Enhancing one’s emotional health can be difficult to navigate alone. If your emotions are negatively affecting your daily function at home, school or work, perhaps it is time to talk to a trained, objective person such as a counselor or social worker. As noted in Chapter 5, Moraine Valley Community College has counselors on campus to meet with students who are struggling. You can meet with a counselor in Building S, Room S202 or schedule an appointment by phone, 708-974-5722, or email, [Email: Counseling \[counseling@morainevalley.edu\]](mailto:counseling@morainevalley.edu).

SOCIAL WELLNESS

Social wellness is not about having many friends. One definition of social wellness is as follows: “Social wellness is the ability to create, maintain, and promote good relationships with others.” These relationships should be mutually respectful, maintain appropriate boundaries, and allow one to be himself or herself. Healthy communication is a key component of this dimension of wellness. Being able to reach out to others under a variety of circumstances is helpful when developing social support and connection.

College students often struggle with feeling socially disconnected for many reasons. Friends go to other colleges, it can be difficult to immediately feel connected to the college of choice, and balancing school and other responsibilities such as work does not always allow students time to develop new friendships or maintain old social connections. This lack of connection can cause feelings of discontent to grow.

The concept of social wellness encompasses the ability to create, promote, and maintain meaningful relationships by being present and mindful with others, which provides a solid foundation for a social support system. Furthermore, it includes exhibiting solid communication skills with appropriate assertiveness while understanding appropriate boundaries and being respectful of others. These skills provide an opportunity for building new and diverse relationships. In short, students who display social wellness have solid relationships that are healthy and varied.

Many students may require new approaches to successfully build relationships in the community college environment. Most students who attend community college come from a more structured setting, whether in high school or at work. For most individuals in these settings, they interact with a set group of people at work or in class. On a larger community college campus like Moraine Valley's, there are several thousand students who attend classes. Students can enroll in classes meeting anytime from 7 a.m. to 8 p.m. at three different campus locations. Therefore, the opportunity to form natural connections like those formed in high school over the course of a year, where students may have more than one class together, is often reduced to one semester in one class. Additionally, for students returning to college after being in the workforce, there no longer is the opportunity for bonding with coworkers seen every day.

The good news is that, although there may be fewer opportunities for social connection in a community college setting, relationships can develop. According to the American Psychological Association, the best way to enhance your social support network is to “be proactive” and “cast a wide net” (2019). Being proactive means you may need to move outside your comfort zone by simply saying “Hi” to a classmate. During certain classes, like this COL-101 course, students often are given opportunities to work together in groups, allowing for social connection. This is the perfect opportunity to engage in conversation with someone you do not know. Even a smile is a form of social engagement, which may blossom into a friendship or romantic relationship. Here are some tips to enhance your social network as you transition into college:

- Join a club. Membership in a club can help you meet people with mutual interests.
- Make a commitment to talk to one person in each of your classes at the beginning of each semester. Ask simple questions such as “Do you have job?” or “Have you taken a _____ class before?” or “Are you planning on transferring?”
- Do not get discouraged if someone you reach out to does not respond or seems uninterested. Remember, they may be nervous about interacting with new people just like you are.
- Ask your classmates if they are interested in studying together. Often, students like to bounce ideas off each other when learning new concepts.
- Hang out in student lounges on campus where you may have the opportunity to engage in conversation with other students.
- To engage with the campus, you must be on campus. Too often, students simply attend classes and leave. You should use public spaces and campus resources to engage socially with others.

Why bother with staying connected to others? Why should you care about maintaining a social support network? Social wellness and connection is one of the most critical factors in predicting long-term physical and mental health for individuals of all ages.

SOME ADDITIONAL BENEFITS OF SOCIAL WELLNESS

- Provides a sense of security
- Enhances self-esteem and feelings of self-worth
- Provides access to improved opportunities for advice and guidance
- Improves cognitive performance
- Reduces blood pressure, inflammation and stroke due to reduction in overall stress (Mayo Clinic, 2015)

The above list holds true for healthy relationships. We all know that relationships can cause stress from time to time. If you find yourself struggling with any relationship that is causing you anxiety, sadness or stress, it is time to reflect on what is bothering you. Is there mutual respect and trust? Is communication appropriate, and assertive but tactful? Have you established appropriate boundaries that are respected? These are just a few of the questions to ask yourself. Being with others should enhance your sense of self — not diminish it.

SPIRITUAL WELLNESS

Often, what comes to mind when we think of spiritual wellness is being religious, but that does not necessarily need to be the case. At the heart of spiritual wellness is developing a sense of purpose in life. This often is a very personal and lifelong journey for most people. In our hurried lives, we often forget to take time to reflect on what is important to us and why. By incorporating contemplative practices, such as meditation, journaling, prayer, and creating art or music, we can develop a deeper connection to ourselves. Having a sense of spirituality, a sense of something bigger “out there” often is what helps us through the difficult times in our lives. Many individuals develop a sense of purpose by helping others through volunteering or even the career they choose to pursue. After taking the time to research and self-reflect, consider what spiritual wellness means to you. Know that there are many diverse resources and communities on campus as you navigate your journey. Please do not underestimate the importance and power of spiritual wellness.

“We are not human beings having a spiritual experience, we are spiritual beings having a human experience and Infinite love is the only truth; everything else is an illusion.”

—Pema Chodron

OCCUPATIONAL WELLNESS

The first step toward maintaining occupational wellness is finding a job or career that is rewarding and satisfying. Obviously, a job you have during your college career may not be entirely satisfying, but it should be a place where you feel emotionally, socially, and physically safe. Your job should not completely exhaust you every time you work. Also, since you are currently in college, it is important that your work schedule is appropriate for your current course load. Students often make the mistake of working more hours to get ahead financially but sacrifice the opportunity to be as academically successful as possible.

Workload also is connected to occupational health. The number of hours you work should coincide with the amount of work you are asked to complete. Racing from task to task without a break during your shift can lead to burnout and stress. According to the Illinois Department of Labor, if you are working more than 7.5 hours, your employer is required by law to give you at least a 20-minute meal break, no later than 5 hours after beginning work. This break may or may not be paid, but it is important to step away from your job after an extended period of time. This time can give you a necessary physical or mental break, which may improve your stamina and productivity.

Furthermore, your job can enhance your sense of self as well as your social support systems. A good day at work can promote feelings of accomplishment and overall well-being. Whether you finished an important task, helped a fellow coworker solve a problem, or brought a smile to a customer’s face, you inherently will feel a benefit as well. When you work with people who share a common mission or goal, there is a natural bond that also takes place.

If you are looking for your first job or need a new job that is a better fit for you, keep Moraine Valley Community College’s Job Resource Center in mind. The center provides several key services to students and alumni related to securing internships and jobs.

PHYSICAL WELLNESS

For the most part, by the time students reach college, they have received some education regarding what they need to do to stay healthy. “Eat healthy,” “Get plenty of sleep,” and “Exercise regularly” are statements we have heard before. On some level, we know we should make taking care of our bodies a priority. Unfortunately, when we are stressed or trying to balance work and school, taking care of ourselves physically often is low on the priority list.

Whether due to lack of time, or out of the necessity to be budget conscious, one can easily gravitate toward eating fast food. It is quick, easy, and does not require a lot of forethought. A quick can of pop with a bag of chips is both easy to eat and provides a quick energy boost. Unfortunately, these options do not provide essential nutrients like protein, vitamins, healthy fats, or fiber. Food and drinks are fuel for our bodies. We would not consider putting watered-down gas in our cars because, in the long run, it will ruin our engines. Similarly, we should treat our bodies like the engines they are.

We may not correlate how we feel both physically and emotionally with what we eat and drink. We may have plenty of other excuses as to what makes us feel unwell, including being stressed out, having an argument with a friend, or working too much. While these may be relevant examples, it could be argued that taking care of ourselves physically allows us to more effectively navigate such stressors.

Thankfully, there are many websites and smartphone apps that can assist us in making the right choices regarding our physical health. For example, MyPlate at www.choosemyplate.gov/MyPlate allows individuals to track food intake and physical activity. Some people have an aversion to tracking what they eat, so here are some quick tips regarding healthy eating:

- Start your day with a breakfast that includes protein. Too often, students choose not to eat until the latter half of the day when they are feeling completely depleted.
- Carry healthy snacks in your backpack in case you need a quick “refuel.” Apples, peanut butter, nuts, and granola bars are good choices.
- Drink water instead of pop, coffee, or fruit juice.
- Eat some fiber (an apple, carrot sticks, etc.) at the beginning of a meal.

These conversations may be difficult for students who are housing or food insecure. Moraine Valley has several resources to assist if you find yourself in this situation. One resource includes a full-service food pantry, located in the S Building. Please contact [Email: Counseling \[counseling@morainevalley.edu\]](mailto:counseling@morainevalley.edu) if you need assistance.

We all know regular exercise is important to our health, but how much exercise do we need? What can motivate us to follow through on an exercise plan? According to the Center for Disease Control (CDC), adults need muscle strength activities approximately two times a week, working all the key muscle groups. In addition, adults should also have at least 2 hours and 30 minutes of moderate aerobic activity, such as brisk walking, or 1 hour and 15 minutes of vigorous aerobic activity, such as jogging or running, per week. The key to aerobic exercise is maintaining an elevated heart rate for at least 30 minutes at a time to reap the benefits. Obviously, exercise requires planning and must be worked into your weekly schedule. Like many things in life, if it is not scheduled, it may not happen.

Moraine Valley students who enroll in courses full time have the benefit of a free membership to the college's state-of-the-art Health, Fitness & Recreation Center (FitRec). Part-time students also can access the center for a nominal fee. The FitRec features the following:

- A large fitness floor with more than 60 pieces of cardio equipment
- A free weight room
- Life Fitness and Matrix strength equipment
- A three-lane indoor track
- Four group fitness studios
- A three-court gymnasium
- A four-lane pool, whirlpool, and steam rooms

In the FitRec, group fitness classes are available from morning until night, including classes from spinning to Zumba and yoga to Pilates. If you are feeling intimidated by any of the fitness equipment, plenty of staff members are available to help you.

If you are sleep deprived, working out may be the last thing on your mind, since sleep affects your energy level. The CDC indicates that adults should get no less than seven hours of sleep per night to promote health and well-being.

Unfortunately, approximately one third of adults surveyed are getting less than the recommended seven hours of sleep per night. Since consistently sleeping less than seven hours per night is correlated with significant health issues such as obesity, diabetes, heart disease, and depression, making sure to get enough sleep is another important piece of the health puzzle. Determining your sleep schedule also takes forethought and planning.

If you feel your sleep has become troublesome and/or inconsistent, you may want to follow these sleep tips from the Mayo Clinic.

- Maintain a regular sleep schedule
- Avoid heavy meals before bed. Nicotine, alcohol, and caffeine may also have negative impacts on your sleep
- Create an environment conducive to rest and relaxation. Lighting, temperature, and noise levels are things to take into consideration
- Limit daytime naps to short periods of rest
- Include physical activity in your daily routine
- Utilize stress management techniques

Getting less sleep than recommended is okay occasionally. But remember, you cannot repay your sleep debt during the school week by sleeping long on the weekends. If you are consistently sleeping less than seven hours a night, it is time to look at the root of the problem. Is it because you are suffering from insomnia (cannot fall asleep, wakeful during the night, wake up too early) or do your daily responsibilities and schedule prevent you from getting the sleep you require? In either case, it is important to address the problem, so it does not affect your physical and mental health. Simple lifestyle changes such as the ones listed above can make a big difference. If those do not remedy the problem, perhaps it is time to talk to a counselor to get behind your sleep issues.

ALCOHOL AND OTHER DRUG USE

The use of alcohol and drugs is not uncommon in our society. In a 2023 study 47.5 percent of participants ages 12 and older had used alcohol in the past month. In the same study, illicit drug use in the past month was reported at 24.9 percent (Substance Abuse and Mental Health Services Administration). Individuals may use these substances for many reasons. Alcohol use, for example, has been normalized in many social gatherings. It is not uncommon to see alcohol use at sporting events, holidays, weddings, and family parties. Alcohol and other drugs may also be seen by some as an escape and a way to avoid dealing with the emotional and physical pain of their lives. This can become problematic quickly.

Even if they are not used as an escape, alcohol and drugs have properties that can profoundly affect brain function in terms of emotions, memory, learning, and motor coordination. Additionally, several negative physical effects are associated with alcohol

and drug use, including multiple types of cancer, high blood pressure, strokes, liver diseases, pancreatitis, reduced bone density, and immunity issues to name a few (National Institute on Alcohol Abuse and Alcoholism). Outside of the physical concerns, in one survey, about 25 percent of college students reported that drinking caused academic consequences (National Institutes of Health).

Carefully consider your reasons for consuming any amount of drugs and alcohol and accept the fact that, like the food we eat, drugs and alcohol use can have a tangible and long-term effect on our bodies and, in some cases, our lives.

INTELLECTUAL WELLNESS

How do we keep ourselves intellectually well? One of the main components of intellectual wellness relates to expanding our knowledge, skills, and abilities. Since you have made the decision to attend Moraine Valley, you can work toward your intellectual wellness by staying current in your classes. You can ask questions of your instructors, visit the Tutoring Center, and join organizations, all in pursuit of deeper knowledge. Ways to stay current in your classes include planning when you are going to study, emailing your instructors when you need to be absent, visiting your instructors during office hours when you have questions, and reviewing the content presented in class.

Most people may not think of attending college as a path to wellness. However, continuing your education in a positive, proactive manner can enhance your overall wellness in several dimensions: intellectual, financial, occupational, and social. Not only do you gain knowledge through college attendance, you can learn different perspectives as well. You are attending classes with students and professors from different cultures, different ages, and different worldviews. What an opportunity for intellectual growth!

ENVIRONMENTAL WELLNESS

It probably is safe to say that our society loves convenience. Grabbing a plastic water bottle is so much faster than finding a container and getting water from the tap. Using the plastic bags provided at the grocery store is more convenient than making sure we bring the reusable bags from the car. Driving to school or work instead of coordinating and carpooling with others who may have the same general schedule is the easier option. Throwing out a recyclable item in the trash rather than finding a container for recyclables is less of a hassle. Unfortunately, many of the daily lifestyle choices we make negatively impact the Earth's environment.

“The environment is everything that isn’t me.” —Albert Einstein

The first step toward environmental wellness is understanding your actions and how they affect our planet (Global Wellness Institute). One way to gain an understanding is to take one item that you used or consumed today and trace it back to its beginning. Take something simple like an apple: Where did the apple come from? Was it grown locally? Or was it transported from another city, state, country, or even continent? Did it come by plane or truck? How much fuel was used? What pollutants were emitted during transport? Who harvested the apple? Was it picked by hand or by machine? If by machine, what fueled the machine? Were pesticides used to prevent bug and worm infestation of the tree and fruit itself? What effect do pesticides have on our environment, on animals, and other humans? How were the apple trees planted in the first place? Was a natural habitat disturbed to make way for an apple orchard? An apple is only one example of a product that many consider natural, and it does not even have a container. Imagine all that goes into a can of pop and how it impacts the environment. By simply taking the time to reflect, you become cognizant of the path our consumables take to get into our hands, and you can have a much greater appreciation of our resources.

Another aspect of environmental wellness is to work toward a genuine appreciation of nature. Imagine your favorite forest preserve has disappeared because of a man-made issue. Imagine your favorite lake is no longer enjoyable because it is so polluted with trash and chemicals that nothing can survive there. Contemplating such scenarios and spending time enjoying the great outdoors has several benefits. We can gain a greater understanding of how our actions impact the environment, and slow down and disconnect from the fast pace of our lives. Furthermore, we can reap the physical benefits of fresh air and sunshine.

FINANCIAL WELLNESS

Many young people struggle with financial issues during early adulthood, whether or not they attend college. Being a college student usually adds even more pressure to financial wellness. Since financial wellness is so critical to students' success and ability to pursue education, a more in-depth review of financial wellness concepts was covered in the previous chapter.

[7.1: Chapter Summary](#)

[7.2: References](#)

7.1: Chapter Summary

CHAPTER SUMMARY

You probably realize by now that wellness encompasses all facets of our lives. Balancing all the dimensions of wellness takes understanding of self and others, perseverance, knowledge, and forethought. If you take your wellness seriously and from a holistic perspective, it becomes less of a burden. It also is important to remember that at any given time, most of us will struggle to maintain a healthy balance between all these dimensions. For example, your physical health may suffer toward the end of the semester as you may sacrifice sleep and proper eating to focus on your finals. Your social wellness may become depleted because your schedule is packed with extra work hours for a short period of time. Facing an imbalance for a brief period is normal. Be gentle and forgiving toward yourself. However, if any one or more of these dimensions is feeling really “out of whack,” it is time to discuss that with a professional. At Moraine Valley, depending on the situation, the professional may be a counselor, a job placement specialist, a fitness trainer, or even a financial aid expeditor. Off campus, consulting with your physician or a mental health professional may be appropriate. It is important to remember: the sooner you get help, the faster your healthy life will be easier to manage.

CRITICAL THINKING QUESTIONS

1. Explain how your health impacts your quality of life and view of yourself.
2. What areas of wellness would you like to improve upon at this time in your life? What lifestyle strategies would you like to implement to enhance your overall wellness?
3. How could goal setting impact your health in a positive way? Highlight one specific goal for this semester.
4. College resources and services can help students work on their well-being. Imagine you are giving advice to a student who will be starting college next semester, which services or resources would you recommend to a new student who feels overwhelmed by their upcoming semester?

This page titled [7.1: Chapter Summary](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

7.2: References

- Stressed out, *Adj.* (n.d.). *Yourdictionary*. <http://www.yourdictionary.com/stressed-out>. Accessed April 7, 2017.
- American College Health Association. (2024). *National College Health Assessment Spring 2024 Reference Group Executive Summary*. [NCHA-IIIb_SPRING_2024_REFERENCE_GROUP_EXECUTIVE_SUMMARY.pdf](#)
- National Center for Complementary and Integrative Health. (2017, February 27). *Stress*. <https://nccih.nih.gov/health/stress>.
- American Psychological Association. (2019, October 8). *Manage stress: Strengthen your support network*. <http://www.apa.org/helpcenter/emotional-support.aspx>.
- Mayo Clinic. (2015, April 16). *Social support: Tap this tool to beat stress*. <http://www.mayoclinic.org/healthy-living/stress/art-20044445>
- Illinois Department of Labor. (n.d.) *Meals and Breaks FAQ*. <https://www.illinois.gov/idol/FAQs/P...reaks-faq.aspx>
- MyPlate. (2017, January 25). <http://www.choosemyplate.gov/MyPlate>
- Centers for Disease Control. (2015, June 04). *How much physical activity do adults need?* <http://www.cdc.gov/physicalactivity/basics/adults/index.htm>.
- Facilities*. (n.d.). Moraine Valley Community College. <http://www.morainevalley.edu/fitrec/facilities>.
- Centers for Disease Control. (2024, May 15). *Sleep*. <https://www.cdc.gov/sleep/about/index.html>
- Mayo Clinic Staff. (May 7, 2022). *Sleep tips: 6 steps to better sleep*. [Sleep tips: 6 steps to better sleep - Mayo Clinic](#)
- Substance Abuse and Mental Health Services Administration. (July 2024). *2023 Companion Infographic Report: Results from the 2021, 2022, and 2023 National Surveys on Drug Use and Health*. <https://www.samhsa.gov/data/sites/default/files/2023-companion-report.pdf>.
- National Institute on Alcohol Abuse and Alcoholism. (n.d.). *Alcohol's Effects on the Body*. <https://www.niaaa.nih.gov/alcohol-health/overview-harm-alcohol-consumption/effects-alcohol>.
- National Institutes of Health. (n.d.). *College Drinking Fact Sheet*. <https://www.niaaa.nih.gov/publications/campus-drinking>.
- Global Wellness Institute (n.d.). *What is Wellness*. [What is Wellness? - Global Wellness Institute](#)
-

This page titled [7.2: References](#) is shared under a [not declared](#) license and was authored, remixed, and/or curated by .

8: Campus Belonging

STUDENT SPOTLIGHT

“As an international student from Serbia, I thought the language barrier would limit my skills or success in school. However, I worked hard to improve my English and I did not allow it to be a barrier on my way to achieve my goals. Joining the International Student Ambassadors organization and getting a job in the International Student Affairs office, really helped me to get more confidence in myself, improve my language and leadership skills, learn about different cultures, and become more organized in managing my time. After fall semester 2019, I am going to transfer to the University of Minnesota in order to achieve my bachelor’s degree in chemistry. I really appreciate the chance to study at Moraine Valley and the experience I gained here, which made me ready to transfer to a four-year university and keep maintaining good academic results.”

—Milica Jovisic, International Student Affairs Student Aide, International Student Ambassador

CHAPTER GOALS

By engaging in this chapter, you will:

- Gain a broad understanding of the concepts of diversity and inclusion
- Explore the ways in which your personal background, heritage, identity, values, and traditions impact your present-day realities and relationships with others
- Develop a deeper appreciation for cultures, backgrounds, identities, and values that are different from your own
- Learn about the diversity dilemma and how conflict arises as a result
- Expand your awareness of student and staff diversity at Moraine Valley Community College, as well as in larger society

Campus Belonging

Moraine Valley Community College is one of the most diverse colleges in the Chicagoland area. It is rich in ethnic, racial, religious, age, class, gender, and language diversity. In fact, Moraine Valley’s Diversity Vision Statement reads, “Moraine Valley Community College is a world-class, learning-centered college where diversity and inclusion are essential to the way we achieve our mission.” Diversity, inclusion, and equality are central to the Moraine Valley experience. If you embrace diversity at college, you can have fun, be enlightened, and enrich your life by learning about different cultures and people. Whether you are in the classroom or participating in clubs, you will have opportunity to encounter different people, cultures, and thoughts throughout your time at the college.

Although everyone should be equally appreciated in our society, challenges with discrimination still exist. Therefore, the ways in which diversity can impact daily life in society always has been a debate. This section will highlight the influence diversity tends to have on society. Ultimately, you will walk away from this chapter with a better understanding of how to use your knowledge of diversity to enhance society.

This chapter will help prepare you to succeed in a global society. You will learn the ways in which our college values diversity, equity, and inclusion. Understanding the key concepts of diversity can be a steppingstone to gaining a broader perspective of the world. Additionally, you will have the opportunity to explore the unique characteristics associated with the personal backgrounds and experiences of others. Your perspective on diversity will play a major role in shaping the future of our society.

This page titled [8: Campus Belonging](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

8.1: Why Diversity Matters

Why Diversity Matters

Diversity has been a popular topic of conversation in recent years. When thinking about diversity, you may ask, “Why does it even matter? Why should I care about diversity?” Here are four reasons why it is important to learn about diversity:

1. With each passing year, our society becomes more diverse. Hence, interacting with people from various spheres of life will be inevitable. In all aspects of your daily life, from your place of employment to social activities, you will interact with others. Therefore, it is important for you to have awareness of cultures, beliefs, and behaviors that are different from your own.
2. Technological improvements have made it possible for people to connect across the globe. New applications (apps) and videoconferencing allow for communication with others from across the world. As a result, new generations are faced with possibilities unlike any other generation in the history of time. Taking advantage of those opportunities in ways that are productive and enjoyable can lead to living a unique and gratifying life.
3. Employers want to hire workers who can work on diverse teams and are able to connect with others across cultural differences and perspectives. Successful corporations are discovering that hiring teams with diverse backgrounds and skillsets leads to increased innovation and yields positive results. Consequently, employers are seeking to hire individuals who are well-rounded and open to contrasting viewpoints.
4. It is through diversity that we can enjoy food, music, dance, and customs from other cultures, exposing us to experiences that would not be available otherwise. Moraine Valley celebrates these differences through various events during the year. Taking the time to enjoy these events will enrich your experiences at the college.

Activity 1

Take some time to answer the following questions.

1. Can you think of other reasons why diversity matters? List as many as you can.
2. How have you encountered diversity before? Can you think of a time when you benefited from diversity?
3. What are some foods you enjoy eating? Do you know the origin of those foods? Research the origin of some of your favorite foods.
4. What are some other inventions you can identify that were created by individuals of different cultures? Describe what life would be like if you did not currently have those inventions in your life.

Dimensions of Diversity

Diversity is relevant to everyone, yet there is a misconception that diversity only applies to racial minorities and/or gender differences. Many people use the term “diversity” as a buzzword to show that they, or an organization, do not discriminate and are open to all. Unfortunately, while guided by good intentions, this use of the term is misplaced. Much more to the term than is popularly noted in conversation, books, and news media exists.

The American Association of Colleges and Universities (AACU) defines diversity as the individual and group differences that can impact the college student experience both inside and outside of the classroom. Aspects of diversity include race, ethnicity, gender, sexuality, age, ability, religion, class, educational background, and language.

Race

Classifications of race during history have been used as broad labels to identify various groups of people. Previously, racial classifications were based on geographical regions in the world; however, today, a person’s race is determined by their physical characteristics including their bone structure, skin color, and hair texture. Race is a characteristic that is not biologically identifiable; however, throughout history it has been socially used to classify individuals based on superficial physical differences.

Ethnicity

A person’s ethnicity is determined by the region, country, and/or cultural tradition into which they were born. As a result, two people can be of the same race but different ethnicities. For example, a white person from Russia and a white person from Poland have two different ethnicities. On the other hand, two individuals can have the same ethnicity but not the same race. Thus, a white person from South Africa and a black person from South Africa are the same ethnically but not racially.

Gender

Gender diversity has come to be seen as a complex variation of terms and identities. Traditionally, most cultures acknowledged only two major categories of gender: man and woman. A person's gender was designated based on their biological attributes at birth. A person who maintains the gender they were given at birth is referred to as cisgender. Some individuals, however, do not identify with their gender at birth and they may identify as transgender. As a result of social movements during the 20th century, gender is no longer seen as two fixed categories but instead as a fluid.

Sexuality

Like the concept of gender, sexuality has evolved over the years from a rigid conception of love relationships to a flexible spectrum of identities. The standard classifications of heterosexual, gay, or lesbian no longer are adequate to understand the diverse sexual preferences in society. Sexual preferences have been expanded to include heterosexual, lesbian, gay, bisexual, transgender, queer, and more (LGBTQ+). Each sexual identity has its own particular distinctions. It should also be noted that how someone identifies sexually is not necessarily connected to their gender identity.

Age

Age diversity is apparent not only in the individual years that differ between people, but also in the ways generations are categorized and grouped. Current, traditional-aged college students are often referred to as part of Generation Z, a group of people loosely identified as being born in the late 1990s and early 2000s. Generation Z members are popularly known for their mastery of technology at a young age and their regular use of social media. Millennials, Generation X, and Baby Boomers – the groups directly preceding Generation Z – each possess their own respective characteristics that make them unique. All generations complement the others to create our society.

Ability

Individuals possess a wide range of physical, mental, and emotional abilities. There are some disabilities inherited at birth and others acquired throughout life. Regardless of nature or origin, in a diverse society, we should all strive to provide everyone equal opportunity and access to resources that can provide personal success and happiness. Discrimination based on disability is against the law and unjustly disadvantages people. Including everyone, regardless of ability level, sends a message that all are respected and appreciated.

Religion

There are many different religions in the world. Religion can impact how a person defines and chooses to spend their life. Some of the more well-known religions include Islam, Christianity, Judaism, Buddhism, and Hinduism. Lesser-known religions include the Baha'i Faith, Taoism, Jainism, Sikhism, and the Akan religion. In some instances, religious classifications overlap and share similar rituals and beliefs. In other cases, some religions have significant differences.

Class

Class diversity is related to personal income, wealth, and economic status. Some of the common distinctions of class diversity are upper class, middle class, lower class, and working class. There is tremendous class diversity within American society and throughout the world. Some people will move from a lower class to a higher class during their lives — usually through accessing education, employment, social connections, and/or maximizing their talents. On the other hand, individuals also can move from a higher class to a lower class if they lose their job or encounter other hardships.

Educational Background

As a college student, you have made the decision to invest your time and money toward improving your educational level and increasing your chances for professional success. In a country where K–12 education is mandatory, but college is not, your pursuit of higher education makes you exceptional. There are some in society who receive a high school diploma and then enter the workforce. Others may pursue master's and doctorate degrees for specialized fields. Still, others may gain professional education to become lawyers or doctors. Even within K–12 education, there exist public, private, religious, military, and charter schools, as well as homeschooling options. Regardless of the path, educational differences exist and point to the multiple educational options one may pursue.

Language

Language is a key component of diversity. Individuals within a particular race, ethnicity, or even within the same country can speak different languages. In the United States, English is the primary language, but there are a growing number of Spanish speakers in the U.S. As a result, many environments are becoming bilingual. In other countries, there are multiple languages spoken. In Tanzania, Swahili and English are the official languages. Whereas, in other countries, the language spoken depends on the region or tribe a person is from. In China, Mandarin is the official language, but there are eight other regional languages spoken. The multitude of languages spoken in the world signal the many different types of people who exist on earth.

Diversity has many interconnected aspects that each play a part in how we view the world. Regardless of a person's individual characteristics, it is important to understand that respect and equal treatment are expected of all human beings. Moraine Valley Community College goes the extra mile to ensure that appreciation for one's differences are made clear through various campus activities and student clubs. Everyone should feel welcome to be themselves and enjoy learning from others.

This page titled [8.1: Why Diversity Matters](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

8.2: The Diversity Dilemma

The Diversity Dilemma

Thus far in this chapter the various aspects of diversity have been examined. There are times where people will intentionally mistreat others who are different from themselves. However, such mistreatment may be unintentional and a product of one's upbringing. Let's look at a few concepts that help us to understand how the diversity dilemma takes place.

Proximity—The United States is a diverse country with people from different walks of life. However, Chicago has been known as one of the most segregated cities in the United States. This can contribute to the diversity dilemma because it is through getting to know and interacting with people from different walks of life that diversity is appreciated. Therefore, if an individual does not have the opportunity to live, work, and interact with others different from themselves, then the knowledge they possess about others is based primarily on third-party information, such as the television and media. Third-party information, which often can be biased and stereotypical, is not a reliable source of information and thus leads to misunderstandings and misperceptions of others.

Unconscious Bias—Learning takes place not only by what is directly taught to a person, but also by what is modeled and indirectly taught through a variety of different ways. Much of how a human being learns takes place on an unconscious level. Going hand-in-hand with this is how the brain conceptualizes the world. In order to understand the world, the brain categorizes different aspects of the world into what psychologists called schemas. A schema allows a person to take in a lot of information without knowing every single detail because the brain automatically groups things together. This form of learning can cause us to stereotype others. In many instances, not having relationships with individuals who are different from us allows the brain to put everyone together and causes a person to see individual differences within their own groups but see other groups as all the same.

Conscious Bias—Conscious bias happens when an individual has deliberately and intentionally formed preconceived views about a group of people. This bias often takes place because an individual perceives that those whom they are biased against pose a potential threat. With conscious bias, a person not only believes this, but also acts on it. Often when people think of racism and other forms of discrimination, they think of conscious bias. However, this bias probably occurs less frequently than unconscious bias simply because society is often quick to condemn conscious bias.

Activity 2—Diversity Dilemma Scenarios

Let's look at some issues people face when it comes to diversity. Read each scenario and identify the disadvantages experienced and how they could be addressed.

Race

Stacy, a black person, and Rebecca, a white person, were shopping at a department store. Both shoppers enter the department store in search of respective hair care products. Rebecca easily locates numerous products that are adequate for her hair, while Stacy struggles to find brands that can sufficiently address her hair care needs. Rebecca benefits from the fact that her hair texture and styles are normalized in America, and the result is increased access to hair care products. Unfortunately, Stacy has to try much harder to locate her necessary brands and may even have to leave the store in search of a business that is catered specifically to an African-American female demographic. Such stores are typically less numerous than the average department store in America.

Class

Maria and Amal live in the same neighborhood and both have kids who are about to enter kindergarten. As they begin to research their options for elementary schools in the neighborhood, both discover the elementary school where their children would go to is not a very good school. In fact, the average child in that elementary school is two to three grades behind the national average in reading. Maria and Amal begin to explore other options for their kids. Maria, who works 40 hours a week at a retail store and does not make much money, realizes her only option is that elementary school. Conversely, Amal, who works as an accountant and is from a middle-class family, chooses to put her son in a private tuition-paid elementary school, where the average child is guaranteed to be two to three grades above grade level in reading.

Gender

Pierre and Kenya apply for two open positions as a secretary to the vice president of a major corporation. Both Pierre and Kenya get the job. Each of them hold a Bachelor's Degree and over five years of professional experience. However, Pierre is offered

\$10,000 more than Kenya annually, and is told that his position title will no longer be secretary but instead he will be granted the title of executive assistant. Kenya believes this was unfair and wonders if she is being treated differently because she is a woman.

Religion

Monica and Amed are in college together. Monica is Christian and therefore is excited for Christmas to come. The college has decorated for the Christmas holiday and is even closed on Christmas Day so she can celebrate this holiday. On the other hand, Amed is Muslim and celebrates Eid. Eid is approaching and Amed recognizes that the college does not close for Eid. In fact, Amed is told if he misses class that day, he will miss an important test and cannot make it up.

Age

John, who is 55, and Sean, who is 30, both apply for a job as an electrician. In discussions about who should get the job, the employers choose Sean because they think he can work more flexible hours, they can pay him less because he has less experience, and he was more energetic than John. This is the third company John has applied for that has passed him up for a younger candidate.

Solving the Diversity Dilemma

In the section titled the Diversity Dilemma, reasons why diversity has been a source of disagreement was addressed. In the following section, we explore ways to solve the diversity dilemma for you as a college student at Moraine Valley and beyond.

This page titled [8.2: The Diversity Dilemma](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

8.3: Solving the Diversity Dilemma

Solving the Diversity Dilemma

Get involved in student clubs and organizations.

Moraine Valley has over 40 active student clubs and organizations. Many of these clubs center on a specific culture or shared experiences. Some examples include the , Alliance of Latin American Students, Muslim Student Association, Arab Student Union, Black Student Association, Christian Fellowship, G.A.S.P (Gender and Sexuality Progress), and the International Women's Club. These clubs and organizations regularly hold campus events to introduce students to their cultural histories and practices. Attend a club meeting or event and get to know some of the participants. Ask the Student Life office how you can become involved.

Be open-minded.

Have conversations and ask questions of students/instructors whose racial, ethnic, religious, cultural, and class backgrounds are different from yours. Moraine Valley Community College is an exceptionally diverse environment. There are over 170 international students from over 40 countries who attend this college. Take advantage of the opportunity to learn about the food, music, hobbies, and family life of other people. What you learn can only broaden your view of the world and the people in it.

Display courage.

There will be times when you will be in a room with people who make inappropriate jokes or derogatory comments about others. These may be racially insensitive remarks, disrespectful statements about women, homophobic comments or signals, or similar acts. While it may be difficult to call out friends and family who commit these acts, your courage is necessary. Do not laugh, smirk, join in, or nod your head. Doing any of these things will only provide encouragement to the speaker. Expressing dissatisfaction about acts of intolerance sends a message that you do not need to demean others to make others laugh or have a good time. Your display of courage sets a tone of intolerance for discrimination and could inspire someone else to do the same.

Acknowledge holidays.

The United States observes several religious and ethnic holidays every year. Most of us are familiar with mainstream holidays such as Martin Luther King Jr. Day, St. Patrick's Day, Memorial Day, and Christmas. But there are other cultural holidays that are not as well-known such as Eid, Juneteenth, Rosh Hashanah, and Indigenous Peoples' Day. These carry tremendous cultural significance and provide great opportunities to learn about other people. Learn about these days and others and compare them to the rituals and histories of the holidays you observe.

Educate others.

As you learn about others who are different than you, and about stereotypes that are not true, take the time to educate others around you. Very often, individuals who are minorities exert a lot of energy and time to educate other people about the obstacles they face. It is therefore critical that you, as an ally, relieve some of this pressure by choosing to be a voice to educate your family, friends, and others.

Equality vs. Equity

Society should be structured in a way that allows everyone equal opportunity to succeed. However, challenges are presented in how society should address equal opportunities for everyone. **Equality** is defined as the quality or state of being equal. Essentially, equality is giving everyone the exact same opportunity to achieve a goal. While adequate on the surface, a deeper look into our societal norms may show that equality is not suitable for equal success.

Take for example two elementary school students, a first grader and sixth grader, in a foot race. The sixth grader is naturally bigger and stronger than the first grader, and as a result, much faster. In a show of equality, the teacher places both students at the same start line to begin the race. As you might guess, the sixth grader wins every time. In fact, the sixth grader wins by an average of 10 yards. Frustrated, the first grader states that the race is not fair because of the physical advantage of the sixth grader. The teacher responds, "Both of you start from an equal position and run the same distance." This is an example of equality, but to the first grader's point, is it fair?

Not long after, the teacher decides to make a change. Rather than pursue equality, the teacher seeks to institute equity. **Equity** is defined as dealing fairly with all concerned. The teacher moves the first grader's starting point up ten yards. As a result, the races

are more competitive, with the first grader winning some of them. The first grader now has a fair opportunity to win the race regardless of the advantages of the sixth grader. Such an example highlights what it means to have a society that is equal versus equitable.

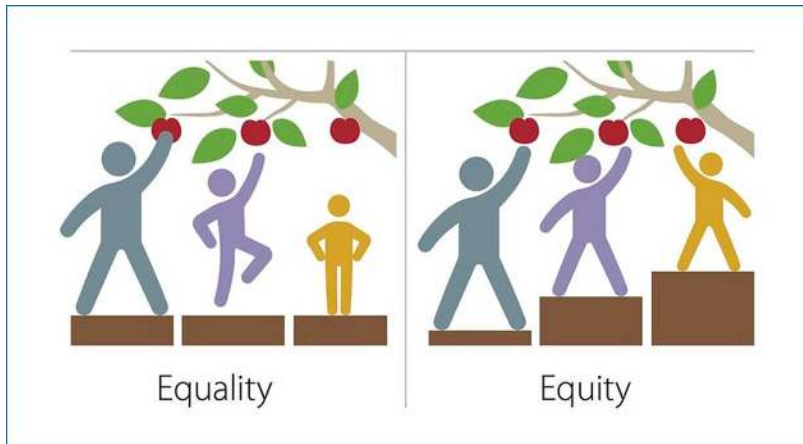


Figure 8.2 Equality vs. Equity

The image above illustrates the difference between equality and equity. On the left, everyone has the same size box to stand on. However, equal size boxes will not work for everyone because the person on the far right is shorter than everyone else. Although he has the same size box, he still will not be able to reach the fruit in the tree. In the picture on the right, the height of the boxes is adjusted to ensure that each person can reach the fruit.

This page titled [8.3: Solving the Diversity Dilemma](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

8.4: Diversity at Moraine Valley Community College and Beyond

Diversity at Moraine Valley Community College and Beyond

As it relates to embracing diversity on campus, consider the following resources and opportunities available to you as a student.

Multicultural Student Affairs

Multicultural Student Affairs (MSA) supports academic achievement and helps students build strong connections through its student services. It offers a variety of activities and experiences that encourage learning and involvement in campus life. These services are open to all students and include direct support and coordination of both individual and group programs that promote engagement with the college environment and academic success. In addition, you simply can visit the MSA office in Building S, Room S216, where you can find a group of students from diverse backgrounds fostering community and supporting each other.

To further highlight this, read [Melissa's story](#). [Melissa was a student employee for MSA.](#)

Melissa's Story

“When I started college, I did not know what to expect. I had friends but no one to guide me. That quickly changed when I visited the Alliance of Latin American Students (ALAS) club table at Fall Fest in 2017. After speaking to the members, I wanted to join so I could share the Latino culture with the entire Moraine Valley campus. It was then that I met the staff advisor to ALAS, who is also the coordinator of the DREAM Program in the Multicultural Student Affairs Office. I learned that the DREAM Program is a mentorship program, and I was assigned a staff mentor to help guide me through my college experience. My mentor assisted me in developing a college pathway that would help me successfully transfer to the university of my choosing. Not only did she help me create a pathway, she offered support and information on resources that I didn't know were available to me. We even visited one of the universities I was interested in together, since it was a bit intimidating to me. These helpful staff members gave me the confidence and guidance I needed to feel secure in my choices.

As a first-generation student, it was very helpful to have someone who could share their college experiences with me and be a role model for me to follow. My college experience was further enhanced when I obtained a position as a student employee in the MSA Office. Working there gave me the opportunity to learn more about the college resources and allowed me to help other students, as well as learn job and organizational skills. Another great thing about working in the MSA Office was that I was exposed to other cultures. The MSA Office hosts numerous cultural events and supports students from all over the world through the English Language Learner Center. Ultimately, becoming involved on campus through MSA really made the difference in my attitude toward my education, and I am proud to say I will be graduating this spring. I encourage any student, if you are feeling lonely on campus or want to learn more about different cultures, visit MSA.”

—Melissa Mckenzie

Study Abroad Program

You can develop your cultural competence through travel and/or study abroad programs. The best way to learn about people from other cultures is to see and experience those cultures first-hand. Take advantage of study abroad opportunities to expand your knowledge, break down stereotypes, gain experience in communicating across cultures, and earn course credit.

Overseas experience can create new interests, abilities, and linguistic and cultural skills that not only are valuable to you but also could be very attractive to your future employers. Listing a study abroad experience on your resume or scholarship application may increase your chances for success. This type of experience speaks to a student's academic achievements, personal responsibility, and determination. As the world is changing, employers seek to have employees who are culturally competent to work in a global workplace.

Where Can You Study?

Moraine Valley's Study Abroad Program features semester-long programs that run every fall and spring in Austria, England, Ireland, and Spain. Summer/short-term programs include Austria, Belize, Costa Rica, England, France, and Northern Ireland.

The requirements for study abroad are:

- Minimum of 12 credits of study at Moraine Valley
- 2.75 minimum GPA
- Complete COM-101 OR COM-102 with a “B” grade or above

Semester programs range from \$5,000–\$12,000, depending on the geographic location and currency. Summer programs range from \$2,000–\$5,000. Most of the programs do NOT include airfare.

Financial Aid and Scholarships

Financial aid can cover your at-home tuition, which corresponds to your tuition overseas. Any refund you may receive from financial aid also can be applied toward your study abroad (from the semester before). However, most costs will need to be covered out-of-pocket or via loans.

There are scholarships available to students who are Pell Grant recipients (The Benjamin Gilman Scholarship Award). Plus, the Moraine Valley Community College Foundation offers limited awards.

This page titled [8.4: Diversity at Moraine Valley Community College and Beyond](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

8.5: Chapter Summary

Chapter Summary

Regardless of your background or history, everyone has a role to play in shaping society for the better. The ways in which we welcome, work with, and assist those who are different from us will have a significant impact on our country and world.

Beyond your college experience, continue your journey of learning and embracing diversity. While society adapts to the changes currently taking place and braces for those yet to come, as a college student, you are in the perfect position to make your voice heard. Understanding the world and your relationship to it is a necessity for leading society in the right direction.

Use this chapter as a starting point in your life to learn about diversity, but do not stop here. By having a basic understanding of each dimension of diversity, you can go a long way toward building bridges between communities. Understanding the dilemmas we face regarding diversity and knowing how to help solve those dilemmas is critical to changing our world. Therefore, let us take the words of Martin Luther King Jr., who said, “We must learn to live together as brothers or perish together as fools,” and be inspired to stand up for what is right and find common ground, so our lives will be richer as a society.

AVAILABLE RESOURCES

CENTER FOR DISABILITY SERVICES

Student Services Center (Building S), Room S114

Phone: (708) 974-5711

MULTICULTURAL STUDENT AFFAIRS

Student Services Center (Building S), Second Floor, Room S216

morainevalley.edu/msa

Phone: (708) 974-5475

STUDY ABROAD PROGRAM

Building D, Room D115

Program coordinator: Merri Fefles-Dunkle: fefles@morainevalley.edu

Phone: (708) 974-5393

This page titled [8.5: Chapter Summary](#) is shared under a [CC BY 4.0](#) license and was authored, remixed, and/or curated by .

8.6: References

MPCA Photos. (2016). *Equity vs Equality* [Digital image]. Flickr. <https://www.flickr.com/photos/mpcaph...n/photostream/>

This page titled 8.6: References is shared under a [not declared](#) license and was authored, remixed, and/or curated by .

Index

D

dire

Detailed Licensing

Overview

Title: College 101

Webpages: 60

All licenses found:

- [CC BY 4.0](#): 75% (45 pages)
- [Undeclared](#): 23.3% (14 pages)
- [Other](#): 1.7% (1 page)

By Page

- [College 101 - CC BY 4.0](#)
 - [Front Matter - Undeclared](#)
 - [TitlePage - Undeclared](#)
 - [InfoPage - Other](#)
 - [Table of Contents - Undeclared](#)
 - [Licensing - Undeclared](#)
 - [1: Beginning Your College Career - CC BY 4.0](#)
 - [1.1: Technology at MVCC - CC BY 4.0](#)
 - [1.2: Getting Involved - CC BY 4.0](#)
 - [1.3: Chapter Summary - CC BY 4.0](#)
 - [2: Empower Yourself- College Policies - CC BY 4.0](#)
 - [2.1: Policies that could help improve your GPA - CC BY 4.0](#)
 - [2.2: Policies that could impact your ability to register and attend classes - CC BY 4.0](#)
 - [2.3: Policies that could help you when experiencing personal difficulties - CC BY 4.0](#)
 - [2.4: Policies that support your rights as a student - CC BY 4.0](#)
 - [2.5: Chapter Summary - CC BY 4.0](#)
 - [3: Goals, Motivation, and Time Management - CC BY 4.0](#)
 - [3.1: Goal Setting and Motivation - CC BY 4.0](#)
 - [3.2: Time Management - CC BY 4.0](#)
 - [3.3: Chapter Summary - CC BY 4.0](#)
 - [4: Enhancing Academic Success - CC BY 4.0](#)
 - [4.1: Tips for Academic Success - CC BY 4.0](#)
 - [4.2: Reading to Learn - CC BY 4.0](#)
 - [4.3: Study for Exams - CC BY 4.0](#)
 - [4.4: Test Anxiety and How to Control It - CC BY 4.0](#)
 - [4.5: Resolving Grade Disagreements - CC BY 4.0](#)
 - [4.6: Tutoring Center - CC BY 4.0](#)
 - [4.7: Speaking and Writing Center - CC BY 4.0](#)
 - [4.8: Library - CC BY 4.0](#)
 - [4.9: Communication with Faculty - CC BY 4.0](#)
 - [4.10: Your Digital Footprint - CC BY 4.0](#)
 - [4.11: AI Literacy - CC BY 4.0](#)
 - [4.12: Chapter Summary - CC BY 4.0](#)
 - [4.13: References - Undeclared](#)
- [5: Career Exploration and Degree Planning - CC BY 4.0](#)
 - [5.1: Counseling and Career Development Center - CC BY 4.0](#)
 - [5.2: Job Resource Center - CC BY 4.0](#)
 - [5.3: Navigate Your Academic Roadmap - CC BY 4.0](#)
 - [5.4: Chapter Summary - CC BY 4.0](#)
 - [5.5: References - Undeclared](#)
- [6: Educational and Personal Finances - CC BY 4.0](#)
 - [6.1: Types of Financial Aid- How to Pay for College - CC BY 4.0](#)
 - [6.2: Financial Literacy, Credit Cards, and Credit History - CC BY 4.0](#)
 - [6.3: Chapter Summary - CC BY 4.0](#)
 - [6.4: References - Undeclared](#)
- [7: A Healthy You - CC BY 4.0](#)
 - [7.1: Chapter Summary - CC BY 4.0](#)
 - [7.2: References - Undeclared](#)
- [8: Campus Belonging - CC BY 4.0](#)
 - [8.1: Why Diversity Matters - CC BY 4.0](#)
 - [8.2: The Diversity Dilemma - CC BY 4.0](#)
 - [8.3: Solving the Diversity Dilemma - CC BY 4.0](#)
 - [8.4: Diversity at Moraine Valley Community College and Beyond - CC BY 4.0](#)
 - [8.5: Chapter Summary - CC BY 4.0](#)
 - [8.6: References - Undeclared](#)
- [Back Matter - Undeclared](#)
 - [Index - Undeclared](#)
 - [Glossary - Undeclared](#)
 - [Detailed Licensing - Undeclared](#)
 - [Detailed Licensing - Undeclared](#)

Detailed Licensing

Overview

Title: College 101

Webpages: 60

All licenses found:

- [CC BY 4.0](#): 75% (45 pages)
- [Undeclared](#): 23.3% (14 pages)
- [Other](#): 1.7% (1 page)

By Page

- [College 101 - CC BY 4.0](#)
 - [Front Matter - Undeclared](#)
 - [TitlePage - Undeclared](#)
 - [InfoPage - Other](#)
 - [Table of Contents - Undeclared](#)
 - [Licensing - Undeclared](#)
 - [1: Beginning Your College Career - CC BY 4.0](#)
 - [1.1: Technology at MVCC - CC BY 4.0](#)
 - [1.2: Getting Involved - CC BY 4.0](#)
 - [1.3: Chapter Summary - CC BY 4.0](#)
 - [2: Empower Yourself- College Policies - CC BY 4.0](#)
 - [2.1: Policies that could help improve your GPA - CC BY 4.0](#)
 - [2.2: Policies that could impact your ability to register and attend classes - CC BY 4.0](#)
 - [2.3: Policies that could help you when experiencing personal difficulties - CC BY 4.0](#)
 - [2.4: Policies that support your rights as a student - CC BY 4.0](#)
 - [2.5: Chapter Summary - CC BY 4.0](#)
 - [3: Goals, Motivation, and Time Management - CC BY 4.0](#)
 - [3.1: Goal Setting and Motivation - CC BY 4.0](#)
 - [3.2: Time Management - CC BY 4.0](#)
 - [3.3: Chapter Summary - CC BY 4.0](#)
 - [4: Enhancing Academic Success - CC BY 4.0](#)
 - [4.1: Tips for Academic Success - CC BY 4.0](#)
 - [4.2: Reading to Learn - CC BY 4.0](#)
 - [4.3: Study for Exams - CC BY 4.0](#)
 - [4.4: Test Anxiety and How to Control It - CC BY 4.0](#)
 - [4.5: Resolving Grade Disagreements - CC BY 4.0](#)
 - [4.6: Tutoring Center - CC BY 4.0](#)
 - [4.7: Speaking and Writing Center - CC BY 4.0](#)
 - [4.8: Library - CC BY 4.0](#)
 - [4.9: Communication with Faculty - CC BY 4.0](#)
 - [4.10: Your Digital Footprint - CC BY 4.0](#)
 - [4.11: AI Literacy - CC BY 4.0](#)
 - [4.12: Chapter Summary - CC BY 4.0](#)
 - [4.13: References - Undeclared](#)
- [5: Career Exploration and Degree Planning - CC BY 4.0](#)
 - [5.1: Counseling and Career Development Center - CC BY 4.0](#)
 - [5.2: Job Resource Center - CC BY 4.0](#)
 - [5.3: Navigate Your Academic Roadmap - CC BY 4.0](#)
 - [5.4: Chapter Summary - CC BY 4.0](#)
 - [5.5: References - Undeclared](#)
- [6: Educational and Personal Finances - CC BY 4.0](#)
 - [6.1: Types of Financial Aid- How to Pay for College - CC BY 4.0](#)
 - [6.2: Financial Literacy, Credit Cards, and Credit History - CC BY 4.0](#)
 - [6.3: Chapter Summary - CC BY 4.0](#)
 - [6.4: References - Undeclared](#)
- [7: A Healthy You - CC BY 4.0](#)
 - [7.1: Chapter Summary - CC BY 4.0](#)
 - [7.2: References - Undeclared](#)
- [8: Campus Belonging - CC BY 4.0](#)
 - [8.1: Why Diversity Matters - CC BY 4.0](#)
 - [8.2: The Diversity Dilemma - CC BY 4.0](#)
 - [8.3: Solving the Diversity Dilemma - CC BY 4.0](#)
 - [8.4: Diversity at Moraine Valley Community College and Beyond - CC BY 4.0](#)
 - [8.5: Chapter Summary - CC BY 4.0](#)
 - [8.6: References - Undeclared](#)
- [Back Matter - Undeclared](#)
 - [Index - Undeclared](#)
 - [Glossary - Undeclared](#)
 - [Detailed Licensing - Undeclared](#)
 - [Detailed Licensing - Undeclared](#)