

HCD 310: COLLEGE SUCCESS



Weathers
Sacramento City College

HCD 310: My College Success (Weathers)

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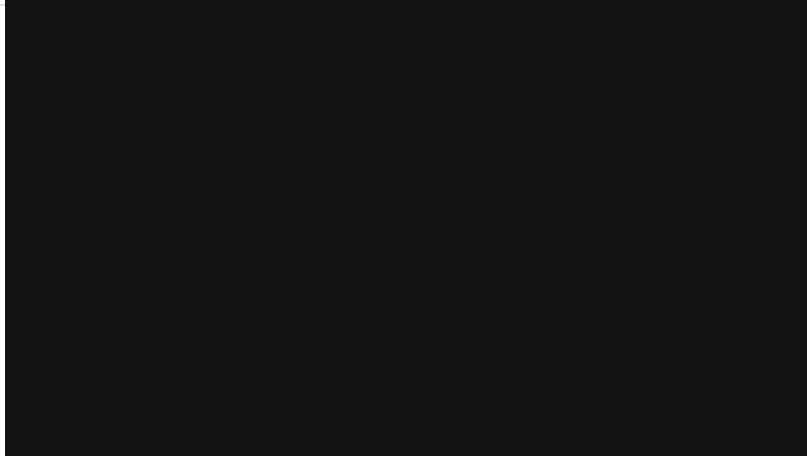
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1: Why Some of Us Don't Have One True Calling (Wapnick)



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CHAPTER OVERVIEW

2: Cultural Intelligence Defined

2.1: What is Cultural Intelligence?

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2.1: What is Cultural Intelligence?

At the core of it, cultural intelligence is your ability to successfully adapt to unfamiliar cultural settings. Peter Earley and Elaine Mosakowski defined cultural intelligence (CI) as the ability to “tease out of a person’s or group’s behavior those features that would be true of all people and all groups, those peculiar to this person or this group, and those that are neither universal nor idiosyncratic.” Earley & Mosakowski (2004), p. 140. Earley et al. wrote that cultural intelligence is not just about learning new cultural situations; it is creating “a new framework for understanding what he or she experiences and sees.” Earley, Ang, & Tan (2006), p. 6. Similarly, David Thomas and Kerr Inkson indicated that cultural intelligence is about

being skilled and flexible about understanding a culture, learning more about it from your on-going interactions with it, and gradually reshaping your thinking to be more sympathetic to the culture and your behaviors to be more skilled and appropriate when interacting with others from the culture. Thomas & Inkson, (2003), p. 14.

The idea of cultural intelligence is an immensely useful tool in business. It helps to bring attention to the differences in thought and behaviors due to cultural factors. Consistently practicing cultural intelligence has been known to increase the success of multicultural team performance. Leaders who are culturally intelligent have awareness of how culture contributes to communication and creates shared learning. Darlington (1996), p. 53.

Tuning into Cultural Intelligence

On a business trip to Texas, my colleague, who had never visited the state, was surprised at the amount of “Spanish music” on the radio. Every time she found a music station or station providing information, the speakers and singers spoke in Spanish. She said, “I can’t find any music that I can understand,” and quickly changed to a local station that played top 40 and pop music.

When I suggested that we should try listening to different music and experience the cultural shift between our state and another, she said, “No way. I can’t understand what they’re saying!” I replied, “I can’t either, but it’s a part of the culture here and wouldn’t it be interesting to be like one of the locals?” Her response, “That’s okay. I’ll just stick to what I know.”

Cultural intelligence is like tuning into different stations, being able to adapt to one’s new environment, and, in this case, to the style of music in this region of the United States. Like my colleague, we all have particular stations that we like. Music that is familiar provides us with comfort. Tuning in to the same stations over and over again breeds familiarity with the songs and the types of programming broadcast by the stations. We even program the stations into our car radio so as to know exactly what buttons to push if we want to hear a specific music genre.

When you are in a different city or state, you begin to lose the signals of your favorite stations. Try as you might, the stations often do not come through. What might you do? You could find another station in that state that offers the same music or information that you like. Upon finding it, you might program it so as to not lose the station. However, what if the radio frequencies you encounter pick up limited stations? Like my colleague, you might turn off the radio or change the station back to one that is familiar. Or, like her, you could bring your own MP3 player with your own music.

Similarly, when you are in unfamiliar cultural settings, you realize that the signals you are receiving are vastly different from your own. You are not familiar with what your new surroundings are communicating to you. Your first reaction is to find something familiar, and you look for cues and signs to help you adjust. However, you cannot always rely on what you know and what you can bring with you. Like my co-worker, bringing equipment, like an MP3 player, does not always guarantee successful integration. After many tries, she found out her MP3 player did not work in the rental car; she opted for turning off the radio altogether. In intercultural interactions, the equipment—that is, our skill sets and our knowledge—may not be enough to cope in a new cultural environment. We need to be able to learn how to turn off or reset ourselves to better adapt to the new situation.

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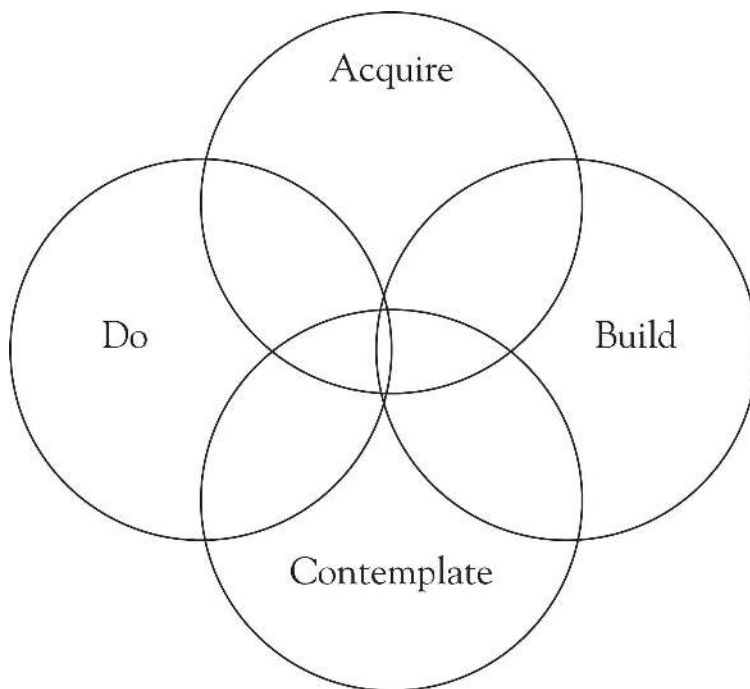
2.2: Cultural Intelligence Model

Cultural intelligence is a framework to help you learn to turn off your “cruise control.” Like a computer that has been on too long, is working too hard, or has too many programs running that cause it to freeze, we have to learn to reset our mental programming. Sometimes, resetting it once or twice does not work; you will need to turn it off completely by taking a pause and then returning to it at a later time.

Cultural intelligence emphasizes three areas: metacognition and cognition, motivation, and behavior. Metacognition and cognition represent your ability to think, learn, and strategize. In CI, the principle of motivation refers to your self-efficacy and confidence, your ability to be persistent, and the alignment to your personal values. Behavior, in CI, is about your ability to have a repertoire of skills and your ability to adapt your behavior.

The framework for **cultural intelligence** consists of the following parts: knowledge, strategic thinking, motivation, and behaviors. It may be helpful to think about these as the **ABCs of CI: Acquire, Build, Contemplate, and Do**.

Figure 3.1 Cultural Intelligence Model



Acquire Knowledge

A fundamental piece of inter- and cross-cultural interactions is the knowledge a leader has when working with cultures unfamiliar and different from his or her own. Knowledge is a central tenet in intercultural training and is included in the cultural intelligence model because it is essential for any person, whether leading or managing, to be attentive to cultural systems. You must know how cultures are created, interpreted, and shared, as well as how cultural interpretations, meaning, and symbols can impact behaviors and attitudes.

You can think about this aspect of the model as *acquire*, because you need to acquire information and knowledge that help you to identify cultural elements at play. The acquisition of knowledge—tapping into what you have stored in your memory—is cognition.

Build Your Strategic Thinking

Once you gain knowledge about the culture, how will you use it? What parts of the knowledge obtained will you use? Will they all fit, given the cultural setting? These questions address the component of cultural intelligence that speaks to your ability, as a leader, to strategize across cultures. It is your ability to *build* awareness of your surrounding through preparation and planning. It is often referred to as “metacognition.”

Earley et al. noted, “Figuring out how things operate and what is appropriate in a new culture is detective work using the facts of the case—assemble them, order and organize them, interpret them, act on them.” Earley et al. (2006), p. 27. Strategic thinking is important because it is how you think about, or make sense of, the knowledge and use it in a way that helps you better perform and interact with different cultures. If you are able to understand how you learn the information and how you have processed it, this helps you to make sense of unfamiliar situations. Early and Peterson Earley & Peterson (2004), p. 105. wrote that when there is a focus on metacognition, this component of CI can help people to develop and expand their behavioral repertoires.

Contemplate Your Motivation and Ability to Work with Others

The third element of the cultural intelligence model speaks to your ability to pay attention to your surroundings as well as your responses to unfamiliar situations. It is about reflecting upon your own interests, your drive, and your motivation, as well as your willingness to work through, and with, cultural interactions.

You can think about this component of the model as *contemplate* because it requires you to be present—to take a step back, suspend your judgments and biases, reflect upon your assumptions, and listen carefully. It requires that you be alert and remain aware of your cultural surroundings. As a leader, presence allows you to identify the cultural scripts that are hidden and to recognize when to turn them off.

Adapt and Perform

Richard Carlson said that “everything we do has the potential to influence another human being...the key element here is not to second-guess yourself but rather to become conscious of how your life choices influence those around you.” Carlson (2005), p. 130. Carlson speaks to our level of conscious choice in day-to-day living. When do we choose to adapt to our environments? Because of a choice we made, what did we let go? How has our choice affected our beliefs and values?

These questions address the fourth component of cultural intelligence, which is your adaptability and ability to perform new behaviors based on new cultural surroundings. Are you aware of how others see you and how you come across to them? How do you interpret what others say, and how do you respond? Culturally intelligent leaders are like chameleons in social environments, changing their behaviors to mimic their surroundings.

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2.3: What Makes Cultural Intelligence Unique?

Howard Gardner (1983). popularized the idea that intelligence is more than cognitive capacity—that human potential cannot be limited to cognitive intelligence the way it is described and defined in society. You can think about cultural intelligence as another form of intelligence. People with this particular intelligence have the ability to steer their way through unfamiliar cultural interactions; they do this in what seems to others as an effortless manner. This does not mean that culturally intelligent people are more intelligent overall than others; rather, those who are not skilled in this intelligence may need to adopt a different approach toward learning and improving their cultural intelligence.

According to Earley and Peterson, cultural intelligence is a significant improvement over existing approaches because it “provides an integrated approach to training dealing with knowledge and learning, motivation and behavior, and is built upon a unifying psychological model of cultural adaptation rather than the piecemeal and country-specific approach in training.” Earley & Peterson (2004), p. 101. David Thomas and Kerr Inkson (2003). wrote that, compared to emotional and social intelligence, cultural intelligence theory includes the influence of cultural factors and their impact in intercultural interactions.

Emotional intelligence is one’s ability and capacity to identify, assess, and manage one’s emotions as well as others’ emotions. Although extremely important, emotional intelligence “presumes a degree of familiarity within a culture and context that may exist across many cultures for a given individual.” Earley & Peterson (2004), p. 105 Similarly, the social cues picked up and used by someone with high **social intelligence**—that is, the ability and capacity to sense one’s inner state, feelings, and thoughts in relation to one’s social environment, and react appropriately in this environment for social success Goleman (2006), pp. 83–84.—differs from culture to culture.

Earley and Peterson argue that **adaptation** is a requirement when one enters new cultural contexts, and cultural intelligence provides the theoretical background for understanding how one would need to adjust, adapt, or reinvent oneself based on the culture and the situation. Earley & Peterson (2004). Someone with high emotional and social intelligence is not guaranteed to be culturally intelligent, although having those skills can make it easier for them to learn about cultural intelligence. This is illustrated in the following case study.

Martha works as a program director for a large nonprofit that directs volunteer programs. Her co-workers describe her as, “personable, outgoing, empathic, and caring.” Whenever there is conflict or unsettled business, she is the “go to person” for helping her colleagues work out their issues. Her ability to be empathetic enables her to understand others’ thoughts and feelings as well as their intentions.

When Martha gets upset or frustrated, she “takes a pause” or will back away from the issue or person until she can get a hold of her emotions. If Martha is asked how she manages her emotions, she replies that meditation and exercise help her to regulate how she feels from moment to moment. She’s even led agency wide sessions on self-care and exercise.

Volunteers who work for Martha love that she cares about their needs. During workshops and events she introduces volunteers to one another, helping them to learn about and get to know each other. Martha is also very attuned to those around her by listening and observing, which makes her a great program director for volunteers.

Martha’s emotional and social intelligences are high, which makes it difficult for Lorraine, Martha’s direct supervisor, to understand why Martha has such challenges working with people of cultural groups different than her own. Martha, as her jovial self, is always kind and thoughtful, but sometimes she will say culturally inappropriate things, not aware that she’s said them.

One of the volunteers who is Southeast Asian has noted, “I like Martha but it seems like she just doesn’t understand me. Like the time I had to cancel my tutoring shift. No one was watching my sister’s baby so I had to watch her. I told Martha and she was real nice and understanding, but I feel that she didn’t *really* understand that I have an obligation to my family before this volunteer job. I had to explain to her that this is what it’s like in my culture, that family comes first. Then, she nodded and understood.”

In this case, although Martha is empathic, she does not understand that the volunteer has very specific cultural needs. Her empathy is not viewed as authentic because Martha does not understand, nor does she pick up on, the cultural cues, thus leading the volunteer to feel the way she feels. **Empathy** is a good foundation for intercultural relationships, but awareness of cultural nuances is critical for making the connection.

The following describes other ways in which scholars and practitioners believe cultural intelligence is different from other approaches:

- Cultural intelligence is a growing field that is continuously being researched and tested in many societies. A search on the Internet for the word “cultural intelligence” yields over 2.7 million hits. When searching for academic papers and scholarship, the word yields almost 1.5 million hits. Other intercultural approaches do not yield as much universal appeal as cultural intelligence.
- Cultural intelligence demands that leaders gather more than knowledge of cultural facts. It is awareness of how culture works, of the values and beliefs that ground a person’s thinking and motivation, and of exploring behavioral intelligence.
- Cultural intelligence emphasizes a circular path, not a linear one; this means that, over time, one will continue to learn and their cultural intelligence will expand. It is not a step-by-step process that culminates in an “ultimate outcome.” Rather, through cultural intelligence, one learns more about him- or herself and his or her ability to interact with different cultures. There is always room for improvement and development in cultural intelligence.
- Cultural intelligence does not speak to specific cultures. Cultural intelligence is a broad approach that looks at developing a set of skills, as well as awareness and knowledge, that help you to adapt and interact with multiple cultures.

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2.4: The Labyrinth of Cultural Intelligence

We have not even to risk the adventure alone...the labyrinth is thoroughly known. We have only to follow the thread of the hero path...and where we had thought to slay another, we shall slay ourselves. Where we had thought to travel outward, we will come to the center of our existence. And where we had thought to be alone, we will be with all the world.

Joseph Campbell, The Power of Myth

Labyrinths often serve as metaphors for personal journeys into the self and back into the world. In a labyrinth, there is one path to the center, and that same path leads you out. You make the choice to enter the path and start a journey. You make the choice to continue the journey or to end it by retracing your steps to the place you entered.

You can think about your journey into cultural intelligence as entering a labyrinth. It is not a maze; rather, it is a journey that brings you to a deeper awareness of yourself and your place in the world. In a labyrinth, you find yourself walking around short curves, long curves, around edges of the circle, getting closer to the center. As you do so, you may feel a variety of emotions and thoughts: hesitation, confidence, motivation, ease, caution, or reflection. In the labyrinth, we become the observer of these thoughts and emotions. As Carlson noted, “We can simply step back and watch the show. It’s really just like watching a movie on the screen.” Carlson (2005), p. 50.

The labyrinth has long served as a metaphor of change and growth. Walking the labyrinth is a time of exploration and discovery. Careful listening and the willingness to take risks, and to challenge yourself, lead you to a transformation. This transformation encompasses a new, expansive vision of possibilities in your world. It serves as a container for your experiences in life: fun and play, disappointment and sadness, grief and loss, joy and prosperity, success and failure. When you look at the labyrinth as a metaphor for your cultural intelligence journey, you will see that your path is sometimes shared with others, and, at times, it is yours alone.

As Joseph Campbell noted, everyone goes through a psychological transformation that brings them to a more fulfilling life. Campbell (1988). Cultural intelligence is a process and a tool to help you evolve, to help you take the risks required when in unfamiliar cultural interactions. When applied, you will notice that you have gained a new consciousness of your place in the world.

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2.5: Summary

- Cultural intelligence is the ability to adapt successfully to unfamiliar cultural settings.
 - There are three elements to cultural intelligence: metacognition and cognition, motivation, and behavior.
 - Cultural intelligence can be expressed as the ABCs of CI: acquire (knowledge), build (strategic thinking), contemplate (motivation), and do (behavior).
 - Cultural intelligence is more comprehensive than emotional and social intelligences.
 - People who have high emotional and social intelligences do not necessarily have high cultural intelligence.
 - CI is more than knowledge-gathering; it does not speak to one specific culture.
 - Your journey into cultural intelligence can be seen as entering a labyrinth. Labyrinths serve as metaphors for personal journeys that lead to transformation and change.
 - Practicing and applying cultural intelligence principles enables you to learn more about yourself and your relationship to the world.
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3.1.1: Understanding Civility and Cultural Competence



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Student Survey

How do you feel about diversity, equity, and inclusion? These questions will help you determine how the chapter concepts relate to you right now. As you are introduced to new concepts and practices, it can be informative to reflect on how your understanding changes over time. We'll revisit these questions at the end of the chapter to see whether your feelings have changed. Take this quick survey to figure it out, ranking questions on a scale of 1–4, 1 meaning “least like me” and 4 meaning “most like me.”

1. I'm aware of the different categories of diversity and the various populations I may encounter.
2. I think we sometimes go too far in trying to be sensitive to different groups.
3. I think nearly everybody in our society has equal opportunity.
4. It's not my role to ensure equity and inclusiveness among my peers or colleagues.

You can also take the [Chapter 9 survey](#) anonymously online.

STUDENT PROFILE

“For the vast majority of my life, I thought being an Asian-American—who went through the Palo Alto School District—meant that I was supposed to excel in academics. But, in reality, I did the opposite. I struggled through college, both in classes and in seeking experiences for my future. At first, I thought I was unique in not living up to expectations. But as I met more people from all different backgrounds, I realized my challenges were not unique.

“I began capturing videos of students sharing their educational issues. Like me, many of my peers lack the study skills required to achieve our academic goals. The more I researched and developed videos documenting this lack of skill, the more I realized that student identities are often lost as they learn according to a traditional pedagogy. I began documenting students’ narratives and the specific strategies they used to overcome difficulty. Once we can celebrate a diverse student body and showcase their strengths and identities as well as the skills necessary to excel academically, my hope is that students of all backgrounds can begin to feel that they belong.”

—**Henry Fan**, Foothill College and San Jose State University

About This Chapter

In this chapter you will learn about diversity and how it plays a role in personal, civic, academic, and professional aspects of our lives. By the end of the chapter, you should be able to do the following:

- Articulate how diverse voices have been historically ignored or minimized in American civic life, education, and culture.
- Describe categories of identity and experience that contribute to diverse points of view.
- Acknowledge implicit bias and recognize privilege.
- Evaluate statements and situations based on their inclusion of diverse perspectives.

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3.1.2: What Is Diversity, and Why Is Everybody Talking About It?

Questions to Consider:

- Historically, has diversity always been a concern?
- What does it mean to be civil?
- Why do people argue about diversity?

What Would Shakespeare Say?

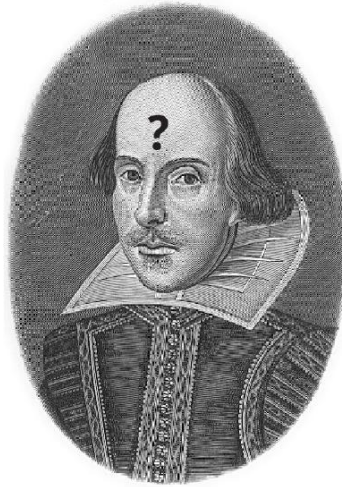


Figure 3.1.2.1: (Credit: Sourced originally from Helmolt, H.F., ed. History of the World. Dodd, Mead and Company, 1902 / Perry-Castañeda Library, University of Texas at Austin / Wikimedia Commons / Public Domain).

In our classroom, everyone is the same...

Consider a classroom containing 25 college students and their instructor. In this particular class, all of the students and the instructor share the same racial group—white. In fact, everyone in the class is a white American from the Midwest.

The instructor is leading the class through reading a scene from William Shakespeare’s drama *Romeo and Juliet*. As students read their parts, each one is thinking carefully about the role he or she has been given.

One of the male students wonders what it would be like to read the part of Juliet; after all, men originally played the part in Shakespeare’s day. The young woman reading Juliet wonders if anyone would object to her taking the role if they knew she was a lesbian. What would it be like, she wonders, if Romeo, her love interest, were also played by a woman? One reader strongly identifies as German American, but he is reading the part of an Italian. Another student has a grandmother who is African American, but he looks like every other white student in the room. No one recognizes his mixed-race heritage.

After the students finish reading the scene, the instructor announces, “In our classroom, everyone is the same, but these days when Shakespeare is staged, there is a tendency for nontraditional casting. Romeo could be black, Juliet could be Latina, Lady Montague could be Asian. Do you think that kind of casting would disrupt the experience of seeing the play?”

In this case, the instructor makes the assumption that because everyone in the class *looks* the same, they *are* the same. What did the instructor miss about the potential for diversity in his classroom? Have you ever made a similar mistake?

Diversity is more than what we can recognize from external clues such as race and gender. Diversity includes many unseen aspects of identity, like sexual orientation, political point of view, veteran status, and many other aspects that you may have not considered. To be inclusive and civil within your community, it is essential that you avoid making assumptions about how other people define or identify themselves.

In this chapter we will discover that each person is more than the sum of surface clues presented to the world. Personal experience, social and family history, public policy, and even geography play a role in how diversity is constructed. We’ll also explore elements of civility and fairness within the college community.

One important objective of civility is to become culturally competent. Culturally competent people understand the complexity of their own personal identity, values, and culture. In addition, they respect the personal identities and values of others who may not

share their identity and values. Further, culturally competent people remain open-minded when confronted with new cultural experiences. They learn to relate to and respect difference; they look beyond the obvious and learn as much as they can about what makes each person different and appreciated.

These concepts tie closely to Chapter 8: Communication, particularly the section on Emotional Intelligence and Overcoming Barriers to Communication.

WHAT STUDENTS SAY

1. Do you think the diversity of your school's student body is reflected in course offerings and campus activities?

- a. Yes
- b. Somewhat
- c. No

2. How comfortable are you when discussing issues of race, sexuality, religion, and other aspects of civility?

- a. Extremely comfortable
- b. Somewhat comfortable
- c. Somewhat uncomfortable
- d. Extremely uncomfortable

3. Do you generally feel welcomed and included on campus?

- a. Yes
- b. No
- c. It varies significantly by class or environment.

You can also take the anonymous [What Students Say surveys](#) to add your voice to this textbook. Your responses will be included in updates.

Students offered their views on these questions, and the results are displayed in the graphs below.

Do you think the diversity of your school's student body is reflected in course offerings and campus activities?

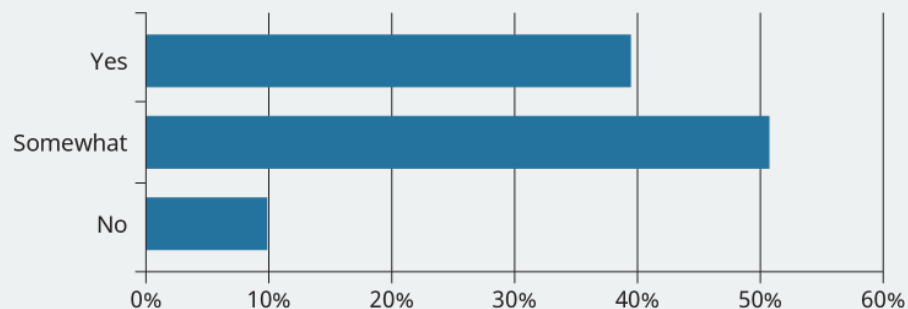


Figure 3.1.2.3

How comfortable are you when discussing issues of race, sexuality, religion, and other aspects of civility?

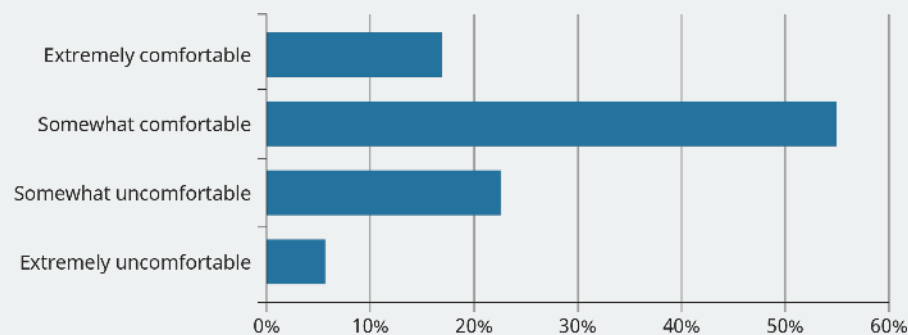


Figure 3.1.2.4

Do you generally feel welcomed and included on campus?

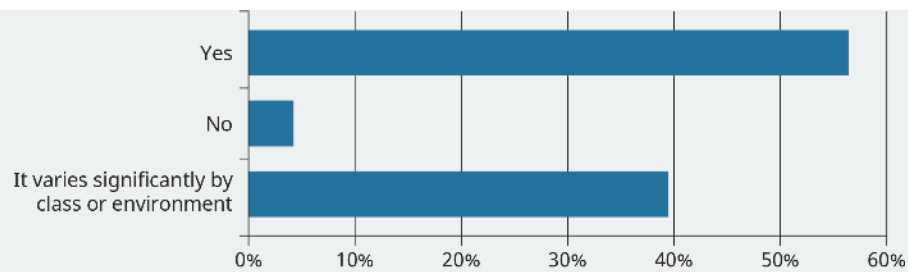


Figure 3.1.2.5

Why Diversity Matters

The United States of America is viewed the world over as a leader in democracy and democratic ideals. Our nation, young by most standards, continues to evolve to make the freedoms and opportunities available to all. Where the benefits of citizenship have been imperfect, discord over issues related to civil rights and inclusion have often been at the center of the conflict.

To understand the importance of civility and civil engagement, it is necessary to acknowledge our country's history. The United States is a country born out of protest. Colonists protesting what they felt were unfair taxes under King George III was at the foundation of the Revolutionary War. Over time, many groups have been given their civil liberties and equal access to all that our country has to offer through that same spirit of protest and petition.



Figure 3.1.2.6: (Credit: Carl Campbell / Flickr / Attribution 2.0 Generic (CC-BY 2.0))

The United States is often described as a “melting pot,” a rich mixture made up of people of many colors, religions, abilities, etc. working together to make one great big stew. That is the image generations of Americans grew up learning, and it is a true one. The United States is a nation of immigrants, and cultural influences from around the world have added to its strength.

Historically, however, not all contributions and voices have been acknowledged equally or adequately. Some groups have had to struggle to have their contributions acknowledged, be treated fairly, and be allowed full participation in the civic life of the country. Entire populations of people have been oppressed as a part of the nation's history, something important for Americans to confront and acknowledge. For example, in what is known as the Trail of Tears, the U.S. government forcibly removed Native Americans from their homelands and made them walk to reservations; some had to travel more than 1,000 miles, and over 10,000 died on the journey. Further, in an act of forced assimilation, Native American children were taken from their families and placed in schools where they were not allowed to practice cultural traditions or speak their Native languages. This practice continued as late as the 1970s. As a result, many Native American languages have been lost or are at risk of being lost.

The slavery of Africans occurred in America for close to 250 years. Much of the wealth in the United States during that time came directly from the labor of enslaved people; however, the enslaved people themselves did not benefit financially. During World War II, Japanese Americans were placed into internment camps and considered a danger to our country because our nation was at war with Japan.

For many years, all women and minority men were traditionally left out of public discourse and denied participation in government, industry, and even cultural institutions such as sports. For example, the United States Supreme Court was founded in 1789; however, the court's first female justice, Sandra Day O'Connor, was not appointed until 1981, almost 200 years later. Jackie Robinson famously became the first African American major league baseball player in 1947 when he was hired by the Brooklyn Dodgers, although the major leagues were established in 1869, decades earlier. The absence of white women and minorities was not an accident. Their exclusion was based on legal discrimination or unfair treatment.

These are all examples of mistreatment, inequality, and discrimination, and they didn't end without incredible sacrifice and heroism. The civil rights movement of the 1950s and 1960s and the equal rights movement for women's rights in the 1970s are examples of how public protests work to bring attention to discriminatory practices and to create change. Because racism, anti-Semitism, sexism, and other forms of bias and intolerance still exist, civil engagement and protests continue, and policies must be constantly monitored. Many people still work to ensure the gains these communities have made in acquiring the rights of full citizenship are not lost.

Diversity refers to differences in the human experience. As different groups have gained in number and influence, our definition of diversity has evolved to embrace many variables that reflect a multitude of different backgrounds, experiences, and points of view, not just race and gender. Diversity takes into account age, socioeconomic factors, ability (such as sight, hearing, and mobility), ethnicity, veteran status, geography, language, sexual orientation, religion, size, and other factors. At one time or another, each group has had to make petitions to the government for equal treatment under the law and appeals to society for respect. Safeguarding these groups' hard-won rights and public regard maintains diversity and its two closely related factors, *equity* and *inclusion*.

ACTIVITY

Our rights and protections are often acquired through awareness, effort, and, sometimes, protest. Each one of the following groups has launched protests over discrimination or compromises to their civil rights. Choose three of the groups below and do a quick search on protests or efforts members of the group undertook to secure their rights. To expand your knowledge, choose some with which you are not familiar.

Record the name, time frame, and outcomes of the protest or movements you researched.

The groups are as follows:

- Veterans
- Senior citizens
- Blind or visually impaired people
- Muslims
- Christians
- LGBTQ+ community
- Hispanic/Latinos
- People with intellectual disabilities
- Undocumented immigrants
- Little people
- College students
- Jewish Americans
- Farm workers
- Wheelchair users

The Role of Equity and Inclusion

Equity plays a major part in achieving fairness in a diverse landscape. Equity gives everyone equal access to opportunity and success. For example, you may have seen interpreters for deaf or hard of hearing people in situations where a public official is making an announcement about an impending weather emergency. Providing immediate translation into sign language means that there is no gap between what the public official is saying and when all people receive the information. Simultaneous sign language provides equity.¹ Similarly, many students have learning differences that require accommodations in the classroom. For example, a student with attention-deficit/hyperactivity disorder (ADHD) might be given more time to complete tests or writing assignments. The extra time granted takes into account that students with ADHD process information differently.

If a student with a learning difference is given more time than other students to complete a test, that is a matter of equity. The student is not being given an advantage; the extra time gives them an equal chance at success.

The Americans with Disabilities Act (ADA, 1990) is a federal government policy that addresses equity in the workplace, housing, and public places. The ADA requires “reasonable accommodations” so that people with disabilities have equal access to the same services as people without disabilities. For example, wheelchair lifts on public transportation, automatic doors, entrance ramps, and elevators are examples of accommodations that eliminate barriers of participation for people with certain disabilities.

Without the above accommodations, those with a disability may justly feel like second-class citizens because their needs were not anticipated. Further, they might have to use their own resources to gain equal access to services although their tax dollars contribute to providing that same access and service to other citizens.

Equity levels the playing field so that everyone’s needs are anticipated and everyone has an equal starting point. However, understanding equity is not enough.

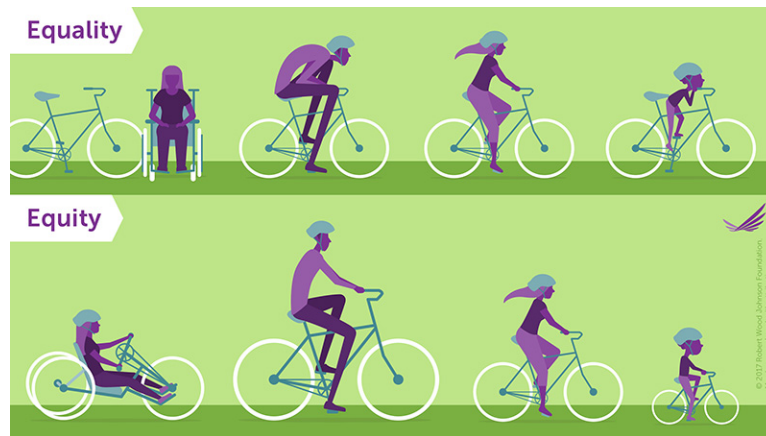


Figure 3.1.2.7: Equality is a meaningful goal, but it can leave people with unmet needs; equity is more empowering and fair. In equality portion of the graphic, people all sizes and a person who uses a wheelchair are all given the same bicycle, which is unusable for most. In the equity portion, each person gets a bicycle specifically designed for them, enabling them to successfully ride it. Credit: Robert Wood Johnson Foundation / Custom License: “May be Produced with Attribution^{4.0}”

When equity is properly considered, there is also inclusion. *Inclusion* means that there are a multiplicity of voices, skills, and interests represented in any given situation. Inclusion has played a major role in education, especially in terms of creating inclusion classrooms and inclusive curricula. In an inclusion classroom, students of different skill levels study together. For example, students with and without developmental disabilities study in the same classroom. Such an arrangement eliminates the stigma of the “special education classroom” where students were once segregated. In addition, in inclusion classrooms all students receive support when needed. Students benefit from seeing how others learn. In an inclusive curriculum, a course includes content and perspectives from underrepresented groups. For example, a college course in psychology might include consideration of different contexts such as immigration, incarceration, or unemployment in addition to addressing societal norms.

Inclusion means that these voices of varied background and experience are integrated into discussions, research, and assignments rather than ignored.

Our Country Is Becoming More Diverse

You may have heard the phrase “the browning of America,” meaning it is predicted that today’s racial minorities will, collectively, be the majority of the population in the future. The graph from the Pew Research Center projects that by the year 2065, U.S. demographics will have shifted significantly. In 2019, the white population made up just over 60% of the population. In 2065, the Pew Research Center predicts that whites will be approximately 46% of the population. The majority of Americans will be the non-white majority, 54% Hispanic/Latinos, blacks, and Asians.

The changing face of America, 1965–2065

% of the total population

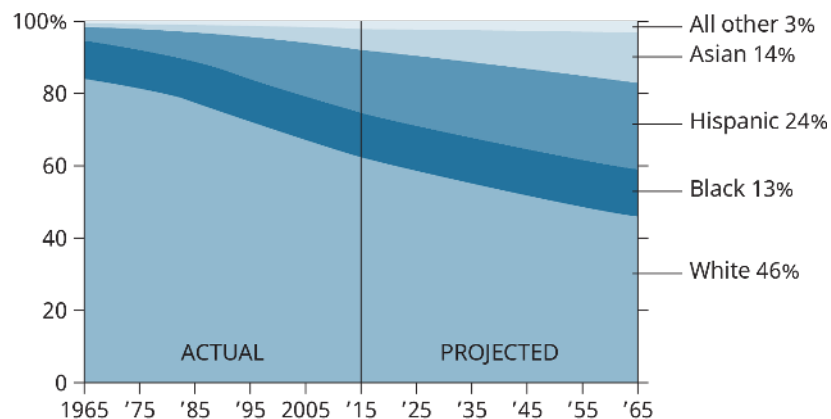


Figure 3.1.2.8: United States demographics (or statistical characteristics of populations) are changing rapidly. In just over 35 years, the country as a whole will be a “majority minority” nation, with ethnic/racial minorities making up more than half of the population. (Credit: Based on work by the Pew Research Center.)

What does this mean? It could mean that the United States begins accepting Spanish as a mainstream language since the Hispanic/Latino population will be significantly larger. It could mean a changing face for local governments. It could mean that our country will elect its second nonwhite president. Beyond anything specific, the shifting demographics of the United States could mean greater attention is paid to diversity awareness, equity, and inclusion.

ANALYSIS QUESTION

How should the United States prepare for its projected demographic shift? What changes do you suppose will take place as part of the “browning of America”?

Education: Equity for All

Education has been one of the most significant arenas for social change related to our rights as Americans. And the effects of that change have significantly impacted other power dynamics in society. You need look no further than the landmark case *Brown v. Board of Education of Topeka* (1954) to see how our nation has responded passionately in civil and uncivil ways to appeals for equity and inclusion in public education.

For much of the 20th century, African Americans lived under government-sanctioned separation better known as segregation. Not only were schools segregated, but Jim Crow laws allowed for legal separation in transportation, hospitals, parks, restaurants, theaters, and just about every aspect of public life. These laws enacted that there be “whites only” water fountains and restrooms. Only white people could enter the front door of a restaurant or sit on the main level of a movie theater, while African Americans had to enter through the back door and sit in the balcony. The segregation also included Mexican Americans and Catholics, who were forced to attend separate schools. *Brown v. Board of Education* was a landmark Supreme Court case that challenged the interpretation of the 14th Amendment to the Constitution of the United States. The case involved the father of Linda Brown suing the Topeka, Kansas, board of education for denying his daughter the right to attend an all-white school. Oliver Brown maintained that segregation left his black community with inferior schools, a condition counter to the equal protection clause contained in Section I of the 14th Amendment:

“All persons born or naturalized in the United States, and subject to the jurisdiction thereof, are citizens of the United States and the State wherein they reside. No State shall make or enforce any law which shall abridge the privileges or immunities of citizens of the United States; nor shall any State deprive any person of life, liberty, or property, without due process of law; nor deny to any person within its jurisdiction the equal protection of the laws.”

There was widespread heated opposition to desegregated education across the country. Passions were even more severe after *Brown v. Board of Education* was won by the plaintiff on appeal to the United States Supreme Court. In effect, the case changed the power dynamics in America by leveling the playing field for education. No longer were white schools (and their better resources) legally segregated. In principal, there was equity—equal access.

Debates in the courtrooms surrounding *Brown* were passionate but professional. Protests and debate in those communities directly affected by the decision, especially in the South, were intense, violent confrontations that demonstrated the height of incivility. One thing you may notice about uncivil behavior is the difficulty most have looking back on those actions.



Figure 3.1.2.9: After the *Brown v Board of Education* decision, Americans pursued their rights for equal education in other districts. In Arkansas, a group of teenagers, which would come to be known as the Little Rock Nine, were blocked from entering a formerly whites-only school. Facing angry protestors, the state governor, and even the National Guard, the nine students finally took their rightful place in the school after a judge ruled in their favor and President Eisenhower sent the 101st Airborne Division to secure the situation. (Credit: Courtesy of the National Archives, sourced from The US Army / Flickr / Attribution 2.0 Generic (CC-BY))

Educational institutions like colleges and school districts are critically important spaces for equity and inclusion, and debates around them remain challenging. Transgender students in America's schools face discrimination, harassment, and bullying, which causes nearly 45 percent of LGBTQ+ to feel unsafe because of their gender expression and 60 percent of to feel unsafe due to their sexual orientation. Many of these students miss school or experience significant stress, which usually has a negative impact on their grades, participation, and overall success.³ In essence, this hostility creates inequality. Regardless of individual state or district laws on bathroom use and overall accommodation, federal law protects *all* students from discrimination, especially that based on categories such as gender. But implementation of these federal protections varies, and, in general, many outside the transgender community do not fully understand, empathize with, or support transgender rights.

How can the circumstances improve for transgender students? In other societal changes throughout our nation's history, court decisions, new legislation, protests, and general public opinion combined to right past wrongs and provide justice and protection for mistreated people. For example, in 2015, the Supreme Court upheld the right to same-sex marriage under the 14th Amendment. Just as African Americans publicly debated and protested educational inequality, the gay community used discussion, protest, and debate to sway public and legal opinion. Proponents of gay marriage faced fervent argument against their position based on religion and culture; like other minority groups, they were confronted with name-calling, job insecurity, family division, religious isolation, and physical confrontation. And as has often been the case, success in achieving marriage equality eventually came through the courts.

Legal remedies are significant, but can take a very long time. Before they see success in the courts or legislatures, transgender students in America's schools will continue to undergo harsh treatment. Their lives and education will remain very difficult until people from outside their community better understand their situation.

Debates: Civility vs. Incivility

Healthy debate is a desirable part of a community. In a healthy debate, people are given room to explain their point of view. In a healthy airing of differences, people on opposing sides of an argument can reach common ground and compromise or even agree to disagree and move on.

However, incivility occurs when people are not *culturally competent*. An individual who is not culturally competent might make negative assumptions about others' values, lack an open mindset, or be inflexible in thinking. Instead of being tolerant of different points of view, they may try to shut down communication by not listening or by keeping someone with a different point of view from being heard at all. Out of frustration, a person who is uncivil may resort to name-calling or discrediting another person only with the intention of causing confusion and division within a community. Incivility can also propagate violence. Such uncivil reaction to difficult issues is what makes many people avoid certain topics at all costs. Instead of seeking out diverse communities, people retreat to safe spaces where they will not be challenged to hear opposing opinions or have their beliefs contested.

Debates on difficult or divisive topics surrounding diversity, especially those promoting orchestrated change, are often passionate. People on each side may base their positions on deeply held beliefs, family traditions, personal experience, academic expertise, and a desire to orchestrate change. With such a strong foundation, emotions can be intense, and debates can become uncivil.

Even when the disagreement is based on information rather than personal feelings, discussions can quickly turn to arguments. For example, in academic environments, it's common to find extremely well-informed arguments in direct opposition to each other. Two well-known economics faculty members from your college could debate for hours on financial policies, with each professor's position backed by data, research, and publications. Each person could feel very strongly that they are right and the other person is wrong. They may even feel that the approach proposed by their opponent would actually do damage to the country or to certain groups of people. But for this debate—whether it occurs over lunch or on an auditorium stage—to remain civil, the participants need to maintain certain standards of behavior.

ACTIVITY

1. Describe a time when you could not reach an agreement with someone on a controversial issue.
2. Did you try to compromise, combining your points of view so that each of you would be partially satisfied?
3. Did either of you shut down communication? Was ending the conversation a good choice? Why or why not?

Civility is a valued practice that takes advantage of cultural and political systems we have in place to work through disagreements while maintaining respect for others' points of view. Civil behavior allows for a respectful airing of grievances. The benefit of civil discussion is that members of a community can hear different sides of an argument, weigh evidence, and decide for themselves which side to support.

You have probably witnessed or taken part in debates in your courses, at social events, or even at family gatherings. What makes people so passionate about certain issues? First, some may have a personal stake in an issue, such as abortion rights. Convincing other people to share their beliefs may be intended to create a community that will protect their rights. Second, others may have deeply held beliefs based on faith or cultural practices. They argue based on deeply held moral and ethical beliefs. Third, others may be limited in their background knowledge about an issue but are able to speak from a "script" of conventional points of view. They may not want to stray from the script because they do not have enough information to extend an argument.

Rules for Fair Debate



Figure 3.1.2.10: You'll participate in classroom or workplace debate throughout your academic or professional career. Civility is important to productive discussions, and will lead to worthwhile outcomes. (Credit: Creative Sustainability / Flickr / Attribution 2.0 Generic (CC-BY 2.0))

The courtroom and the public square are not the only places where serious debate takes place. Every day we tackle tough decisions that involve other people, some of whom have strong opposing points of view. To be successful in college, you will need to master sound and ethical approaches to argument, whether it be for a mathematical proof or an essay in a composition class.

You probably already know how to be sensitive and thoughtful when giving feedback to a family member or friend. You think about their feelings and the best way to confront your disagreement without attacking them. Of course, sometimes it's easier to be less sensitive with people who love you no matter what. Still, whether in a classroom, a workplace, or your family dinner table, there are rules for debating that help people with opposing points of view get to the heart of an issue while remaining civil:

1. Avoid direct insults and personal attacks—the quickest way to turn someone away from your discussion is to attack them personally. This is actually a common logical fallacy called *ad hominem*, which means “to the person,” and it means to attack the person rather than the issue.
2. Avoid generalizations and extreme examples—these are two more logical fallacies called *bandwagon*, or *ad populum*, and *reduction to absurdity*, or *argumentum ad absurdum*. The first is when you argue that everyone is doing something so it must be right. The second is when you argue that a belief or position would lead to an absurd or extreme outcome.
3. Avoid appealing to emotions rather than facts—it's easy to get emotional if you're debating something about which you feel passionate. Someone disagreeing with you can feel like a personal affront. This fallacy, called *argument to compassion*, appeals to one's emotions and happens when we mistake feelings for facts. While strong and motivating, our feelings are not great arbiters of the truth.
4. Avoid irrelevant arguments—sometimes it's easy to change the subject when we're debating, especially if we feel flustered or like we're not being heard. Irrelevant conclusion is the fallacy of introducing a topic that may or may not be sound logic but is not about the issue under debate.
5. Avoid appeal to bias—you may not have strong opinions on every topic but, no doubt, you are opinionated about things that matter to you. This strong view can create a bias, or a leaning toward an idea or belief. While there's nothing wrong with having a strong opinion, you must be mindful to ensure that your bias doesn't create prejudice. Ask yourself if your biases influence the ways in which you interact with other people and with ideas that differ from your own.
6. Avoid appeal to tradition—just because something worked in the past or was true in the past does not necessarily mean that it is true today. It's easy to commit this fallacy, as we often default to “If it ain't broke, don't fix it.” It's appealing because it seems to be common sense. However, it ignores questions such as whether the existing or old policy truly works as well as it could and if new technology or new ways of thinking can offer an improvement. Old ways can certainly be good ways, but not simply because they are old.
7. Avoid making assumptions—often, we think we know enough about a topic or maybe even more than the person talking, so we jump ahead to the outcome. We assume we know what they're referring to, thinking about, or even imagining, but this is a dangerous practice because it often leads to misunderstandings. In fact, most logical fallacies are the result of assuming.
8. Strive for root cause analysis—getting at the root cause of something means to dig deeper and deeper until you discover why a problem or disagreement occurred. Sometimes, the most obvious or immediate cause for a problem is not actually the most significant one. Discovering the root cause can help to resolve the conflict or reveal that there isn't one at all.
9. Avoid obstinacy—in the heat of a debate, it's easy to dig in your heels and refuse to acknowledge when you're wrong. Your argument is at stake, and so is your ego. However, it's important to give credit where it's due and to say you're wrong if you

are. If you misquoted a fact or made an incorrect assumption, admit to it and move on.

10. Strive for resolution—while some people like to debate for the sake of debating, in the case of a true conflict, both parties should seek agreement, or at least a truce. One way to do this is to listen more than you speak. Listen, listen, listen: you’ll learn and perhaps make better points of your own if you deeply consider the other point of view.

ANALYSIS QUESTION

Have you ever witnessed incivility in person or an argument in the news? Briefly describe what happened. Why do you think individuals are willing to shut down communication over issues they are passionate about?

Online Civility

The Internet is the watershed innovation of our time. It provides incredible access to information and resources, helping us to connect in ways inconceivable just a few decades ago. But it also presents risks, and these risks seem to be changing and increasing at the same rate as technology itself. Because of our regular access to the Internet, it’s important to create a safe, healthy, and enjoyable online space.

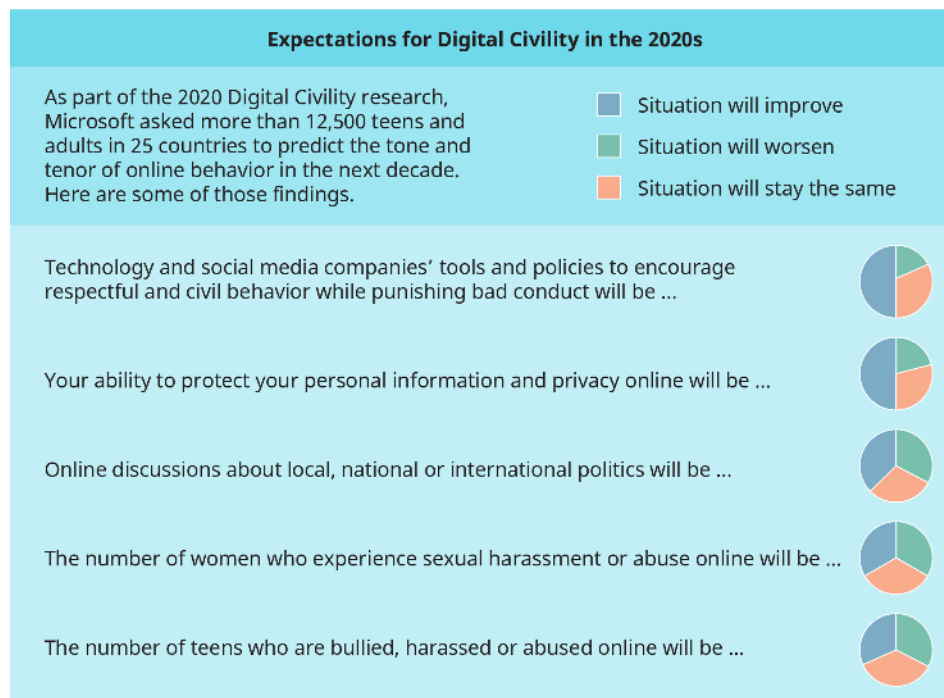


Figure 3.1.2.11: Microsoft’s Digital Civility Research survey asked people their opinions on the future of online behavior and communication. While in some cases, the respondents thought circumstances would improve, predictions about the others, such as harassment and bullying, are more bleak. (Credit: Based on work from Microsoft, “Expectations for Digital Civility 2020.”⁴)

In the survey conducted by Microsoft, “nearly 4 in 10 [respondents] feel unwanted online contact (39%), bullying (39%) and unwelcome sexual attention (39%) will worsen [in 2020]. A slightly smaller percentage (35%) expect people’s reputations, both professional and personal, will continue to be attacked online. One-quarter (25%) of respondents see improvement across each of these risk areas in 2020.”

Digital civility is the practice of leading with empathy and kindness in all online interactions and treating each other with respect and dignity. This type of civility requires users to fully understand and appreciate potential harms and to follow the new rules of the digital road. You can find a discussion on best practices for online communication, often referred to as Netiquette, in Chapter 8 on Communicating. Following, are some basic guidelines to help exercise digital civility:

- **Live the “Golden Rule”** and treat others with respect and dignity both online and off.
- **Respect differences** of culture, geography, and opinion, and when disagreements surface, engage thoughtfully.
- **Pause before replying** to comments or posts you disagree with, and ensure responses are considerate and free of name-calling and abuse.
- **Stand up for yourself and others** if it’s safe and prudent to do so.

Footnotes

- [1](https://www.nad.org/resources/american-history-questions/) <https://www.nad.org/resources/american-history-questions/>
- [2](https://www.rwjf.org/en/library/info...html#/download) <https://www.rwjf.org/en/library/info...html#/download>
- [3](https://www.glsen.org/research/school-climate-survey) 2017 National School Climate Survey, GLSEN. <https://www.glsen.org/research/school-climate-survey>
- [4](#) Expectations for Digital Civility. Note: Link leads to direct download.

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3.1.3: Categories of Diversity

Questions to consider:

- What is identity?
- Can a person have more than one identity?
- Can identity be ambiguous?
- What are fluidity and intersectionality?

The multiple roles we play in life—student, sibling, employee, roommate, for example—are only a partial glimpse into our true identity. Right now, you may think, “I really don’t know what I want to be,” meaning you don’t know what you want to do for a living, but have you ever tried to define yourself in terms of the sum of your parts?

Social roles are those identities we assume in relationship to others. Our social roles tend to shift based on where we are and who we are with. Taking into account your social roles as well as your nationality, ethnicity, race, friends, gender, sexuality, beliefs, abilities, geography, etc., who are you?

Who Am I?

Popeye, a familiar 20th-century cartoon character, was a sailor-philosopher. He declared his own identity in a circular manner, landing us right where we started: “I am what I am and that’s all that I am.” Popeye proves his existence rather than help us identify him. It is his title, “The Sailor Man,” that tells us how Popeye operates in the social sphere.

According to the American Psychological Association, personal identity is an individual’s sense of self defined by (a) a set of physical, psychological, and interpersonal characteristics that is not wholly shared with any other person and (b) a range of affiliations (e.g., ethnicity) and social roles. Your identity is tied to the most dominant aspects of your background and personality.¹ It determines the lens through which you see the world and the lens through which you receive information.

ACTIVITY

Complete the following statement using no more than four words:

I am _____.

It is difficult to narrow down our identity to just a few options. One way to complete the statement would be to use gender and geography markers. For example, “I am a male New Englander” or “I am an American woman.” Assuming they are true, no one can argue against those identities, but do those statements represent everything or at least most things that identify the speakers? Probably not.

Try finishing the statement again by using as many words as you wish.

I am _____.

If you ended up with a long string of descriptors that would be hard for a new acquaintance to manage, don’t worry. Our identities are complex and reflect that we lead interesting and multifaceted lives.

To better understand identity, consider how social psychologists describe it. Social psychologists, those who study how social interactions take place, often categorize identity into four types: personal identity, role identity, social identity, and collective identity.

Personal identity captures what distinguishes one person from another based on life experiences. No two people, even identical twins, live the same life.

Role identity defines how we interact in certain situations. Our roles change from setting to setting, and so do our identities. At work you may be a supervisor; in the classroom you are a peer working collaboratively; at home, you may be the parent of a 10-year-old. In each setting, your bubbly personality may be the same, but how your coworkers, classmates, and family see you is different.

Social identity shapes our public lives by our awareness of how we relate to certain groups. For example, an individual might relate to or “identify with” Korean Americans, Chicagoans, Methodists, and Lakers fans. These identities influence our interactions with others. Upon meeting someone, for example, we look for connections as to how we are the same or different. Our awareness

of who we are makes us behave a certain way in relation to others. If you identify as a hockey fan, you may feel an affinity for someone else who also loves the game.

Collective identity refers to how groups form around a common cause or belief. For example, individuals may bond over similar political ideologies or social movements. Their identity is as much a physical formation as a shared understanding of the issues they believe in. For example, many people consider themselves part of the collective energy surrounding the #metoo movement. Others may identify as fans of a specific type of entertainment such as Trekkies, fans of the Star Trek series.

“I am large. I contain multitudes.” Walt Whitman

In his epic poem *Song of Myself*, Walt Whitman writes, “Do I contradict myself? Very well then I contradict myself (I am large. I contain multitudes.).” Whitman was asserting and defending his shifting sense of self and identity. Those lines importantly point out that our identities may evolve over time. What we do and believe today may not be the same tomorrow. Further, at any one moment, the identities we claim may seem at odds with each other. Shifting identities are a part of personal growth. While we are figuring out who we truly are and what we believe, our sense of self and the image that others have of us may be unclear or ambiguous.

Many people are uncomfortable with identities that do not fit squarely into one category. How do you respond when someone’s identity or social role is unclear? Such ambiguity may challenge your sense of certainty about the roles that we all play in relationship to one another. Racial, ethnic, and gender ambiguity, in particular, can challenge some people’s sense of social order and social identity.

When we force others to choose only one category of identity (race, ethnicity, or gender, for example) to make ourselves feel comfortable, we do a disservice to the person who identifies with more than one group. For instance, people with multiracial ancestry are often told that they are too much of one and not enough of another.

The actor Keanu Reeves has a complex background. He was born in Beirut, Lebanon, to a white English mother and a father with Chinese-Hawaiian ancestry. His childhood was spent in Hawaii, Australia, New York, and Toronto. Reeves considers himself Canadian and has publicly acknowledged influences from all aspects of his heritage. Would you feel comfortable telling Keanu Reeves how he must identify racially and ethnically?

There is a question many people ask when they meet someone whom they cannot clearly identify by checking a specific identity box. Inappropriate or not, you have probably heard people ask, “What are you?” Would it surprise you if someone like Keanu Reeves shrugged and answered, “I’m just me”?

Malcom Gladwell is an author of five New York Times best-sellers and is hailed as one of Foreign Policy’s Top Global Thinkers. He has spoken on his experience with identity as well. Gladwell has a black Jamaican mother and a white Irish father. He often tells the story of how the perception of his hair has allowed him to straddle racial groups. As long as he kept his hair cut very short, his fair skin obscured his black ancestry, and he was most often perceived as white. However, once he let his hair grow long into a curly Afro style, Gladwell says he began being pulled over for speeding tickets and stopped at airport check-ins. His racial expression carried serious consequences.



Figure 3.1.3.12: Writer Malcolm Gladwell's racial expression has impacted his treatment by others and his everyday experiences. (Credit: Kris Krug, Pop!Tech / Flickr / Attribution 2.0 Generic (CC-BY 2.0))

Gender

More and more, gender is also a diversity category that we increasingly understand to be less clearly defined. Some people identify themselves as gender fluid or non-binary. "Binary" refers to the notion that gender is only one of two possibilities, male or female. Fluidity suggests that there is a range or continuum of expression. Gender fluidity acknowledges that a person may vacillate between male and female identity.

Asia Kate Dillon is an American actor and the first non-binary actor to perform in a major television show with their roles on *Orange Is the New Black* and *Billions*. In an article about the actor, a reporter conducting the interview describes his struggle with trying to describe Dillon to the manager of the restaurant where the two planned to meet. The reporter and the manager struggle with describing someone who does not fit a pre-defined notion of gender identity. Imagine the situation: You're meeting someone at a restaurant for the first time, and you need to describe the person to a manager. Typically, the person's gender would be a part of the description, but what if the person cannot be described as a man or a woman?



Figure 3.1.3.13: Asia Kate Dillon is a non-binary actor best known for their roles on *Orange Is the New Black* and *Billions*. (Credit: *Billions* Official Youtube Channel / Wikimedia Commons / Attribution 3.0 Unported (CC-BY 3.0))

Within any group, individuals obviously have a right to define themselves; however, collectively, a group's self-determination is also important. The history of black Americans demonstrates a progression of self-determined labels: Negro, Afro-American, colored, black, African American. Similarly, in the nonbinary community, self-described labels have evolved. Nouns such as *genderqueer* and pronouns such as *hir*, *ze*, and *Mx*. (instead of *Miss*, *Mrs.* or *Mr.*) have entered not only our informal lexicon, but the dictionary as well.

Merriam-Webster's dictionary includes a definition of "they" that denotes a nonbinary identity, that is, someone who fluidly moves between male and female identities.

Transgender men and women were assigned a gender identity at birth that does not fit their true identity. Even though our culture is increasingly giving space to non-heteronormative (straight) people to speak out and live openly, they do so at a risk. Violence against gay, nonbinary, and transgender people occurs at more frequent rates than for other groups.

To make ourselves feel comfortable, we often want people to fall into specific categories so that our own social identity is clear. However, instead of asking someone to make us feel comfortable, we should accept the identity people choose for themselves. Cultural competency includes respectfully addressing individuals as they ask to be addressed.

Table 9.1 The website Transstudent.org provides educational resources such as the above graphic for anyone seeking clarity on gender identity. Note that these are only examples of some gender pronouns, not a complete list.

Table Gender Pronoun Examples				
Subjective	Objective	Possessive	Reflexive	Example
She	Her	Hers	Herself	She is speaking. I listened to her. The backpack is hers.
He	Him	His	Himself	He is speaking. I listened to him. The backpack is his.
They	Them	Theirs	Themselves	They are speaking. I listened to them. The backpack is theirs.
Ze	Hir/Zir	Hirs/Zirs	Hirself/Zirself	Ze is speaking. I listened to hir. The backpack is zirs.

Intersectionality

The many layers of our multiple identities do not fit together like puzzle pieces with clear boundaries between one piece and another. Our identities overlap, creating a combined identity in which one aspect is inseparable from the next.

The term intersectionality was coined by legal scholar Kimberlé Crenshaw in 1989 to describe how the experience of black women was a unique combination of gender and race that could not be divided into two separate identities. In other words, this group could not be seen solely as women or solely as black; where their identities overlapped is considered the “intersection,” or crossroads, where identities combine in specific and inseparable ways.

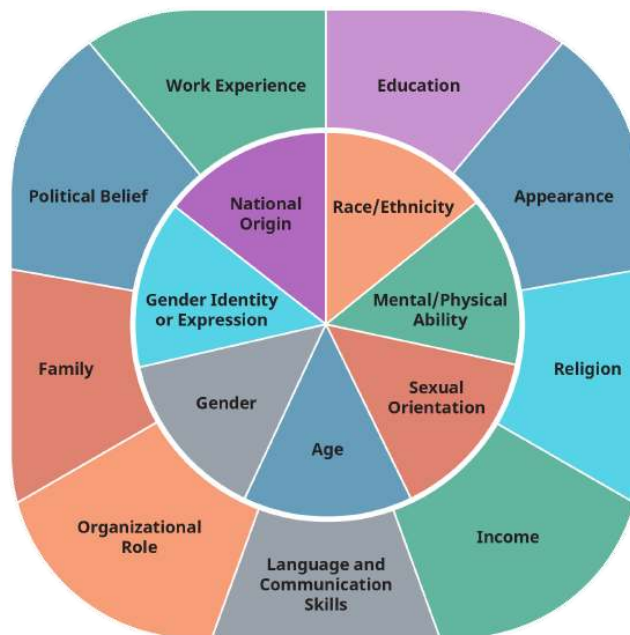


Figure 3.1.3.14: Our identities are formed by dozens of factors, sometimes represented in intersection wheels. Consider the subset of identity elements represented here. Generally, the outer ring are elements that may change relatively often, while the inner circle are often considered more permanent. (There are certainly exceptions.) How does each contribute to who you are, and how would possible change alter your self-defined identity?

Intersectionality and awareness of intersectionality can drive societal change, both in how people see themselves and how they interact with others. That experience can be very inward-facing, or can be more external. It can also lead to debate and challenges. For example, the term “Latinx” is growing in use because it is seen as more inclusive than “Latino/Latina,” but some people—including scholars and advocates—lay out substantive arguments against its use. While the debate continues, it serves as an important reminder of a key element of intersectionality: Never assume that all people in a certain group or population feel the same way. Why not? Because people are more than any one element of their identity; they are defined by more than their race, color, geographic origin, gender, or socio-economic status. The overlapping aspects of each person’s identity and experiences will create a unique perspective.

ANALYSIS QUESTION

Consider the intersectionality of race, gender, and sexuality; religion, ethnicity, and geography; military experience; age and socioeconomic status; and many other ways our identities overlap. Consider how these overlap in you.

Do you know people who talk easily about their various identities? How does it inform the way you interact with them?

Footnotes

1. APA Dictionary of Psychology <https://dictionary.apa.org/identity> proper citation to come

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3.1.4: Navigating the Diversity Landscape

Questions to consider:

- What happens when we make assumptions about others?
- Are microaggressions honest mistakes?
- How do I know if I have a diversity “problem”?
- How important is diversity awareness in the college classroom?

Avoid Making Assumptions

By now you should be aware of the many ways diversity can be both observable and less apparent. Based on surface clues, we may be able to approximate someone’s age, weight, and perhaps their geographical origin, but even with those observable characteristics, we cannot be sure about how individuals define themselves. If we rely too heavily on assumptions, we may be buying into stereotypes, or generalizations.

Stereotyping robs people of their individual identities. If we buy into stereotypes, we project a profile onto someone that probably is not true. Prejudging people without knowing them, better known as prejudice or bias, has consequences for both the person who is biased and the individual or group that is prejudged. In such a scenario, the intimacy of real human connections is lost. Individuals are objectified, meaning that they only serve as symbolic examples of who we assume they are instead of the complex, intersectional individuals we know each person to be.

Stereotyping may be our way of avoiding others’ complexities. When we stereotype, we do not have to remember distinguishing details about a person. We simply write their stories for ourselves and let those stories fulfill who we expect those individuals to be. For example, a hiring manager may project onto an Asian American the stereotype of being good at math, and hire her as a researcher over her Hispanic counterpart. Similarly, an elementary school teacher may recruit an Indian American sixth-grader to the spelling bee team because many Indian American students have won national tournaments in the recent past. A real estate developer may hire a gay man as an interior designer because he has seen so many gay men performing this job on television programs. A coach chooses a white male student to be a quarterback because traditionally, quarterbacks have been white men. In those scenarios, individuals of other backgrounds, with similar abilities, may have been overlooked because they do not fit the stereotype of who others suspect them to be.

Earlier in this chapter, equity and inclusion were discussed as going hand in hand with achieving civility and diversity. In the above scenarios, equity and inclusion are needed as guiding principles for those with decision-making power who are blocking opportunity for nontraditional groups. Equity might be achieved by giving a diverse group of people access to internships to demonstrate their skills. Inclusion might be achieved by assembling a hiring or recruiting committee that might have a better chance of seeing beyond stereotypical expectations.

APPLICATION

Often, our assumptions and their impacts are not life-changing, but they can be damaging to others and limiting to our own understanding. Consider the following scenarios, and answer the questions that follow.

Scenario 1:

During an in-class conversation about a new mission to explore Mars, two classmates offer opinions.

- Student A says, “We should focus on this planet before we focus on others.”
- Student B responds immediately with, “If we’re going to stop climate change, we’ll probably find the answer through science related to space travel.”

What assumption did student B make about student A’s point? What else, aside from climate change, could student A have been considering?

Scenario 2:

For an important group project, an instructor designates teams of six students and gives them time to set up their work schedule for the assignment. One group of students, most of whom don’t know each other well, agrees to meet two nights later. They initially propose to get together in the library, but at the last moment one member suggests an off-campus restaurant; several of the others agree right away and move on to other topics. The remaining two students look at each other uncomfortably. One

interjects, suggesting they go back to the original idea of meeting in the library, but the others are already getting up to leave. It's clear that two of the students are uncomfortable meeting at the restaurant.

What might be the reason that two of the students are not comfortable meeting over dinner? What assumptions did the others make?

Being civil and inclusive does not require a deep-seated knowledge of the backgrounds and perspectives of everyone you meet. That would be impossible. But avoiding assumptions and being considerate will build better relationships and provide a more effective learning experience. It takes openness and self-awareness and sometimes requires help or advice, but learning to be sensitive—practicing assumption avoidance—is like a muscle you can strengthen.

Be Mindful of Microaggressions

Whether we mean to or not, we sometimes offend people by not thinking about what we say and the manner in which we say it. One danger of limiting our social interactions to people who are from our own social group is in being insensitive to people who are not like us. The term *microaggression* refers to acts of insensitivity that reveal our inherent biases, cultural incompetency, and hostility toward someone outside of our community. Those biases can be toward race, gender, nationality, or any other diversity variable. The individual on the receiving end of a microaggression is reminded of the barriers to complete acceptance and understanding in the relationship. Let's consider an example.

Ann is new to her office job. Her colleagues are friendly and helpful, and her first two months have been promising. She uncovered a significant oversight in a financial report, and, based on her attention to detail, was put on a team working with a large client. While waiting in line at the cafeteria one day, Ann's new boss overhears her laughing and talking loudly with some colleagues. He then steps into the conversation, saying, "Ann, this isn't a night at one of your clubs. Quiet down." As people from the nearby tables look on, Ann is humiliated and angered.

What was Ann's manager implying? What could he have meant by referring to "*your clubs*?" How would you feel if such a comment were openly directed at you? One reaction to this interaction might be to say, "So what? Why let other people determine how you feel? Ignore them." While that is certainly reasonable, it may ignore the pain and invalidation of the experience. And even if you could simply ignore some of these comments, there is a compounding effect of being frequently, if not constantly, barraged by such experiences.

Consider the table below, which highlights common examples of microaggressions. In many cases, the person speaking these phrases may not mean to be offensive. In fact, in some cases the speaker might think they are being *nice*. However, appropriate terminology and other attitudes or acceptable descriptions change all the time. Before saying something, consider how a person could take the words differently than you meant them. As we discussed in Chapter 8, emotional intelligence and empathy can help understand another's perspective.

Table 9.2 Have you made statements like these, perhaps without realizing the offense they might cause? Some of these could be intended as compliments, but they could have the unintended effect of diminishing or invalidating someone. (Credit: Modification of work by Derald Wing Sue¹.)

Microaggressions		
Category	Microaggression	Why It's Offensive
Educational Status or Situation	"You're an athlete; you don't need to study."	Stereotypes athletes and ignores their hard work.
	"You don't get financial aid; you must be rich."	"Even an assumption of privilege can be invalidating."
	"Did they have honors classes at your high school?"	Implies that someone is less prepared or intelligent based on their geography.
Race, Ethnicity, National Origin	"You speak so well for someone like you."	Implies that people of a certain race/ethnicity can't speak well.
	"No, where are you <i>really</i> from?"	Calling attention to someone's national origin makes them feel separate."

Microaggressions		
	You must be good at ____.	Falsely connects identity to ability.
	“My people had it so much worse than yours did.”	Makes assumptions and diminishes suffering/difficulty.
	“I’m not even going to try your name. It looks too difficult.”	Dismisses a person’s culture and heritage.
	“It’s so much easier for black people to get into college.”	Assumes that merit is not the basis for achievement.
Gender and Gender Identity	“They’re so emotional.”	Assumes a person cannot be emotional and rational.
	“I guess you can’t meet tonight because you have to take care of your son?”	Assumes a parent (of any gender) cannot participate.
	“I don’t get all this pronoun stuff, so I’m just gonna call you what I call you.”	Diminishes the importance of gender identity; indicates a lack of empathy.
	“I can’t even tell you used to be a woman.”	Conflates identity with appearance, and assumes a person needs someone else’s validation.
	“You’re too good-looking to be so smart.”	Connects outward appearance to ability.
Sexual Orientation	“I support you; just don’t throw it in my face.”	Denies another person’s right to express their identity or point of view.
	“You seem so rugged for a gay guy.”	Stereotypes all gay people as being “not rugged,” and could likely offend the recipient.
	“I might try being a lesbian.”	May imply that sexual orientation is a choice.
	“I can’t even keep track of all these new categories.”	Bisexual, pansexual, asexual, and other sexual orientations are just as valid and deserving of respect as more binary orientations.
	“You can’t just love whomever you want; pick one.”	
Age	“Are you going to need help with the software?”	May stereotype an older person as lacking experience with the latest technology.
	“Young people have it so easy nowadays.”	Makes a false comparison between age and experience.
	“Okay, boomer.”	Dismisses an older generation as out of touch.
Size	“I bet no one messes with you.”	Projects a tendency to be aggressive onto a person of large stature.
	“You are so cute and tiny.”	Condescending to a person of small stature.
	“I wish I was thin and perfect like you.”	Equates a person’s size with character.
Ability	(To a person using a wheelchair) “I wish I could sit down wherever I went.”	Falsely assumes a wheelchair is a luxury; minimizes disabilities.

Microaggressions	
"You don't have to complete the whole test. Just do your best."	Assumes that a disability means limited intellectual potential.
"I'm blind without my glasses."	Equating diminished capacity with a true disability.

Everyone Has a Problem: Implicit Bias

One reason we fall prey to stereotypes is our own implicit bias. Jo Handelsman and Natasha Sakraney, who developed science and technology policy during the Obama administration, defined implicit bias.

According to Handelsman and Sakraney, "A lifetime of experience and cultural history shapes people and their judgments of others. Research demonstrates that most people hold unconscious, implicit assumptions that influence their judgments and perceptions of others. Implicit bias manifests in expectations or assumptions about physical or social characteristics dictated by stereotypes that are based on a person's race, gender, age, or ethnicity. People who intend to be fair, and believe they are egalitarian, apply biases unintentionally. Some behaviors that result from implicit bias manifest in actions, and others are embodied in the absence of action; either can reduce the quality of the workforce and create an unfair and destructive environment."²

The notion of bias being "implicit," or unconsciously embedded in our thoughts and actions, is what makes this characteristic hard to recognize and evaluate. You may assume that you hold no racial bias, but messages from our upbringing, social groups, and media can feed us negative racial stereotypes no matter how carefully we select and consume information. Further, online environments have algorithms that reduce our exposure to diverse points of view. Psychologists generally agree that implicit bias affects the judgements we make about others.

Harvard University's Project Implicit website offers an interactive implicit association test that measures individual preference for characteristics such as weight, skin color, and gender. During the test, participants are asked to match a series of words and images with positive or negative associations. Test results, researchers suggest, can indicate the extent to which there is implicit bias in favor of or against a certain group. Completing a test like this might reveal unconscious feelings you were previously aware you had.

The researchers who developed the test make clear that there are limitations to its validity and that for some, the results of the test can be unsettling. The test makers advise not taking the test if you feel unprepared to receive unexpected results.

APPLICATION

Take the [Project Implicit](#) test and write a brief passage about your results.

Do you think the results accurately reflect your attitude toward the group you tested on? Can you point to any actions or thoughts you have about the group you tested on that are or are not reflected in the test results? Will you change any behaviors or try to think differently about the group you tested on based on your results? Why or why not?

Cultural Competency in the College Classroom

We carry our attitudes about gender, ethnicity, sexual orientation, age, and other diversity categories with us wherever we go. The college classroom is no different than any other place. Both educators and students maintain their implicit bias and are sometimes made uncomfortable by interacting with people different than themselves. Take for example a female freshman who has attended a school for girls for six years before college. She might find being in the classroom with her new male classmates a culture shock and dismiss male students' contributions to class discussions. Similarly, a homeschooled student may be surprised to find that no one on campus shares his religion. He may feel isolated in class until he finds other students of similar background and experience. Embedded in your classroom may be peers who are food insecure, undocumented, veterans, atheist, Muslim, or politically liberal or conservative. These identities may not be visible, but they still may separate and even marginalize these members of your community. If, in the context of classroom conversations, their perspectives are overlooked, they may also feel very isolated.

In each case, the students' assumptions, previous experience with diversity of any kind, and implicit bias surface. How each student reacts to the new situation can differ. One reaction might be to self-segregate, that is, locate people they believe are similar to them based on how they look, the assumption being that those people will share the same academic skills, cultural interests, and personal

values that make the student feel comfortable. The English instructor at the beginning of this chapter who assumed all of his students were the same demonstrated how this strategy could backfire.

You do not have to be enrolled in a course related to diversity, such as Asian American literature, to be concerned about diversity in the classroom. Diversity touches all aspects of our lives and can enter a curriculum or discussion at any time because each student and the instructor bring multiple identities and concerns into the classroom. Ignoring these concerns, which often reveal themselves as questions, makes for an unfulfilling educational experience.

In higher education, diversity includes not only the identities we have discussed such as race and gender, but also academic preparation and ability, learning differences, familiarity with technology, part-time status, language, and other factors students bring with them. Of course, the instructor, too, brings diversity into the classroom setting. They decide how to incorporate diverse perspectives into class discussions, maintain rules of civility, choose inclusive materials to study or reference, receive training on giving accommodations to students who need them, and acknowledge their own implicit bias. If they are culturally competent, both students and instructors are juggling many concerns.

How do you navigate diversity in the college classroom?

Academic Freedom Allows for Honest Conversations

Academic freedom applies to the permission instructors and students have to follow a line of intellectual inquiry without the fear of censorship or sanction. There are many heavily contested intellectual and cultural debates that, for some, are not resolved. A student who wants to argue against prevailing opinion has the right to do so based on academic freedom. Many point to a liberal bias on college campuses. Conservative points of view on immigration, education, and even science, are often not accepted on campus as readily as liberal viewpoints. An instructor or student who wants to posit a conservative idea, however, has the right to do so because of academic freedom.

Uncomfortable conversations about diversity are a part of the college classroom landscape. For example, a student might use statistical data to argue that disparities in degrees for men and women in chemistry reflect an advantage in analytical ability for men. While many would disagree with that theory, the student could pursue that topic in a discussion or paper as long as they use evidence and sound, logical reasoning.

“I’m just me.”

Remember the response to the “What are you?” question for people whose racial or gender identity was ambiguous? “I’m just me” also serves those who are undecided about diversity issues or those who do not fall into hard categories such as feminist, liberal, conservative, or religious. Ambiguity sometimes makes others feel uncomfortable. For example, if someone states she is a Catholic feminist unsure about abortion rights, another student may wonder how to compare her own strong pro-life position to her classmate’s uncertainty. It would be much easier to know exactly which side her classmate is on. Some people straddle the fence on big issues, and that is OK. You do not have to fit neatly into one school of thought. Answer your detractors with “I’m just me,” or tell them if you genuinely don’t know enough about an issue or are not ready to take a strong position.

Seek Resources and Projects That Contribute to Civility

A culturally responsive curriculum addresses cultural and ethnic differences of students. Even in classrooms full of minority students, the textbooks and topics may only reflect American cultural norms determined by the mainstream and tradition. Students may not relate to teaching that never makes reference to their socio-economic background, race, or their own way of thinking and expression. Educators widely believe that a culturally responsive curriculum, one that integrates relatable contexts for learning and reinforces cultural norms of the students receiving the information, makes a difference.

The K-12 classroom is different than the college classroom. Because of academic freedom, college instructors are not required to be culturally inclusive. (They *are* usually required to be respectful and civil, but there are different interpretations of those qualities.) Because American colleges are increasingly more sensitive to issues regarding diversity, faculty are compelled to be inclusive. Still, diversity is not always adequately addressed. In his TED “Talk Can Art Amend History?” the artist Titus Kaphar tells the story of the art history class that influenced him to become an artist and provides an example of this absence of diversity in the college classroom. Kaphar explains that his instructor led his class through important periods and artists throughout history, but failed to spend time on black artists, something that Kaphar was anxiously awaiting. The instructor stated that there was just not enough time to cover it. While the professor probably did not intend to be noninclusive, her choice resulted in just that. Kaphar let his disappointment fuel his passion and mission to amend the representation of black figures in historical paintings. His work brings to light the unnoticed black figures that are too often overlooked.



Figure 3.1.4.15: In *Twisted Tropes*, Titus Kaphar reworks a painting to bring a black figure to the forefront of an arrangement in which she had previously been marginalized. (Credit: smallcurio / Flickr / Attribution 2.0 Generic (CC-BY 2.0))

Any student can respond to a lack of diversity in a curriculum as Titus Kaphar did. Where you find diversity missing, when possible, fill in the gaps with research papers and projects that broaden your exposure to diverse perspectives. Take the time to research contributions in your field by underrepresented groups. Discover the diversity issues relevant to your major. Are women well-represented in your field? Is there equity when it comes to access to opportunities such as internships? Are veterans welcomed? Do the academic societies in your discipline have subgroups or boards focused on diversity and equity? (Most do.) Resources for expanding our understanding and inclusion of diversity issues are all around us.

Directly Confront Prejudice

To draw our attention to possible danger, the Department of Homeland Security has adopted the phrase, “If you see something, say something.” That credo can easily be adopted to confront stereotypes and bias: “If you hear something, say something.” Academic freedom protects students and instructors from reprisal for having unpopular opinions, but prejudice is never correct, nor should it be tolerated. Do not confuse hate speech, such as sexist language, anti-Semitism, xenophobia, and acts that reflect those points of view, with academic freedom. Yes, the classroom is a place to discuss these attitudes, but it is not a place to direct those sentiments toward fellow students, educators, or society in general.

Most higher education institutions have mission statements and codes of conduct that warn students about engaging in such behavior. The consequences for violators are usually probation and possibly dismissal. Further policies such as affirmative action and Title IX are instituted to evaluate and maintain racial and gender equity.

APPLICATION

No one knows when a racist or sexist attack is coming. The Barnard Center for Research on Women has created a [video suggesting ways to be an ally to people victimized by intolerant behavior](#).

Affirmative Action and Higher Education

Affirmative action is a policy that began during the John F. Kennedy administration to eliminate discrimination in employment. Since that time, it has expanded as a policy to protect from discrimination in a number of contexts, including higher education. Most notably in higher education, affirmative action has been used to create equity in access. Institutions have used affirmative action as a mandate of sorts in admission policies to create diverse student bodies. Colleges sometimes overlook traditional admissions criteria and use socioeconomic and historical disparities in education equity as criteria to admit underrepresented groups. Affirmative action is a federal requirement to be met by entities that contract with the federal government; most colleges are federal government contractors and must adhere to the policy by stating a timeline by which its affirmative action goals are met.

Many interpret “goals” as quotas, meaning that a certain number of students from underrepresented groups would be admitted, presumably to meet affirmative action requirements. Opposition to affirmative action in college admissions has been pursued in several well-known court cases.

Regents of the University of California v. Bakke

This 1978 case resulted in a U.S. Supreme Court decision to allow race to be used as one of the criteria in higher education admission policies as long as quotas were not established and race was not the only criterion for admission. The case stemmed from Alan Bakke, an applicant to the University of California at Davis Medical School, suing the university because he was not admitted but had higher test scores and grades than minority students who had been accepted. Lawyers for Bakke referenced the same equal protection clause of the 14th Amendment used to desegregate public schools in *Brown v. Board of Education*. The “reverse discrimination” denied him equal protection under the law.

Fisher v. University of Texas

In 2016, the U.S. Supreme Court decided another affirmative action case regarding Fisher v. University of Texas. Abigail Fisher also argued that she had been denied college admission based on race. The case ended in favor of the university. Justice Kennedy, in the majority opinion, wrote:

“A university is in large part defined by those intangible “qualities which are incapable of objective measurement but which make for greatness.” Considerable deference is owed to a university in defining those intangible characteristics, like student body diversity, that are central to its identity and educational mission.”

In each of the above landmark cases, affirmative action in college admission policies were upheld. However, cases of reverse discrimination in college admission policies continue to be pursued.

ANALYSIS QUESTION

Examine your college’s code of conduct. You may find it in your student handbook, as part of an office of community standards or engagement, or by simply searching your college site. How does the code of conduct protect academic freedom but guard against hate speech, prejudice, and intolerance?

Title IX and Higher Education

Title IX of the Education Amendments of 1972 states, “No person in the United States shall, on the basis of sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity receiving Federal financial assistance.” As with affirmative action, Title IX applies to institutions that receive federal funding, such as public and charter schools, for-profit schools, libraries, and museums in the United States and its territories.

According to the Office for Civil Rights, educational programs and activities receiving federal funds must operate in a nondiscriminatory manner. Title IX addresses recruitment, admissions, and counseling; financial assistance; athletics; sex-based harassment; treatment of pregnant and parenting students; discipline; single-sex education; and employment.

Before the enactment of Title IX, there were few if any protections provided for women college students. To give some perspective, consider this description of the circumstances:

“Young women were not admitted into many colleges and universities, athletic scholarships for women were rare, and math and science was a realm reserved for boys. Girls square danced instead of playing sports, studied home economics instead of training for 'male-oriented' (read: higher-paying) trades. Girls could become teachers and nurses, but not doctors or principals; women rarely were awarded tenure and even more rarely appointed college presidents. There was no such thing as sexual harassment because 'boys will be boys,' after all, and if a student got pregnant, her formal education ended. Graduate professional schools openly discriminated against women.”³

The protections of Title IX have been invoked in college athletics to ensure women’s athletic programs are sustained. In addition, schools must make efforts to prevent sexual harassment and violence. Gender discrimination under Title IX extends to the protection of transgender students so that they are treated as the gender they identify with.

ANALYSIS QUESTION

Based on the cases against affirmative action in higher education, are admissions policies that use race, along with other factors, as admissions criteria fair? What other options do you think would create equity in admissions?

Footnotes

1. Adapted from Sue, Derald Wing, *Microaggressions in Everyday Life: Race, Gender and Sexual Orientation*, Wiley & Sons, 2010
2. Handlesman, Jo and Sakraney, Natasha. White House Office of Science and Technology Policy. https://obamawhitehouse.archives.gov...4-15_final.pdf.
3. WInslow, Barbara. "The Impact of Title IX." Gilder-Lehrman Institute. <https://faculty.uml.edu/sgallagher/T...derLehrman.pdf>

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3.1.5: Inclusivity and Civility- What Role Can I Play?

Questions to consider:

- Is it my fault that I have privilege?
- How long will diversity, equity, and inclusion efforts continue?
- What is to be gained by cultural competency?

Privilege Is Not Just for White People

Privilege is a right or exemption from liability or duty granted as a special benefit or advantage. Oppression is the result of the “use of institutional privilege and power, wherein one person or group benefits at the expense of another,”¹ according to the University of Southern California Suzanne Dworak Peck School of Social Work.

Just as everyone has implicit bias, everyone has a certain amount of privilege, too. For example, consider the privilege brought by being a certain height. If someone's height is close to the average height, they likely have a privilege of convenience when it comes to many day-to-day activities. A person of average height does not need assistance reaching items on high store shelves and does not need adjustments to their car to reach the brake pedal. There's nothing wrong with having this privilege, but recognizing it, especially when considering others who do not share it, can be eye-opening and empowering.

Wealthy people have privilege of not having to struggle economically. The wealthy can build retirement savings, can afford to live in the safest of neighborhoods, and can afford to pay out of pocket for their children's private education. People with a college education and advanced degrees are privileged because a college degree allows for a better choice of employment and earning potential. Their privilege doesn't erase the hard work and sacrifice necessary to earn those degrees, but the degrees often lead to advantages. And, yes, white people are privileged over racial minorities. Remember Malcolm Gladwell's explanation of how he was treated when people assumed he was white as opposed to how people treated him when they assumed he was black?

It is no one's fault that they may have privilege in any given situation. In pursuit of civility, diversity, equity, and inclusion, the goal is to not exploit privilege but to share it. What does that mean? It means that when given an opportunity to hire a new employee or even pick someone for your study group, you make an effort to be inclusive and not dismiss someone who has not had the same academic advantages as you. Perhaps you could mentor a student who might otherwise feel isolated. Sharing your privilege could also mean recognizing when diversity is absent, speaking out on issues others feel intimidated about supporting, and making donations to causes you find worthy.

In pursuit of civility, diversity, equity, and inclusion, the goal is to not exploit privilege but to share it.

When you are culturally competent, you become aware of how your privilege may put others at a disadvantage. With some effort, you can level the playing field without making yourself vulnerable to falling behind.

APPLICATION

Think about a regular activity such as going to a class. In what ways are you privileged in that situation? How can you share your privilege with others?

“Eternal vigilance is the price of civility.”

The original statement reads, “Eternal vigilance is the price of liberty.” History sometimes credits that statement to Thomas Jefferson and sometimes to Wendell Holmes. Ironically, no one was paying enough attention to document it accurately. Still, the meaning is clear—if we relax our standards, we may lose everything.

Civility is like liberty; it requires constant attention. We have to adjust diversity awareness, policies, and laws to accommodate the ever-changing needs of society. Without the vigilance of civil rights workers, society could have lapsed back into the Jim Crow era. Without activists such as Betty Friedan, Gloria Steinem, and Flo Kennedy remaining vigilant, women might not have made the gains they did in the 1970s. Constant attention is still needed because in the case of women's earning power, they only make about 80 cents for every dollar a man makes. Constant vigilance requires passion and persistence. The activism chronologies of Native Americans, African Americans, Asian Americans, the LGBTQ+ community, immigrants, students, labor, and other groups is full of

stops and starts, twists and turns that represent adjustments to their movements based on the shifting needs of younger generations. As long as there are new generations of these groups, we will need to pursue diversity, equity, and inclusion.

Your Future and Cultural Competency

Where will you be in five years? Will you own your own business? Will you be a stay-at-home parent? Will you be making your way up the corporate ladder of your dream job? Will you be pursuing an advanced degree? Maybe you will have settled into an entry-level job with good benefits and be willing to stay there for a while. Wherever life leads you in the future, you will need to be culturally competent. Your competency will be a valuable skill not only because of the increasing diversity and awareness in America, but also because we live in a world with increasing global connections.

If you do not speak a second language, try to learn one. If you can travel, do so, even if it's to another state or region of the United States. See how others live in order to understand their experience and yours. To quote Mark Twain, "Travel is fatal to prejudice, bigotry, and narrow-mindedness." The more we expose ourselves to different cultures and experiences, the more understanding and tolerance we tend to have.

The United States is not perfect in its practice of diversity, equity, and inclusion. Still, compared to much of the world, Americans are privileged on a number of fronts. Not everyone can pursue their dreams as freely as Americans do. Our democratic elections and representative government give us a role in our future.

Understanding diversity and being culturally competent will make for a better future for everyone.

Footnotes

1. Golbach, Jeremy. "A Guide to Discussion Identity, Power, and Priveledge." <https://msw.usc.edu/mswusc-blog/dive...and-privilege/>

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3.1.6: Summary

Understanding diversity, especially in the context of our country's history, is an important part of being an engaged citizen who can help us to adapt to a changing world. Diversity goes hand in hand with the concepts of equity and inclusion, which increase the chances of equal opportunity and representation. Sometimes creating inclusive communities upsets the social order with which people are familiar. Change can be difficult, and people are passionate. These passions can disrupt communities and communication with uncivil behavior, or people can “fight fair” and use strategies that allow for the smooth exchange of ideas.

Everyone has a personal identity made up of various aspects and experiences—intersectionality. Some elements of identity place people in a diversity category. Some categories are expansive and well understood; others are new and may face scrutiny. Policies and laws have been put in place to protect underrepresented citizens from discrimination. These standards are constantly being challenged to make sure that they allow for the shifting demographics of the United States and shifting values of its citizens.

Cultural competency, which includes our ability to adapt to diversity, is a valuable skill in our communities and workplaces. The more culturally competent we are, the more we can help safeguard diversity and make equitable and inclusive connections on a global scale.

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3.1.7: Career Connection

Keisha went to a temp agency to sign up for part-time work. The person in charge there gave her several tests on office skills. She checked Keisha's typing speed, her ability to handle phone calls, and her writing skills. Keisha also took a grammar test and a test about how to handle disputes in the office. The tester also had Keisha answer questions about whether it was OK to take home office supplies and other appropriate things to do and not to do.

The tester told Keisha that she scored very well on the evaluations, but she never called Keisha back for a job or even an interview. Keisha knows that she presented herself well, but wonders if she was not called back because she wears her hair in dreadlocks or because she has been told that her name sounds African American?

Reflection questions:

- Can this student say that she was discriminated against?
 - What would you do to determine why you were not called back for a job?
 - Should Keisha ask about how her name and appearance were received?
-

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3.1.8: Rethinking

Revisit the questions you answered at the beginning of the chapter, and consider one option you learned in this chapter that might make you rethink how you answered each one. Has this chapter prompted you to consider changing any of your feelings or practices?

Rank the following questions on a scale of 1–4. 1 = “least like me” and 4 = “most like me.”

1. I'm aware of the different categories of diversity and the various populations I may encounter.
2. I think we sometimes go too far in trying to be sensitive to different groups.
3. I think nearly everybody in our society has equal opportunity.
4. It's not my role to ensure equity and inclusiveness among my peers or colleagues.

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3.1.9: Where do you go from here?

This chapter touched on many elements of civility and diversity, and mentioned a wide array of groups, identities, and populations. But the chapter certainly did not explore every concept or reflect every group you may encounter. In a similar way, you can't know everything about everyone, but you can build cultural competency and understanding to make people feel included and deepen your abilities and relationships.

Sometimes learning about one group or making one person feel comfortable can be as important as addressing a larger population. To that end, consider researching or discussing one of the following topics to increase your level of civility and understanding:

- Appropriate terminology and ways to address members of certain populations. For example, ways to properly describe people with certain disabilities, or discuss issues around racial or gender identity.
 - Discussions or debates related to civility and intersectionality, such as whether “Latinx” should be used instead of “Latino/Latina,” or whether certain sports team mascots can be considered offensive.
 - Major historical figures or events related to a certain group.
 - Academic majors and research centers/groups related to aspects of diversity.
 - Historical events at your college or in your city related to civil rights.
-

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SECTION OVERVIEW

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3.2.1: Prelude to Understanding Financial literacy

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3.2.4: Banking and Emergency Funds

3.2.5: Credit Cards and Other Debt

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3.2.11: Where do you go from here?

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3.2.1: Prelude to Understanding Financial literacy



Figure 3.2.1.1: Financial success depends on getting a good start and avoiding setbacks and wrong turns. It's a lifelong process, more like a marathon than a sprint. (Credit: Bengt Nyman / Flickr / Attribution 2.0 Generic (CC-BY 2.0))

Student Survey

How financially literate are you? This survey will help you determine how the chapter concepts relate to you right now. As we are introduced to new concepts and practices, it can be informative to reflect on how your understanding changes over time. We'll revisit these questions at the end of the chapter to see whether your feelings have changed. Take this quick survey to figure it out, ranking the statements on a scale of 1–4, 1 meaning “least like me” and 4 meaning “most like me.”

1. I actively and regularly plan and/or monitor my finances.
2. I understand the benefits and risks of credit.
3. I have a plan to repay my student loans.
4. I regularly take steps to protect my identity and assets.

You can also take the [Chapter 10 survey](#) anonymously online.

STUDENT PROFILE

“A big part of the college experience for many students is the art of the student loan process. This has been both a painful and challenging experience for me over the course of the first semester. The biggest struggle for me has been simply understanding what everything means and what I’m supposed to do. Another challenge has been determining how exactly I’m going to pay these loans back while also saving for rent, utilities, additional expenses, and a study abroad fund with a part-time job that I don’t even have yet.”

—Hanna Moyster

About This Chapter

In this chapter, you will learn to reach your personal life goals by implementing financial planning and strategies to protect yourself, manage your money today, and put yourself in a better position for tomorrow. How you act today impacts your tomorrow.

By the end of this chapter, you should be able to do the following:

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.

What Would You Do?

Everything was working out for Elan. They got into the college they wanted to, and some friends were planning to attend as well. They felt like an adult, and were looking forward to new freedoms and opportunities. Elan's parents let them get a credit card after high school graduation. Elan shared an apartment with their friends just off campus, and was able to get where they needed to go because they had a car. Elan had also saved over \$1,000 from gifts and a summer job. They needed a new laptop.

Elan planned to stay within set limits. They went to the store found a very knowledgeable salesperson, Jermain, who said he knew exactly what Elan needed. Jermain pointed out that the laptop in Elan's budget would do schoolwork just fine, but it was not as powerful as the best top-of-the line unit with advanced gaming features. Plus, the better computer came with new headphones! Jermain suggested that Elan could later sell the computer to incoming students. (Most freshmen bought used computers if they did not have one when they came to school.) The high-powered computer was \$2,000, though, and Elan didn't have that much money. Maybe they should use the credit card? Maybe their new part-time job would pay for it. But Jermain arranged for a small down payment and monthly payments of only \$100. That did not seem too bad to Elan. The future looked bright!

At least, that's what Elan thought. They soon realized that working more hours meant fewer hours to study. Meanwhile, Elan's rent and gas usage went up, and, as a young car owner, their insurance was through the roof. Only three months into the first semester, Elan missed a payment on the laptop and accrued a late fee. They put the next laptop payment on the credit card. Soon, Elan was alternating payments between the credit card, laptop, and car, building up interest and late charges. Now Elan was having trouble paying their rent and started getting calls from creditors. Everything had seemed so promising. Elan didn't know where they had gone wrong.

Elan comes to you and shares the situation. They ask, "What could I have done differently?"

This chapter offers you insight into your finances so that you can make good decisions and avoid costly mistakes. We all face chances to spend money and try to get what we want. Many think only about now and not next month, next year, or ten years from now, but our behavior now has consequences later. Not everyone can own all the latest technology, drive their dream car, continually invest for their retirement, or live in the perfect home at this moment. But by understanding the different components of earning money, banking, credit, and budgeting, you can begin working toward your personal and financial goals. We'll also discuss a related topic, safeguarding your accounts and personal information, which is critical to protecting everything you've worked for. By the end of this chapter, you will have good insights for Elan . . . and you!

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3.2.2: Personal Financial Planning

Questions to consider:

- What simple steps do I take to create a financial plan?
- How do I use financial planning in everyday life?
- How is the financial planning process implemented for every purchase?

If you fail to plan, you are planning to fail.

Honestly, practicing money management isn't that hard to figure out. In many ways it's similar to playing a video game. The first time you play a game, you may feel awkward or have the lowest score. Playing for a while can make you OK at the game. But if you learn the rules of the game, figure out how to best use each tool in the game, read strategy guides from experts, and practice, you can get really good at it.

Money management is the same. It's not enough to "figure it out as you go." If you want to get good at managing your money, you must treat money like you treat your favorite game. You have to come at it with a well-researched plan. Research has shown that people with stronger finances are healthier¹ and happier,² have better marriages,³ and even have better cognitive functioning.⁴

WHAT STUDENTS SAY

1. What is your top immediate financial priority?
 - a. Minimizing debt
 - b. Get a better job
 - c. Pay for college
 - d. Move out on my own
 - e. Get a car
 - f. Increase my savings or money on hand
2. Which aspect of your finances concerns you the most?
 - a. The amount of debt I have or will have
 - b. Getting a job that will pay well enough
 - c. Being financially independent
 - d. Supporting my family
 - e. Planning/saving for the future
3. When considering how to pay for college, which of the following do you know *least* about?
 - a. Grants
 - b. Scholarships
 - c. Loans
 - d. Work-study programs

You can also take the anonymous What Students Say surveys to add your voice to this textbook. Your responses will be included in updates.

You can also take the anonymous [What Students Say surveys](#) to add your voice to this textbook. Your responses will be included in updates.

Students offered their views on these questions, and the results are displayed in the graphs below.

What is your top immediate financial priority?

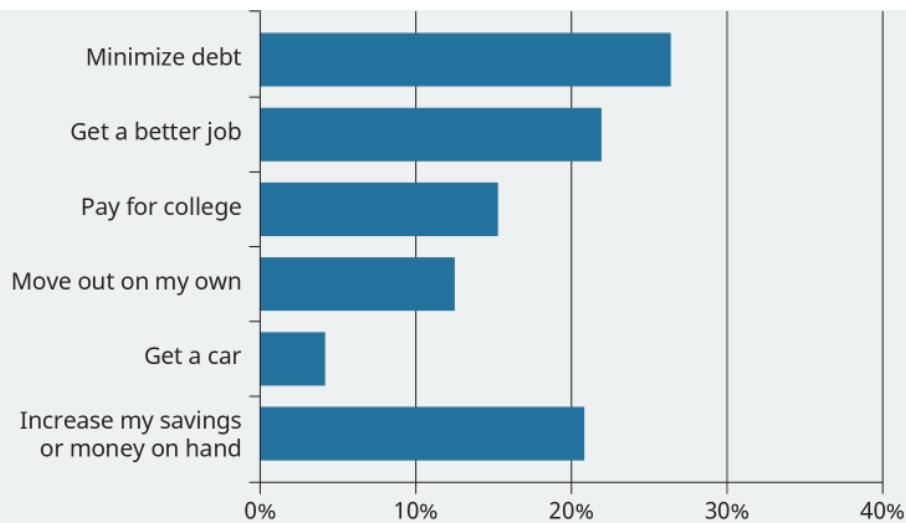


Figure 3.2.2.2

Which aspect of your finances concerns you the most?

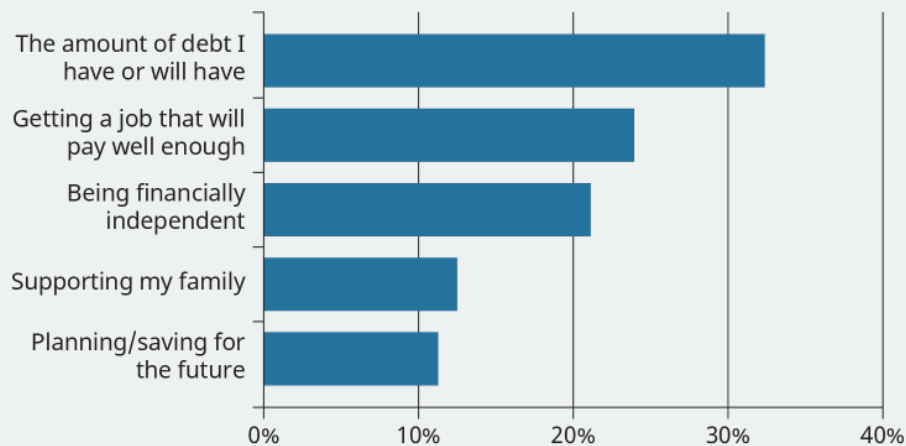


Figure 3.2.2.3

When considering how to pay for college, which of the following do you know *least* about?

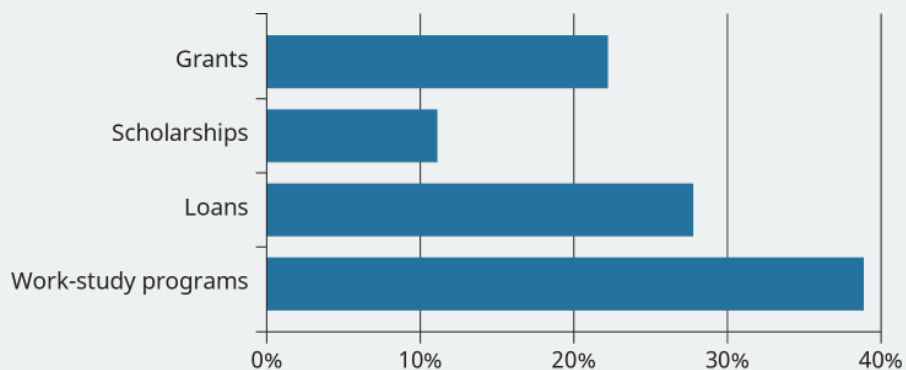


Figure 3.2.2.4

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 in more depth 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 can only do a few small things each week.
5. Monitor and Adjust the Plan
 - Make sure I don't get distracted by life. Keep taking those small steps each week. Make adjustments when needed.



Figure 3.2.2.5: Steps of financial planning.

How to Use Financial Planning in Everyday Life

The financial planning process isn't only about creating one big financial plan. You can also 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'll use the example of buying a car.

1. Develop Goals

First, what do you really need? If you're looking for a car, you probably need transportation. Before you decide to buy a car, consider alternatives to buying a car. Could you take a bus, walk, or bike instead? Often one goal can impact another goal. Cars are typically not good financial investments. We have cars for convenience and necessity, to earn an income and to enjoy life. Financially, they are an expense. They lose value, or depreciate, rather than increasing in value, like savings. So buying a car may slow your savings or retirement plan goals. Cars continually use up cash for gas, repairs, taxes, parking, and so on. 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 have determined the best alternative is 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. On average, a new car will lose one-fifth of its value during its first year.⁵ Buying a one-year-old car is like getting a practically new car for a 20 percent discount. So in many cases, the best deal may be to buy a five- or six-year-old car. Sites such as the Kelley Blue Book website (KBB.com) and Edmunds.com can show you depreciation tables for the cars you are considering. Perhaps someone in your family has a car they will sell you at a discount.

Do you know how much it will cost in total to own the car? It will help to check out the total cost of ownership tools (also on KBB.com and Edmunds.com) to estimate how much each car will cost you in maintenance, repairs, gas, and insurance. A cheap car that gets poor gas mileage and breaks down all the time will actually cost you more in the long run.



Figure 3.2.2.6: Weighing all the factors is critical when deciding on any purchase, especially a major one like a car. (Credit: Greg Gjerdingen / Flickr / Attribution 2.0 Generic (CC-BY 2.0))

3. Write Down Your Financial Plan

Table 10.1 Examples of financial plans for a car and a computer.

Goal	Item	Details	Budget	Timeline
Transportation/Car	2014 Toyota Camry	Black, A/C, power windows, less than 60,000 miles	Car \$12,000 (max) Down payment \$3,000 Insurance \$100/mo Sales tax \$900 <u>+ Licensing \$145</u> Cash needed \$4,145	Have \$3600 in savings for this. Save \$50/week. Purchase in approximately 11 weeks.
Computer	Used or refurbished laptop	Dell w/ Windows, minimum 13", 128G hard drive, HD Graphics	\$300 Use free Windows update from school. Use free Wi-Fi at school.	Sell current laptop for \$100. Buy refurbished from Dell site for \$289. \$189 on credit card. Pay off when statement comes.

4. Implement Your Plan

Once you've narrowed down which car you are looking for, do more online research with resources such as Kelley Blue Book to see what is for sale in your area. You can also begin contacting dealerships and asking them if they have the car you are looking for with the features you want. Ask the dealerships with the car you want 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 to go to another dealership. Remember Elan in our opening scenario? He went shopping alone and caved to the pressure and persuasion of the salesperson. 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 you are easier to take advantage of when you are desperate. When your car starts giving you trouble 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 can even 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 automatic for when you make the big decisions in life. Stick to your plan.

Footnotes

1. <https://www.sciencedirect.com/scienc...77953613002839>
2. <https://academic.oup.com/geronj/arti...8/5/626/578092>
3. onlinelibrary.wiley.com/doi/...9.2012.00715.x and onlinelibrary.wiley.com/doi/1...715.x/abstract
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3.2.3: Savings, Expenses, and Budgeting

Questions to consider:

- How is the flow of money best measured?
- How do I keep things balanced?

“Do not save what is left after spending; instead spend what is left after saving.”

—Warren Buffett⁶

What is the best way to get to the Mississippi River from here? Do you know? To answer the question, even with a map app, you would need to know where you are starting from and exactly where on the river you want to arrive before you can map the best route. Our financial lives need maps, too. You need to know where you are now and where you want to end up in order to map a course to meet the goal.

You map your financial path using a spending and savings plan, or budget, which tracks your income, savings, and spending. You check on your progress using a balance sheet that lists your *assets*, or what you own, and your *liabilities*, or what you owe. A balance sheet is like a snapshot, a moment in time, that we use to check our progress.

Budgets

The term *budget* is unpleasant to some people because it just looks like work. 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, saving and investing, and expenses.

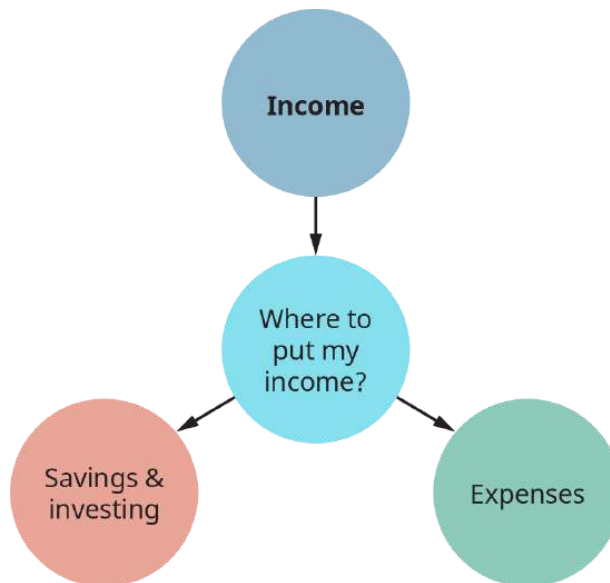


Figure 3.2.3.7: A budget is a specific financial plan for a finite amount of time. For example, you can set a budget for your family for a year.

Income

Income most often comes from our 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 have the opportunity to have some other, optional deductions taken from your paycheck before you get your net pay. Examples of optional deductions include 401(k) or health insurance payments. You can change these amounts, but you should still 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 may also receive scholarships, grants, or student loan money.

Saving and Investing

The first bill you should pay is to yourself. You owe yourself today and tomorrow. That means 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 be automatically 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

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 so on. 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 caving to your desire for too many wants.

ACTIVITY

List the last ten purchases you made, and place each of them in the category you think is correct.

Table 10.2

Item	Need Expense \$	Want Expense \$
Totals		

How do your total “need” expenses compare to your total “want” expenses? Should either of them change?

Budgets are done in a chart or spreadsheet format and often look like the ones below. Pay attention to how the first budget differs from the second.

Table 10.3 This budget balances because all money is accounted for.

Income (use net monthly pay)	
Paycheck	\$2200
Other	\$300

Total Income	\$2500
Saving and Investing	
Savings Account	\$120
Investments	\$240
Amount Left for Expenses	\$2140
Expenses (Monthly)	
Housing	\$750
Car Payment/Insurance	\$450
Groceries	\$400
Restaurants/Food Delivery	\$100
Internet	\$60
Phone	\$60
Medical Insurance and Copays	\$120
Gas	\$200
Total Expenses	\$2140
Balance (Amount left for expenses minus total expenses)	\$0

Table 10.4 Note that Restaurants, Phone, and Gas are more expensive in this budget, so the total expenses are more than the amount left for them.

Income (use net monthly pay)	
Paycheck	\$2200
Other	\$300
Total Income	\$2500
Saving and Investing	
Savings Account	\$120
Investments	\$240
Amount Left for Expenses	\$2140
Expenses (Monthly)	
Housing	\$750
Car Payment/Insurance	\$450
Groceries	\$400
Restaurants/Food Delivery	\$225
Internet	\$60
Phone	\$75
Medical Insurance and Copays	\$120
Gas	\$250
Total Expenses	\$2330

Balance (Amount left for expenses minus total expenses)	-\$190
--	---------------

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 on to 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 saving and investing. We also should not have a negative balance, meaning we don't have enough to pay our bills. If we are short of money, we can 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's always the possibility of reducing expenses. Any of these options in combination can work.

Another, even less desirable option is to take on debt to make up the shortfall. This is usually only a short-term solution that makes future months and cash shortages worse as we pay off the debt. When we budget for each successive month, we can look at what we actually spent the month before and make adjustments.

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 build up 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 that situation. You can track information about your assets, liabilities, and net worth on a balance sheet or 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.

$$\text{Assets (Owned)} - \text{Liabilities (Owed)} = \text{Net Worth}$$

ANALYSIS QUESTION

Can you identify areas in your life where you are losing money by paying fees on your checking account or interest on your loans? What actions could you take to stop giving away money and instead set yourself up to start earning money?

Table 10.5

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 than you need and increasing what you owe

GET CONNECTED

You can write down your budget on paper or using a computer spreadsheet program such as Excel, or you can find popular budgeting apps that work for you.² Some apps link to your accounts and offer other services such as tracking credit cards and your credit score. The key is to find an app that does what you need and use it.

Here are some examples:

- [Mint](#)
- [Mvelopes](#)
- [Wally](#)
- [Goodbudget](#)

Footnotes

6. Buffett, Warren. The Essays of Warren Buffett: Lessons for Corporate America. 1991. Cardozo Law Review.
7. <http://www.techtimes.com/articles/80...t-and-more.htm>

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3.2.4: Banking and Emergency Funds

Questions to consider:

- How do I plan appropriately for a financial emergency?
- What do I need to keep in mind when it comes to the banking system?

Emergency Funds

“Time and unexpected events [affect us] all.”

—King Solomon

Plan on the unplanned happening to you. It happens to all of us: a car repair, a broken computer, an unplanned visit to the doctor, a friend or relative in desperate need, etc. How will you pay for it? A recent study found that over 60 percent of households could not pay cash for a \$400 unexpected expense.⁸ Could you?

What Is an Emergency Fund?

An emergency fund is a cash reserve that’s specifically set aside for unplanned expenses or financial emergencies⁹. Some common examples include car repairs, home repairs, medical bills, and a loss of income. In general, emergency savings can be used for large or small unplanned bills or payments that are not part of your routine monthly expenses and spending.

Why Do I Need an Emergency Fund?

Without savings, even a minor financial shock could set you back, and if it turns into debt, it can potentially have a lasting impact.

Research suggests that individuals who struggle to recover from a financial shock have less savings to help protect against a future emergency. They may rely on credit cards or loans, which can lead to debt that’s generally harder to pay off. They may also pull from other savings, such as retirement funds, to cover these costs.

How Much Money Should I Keep in My Emergency Fund?

There is no magic or “official” amount to keep in an emergency fund, but you can look at your own life to get an idea to start with. How much could you put into a bank account to have for emergencies? Some students and their parents will not have a problem paying for most emergencies, but many students are on their own. What can you save up over time? A common recommendation for graduates with full-time jobs is perhaps three to six months’ worth of expenses. This may not be practical for you. A large sampling of students in financial literacy classes recommend approximately \$1,000.

One thousand dollars can cover a lot of small to medium unexpected expenses, such as last-minute textbooks, computer repair or replacement, car repair, or a prescription or doctor’s visit. The emergency fund is best kept separate from other money for living expenses to protect it as emergency money. While you could keep cash, an emergency fund is often best kept in a bank, in order to avoid theft or loss and still have easy access by debit card or ATM. Pizza is not an emergency!



Figure 3.2.4.8: Emergency funds can cover the cost of a broken phone. (Credit: Simon Clancy / Flickr / Attribution 2.0 Generic (CC-BY 2.0))

How Do I Create an Emergency Fund?

Emergency funds can be created quickly if you have the money, or over time if you need to save a little from each paycheck, loan, or gift. You can use a financial planning tool similar to the one in section 10.1. Follow these steps:

- Set an emergency fund goal.
- Identify an amount to keep on hand.
- Determine how to fund it, monthly or all at once.
- Decide where you will keep your fund (e.g., a savings account), and set specific dates to deposit money in it.
- Start now!

ANALYSIS QUESTION

How do you feel when you do not have enough money for something? Will you stop spending on some wants while you build up your emergency fund?

Safety and Success: Bank on It!

The banking system in the United States is one of the safest and most regulated banking systems in the world. A host of federal and state agencies regulate financial institutions to keep them from accidentally or purposefully losing customer money.

Banks, Credit Unions, and Online Banking

In the United States, financial institutions (FIs) are divided into multiple types of companies. The banking system is generally divided into banks and credit unions, which have similar offerings and are both regulated and insured by the federal government.

Choosing a Bank or Credit Union

When choosing a bank or credit union, it is important to understand what you are looking for and what benefits each company provides. Generally, large national banks offer the most advanced technology and a large network of branches. There are also smaller community banks that serve specific groups of people and may offer products to meet the specific needs of the community. For example, a community bank that serves Latino customers might make it easier to send money to family in South American countries, while a bank that focuses on small businesses will promote products specifically needed by business owners.

Credit unions differ from banks in that they don't have a profit motive. Instead, they are not-for-profit organizations that are owned by the people who bank with them. Each member of a credit union gets one vote for the board of directors, which runs the credit union. This means that whether you have \$5 in your account or \$5 million, you get the same vote. Credit unions tend to offer better rates and lower fees, on average, than banks.

There is no single best answer for what bank or credit union you should choose. The most vital question to ask and answer about a financial institution is whether it meets both your current and your future needs. Use figure 10.3 to compare different options and determine the best one for you.

Many banks and credit unions do not publish the interest rates paid on deposit accounts or charged on loans. While some colleges have their own bank or credit union right on campus, you should consider visiting at least one other bank or one credit union to compare. You may also explore at least one online bank, which will publish interest rates on their website. Consider interest rates, access to automated teller machines (ATMs), online transfers, automatic paycheck deposits, branch locations if you will use one, and other services important to you. Since you will select a bank or credit union that is insured, do not feel pressure to use any specific institution.

Table 10.6

Comparison Chart for Choosing a Bank/Credit Union			
Item	Local Bank	Credit Union	Online Only Bank
	Yes/No/Amount	Yes/No/Amount	Yes/No/Amount
Checking Accounts			
• Monthly Fees			
• Methods to Avoid Fees			
Savings Accounts			
• Interest Percentage			
• Monthly Fees			
• Methods to Avoid Fees			
Loans			
• Auto Loans			
• Home Loans			
• Credit Cards			
Nearest Branch Location*			
• Near Home?			
• Near School or Work?			
• Convenient ATMs?			
Online Banking Services*			
• Transfer Funds between Accounts			
• Open New Accounts			
• Pay Bills			
• Fees			
• Budgeting/Daily Transaction Access			
Additional Services or Fees			
* Branch locations are less important if you use online banking for most banking activity.			

Banking Products and Services

Banks and credit unions offer a similar set of financial products or services, called account types. The difference between the account types lies primarily in how easy it is to put money into or take money out of an account. Regulations set maximum numbers of transactions (deposits or withdrawals) for each type of account at a bank or credit union.

How you use these accounts is less about the rules and more about how long you plan to keep the money in the account. The main reason to use a bank is to keep your money safe and available. Banks may offer other services that benefit you, such as certificates of deposit (which allow you to earn higher interest over a longer time), retirement accounts, and car and home loans.

Checking

Checking accounts allow you to deposit money and take money out anytime you want. There are no government limits on the number of transactions, although a bank or credit union might begin to charge you if you make too many transactions. Checking accounts often don't pay any interest or pay an extremely low rate of interest. They are used to keep money safe and pay bills conveniently.

Checking accounts are ideal for depositing paychecks, cashing paper checks, buying everyday items, and paying your bills. The money you have in your checking account should be money you plan to spend by the end of the month. Any money you don't plan to spend within a month should be transferred from your checking account to a savings account. Your savings account should be the *first* bill that you pay each month. You can still add extra at the end of the month!

Savings Accounts

Savings accounts allow you a specific number of transactions each month or each quarter. If you go over the maximum number of transactions, the bank won't let you take any more money out or put any more money into the account until the next month. Savings accounts pay a small amount of interest on your money, but usually not enough to keep up with inflation or overcome banking fees (see below).

This actually causes your savings to go backwards. If you earn 2 percent on a savings account but inflation is 3 percent per year, you are losing 1 percent of purchasing power each year. For this reason, money in a savings account should be money you plan to spend within the next 12–48 months. The only exception to this is money you have saved for an emergency, called an emergency fund. Since you never know when an emergency (such as losing your job) is going to happen, you want the money to be available to you in a savings account.



Figure 3.2.4.9: Banks and credit unions can be accessed in many forms, both physical and online. (Credit David Hilowitz / Flickr / Attribution 2.0 Generic (CC-BY 2.0))

Debit Cards

When you get a checking account, you'll also get a debit card, or check card. This card allows you to access the money in your checking account (and savings account at an ATM) using a plastic card similar to a credit card. But it is not a credit card.

A debit card only uses money available in your account. Paying with a debit card is like paying with a paper check, but more immediate and convenient. You will have the option of selecting overdraft protection, which means the bank or credit union will allow you to buy stuff even if you don't have enough money in your account; they'll just charge you a fee, perhaps \$25, for each

event. This can be compared to a high-interest loan. Depending on how many things you buy in a week, overdraft protection could add many fees to your statement and use up your cash so it will not be available for your planned expenses. Consider opting out of overdraft protection and carefully keeping track of your account balance. This way you can only spend the money that you have.

Be aware that by using your debit card at an ATM associated with a different bank, you can incur fees—sometimes from both banks!

Debit cards offer a lot of security benefits over carrying around cash, including the ability to cancel a lost or stolen debit card. While the legal protections on debit cards are not as great as the legal protections on credit cards, you can't go into debt using a debit card. This inability to go into significant debt is a major advantage for those who struggle with debt.

Banking Fees

Banks and credit unions charge fees to operate. Many charge fees for a checking or savings account, overdrafts, and other services. You should seek to avoid fees for which you receive no extra services or when you can get similar services elsewhere for free. Two areas that are most subject to fees are services and “triggered” events. Triggered events are primarily caused by actions such as overdrawing your account (an overdraft). Overdraft fees are avoidable. The best way to avoid an overdraft fee is to continually monitor your bank balance and only spend money that you have.

Standard bank fees can often be avoided by taking one or more measures as specified by the bank, such as maintaining a minimum balance or using direct deposit. Avoid getting paid on a payroll or prepaid card unless you know all related costs or have a reason to want to be paid in that manner. Payroll cards often lead to ATM and banking fees, so federal law requires employers to offer you an alternative.¹⁰ Ask at your financial institution for assistance in setting up an account or accounts that are best for you.

Online and Mobile Banking

There are other important banking tools you should also consider. Online and mobile banking are among the most important activities in banking. You should list all the things you might want to do regularly with your bank accounts and make sure you can do them through the bank's website and app. This might include making payments on loans, transferring money between your checking and savings accounts, paying bills through automated bill pay, and creating new savings accounts.

Learn the rules of your account, and keep track of how you use it. This can help you keep costs down and develop a positive banking relationship.

Earning Interest and Compound Interest

Interest refers to money paid for the privilege of borrowing money. When banks use our money for their investments, they pay us interest. (Remember, our bank accounts are insured, so you can't lose your money even when the banks use it.) When you take out a loan using the bank's money, you pay the bank interest.

Compound interest means that you earn interest on the money that you deposit, called the principal, first. After that, you earn money on your money *plus* all the interest that has been paid to your account. Your earnings are reinvested. Interest on interest! You are being paid on the basis of other people's money—the interest that they paid you. Over time, this compound interest results in more and more money in your account. The same principle holds true for investing. Banks sometimes have investment services that pay higher interest but include risk to your money, which you typically access after completing your degree or certificate and obtaining full-time work. If you are employed full time and have access to investment, perhaps in a company-sponsored retirement account, see a brief section below on Investing and Buying Power.

Consider the example below, and notice that the amount of interest paid each year is larger than the year before. That is compound interest. The only money deposited by the account owner was the first \$2,000.

Table 10.7

Year	Starting Deposit or Beginning Amount from End of Last Year	Annual Interest Rate	Interest Paid over Period (1 year) (Interest x Beginning Amount)	Total at End of Year / Beginning Amount for Next Year
1	\$2,000.00	6%	\$120	\$2,120.00
2	\$2,120.00	6%	\$127.20	\$2,247.20

Year	Starting Deposit or Beginning Amount from End of Last Year	Annual Interest Rate	Interest Paid over Period (1 year) (Interest x Beginning Amount)	Total at End of Year / Beginning Amount for Next Year
3	\$2,247.20	6%	\$134.83	\$2,382.03
4	\$2,382.03	6%	\$142.92	\$2,524.95

In this example, at the end of four years, the account owner has put in \$2,000 and has added \$524.95 of other people's money in earned interest! You can use online financial calculators to try scenarios for saving, buying a car or home, and even building a retirement account. One source is [bankrate.com](https://www.bankrate.com). Look under Calculators. Do not pursue marketing efforts on the sites suggested or used for examples in this chapter. Stick to the tools used.

ANALYSIS QUESTION

What happens to the amount of compound interest when you save for a longer time? When should you start saving?

Footnotes

8. Board of Governors of the Federal Reserve System. "Report on the Economic Wellbeing of US Households, 2018" <https://www.federalreserve.gov/publi...d-expenses.htm>
9. Consumer Financial Protection Bureau. "An Essential Guide to Building an Emergency Fund." https://www.consumerfinance.gov/star...ent=FY20_Jan_P
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3.2.5: Credit Cards and Other Debt

Questions to consider:

- What do I need to know about student loans?
- How dangerous is debt?
- What should I think about when getting and using a credit card?

Yes, taking on too much debt can (and does) have disastrous effects on people's personal finances, but if used appropriately, debt can be a tool to help you build wealth. Debt is like fire. You can use it to keep yourself warm, cook food, and ward off animals—but if you don't know how to control it, it'll burn your house down.

The Danger of Debt

When you take out a loan, you take on an obligation to pay the money back, with interest, through a monthly payment. You will take this debt with you when you apply for auto loans or home loans, when you enter into a marriage, and so on. Effectively, you have committed your future income to the loan. While this can be a good idea with student loans, take on too many loans and your future self will be poor, no matter how much money you make. Worse, you'll be transferring more and more of your money to the bank through interest payments.

Compounding Interest

While compounding works to make you money when you are earning interest on savings or investments, it works against you when you are paying the interest on loans. To avoid compounding interest on loans, make sure your payments are at least enough to cover the interest charged each month. The good news is that the interest you are charged will be listed each month on the loan account statements you are sent by the bank or credit union, and fully amortized loans will always cover the interest costs plus enough principal to pay off what you owe by the end of the loan term.

The two most common loans on which people get stuck paying compounding interest are credit cards and student loans. Paying the minimum payment each month on a credit card will just barely cover the interest charged that month, while anything you buy with the credit card will begin to accrue interest on the day you make the purchase. Since credit cards charge interest daily, you'll begin paying interest on the interest immediately, starting the compound interest snowball working against you. When you get a credit card, always pay the credit card balance down to \$0 each month to avoid the compound interest trap.

Student loans are another way you can be caught in the compound interest trap. When you have an unsubsidized student loan or put your loans into deferment, the interest continues to rack up on the loans. Again, you'll be charged interest on the interest, not just on the original loan amount, forcing you to pay compound interest on the loan.

Sacrificing Your Future Fun

When you graduate college, you are most likely to graduate with student loan debt and credit card debt.¹¹ Many students use credit cards and student loans to allow them to pay for fun today, such as trips, clothing, and expensive meals.

Getting into debt while in college forces you to sacrifice your future fun. Say you take out \$100,000 in student loans instead of the \$50,000 you need, doubling your monthly payment. You are not just making an extra \$338 payment; you are also sacrificing anything else you can do with that money. You sacrifice that extra \$338 a month, every month, for the next twenty-five years. You can't use it to go to the movies, pay down other debt, save for a home, take a vacation, or throw a party. When you sign those papers, you sacrifice all those opportunities every month for decades. As a result, when you take out a loan, you should make sure it's a good loan.

How Much Good Debt to Take On

A drink of water is refreshing on a hot day and is required to stay alive. Too much water, however, and you will drown.

During college and for the first few years after graduation, most students should only have two loans: student loans and possibly a car loan. We've already discussed your student loans, which should be equal to or less than your first year's expected salary after graduation.

When you get a car, you should keep your car payment to between 10 and 20 percent of your monthly take-home pay. This means if your paycheck is \$200 per week, your car payment should be no more than \$80–\$160 each month.

In total, you want your debt payments (plus rent if you are renting) to be no more than 44 percent of your take-home pay. If you are planning to build wealth, however, you want to cap it at 30 percent of take-home pay.

Signs You Have Too Much Debt

You can consider yourself in too much debt if you have any of the following situations:

- You cannot make your minimum credit card payments.
- Your money is gone before your next paycheck.
- Bill collectors are contacting you.
- You are unable to get a loan.
- Your paycheck is being garnished by creditor.
- You are considering a debt consolidation loan with extra fees added.
- Your items are repossessed.
- You do not know your debt or financial situation.

Getting and Using a Credit Card

One of the most controversial aspects of personal finance is the use of credit cards. While credit cards can be an incredibly useful tool, their high interest rates, combined with the how easily credit cards can bury you in debt, make them extremely dangerous if not managed correctly.

Reflect on Elan from the chapter introduction and how he felt. How would you (or did you) feel to hold a new credit card with a \$2,000 spending limit?

Benefits of a Credit Card

There are three main benefits of getting a credit card. The first is that credit cards offer a secure and convenient method of making purchases, similar to using a debit card. When you carry cash, you have the potential of having the money lost or stolen. A credit card or debit card, on the other hand, can be canceled and replaced at no cost to you.

Additionally, credit cards offer greater consumer protections than debit cards do. These consumer protections are written into law, and with credit cards you have a maximum liability of \$50. With a debit card, you are responsible for transfers made up until the point you report the card stolen. In order to have the same protections as with credit cards, you need to report the card lost or stolen within 48 hours. The longer you wait to report the loss of the card, or the longer it takes you to realize you lost your card, the more money you may be responsible for, up to an unlimited amount.¹²

The final benefit is that a credit card will allow you to build your credit score, which is helpful in many aspects of life. While most people associate a credit score with getting better rates on loans, credit scores are also important to getting a job, lowering car insurance rates, and finding an apartment.¹³

What Is a Good Credit Score?

Most credit scores have a 300–850 score range. The higher the score, the lower the risk to lenders. A “good” credit score is considered to be in the 670–739 score range.

Table 10.8

Credit Score Ranges	Rating	Description
< 580	Poor	This credit score is well below the average score of US consumers and demonstrates to lenders that the borrower may be a risk.
580-669	Fair	This credit score is below the average score of US consumers, though many lenders will approve loans with this score.
670-739	Good	This credit score is near or slightly above the average of US consumers, and most lenders consider this a good score.

Credit Score Ranges	Rating	Description
740-799	Very Good	This credit score is above the average of US consumers and demonstrates to lenders that the borrower is very dependable.
800+	Exceptional	This credit score is well above the average score of US consumers and clearly demonstrates to lenders that the borrower is an exceptionally low risk.

Components of a Credit Score and How to Improve Your Credit

Credit scores contain a total of five components. These components are credit payment history (35 percent), credit utilization (30 percent), length of credit history (15 percent), new credit (10 percent), and credit mix (10 percent). The main action you can take to improve your credit score is to stop charging and pay all bills on time. Even if you cannot pay the full amount of the credit card balance, which is the best practice, pay the minimum on time. Paying more is better for your debt load but does not improve your score. Carrying a balance on a credit card does not improve your score. Your score will go down if you pay bills late and owe more than 30 percent of your credit available. Your credit score is a reflection of your willingness and ability to do what you say you will do—pay your debts on time.

How to Use a Credit Card

All the benefits of credit cards are destroyed if you carry credit card debt. Credit cards should be used as a method of paying for things you can afford, meaning you should only use a credit card if the money is already sitting in your bank account and is budgeted for the item you are buying. If you use credit cards as a loan, you are losing the game.

Every month, you should pay your credit card off in full, meaning you will be bringing the loan amount down to \$0. If your statement says you charged \$432.56 that month, make sure you can pay off all \$432.56. If you do this, you won't pay any interest on the credit card.

But what happens if you don't pay it off in full? If you are even one cent short on the payment, meaning you pay \$432.55 instead, you must pay daily interest on the entire amount from the date you made the purchases. Your credit card company, of course, will be perfectly happy for you to make smaller payments—that's how they make money. It is not uncommon for people to pay twice as much as the amount purchased and take years to pay off a credit card when they only pay the minimum payment each month.

What to Look for in Your Initial Credit Card

1. Find a Low-Rate Credit Card

Even though you plan to never pay interest, mistakes will happen, and you don't want to be paying high interest while you fix a misstep. Start by narrowing the hundreds of card options to the few with the lowest APR (annual percentage rate).

2. Avoid Cards with Annual Fees or Minimum Usage Requirements

Your first credit card should ideally be one you can keep forever, but that's expensive to do if they charge you an annual fee or have other requirements just for having the card. There are many options that won't require you to spend a minimum amount each month and won't charge you an annual fee.

3. Keep the Credit Limit Equal to Two Weeks' Take-Home Pay

Even though you want to pay your credit card off in full, most people will max out their credit cards once or twice while they are building their good financial habits. If this happens to you, having a small credit limit makes that mistake a small mistake instead of a \$5,000 mistake.

4. Avoid Rewards Cards

Everyone loves to talk about rewards cards, but credit card companies wouldn't offer rewards if they didn't earn them a profit. Rewards systems with credit cards are designed by experts to get you to spend more money and pay more interest than you otherwise would. Until you build a strong habit of paying off your card in full each month, don't step into their trap.

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3.2.6: Education Debt- Paying for College

Questions to consider:

- What choices should you consider when taking on student debt?
- How do you match debt to postgraduate income?
- What types of financial aid are available?
- How do you apply for financial aid?
- What are the best repayment strategies?

“An investment in knowledge always pays the best interest.”

—Benjamin Franklin, The Way to Wealth: Ben Franklin on Money and Success

As you progress through your college experience, the cost of college can add up rapidly. Worse, your anxiety about the cost of college may rise faster as you hear about the rising costs of college and horror stories regarding the “student loan crisis.” It is important to remember that *you* are in control of your choices and the cost of your college experience, and you do not have to be a sad statistic.

Education Choices

Education is vital to living. Education starts at the beginning of our life, and as we grow, we learn language, sharing, and to look both ways before crossing the street. We also generally pursue a secular or public education that often ends at high school graduation. After that, we have many choices, including getting a job and stopping our education, working at a trade or business started by our parents and bypassing additional schooling, earning a certificate from a community college or four-year college or university, earning a two-year or associate degree from one of the same schools, and completing a bachelor’s or advanced degree at a college or university. We can choose to attend a public or private school. We can live at home or on a campus.

Each of these choices impacts our debt, happiness, and earning power. The average income goes up with an increase in education, but that is not an absolute rule. The New York Federal Reserve Bank reported in 2017 that approximately 34 percent of college graduates worked in a job that did not require a college degree,¹⁴ and in 2013, CNN Money reported on a study from Georgetown University’s Center on Education and the Workforce showing that nearly 30 percent of Americans with two-year degrees are now earning more than graduates with bachelor’s degrees.¹⁵ Of course, many well-paying occupations do require a bachelor’s or master’s degree. You have started on a path that may be perfect for you, but you may also choose to make adjustments.

College success from a financial perspective means that you must:

- Know the total cost of the education
- Consider job market trends
- Work hard at school during the education
- Pursue ways to reduce costs

Most importantly: Buy only the amount of education that returns more than you invest.

According to *US News & World Report*, the average cost of college (including university) tuition and fees varies widely. In-state colleges average \$9,716 while out-of-state students pay \$21,629 for the same state college. Private colleges average \$35,676. The local community college averages approximately \$3,726. On-campus housing and meals, if available, can add approximately \$10,000 per year.¹⁶ See the table below, and create your own chart after you research.

Table 10.9

Sample College Costs			
Type of School	Annual Tuition without Housing	Tuition If Living on Campus	Total Cost at Planned Completion
Community College (2 yr.)	\$3,726	Live at Home	\$7,452
Public University, In State (4 yr.)	\$9,716	Live at Home	\$38,864

Sample College Costs			
Public University, In State (4 yr.)		\$19,716	\$78,864
Public University, Out of State (4 yr.)	\$21,629	\$31,629	\$126,516
Private College (4 yr.)	\$35,676	\$45,676	\$182,704

You may need to adjust your college plan as circumstances change for you and in the job market. You can modify plans based on funding opportunities available to you (see next sections) and your location. You may prefer a community-college-only education, or you may complete two years at a community college and then transfer to a university to complete a bachelor's degree. Living at home for the first two years or all of your college education will save a lot of money if your circumstances allow. Be creative!

Key to Success: Matching Student Debt to Postgraduation Income

Students and parents often ask, "How much debt should I have?" The problem is that the correct answer depends on your personal situation. A big-firm attorney in a major city might make \$120,000 in their first year as a lawyer. Having \$100,000 or even \$200,000 in student debt in this situation may be reasonable. But a high school teacher making \$40,000 in their first year would never be able to pay off the debt.

The amount of debt you take on should be tied to the income you expect.

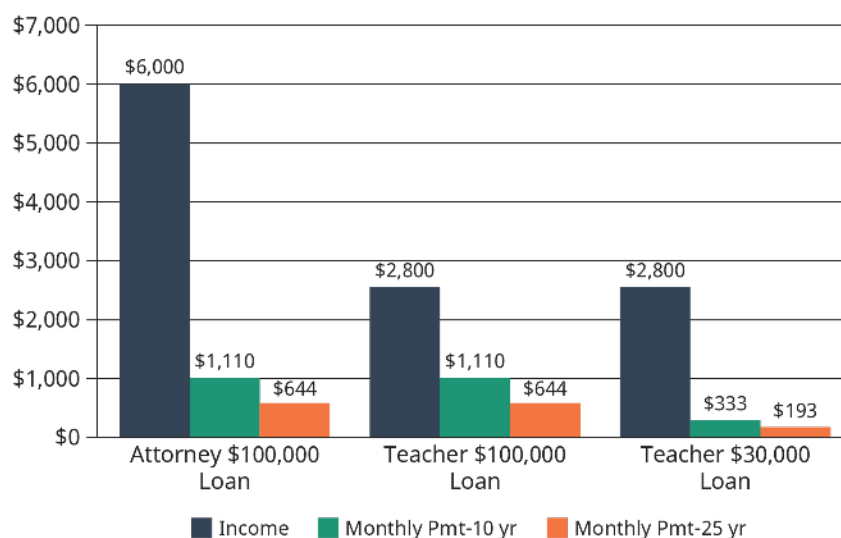


Figure 3.2.6.10: Each field of employment brings with it an average income and assumed debt. This graph shows the impact of an attorney's income versus debt, and then compares a teacher who took a \$100,000 loan with one who took a \$30,000 loan. Note the teacher's income is the same in both cases. (Credit: Based on information from National Association of Colleges and Employers and US Bureau of Labor Statistics.)

Research Your Starting Salary

Begin by researching your expected starting salary when you graduate. Most students expect to make significantly more than they will actually make.¹⁷ As a result, your salary expectations are likely much higher than reality. Ask professors at your college what is typical for a recent graduate in your field, or do informational interviews with human resource managers at local companies. Explore the US Bureau of Labor Statistics' [Occupational Outlook Handbook](#). [PayScale](#) also has a handy tool for getting general information based on your personal experience and location. Search websites and talk to employees of companies that interest you for future employment to identify real starting salaries.

Undergraduate Degree: 1 x Annual Salary

For students working toward a bachelor's or associate degree, both forms of undergraduate degrees, you should try to keep your student loans equal to or less than your expected first year's salary. So if, based on research, you expect to make \$40,000 in your

first year out of college, then \$33,000 in student loans would be a reasonable amount for you to pay out of a monthly budget with some sacrifice.

Advanced Degrees: 1–2 x Annual Salary

Once you've graduated with your bachelor's degree, you may want to get an advanced degree such as a master's degree, a law degree, a medical degree, or a doctorate. While these degrees can greatly increase your income, you still need to match your student debt to your expected income. Advanced degrees can often double your expected annual salary, meaning your total debt for all your degrees should be equal to or less than twice your expected first job income. A lower number for the debt portion of your education would be more manageable.

Your goal should be to pay for college using multiple methods so your student loan debt can be as small as possible, rather than just making low monthly payments on a large loan that will lead to a higher overall cost.

Types of Financial Aid: How to Pay for College

The true cost of college may be more than you expected, but you can make an effort to make the cost less than many might think. While the price tag for a school might say \$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 factored in. The net cost for the average family at a public in-state school is only \$3,980. And for a private school, free financial aid money reduces the cost to the average family from \$32,410 per year to just \$14,890.

If you haven't visited your college's financial aid office recently, it's probably worth it to talk with them. You must seek out opportunities, complete paperwork, and learn and meet criteria, but it can save you thousands of dollars.

Table 10.10

Type of College	Average Published Yearly Tuition and Fees
Public Two-Year College (in-district students)	\$3,440
Public Four-Year College (in-state students)	\$9,410
Public Two-Year College (out-of-state students)	\$23,890
Private Four-Year College	\$32,410

Grants and Scholarships

Grants and scholarships are free money you can use to pay for college. Unlike loans, you never have to pay back a grant or a scholarship. All you have to do is go to school. And you don't have to be a straight-A student to get grants and scholarships. There is so much free money, in fact, that billions of dollars go unclaimed every year.¹⁸

While some grants and scholarships are based on a student's academic record, many are given to average students based on their major, ethnic background, gender, religion, or other factors. There are likely dozens or hundreds of scholarships and grants available to you personally if you look for them.

Federal Grants

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 \$6,000 per year in free money toward tuition, fees, and living expenses.¹⁹ If you qualify for a Pell Grant based on your financial need, you will automatically get the money.

Federal Supplemental Educational Opportunity Grants (FSEOGs) are additional free money available to students with financial need. Through the FSEOG program, you can receive up to an additional \$4,000 in free money. These grants are distributed through your school's financial aid department on a first-come, first-served basis, so pay close attention to deadlines.

Teacher Education Assistance for College and Higher Education (TEACH) Grants are designed to help students who plan to go into the teaching profession. You can receive up to \$4,000 per year through the TEACH Grant. To be eligible for a TEACH Grant, you must take specific classes and majors and must hold a qualifying teaching job for at least four years after graduation. If you do not fulfill these obligations, your TEACH Grant will be converted to a loan, which you will have to pay back with both interest and back interest.

There are numerous other grants available through individual states, employers, colleges, and private organizations.

State Grants

Most states also have grant programs for their residents, often based on financial need. Eleven states have even implemented free college tuition programs for residents who plan to continue to live in the state. Even some medical schools are beginning to be tuition free. Check your school's financial aid office and your state's department of education for details.

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.

Private Organization Grants and Scholarships

A wide variety of grants and scholarships are awarded by foundations, civic groups, companies, religious groups, professional organizations, and charities. Most are small awards under \$4,000, but multiple awards can add up to large amounts of money each year. Your financial aid office can help you find these opportunities.

Employer Grants and Scholarships

Many employers also offer free money to help employees go to school. A common work benefit is a tuition reimbursement program, where employers will pay students extra money to cover the cost of tuition once they've earned a passing grade in a college class. And some companies are going even further, offering to pay 100 percent of college costs for employees. Check to see whether your employer offers any kind of educational support.



Figure 3.2.6.11: Employers in certain fields, such as healthcare, may offer their own grants and scholarships. (Credit: Ano Lobb / Flickr / Attribution 2.0 Generic (CC-BY 2.0))

Additional Federal Support

The federal government offers a handful of additional options for college students to find financial support.

Education Tax Credits

The IRS gives out free money to students and their parents through two tax credits, although you will have to choose between them. The American opportunity tax credit (AOTC) will refund up to \$2,500 of qualifying education expenses per eligible student, while the lifetime learning credit (LLC) refunds up to \$2,000 per year regardless of the number of qualifying students.

While the AOTC may be a better tax credit to choose for some, it can only be claimed for four years for each student, and it has other limitations. The LLC has fewer limitations, and there is no limit on the number of years you can claim it. Lifetime learners and nontraditional students may consider the LLC a better choice. Calculate the benefits for your situation.

The IRS warns taxpayers to be careful when claiming the credits. There are potential penalties for incorrectly claiming the credits, and you or your family should consult a tax professional or financial adviser when claiming these credits.

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. The program offers students the opportunity to work in their field, for their school, or for a nonprofit or civic organization to help pay for the cost of college. If your school participates in the program, it will be offered through your school's financial aid office.

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 don't 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 don't require a credit check or cosigner.

Direct Subsidized Loans

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. Qualifying students can get up to \$3,500 in subsidized loans in their first year, \$4,500 in their second year, and \$5,500 in later years of their college education.

Direct Unsubsidized Loans

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. The amount you can borrow each year depends on numerous factors, with a maximum of \$12,500 annually for undergraduates and \$20,500 annually for professional or graduate students.

There are also aggregate loan limits that apply to put a maximum cap on the total amount you can borrow for student loans.

Direct PLUS Loans

Direct PLUS Loans are additional loans a parent, grandparent, or graduate student 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 is still tax deductible. The maximum PLUS loan you can receive is the remaining cost of attending the school.

Parents and other family members 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 can also take Social Security benefits should the loan not be repaid.

Private Loans

Private loans are also 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 general rule, you should be wary of private student loans or avoid them altogether.

Repayment Strategies

Payments on student loans will begin shortly after you graduate. While many websites, financial "gurus," and talking heads in the media will encourage you to pay off your student loans as quickly as possible, you should give careful consideration to your repayment options and how they may impact your financial plans. Quickly paying off your student loans or refinancing your student loans into a private loan may be the worst option available to you.

Payment Plans

The federal government has eight separate loan repayment programs, each with their own way of calculating the payment you owe. Five of the programs tie loan payments to your income, which can make it easier to afford your student loans when you are just starting off in your career. The programs are described briefly below, but you should seek the help of a licensed fiduciary financial adviser familiar with student loans when making decisions related to student loan payment plans.

The standard repayment plan sets a consistent monthly payment to pay off your loan within 10 years (or up to 30 years for consolidated loans). You can also choose a graduated repayment plan, which will begin with lower payments and then increase the

payment every two years. The graduated plan is also designed to pay off your student loans in 10 years (or up to 30 years for consolidated loans). A third option is the extended repayment plan, which provides a fixed or graduated payment for up to 25 years. However, none of these programs are ideal for individuals planning to seek loan forgiveness options, which are discussed below.

Beyond the “normal” repayment options, the government offers five income-based repayment options: (1) the Pay As You Earn (PAYE) repayment plan, (2) the Revised Pay As You Earn (REPAYE) repayment plan, (3) the Income-Based Repayment (IBR) plan, (4) the Income-Contingent Repayment (ICR) plan, and (5) the Income-Sensitive Repayment (ISR) plan. Each program has its method of calculating payments, along with specific requirements for eligibility and rules for staying eligible in the program. Many income-based repayment plans are also eligible for loan forgiveness after a set period of time, assuming you follow all the rules and remain eligible.

Loan Forgiveness Programs

Many income-based repayment options also have a loan forgiveness feature built into the repayment plan. If you make 100 percent of your payments on time and follow all the other plan rules, any remaining loan balance at the end of the plan repayment term (typically 20 to 30 years) will be forgiven. This means you will not have to pay the remainder on your student loans.

This loan forgiveness, however, comes with a catch: taxes. Any forgiven balance will be counted and taxed as income during that year. So if you have a \$100,000 loan forgiven, you could be looking at an additional \$20,000 tax bill that year (assuming you were in the 20 percent marginal tax rate).

Another option is the Public Service Loan Forgiveness (PSLF) program for students who go on to work for a nonprofit or government organization. If eligible, you can have your loans forgiven after working for 10 years in a qualifying public service job and making 120 on-time payments on your loans. A major advantage of PSLF is that the loan forgiveness may not be taxed as income in the year the loan is forgiven.

Consider Professional Advice

The complexity of the payment and forgiveness programs makes it difficult for nonexperts to choose the best strategy to minimize costs. Additionally, the strict rules and potential tax implications create a minefield of potential financial problems. In 2017, the first year graduates were eligible for the PSLF program, 99 percent of applicants were denied due to misunderstanding the programs or having broken one of the many requirements for eligibility.²⁰

Your Rights as a Loan Recipient

As a recipient of a federal student loan, you have the same rights and protections as you would for any other loan. This includes the right to know the terms and conditions for any loan before signing the paperwork. You also have the right to know information on your credit report and to dispute any loan or information on your credit file.

If you end up in collections, you also have several rights, even though you have missed loan payments. Debt collectors can only call you between 8 a.m. and 9 p.m. They also cannot harass you, threaten you, or call you at work once you’ve told them to stop. The United States doesn’t have debtors’ prisons, so anyone threatening you with arrest or jail time is automatically breaking the law.

Federal student loans also come with many other rights, including the right to put your loan in deferment or forbearance (pushing pause on making payments) under qualifying circumstances. Deferment or forbearance can be granted if you lose your job, go back to school, or have an economic hardship. If you have a life event that makes it difficult to make your payments, immediately contact the student loan servicing company on your loan statements to see if you can pause your student loan payments.

The Consumer Financial Protection Bureau (CFPB) has created a series of [sample letters](#) you can use to respond to a debt collector. You can also [file a complaint](#) with the CFPB if you believe your rights have been violated.

Applying for Financial Aid, FAFSA, and Everything Else

Take this first step—you will need to do it. 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 through your college's financial aid office or at studentaid.gov if you don't have access to a financial aid office. Once you file a FAFSA, any college can gain access to the information (with your approval), so you can shop around for financial aid offers from colleges.

Maintaining Financial Aid

To maintain your financial aid throughout your 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. Undocumented residents may receive financial aid as well and should check with their school's financial aid office.

You also must make satisfactory academic progress, including meeting a minimum grade-point average, taking and completing a minimum number of classes, and making progress toward graduation or a certificate. Your school will have a policy for satisfactory academic progress, which you can get from the financial aid office.

What to Do with Extra Financial Aid Money

One expensive mistake that students make with financial aid money is spending the money on noneducation expenses. Students often use financial aid, including student loans, to purchase clothing, take vacations, or dine out at restaurants. Nearly 3 percent spend student loan money on alcohol and drugs.²¹ While this seems like fun now, these noneducation expenses are major contributors to student loan debt, which will make it harder for you to afford a home, take vacations, or save for your retirement after you graduate.

When you have extra student loan money, consider saving it for future education expenses. Just like you will need an emergency fund all your adult life, you will want an emergency fund for college when expensive books or travel abroad programs present unexpected costs. If you make it through your college years with extra money in your savings, you can use the money to help pay down debt.

ANALYSIS QUESTION

A closer look: How much student loan debt do you currently have, and how much do you think you'll have by the end of college? How could this debt impact your future?

Footnotes

14. <https://www.forbes.com/sites/preston.../#55be172f40d8>
15. <https://www.communitycollegereview.c...r-year-schools>
16. www.usnews.com/education/bes...-tuition-costs
17. Hess, Abigail. "College Graduates expect to earn \$60,000." 2019. CNBC. <https://www.cnbc.com/2019/02/15/coll...-few-do.html>
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3.2.7: Defending against Attack- Securing Your Identity and Accounts

Questions to consider:

- How should you manage passwords and online security?
- What's the best way to deal with identity theft?
- How can you get help and avoid scams?

Identity theft is one of the fastest growing crimes in the United States, and the FBI estimates that more than 10 million new victims are harmed each year.²² Among the problems contributing to this rapid increase in identity theft are the significant amount of data stored online and the poor security practices of both individuals and companies. In 2017, Equifax announced that their security had been breached and the data of every adult in the country was likely compromised.²³

Passwords and Security

The first line of defense to prevent identity theft is to create strong passwords and take other security measures with your online accounts. An important factor in the strength of a password is the length of the password.²⁴ This means a password of 12 characters or more is desirable. Consider using pass phrases, or short sentences, rather than passwords. You should vary your pass phrases for each site so a hacker that gets your password can only use it for a single site. Government agencies and security experts are recommending password management software such as LastPass to help with remembering all of these differing passwords.

Another important strategy is to implement two-factor authentication (TFA) on all your online accounts. TFA adds another method of identifying you in addition to your password. Many TFA systems use your cell phone and will text you a code to allow you to log in to your account. A criminal would then need both your password and access to your cell phone to log in. Check the settings on your email, bank website, and other accounts to see how to enable two-factor authentication.

Preventing and Dealing with Identity Theft

Setting strong passwords and enabling two-factor authentication will help keep criminals out of your online banking, email, and other important accounts. Many criminals use lower-tech methods of stealing your identity, however, including tricking or scaring you into giving out information or simply digging through your trash to find account statements.

Never Give Info to Someone Who Contacts You

Never provide a person with personal information unless you initiated the contact. If someone calls you asking for personal information, tell them you'll call them back. Then ignore the phone number or website they give you, and instead look up the phone number for the organization on their official website. A legitimate company or government agency will never require you to stay on the line with them to solve the problem.

Shred Everything

You should also purchase an inexpensive cross-cut shredder and get in the habit of shredding all paperwork and mail before you throw it away. A good rule of thumb is that if the paper has your name on it, you should shred it before throwing it out.

Order Your Credit Report Annually

At least once per year, you should get your credit report from the credit reporting agencies through annualcreditreport.com, which is the only website approved by the Federal and State governments. The three major agencies -- Transunion, Equifax, and Experian -- all provide the legally mandated free report through this website. Learn how to read a credit report from one of these agencies.

Look for incorrect information or accounts you don't recognize. If you see accounts you didn't open on your credit report, file a report with the local police and the local FBI field office. You can also file a complaint with the Federal Trade Commission and Internet Crime Complaint Center.

ANALYSIS QUESTION

Think about your account passwords and your habits related to your identity security. Identify mistakes you have made in the past with your security. What can you start doing today to protect yourself from identity theft or financial fraud?

ACTIVITY

Credit Report Review

Using the sample credit reports below, write an analysis of the person's credit and how they are managing and using debt. Go through the factors that affect credit, and determine how this person is doing with each factor. What in the report is beneficial, and what is harmful? Carefully review each page for accuracy. Pay particular attention to the personal information, negative credit, and any notes about the person or their credit activity.

Example of a Negative Account – Missed Payments	
Account Name	—
First USA bank N A	
Account #	Address ID Number
44171259XXXX	0963215875
Recent Balance	Contact Information
\$1,684	1665 Center Ave
Date Opened	Fresno, CA 93710
03/2012	(800) 658-4235
Personal Statement/Comments	
Account Type	Recent Payment
Credit card – revolving terms	—
Terms	Status/Account Status
Bank credit cards	Past due 60 days
On Record Until	Past Due Amount
02/2023	\$50
Credit Limit/Original Amount	Date of Status/Status Updated
\$8,850	02/2016
High Balance	First Reported
\$2,695	04/2012
Balance	Payment Status
\$2,695	60 days late
Balance Updated	Responsibility
02/2016	Individual
Monthly Payment	Payment History
—	
2016	
Feb.	60
Jan.	30
2015	
Dec.	OK
Nov.	OK
Oct.	OK
Sep.	OK
Aug.	OK
Jul.	OK

Figure 3.2.7.12: A sample credit report. (Credit: Based on information from [Experian](#).)

Creating Strong Alliances: Getting Help and Avoiding Scams

As a college student, you are a prime target for predatory practices designed to make the adviser or company rich at your expense.

As you've read through this chapter, it may have dawned on you that this personal finance stuff is a lot more complicated than it seems. There are people who have devoted their entire educations and careers to mastering single areas of personal finance, such as taxes, investing, and estate planning. When you feel it's time to get professional help, there are many qualified professionals who can assist you. Not everyone who calls themselves a financial adviser is actually looking out for your best interest, however.

The terms *financial adviser*, *financial planner*, *wealth manager*, and many other impressive-sounding job titles are not regulated by the government. Anyone can put these job titles on their business cards. You need to be able to differentiate between a qualified

professional and those who are untrained product salespeople, predatory financial businesses, or outright scams.

Predatory Practices Aimed at College Students

As a college student, you are a prime target for predatory practices designed to make the adviser or company rich at your expense.

Annuities and Life Insurance

Annuities and life insurance products are often aggressively sold to college students. They are generally inappropriate for college students and even most college graduates because they have high fees and lower returns than many other investment options, and the benefits are rarely needed by young people.²⁵

Investment Schemes

Regulators identify specialized investments, such as promissory notes, real estate, oil and gas, and gold, as a major threat to investors. Investing systems, including stock picking and buying or selling strategies, are also a concern. Academic research has continually disproven these strategies.²⁶

If someone is pitching you on their special system or secret strategy, be extremely skeptical. Legitimate investments are regulated by government agencies and are therefore never a secret.

Table 10.11

Scam or Scheme	Characteristics or Promises	Issues and Reasons to Avoid
"Cash Value" Life Insurance Often sold as "7702 Plans"	Cash value life insurance and similar programs promise that a certain amount of the insurance premiums are set aside as a fund that can be used for expenditures such as college.	If they are ever paid out, the consumer must pay taxes and may also pay fees up to 50 percent, losing much of the built-up value.
Investment Schemes	These highly optimistic "sure thing" / "can't miss" opportunities are specifically geared toward quick rewards or paying for college. They are often specialized investments such as real estate, gold, or oil.	Sellers often rely on students' lack of resources and experience to prevent them from thoroughly investigating the opportunity or properly evaluating the contract terms.
Advertising, Sales, or Data Entry Opportunities "I make \$40 an hour working from home. . ."	Offers of high pay for what seems like little work are likely too good to be true. "Car wrap" opportunities (driving around with ads on your car), data entry, and online sales opportunities are typical examples.	The advertised salaries are often very difficult to achieve and come with significant conditions. Some "pay first" programs utilize fake checks to mislead students.
Financial Aid Services or Debt Consolidation	These services offer to find advantageous financial aid packages for a fee. ²⁷	The offers usually do not return as beneficial a package as they promise, and most financial aid can be discovered without paying for it.
Phone Scams "The IRS has detected tax fraud. . ." "This will be an attempt to avoid an initial appearance before a grand jury for a criminal offense. . ."	Phone scammers use threatening, official-sounding messages to scare recipients. They often demand immediate return calls or request account or identifying information. These scams are not unique to college students.	As official as they sound, these are scams. The perpetrators will use any account information you provide to invade your privacy or steal your money.
Too-Good-to-Be-True Credit Cards	Credit cards with very low introductory interest rates, a promise of points, or other impressive-sounding benefits may be offered to students on college campuses, especially during events.	Low rates can explode into high rates or incur fees after a brief period or a single late payment. This is not technically fraudulent, but be very careful when reading the terms.

Scam or Scheme	Characteristics or Promises	Issues and Reasons to Avoid
Freebie or Social Media Survey Scams	Many legitimate companies will offer free products or ask students to complete surveys, but high-risk offerings will ask for personal information or account information.	Free products or compensation may not arrive, and even if they do, they may not offset the risk of giving up account information.
Fake Universities or Degree Programs (Diploma Mills)	Offers may sound very legitimate and similar to real colleges. They often promise significant financial aid or degrees in just weeks or months. ²⁸	A certificate from a school with no accreditation or a poor reputation is a waste of time and money. Be certain that any college or certificate program is formally accredited; review the credentials of current faculty, and determine the job placement of alumni.

Sources of Good Information and Help

With all the high-cost, predatory, and scam financial advice out there, it is important to know where to turn for help.

Personal Finance Classes

One option is to look for a personal finance class, which will take the concepts found in this chapter and expand on them for an entire semester. Your college may have a financial literacy, personal finance, or money management class available.

Be wary of personal finance or investing classes offered through other sources, however, as many include hidden sales agendas and aggressive pitches to buy a company's financial products. Never make an investment decision, buy a product, or sign a contract at a class, and always seek advice from others on any opportunity.

Websites and Government Resources

There are a ridiculous number of websites available to the public to help with your personal finances. When choosing a website for help, lean toward sites run by a legitimate government agencies or nonprofit organizations.

The first place you should look for help with finances is the official website of related government agencies. If you have a question about insurance, look to your state's insurance commissioner website. If you are having problems with your apartment, contact your city's housing authority.

Government agencies not only have the authoritative word on any legal matter, but are also generally unbiased. The downside to government websites is that they can be hard to understand, with legal wording taken directly from the law. Some government agencies are also prohibited from giving advice to the public, leaving it up to you to apply the information they provide.

There are also many nonprofit organizations that have been established to assist the public with finances. Nonprofit organizations may have information that is easier to understand, and they may also be able to offer personal advice.

Official Government Websites

- Personal Finance: Consumer Financial Protection Bureau, consumerfinance.gov
- Taxes: Internal Revenue Service, irs.gov
- Retirement: Social Security Administration, ssa.gov
- Investing: Securities Exchange Commission, sec.gov
- Investing: North American Securities Administrators Association, nasaa.org (state and provincial investment regulators)

Nonprofit Organization Websites

- National Endowment for Financial Education, nefe.org
- National Foundation for Credit Counseling, nfcc.org
- Consumer Reports, consumerreports.org (national consumer advocacy organization)
- Purposeful Finance, purposefulfinance.org (a nonprofit organization run by this chapter's author)

Your College's Financial Aid Office

The financial aid or student aid office of your college may also be a good place to look for financial help, especially surrounding student loans. It is important to realize, however, that a conflict of interest exists between you and the financial aid adviser. Your college's financial aid office is charged with helping you find the money to go to college, but it isn't charged with making sure you don't take on too much student debt. It is possible to get good advice on getting money to pay for college that is also bad advice for your future finances.

College financial aid counselors are also generally not trained in other areas of finance and should not be relied on for advice on investing, taxes, noncollege debt, or other financial matters. To get help with these areas, consult a qualified professional who can guide you with fewer conflicts of interest, such as the professionals listed below.

ANALYSIS QUESTION

Talk with your parents or other family members about their experience with finances, including financial advisers, taxes, legal issues, and investing. When could they have used professional advice in their past? Did they have bad experiences with getting advice that wasn't best for them? How has a lack of *good* advisers harmed your family financially (even if just because they could have had more money)?

Footnotes

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3.2.8: Summary

There are a lot of benefits to good financial management. Primarily, it generally allows you to do more of what you want with your life. When you have poor financial habits, too much of your money goes into other people's pockets. But when you have good financial management habits, you can afford to do more because you have worked hard, separated needs from wants, saved and invested, and avoided credit card and debt pitfalls.

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3.2.9: Career Connection

Search the articles at PurposefulFinance.org and find one you deem interesting.

Why do you find it interesting, and how can you apply it to your life? How does the article relate to the concepts in this chapter?

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3.2.10: Rethinking

Revisit the questions you answered at the beginning of the chapter, and consider one concept or practice you learned in this chapter that might change your answer to one of them.

1. I actively and regularly plan and/or monitor my finances.
 2. I understand the benefits and risks of credit.
 3. I have a plan to repay my student loans.
 4. I regularly take steps to protect my identity and assets.
-

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3.2.11: Where do you go from here?

Financial literacy is a topic that many college students struggle with, but good financial planning habits will benefit you long after your college days are behind you. What would you like to learn more about? Choose a topic from the list below, and create an annotated bibliography that would direct further research.

- Marrying personal finance goals with financial planning
 - Creating a saving and spending plan
 - Best practices concerning credit cards
 - Financing a college education
-

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CHAPTER OVERVIEW

4: Working Towards Educational Wellness

4.1: Listening, Taking Notes, and Remembering

4.1.1: Setting Yourself Up for Success

4.1.2: Are You Ready for Class?

4.1.3: Are You Really Listening?

4.1.4: Got Notes?

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4.3: Taking Control of Your Health

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SECTION OVERVIEW

4.1: Listening, Taking Notes, and Remembering

4.1.1: Setting Yourself Up for Success

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4.1.4: Got Notes?

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4.1.1: Setting Yourself Up for Success

Learning Objectives

- Identify the roles of listening and note taking in the learning cycle.

Too many students try to get the grade just by going to class, maybe a little note taking, and then cramming through the text right before an exam they feel unprepared for. Sound familiar? This approach may have worked for you in high school where tests and quizzes were more frequent and teachers prepared study guides for you, but colleges require you to take responsibility for your learning and to be better prepared.

Most students simply have not learned how to study and don't understand how learning works. As we discussed in Chapter 1 "You and Your College Experience", learning is actually a cycle of four steps: preparing, absorbing, capturing, and reviewing. When you get in the habit of paying attention to this cycle, it becomes relatively easy to study well. But you must use all four steps.

This chapter focuses on listening, a key skill for learning new material, and note taking, the most important skill in the capturing phase of the cycle. These skills are closely related. Good listening skills make you a better note taker, and taking good notes can help you listen better. Both are key study skills to help you do better in your classes.

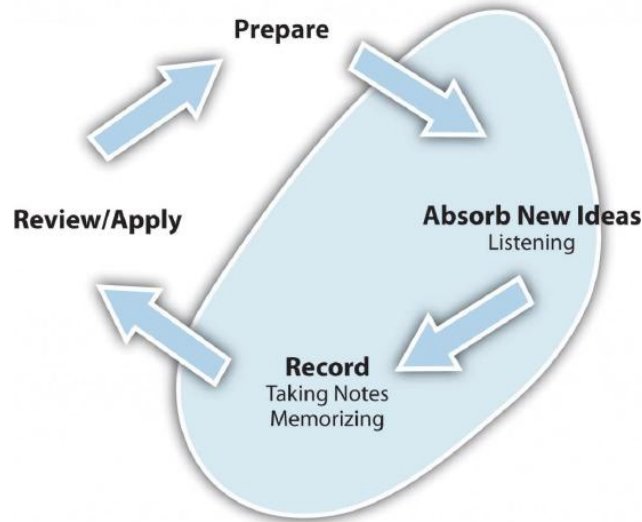


Figure 4.2: The Learning Cycle

Key Takeaways

- College is very different from high school.
- You must take personal responsibility for your learning.
- Time management is crucial.
- Learning is a cycle of four steps: preparing, absorbing, capturing, and reviewing.

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4.1.2: Are You Ready for Class?

Learning Objectives

- Prepare for listening in class and taking notes.
- Use a syllabus.

A professional athlete wouldn't take the field without warming up first. An effective student won't go to a class without preparing for it first. To get the most out of a class, you need to get yourself in the right frame of mind. This does not take a lot of time, but it greatly increases your ability to listen actively and take good notes.

Like a good athlete, first you need to get psyched. Clearly visualize your goals. Thinking about the following questions may help:

- What do I want to get out of the class?
- What is the main idea the class will cover?
- How will today's class help me do better in this course?

Go to class with confidence. The best way to achieve this is to start early and be sure you've completed any assignment the instructor gave you in the last class. Think about how today's material will tie into what you've already learned. You should also review the course syllabus to see what the instructor expects to cover in the class and how it relates to what you have learned so far.

Be physically prepared, too:

- Make sure you are getting enough sleep and eating nutritious meals, including breakfast. It's hard to focus on learning when you're hungry.
- Make sure you have all materials you'll need for class (paper, pens, laptop, books, etc.).
- Be punctual. Give yourself plenty of time to get into your seat and organize your space. If you are late, you'll struggle to get into the right mind-set for listening, and you won't feel in control of your learning as you try to catch up with the class. If you're tardy, you also create a distraction for your classmates—and the instructor, who will take notice!
- Clear away all other distractions before the instructor starts. Remember that putting your cell phone on “vibrate” may still distract you—so turn it off, all the way off.

Now, take a deep breath, focus on the instructor, and listen and learn!

Key Takeaways

- To get the most out of a class, get yourself in the right frame of mind.
- Clearly visualize your goals and approach the class with confidence.
- Be physically prepared: rested, punctual, and not distracted.

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4.1.3: Are You Really Listening?

Learning Objectives

- Listen actively in social situations and in class environments.
- Apply strategies that make listening more effective.
- Ask good questions.

Are you a good listener? Most of us like to think we are, but when we really think about it, we recognize that we are often only half listening. We're distracted, thinking about other things, or formulating what we are going to say in reaction to what we are hearing before the speaker has even finished. Effective listening is one of the most important learning tools you can have in college. And it is a skill that will benefit you on the job and help your relationships with others. Listening is nothing more than purposefully focusing on what a speaker is saying with the objective of understanding.

This definition is straightforward, but there are some important concepts that deserve a closer look. "Purposefully focusing" implies that you are actively processing what the speaker is saying, not just letting the sounds of their voice register in your senses. "With the objective of understanding" means that you will learn enough about what the speaker is saying to be able to form your own thoughts about the speaker's message. Listening is an active process, as opposed to hearing, which is passive.

You listen to others in many situations: to interact with friends, to get instructions for a task, or to learn new material. There are two general types of listening situations: where you will be able to interact freely with the speaker (everyday conversations, small discussion classes, business meetings) and where interaction is limited (lectures and Webcasts).

In interactive situations, you should apply the basic principles of active listening (see "Principles of Active Listening"). These are not hard to understand, but they are hard to implement and require practice to use them effectively.

Principles of Active Listening

1. Focus on what is being said. Give the speaker your undivided attention. Clear your mind of anything else. Don't prejudge. You want to understand what the person is saying; you don't need to agree with it.
2. Repeat what you just heard. Confirm with the speaker that what you heard is what he or she said.
3. Ask speaker to expand or clarify. If you are unsure you understand, ask questions; don't assume.
4. Look for nonverbal signals as well as the words used. Nonverbal messages come from facial expressions, body positioning, arm gestures, and tone of voice. Confirm these body language messages just as you would verbal messages by saying, for example, "You seem very excited about this idea."
5. Listen for requests. A speaker will often hide a request as a statement of a problem. If a friend says, "I hate math!" this may mean, "Can you help me figure out a solution to this problem?"

Activity: Listening with Your Whole Body

Think of a person you consider an excellent listener. Picture that person clearly in your mind. Focus on what she does, not what they she is saying. Describe what actions and postures she uses to show she is listening. Put this list on the left-hand side of the page.

Think of a person you consider a poor listener. Picture that person clearly in your mind. Focus on what he does, not what he is saying. Describe what actions and postures he uses to show he is not listening. Put this list on the right-hand side of the page.

Now compare these lists with your own behavior. How many of the body language signals from each side do you think you exhibit? How can you add more of the left column's attitudes and actions to your own behaviors? How can you control those behaviors you recognize in yourself from the right column?

Listening in a classroom or lecture hall to learn can be challenging because you are limited by how—and how much—you can interact with an instructor during the class. The following strategies help make listening at lectures more effective and learning more fun.

1. **Get your mind in the right space.** Prepare yourself mentally to receive the information the speaker is presenting by following the previous prep questions and by doing your assignments (instructors build upon work presented earlier).

2. **Get yourself in the right space.** Sit toward the front of the room where you can make eye contact with the instructor easily. Most instructors read the body language of the students in the front rows to gauge how they are doing and if they are losing the class. Instructors also believe students who sit near the front of the room take their subject more seriously and are more willing to give them help when needed or to give them the benefit of the doubt when making a judgment call while assigning grades.
3. **Focus on what is being said.** Eliminate distractions. Turn your cell phone off and pack it away in your backpack. If you are using your laptop for notes, close all applications except the one that you use to take notes. Clear your mind and keep quiet. Listen for new ideas. Think like an investigative reporter: you don't just want to accept what is being said passively—you want to question the material and be convinced that it makes sense.
4. **Look for signals.** Each instructor has a different way of telling you what is important. Some will repeat or paraphrase an idea; others will raise (or lower) their voices; still others will write related words on the board. Learn what signals your instructors tend to use and be on the lookout for them. When they use that tactic, the idea they are presenting needs to go in your notes and in your mind—and don't be surprised if it appears on a test or quiz!
5. **Listen for what is not being said.** If an instructor doesn't cover a subject, or covers it only minimally, this signals that that material is not as important as other ideas covered in greater length.
6. **Sort the information.** Decide what is important and what is not, what is clear and what is confusing, and what is new material and what is review. This mental organizing will help you remember the information, take better notes, and ask better questions.
7. **Take notes.** We cover taking notes in much greater detail later in this chapter, but for now think about how taking notes can help recall what your instructor said and how notes can help you organize your thoughts for asking questions.
8. **Ask questions.** Asking questions is one of the most important things you can do in class. Most obviously it allows you to clear up any doubts you may have about the material, but it also helps you take ownership of (and therefore remember) the material. Good questions often help instructors expand upon their ideas and make the material more relevant to students. Thinking through the material critically in order to prepare your questions helps you organize your new knowledge and sort it into mental categories that will help you remember it.

A note about tape-recording lectures: You may want to record a lecture to double-check what you heard in class, but it's usually not a good idea. Depending on a recording may lead you to listen less effectively and think less actively. Additionally, many instructors do not allow students to record their lectures, so recording is usually not even an option.

Dealing with Special Listening Challenges

What to Do If...

- **Your instructor speaks too fast.** Crank up your preparation. The more you know about the subject, the more you'll be able to pick up from the instructor. Exchange class notes with other students to fill in gaps in notes. Visit the instructor during office hours to clarify areas you may have missed. You might ask the instructor—very politely, of course—to slow down, but habits like speaking fast are hard to break!
- **Your instructor has a heavy accent.** Sit as close to the instructor as possible. Make connections between what the instructor seems to be saying and what he or she is presenting on the board or screen. Ask questions when you don't understand. Visit the instructor during office hours; the more you speak with the instructor the more likely you will learn to understand the accent.
- **Your instructor speaks softly or mumbles.** Sit as close to the instructor as possible and try to hold eye contact as much as possible. Check with other students if they are having problems listening, too; if so, you may want to bring the issue up with the instructor. It may be that the instructor is not used to the lecture hall your class is held in and can easily make adjustments.

Now That's a Good Question...

Are you shy about asking questions? Do you think that others in the class will ridicule you for asking a dumb question? Students sometimes feel this way because they have never been taught how to ask questions. Practice these steps, and soon you will be on your way to customizing each course to meet *your* needs and letting the instructor know you value the course.

- **Be prepared.** Doing your assignments for a class or lecture will give you a good idea about the areas you are having trouble with and will help you frame some questions ahead of time.
- **Position yourself for success.** Sit near the front of the class. It will be easier for you to make eye contact with the instructor as you ask the question. Also, you won't be intimidated by a class full of heads turning to stare at you as you ask your question.

- **Don't wait.** Ask your questions as soon as the instructor has finished a thought. Being one of the first students to ask a question also will ensure that your question is given the time it deserves and won't be cut short by the end of class.
- **In a lecture class, write your questions down.** Make sure you jot your questions down as they occur to you. Some may be answered in the course of the lecture, but if the instructor asks you to hold your questions until the end of class, you'll be glad you have a list of the items you need the instructor to clarify or expand on.
- **Ask specific questions.** "I don't understand" is a statement, not a question. Give the instructor guidance about what you are having trouble with. "Can you clarify the use of the formula for determining velocity?" is a better way of asking for help. If you ask your question at the end of class, give the instructor some context for your question by referring to the part of the lecture that triggered the question. For example, "Professor, you said the Union troops were emboldened by Lincoln's leadership. Was this throughout the Civil War, or only after Gettysburg?"
- **Don't ask questions for the sake of asking questions.** If your question is not thought out, or if it appears that you are asking the question to try to look smart, instructors will see right through you!

Key Takeaways

- In all interactive learning situations, apply the basic principles of active listening.
- Focus on what is being said, confirm that you heard the right message, ask for any clarification you need, watch for nonverbal messages, and listen for requests.
- Specific strategies are helpful for listening well in a lecture hall.
- Be ready to compensate if your instructor speaks too fast, has a heavy accent that makes understanding difficult for you, or speaks too softly.
- Don't be shy about asking questions. Asking questions is easier when you are prepared and positioned for success.

? Checkpoint Exercises

1. List two things you should do before the class to prepare yourself for active listening.

2. Where should you sit in the classroom? Why?

3. What are some of the ways instructors signal important material?

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4.1.4: Got Notes?

Learning Objectives

- Explain why taking notes is important.
- Use the four primary methods of note taking: lists, outlines, concept maps, and the Cornell method.
- Define which methods support your learning style and the instructor's teaching style.
- Apply strategies to make note taking more effective.
- Use some effective strategies if you happen to miss a class.
- Organize your notes into effective study guides.
- Use teacher handouts to complement your notes.
- Determine what to do with your notes after the course is complete.

Everybody takes notes, or at least everybody claims to. But if you take a close look, many who are claiming to take notes on their laptops are actually surfing the Web, and paper notebooks are filled with doodles interrupted by a couple of random words with an asterisk next to them reminding you that "This is important!" In college, these approaches will not work. In college, your instructors expect *you* to make connections between class lectures and reading assignments; they expect *you* to create an opinion about the material presented; they expect *you* to make connections between the material and life beyond college. Your notes are your road maps for these thoughts. Do you take good notes? After learning to listen, note taking is the most important skill to ensure your success in a class.

Effective note taking is important because it

- supports your listening efforts,
- allows you to test your understanding of the material,
- helps you remember the material better when you write key ideas down,
- gives you a sense of what the instructor thinks is important,
- creates your "ultimate study guide."

There are various forms of taking notes, and which one you choose depends on both your personal style and the instructor's approach to the material. Each can be used in a notebook, index cards, or in a digital form on your laptop. No specific type is good for all students and all situations, so we recommend that you develop your own style, but you should also be ready to modify it to fit the needs of a specific class or instructor. To be effective, all of these methods require you to listen actively and to think; merely jotting down words the instructor is saying will be of little use to you.

Table 4.2: Note-Taking Methods

Method	Description	When to Use
Lists	A sequential listing of ideas as they are presented. Lists may be short phrases or complete paragraphs describing ideas in more detail.	This method is what most students use as a fallback if they haven't learned other methods. This method typically requires a lot of writing, and you may find that you are not keeping up with the professor. It is not easy for students to prioritize ideas in this method.
Outlines	The outline method places most important ideas along the left margin, which are numbered with roman numerals. Supporting ideas to these main concepts are indented and are noted with capital letters. Under each of these ideas, further detail can be added, designated with an Arabic number, a lowercase letter, and so forth.	A good method to use when material presented by the instructor is well organized. Easy to use when taking notes on your computer.

Method	Description	When to Use
Concept Maps	When designing a concept map, place a central idea in the center of the page and then add lines and new circles in the page for new ideas. Use arrows and lines to connect the various ideas.	Great method to show relationships among ideas. Also good if the instructor tends to hop from one idea to another and back.
Cornell Method	The Cornell method uses a two-column approach. The left column takes up no more than a third of the page and is often referred to as the “cue” or “recall” column. The right column (about two-thirds of the page) is used for taking notes using any of the methods described above or a combination of them. After class or completing the reading, review your notes and write the key ideas and concepts or questions in the left column. You may also include a summary box at the bottom of the page, in which to write a summary of the class or reading in your own words.	The Cornell method can include any of the methods above and provides a useful format for calling out key concepts, prioritizing ideas, and organizing review work. Most colleges recommend using some form of the Cornell method.

The List Method

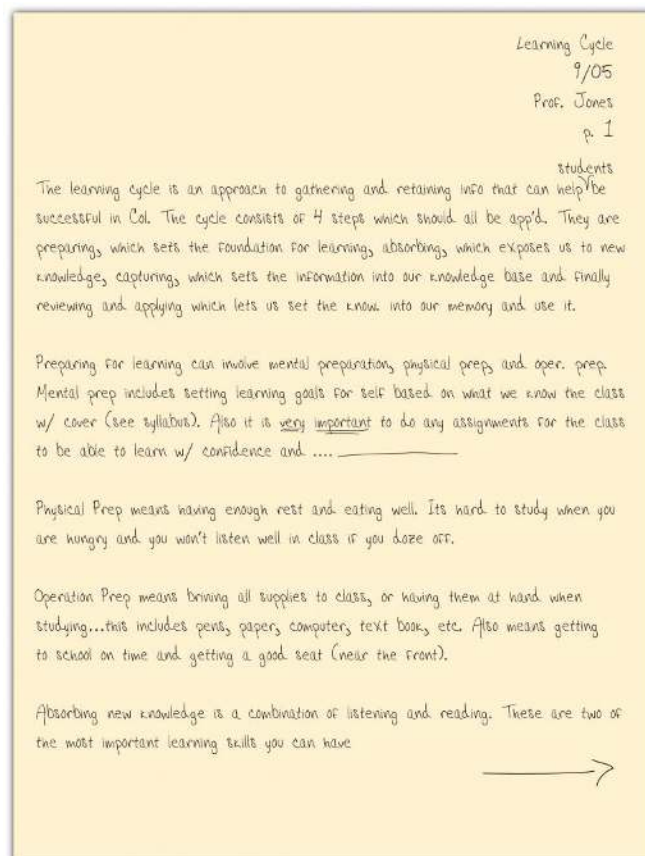


Figure 4.3: The List Method of Note Taking

The list method is usually not the best choice because it is focused exclusively on capturing as much of what the instructor says as possible, not on processing the information. Most students who have not learned effective study skills use this method, because it's easy to think that this is what note taking is all about. Even if you are skilled in some form of shorthand, you should probably also learn one of the other methods described here, because they are all better at helping you process and remember the material. You may want to take notes in class using the list method, but transcribe your notes to an outline or concept map method after class as a part of your review process. It is always important to review your notes as soon as possible after class and write a summary of the class in your own words.

The Outline Method

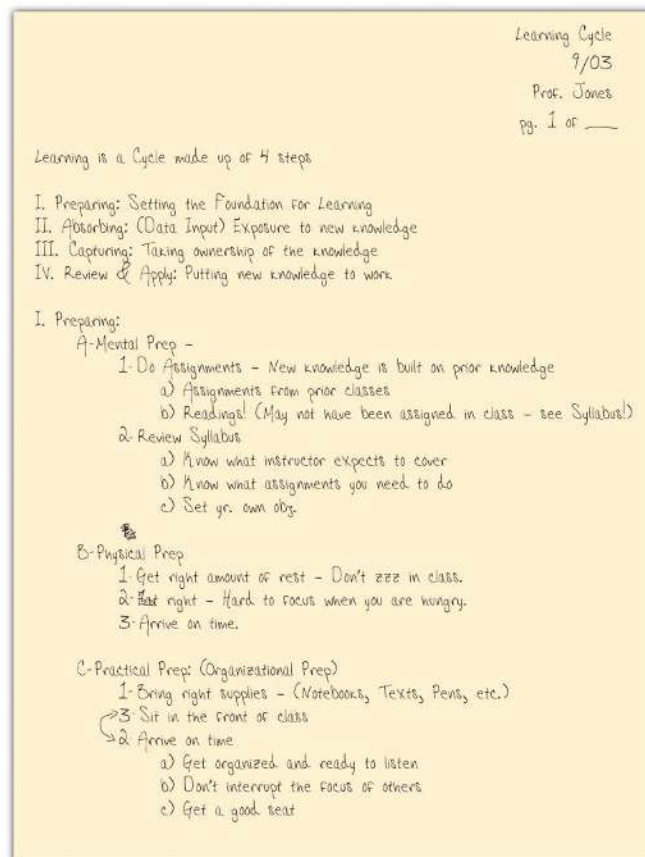


Figure 4.4: The Outline Method of Note Taking

The advantage of the outline method is that it allows you to prioritize the material. Key ideas are written to the left of the page, subordinate ideas are then indented, and details of the subordinate ideas can be indented further. To further organize your ideas, you can use the typical outlining numbering scheme (starting with roman numerals for key ideas, moving to capital letters on the first subordinate level, Arabic numbers for the next level, and lowercase letters following.) At first you may have trouble identifying when the instructor moves from one idea to another. This takes practice and experience with each instructor, so don't give up! In the early stages you should use your syllabus to determine what key ideas the instructor plans to present. Your reading assignments before class can also give you guidance in identifying the key ideas.

If you're using your laptop computer for taking notes, a basic word processing application (like Microsoft Word or Works) is very effective. Format your document by selecting the outline format from the format bullets menu. Use the increase or decrease indent buttons to navigate the level of importance you want to give each item. The software will take care of the numbering for you!

After class be sure to review your notes and then summarize the class in one or two short paragraphs using your own words. This summary will significantly affect your recall and will help you prepare for the next class.

The Concept Map Method

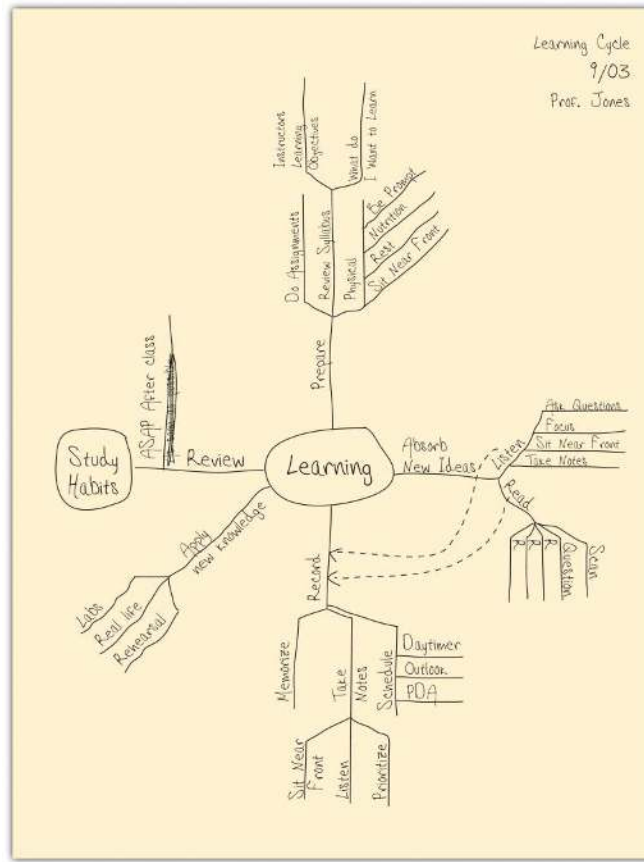


Figure 4.5: The Concept Map Method of Note Taking

This is a very graphic method of note-taking that is especially good at capturing the relationships among ideas. Concept maps harness your visual sense to understand complex material “at a glance.” They also give you the flexibility to move from one idea to another and back easily (so they are helpful if your instructor moves freely through the material).

To develop a concept map, start by using your syllabus to rank the ideas you will listen to by level of detail (from high-level or abstract ideas to detailed facts). Select an overriding idea (high level or abstract) from the instructor’s lecture and place it in a circle in the middle of the page. Then create branches off that circle to record the more detailed information, creating additional limbs as you need them. Arrange the branches with others that interrelate closely. When a new high-level idea is presented, create a new circle with its own branches. Link together circles or concepts that are related. Use arrows and symbols to capture the relationship between the ideas. For example, an arrow may be used to illustrate cause or effect, a double-pointed arrow to illustrate dependence, or a dotted arrow to illustrate impact or effect.

As with all note-taking methods, you should summarize the chart in one or two paragraphs of your own words after class.

The Cornell Method

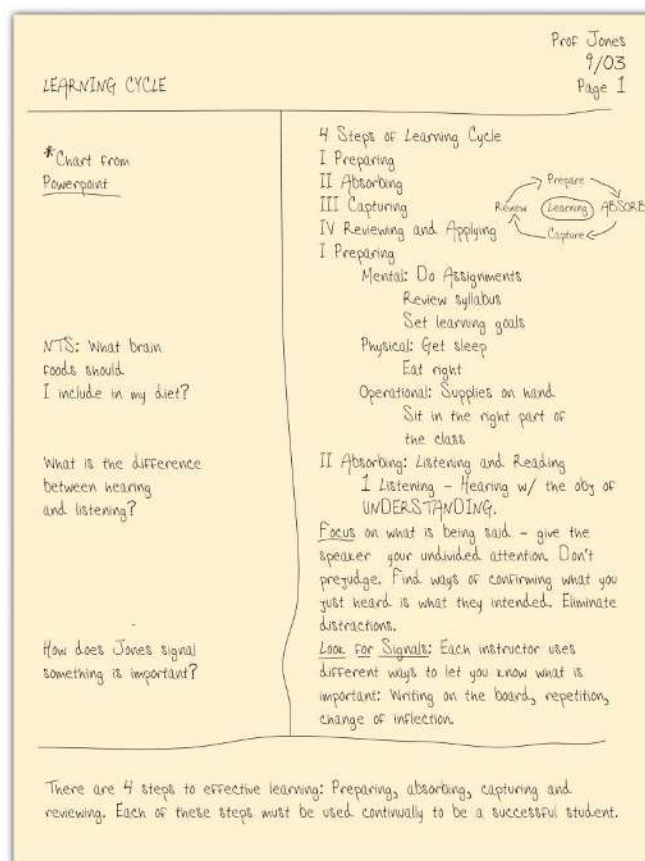


Figure 4.6: The Cornell Method of Note Taking

The Cornell method was developed in the 1950s by Professor Walter Pauk at Cornell University. It is recommended by most colleges because of its usefulness and flexibility. This method is simple to use for capturing notes, is helpful for defining priorities, and is a very helpful study tool.

The Cornell method follows a very specific format that consists of four boxes: a header, two columns, and a footer.

The header is a small box across the top of the page. In it you write identification information like the course name and the date of the class. Underneath the header are two columns: a narrow one on the left (no more than one-third of the page) and a wide one on the right. The wide column, called the “notes” column, takes up most of the page and is used to capture your notes using any of the methods outlined earlier. The left column, known as the “cue” or “recall” column, is used to jot down main ideas, keywords, questions, clarifications, and other notes. It should be used both during the class and when reviewing your notes after class. Finally, use the box in the footer to write a summary of the class in your own words. This will help you make sense of your notes in the future and is a valuable tool to aid with recall and studying.

Using Index Cards for the Cornell Method

Some students like to use index cards to take notes. They actually lend themselves quite well to the Cornell method. Use the “back” or lined side of the card to write your notes in class. Use one card per key concept. The “front” unlined side of the card replaces the left hand “cue” column. Use it after class to write keywords, comments, or questions. When you study, the cards become flash cards with questions on one side and answers on the other. Write a summary of the class on a separate card and place it on the top of the deck as an introduction to what was covered in the class.

I used to tape my lecture classes so I could fill in my sketchy notes afterward. Now that I’m using the Cornell system, my notes are complete and organized in much less time. And my regular five-minute reviews make learning almost painless. No more taping and listening twice.

a student at Southern Methodist University

You will have noticed that all methods end with the same step: reviewing your notes as soon as possible after class. Any review of your notes is helpful (reading them, copying them into your computer, or even recasting them using another note-taking method). But THINK! Make your review of notes a thoughtful activity, not a mindless process. When you review your notes, think about questions you still have and determine how you will get the answers. (From the next class? Studying with a friend? Looking up material in your text or on the net?) Examine how the material applies to the course; make connections with notes from other class sessions, with material in your text, and with concepts covered in class discussions. Finally, it's fun to think about how the material in your notes applies to real life. Consider this both at the very strategic level (as in "What does this material mean to me in relation to what I want to do with my life?") as well as at a very mundane level (as in "Is there anything cool here I can work into a conversation with my friends?").

Instructor Handouts

Some instructors hand out or post their notes or their PowerPoint slides from their lectures. These handouts should *never* be considered a substitute for taking notes in class. They are a very useful complement and will help you confirm the accuracy of your notes, but they do not involve you in the process of learning as well as your own notes do. After class, review your notes with highlighter in hand and mark keywords and ideas in your notes. This will help you write the summary of the class in your own words.

General Tips on Note Taking

Regardless of what note-taking method you choose, there are some note-taking habits you should get into for all circumstances and all courses:

1. **Be prepared.** Make sure you have the tools you need to do the job. If you are using a notebook, be sure you have it with you and that you have enough paper. Also be sure to have your pen (as well as a spare) and perhaps a pen with different colored ink to use for emphasis. If you are taking notes on your laptop, make sure the battery is charged! Select the application that lends itself best to your style of note taking. Microsoft Word works very well for outline notes, but you might find taking notes in Excel to work best if you are working within the Cornell method. (It's easier to align your thoughts in the cue or recall column to your notes in the right column. Just be sure you keep one idea per row!)
2. **Write on only one side of the paper.** This will allow you to integrate your reading notes with your class notes.
3. **Label, number, and date all notes at the top of each page.** This will help you keep organized.
4. **When using a laptop, position it such that you can see the instructor and white board right over your screen.** This will keep the instructor in your field of vision even if you have to glance at your screen or keyboard from time to time. Make sure your focus remains with the instructor and not on your laptop. A word of caution about laptops for note taking: use them if you are very adept at keyboarding, but remember that not all note-taking methods work well on laptops because they do not easily allow you to draw diagrams and use special notations (scientific and math formulas, for example).
5. **Don't try to capture everything that is said.** Listen for the big ideas and write them down. Make sure you can recognize the instructor's emphasis cues and write down all ideas and keywords the instructor emphasizes. Listen for clues like "the four causes were..." or "to sum up..."
6. **Copy anything the instructor writes on the board.** It's likely to be important.
7. **Leave space between ideas.** This allows you to add additional notes later (e.g., notes on the answer to a question you or one of your classmates asked).
8. **Use signals and abbreviations.** Which ones you use is up to you, but be consistent so you will know exactly what you mean by "att." when you review your notes. You may find it useful to keep a key to your abbreviations in all your notebooks.
9. **Use some method for identifying your own thoughts and questions to keep them separate from what the instructor or textbook author is saying.** Some students use different color ink; others box or underline their own thoughts. Do whatever works for you.
10. **Create a symbol to use when you fall behind** or get lost in your note taking. Jot down the symbol, leave some space, and focus on what the instructor is covering now. Later you can ask a classmate or the professor to help you fill in what you missed, or you can find it in your textbook.
11. **Review your notes as soon after class as possible (the same day is best).** *This is the secret to making your notes work!* Use the recall column to call out the key ideas and organize facts. Fill in any gaps in your notes and clean up or redraw hastily drawn diagrams.
12. **Write a summary of the main ideas of the class in your own words.** This process is a great aid to recall. Be sure to include any conclusions from the lecture or discussion.

? Journal Entry

Choose one of your classes where you normally take notes. Make a conscious effort to use the Cornell method with either the outline or concept map method for taking your notes. Follow as many steps listed previously as possible. Now compare these notes with those you took in the previous class. Are your new notes more useful? What did you like about taking notes this way? What are some of the things you need to work on improving? (Remember this will get much easier with more practice.) Write your thoughts here.

What If You Miss Class?

Clearly the best way to learn class material is to be at the class and to take your own notes. In college, regular attendance is expected. But life happens. On occasion, you may have to miss a class or lecture. When this happens, here are some strategies you can use to make up for it:

- Check with the instructor to see if there is another section of the class you can attend. Never ask the instructor “Did I miss anything important?” (Think about what that’s saying and you’ll see it’s rather insulting.)
- If the instructor posts his or her lectures as a podcast, listen to the lecture online and take notes. If the instructor uses PowerPoint slides, request a copy (or download them if posted) and review them carefully, jotting down your own notes and questions. Review your notes with a classmate who did attend.
- You may want to borrow class notes from a classmate. If you do, don’t just copy them and insert them in your notebook. They will not be very helpful. When you borrow notes from a classmate, you should photocopy them and then review them carefully and mark your copy with your own notes and questions. Use your textbook to try to fill in the gaps. Finally, schedule a study session with the person who gave you the notes to review the material and confirm your understanding. (See studying with others in Chapter 6 “Preparing for and Taking Tests”.)
- If none of these options is available for you, use the course syllabus to determine what was covered in the class, then write a short paper (two pages or so) on the material using the class readings and reliable online sources. See your instructor during office hours to review your key findings and to answer any questions you still may have.

Keeping Your Notes

Class is over, and you have a beautiful set of notes in your spiral notebook or saved in your laptop. You have written the summary of the class in your own words. Now what?

Start by organizing your notes. We recommend you use a three-ring binder for each of your subjects. Print your notes if you used a computer. If you used note cards, insert them in plastic photo holders for binders. Group all notes from a class or unit together in a section; this includes class notes, reading notes, and instructor handouts. You might also want to copy the instructor’s syllabus for the unit on the first page of the section.

Next, spend some time linking the information across the various notes. Use the recall column in your notes to link to related information in other notes (e.g., “See class notes date/page”).

If you have had a quiz or test on the unit, add it to your binder, too, but be sure to write out the correct answer for any item you missed. Link those corrections to your notes, too.

Use this opportunity to write “notes on your notes.” Review your summary to see if it still is valid in light of your notes on the reading and any handouts you may have added to your notes package.

You don’t need to become a pack rat with your notes. It is fairly safe to toss them after the end of a course except in the following cases:

1. If the course you took is a prerequisite for another course, or when the course is part of a standard progression of courses that build upon each other (this is very common in math and science courses), you should keep them as a reference and review for the follow-up course.
2. If the course may pertain to your future major, keep your notes. You may not realize it now that they may have future value when you study similar topics or even the same topics in more depth.
3. If you are very interested in the course subject and would like to get into the material through a more advanced course, independent study, or even research, keep your notes as a prep tool for further work.

Key Takeaways

- After effective listening, good note taking is the most important skill for academic success.
- Choose among effective note-taking styles for what works best for you and modify it to meet the needs of a specific class or instructor.
- List notes are generally less effective and not prioritized.
- Outlines work well for taking notes on a laptop when the instructor is well organized.
- Concept map notes are good for showing the relationships among ideas.
- The Cornell method is effective for calling out key concepts and organizing notes for review.
- Instructor handouts and PowerPoint presentations help with—but do not replace the need for—personal note taking.
- If you miss a class, explore your options for replacing your missing notes.
- Keep your notes organized in a way that makes it easy to study for tests and other uses in the future.

? Checkpoint Exercises

1. Name two advantages of the Cornell system over the list method of note taking.

2. Describe the benefits of—and potential problems with—taking class notes on a laptop.

3. List at least three ways to make up for missing notes because you miss a class.

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4.1.5: Remembering Course Materials

Learning Objectives

- Identify what is important to remember.
- Understand the difference between short- and long-term memory.
- Use a variety of strategies to build your memory power.
- Identify the four key types of mnemonic devices.
- Use mnemonics to remember lists of information.

Up to now we have covered how to capture material in your notes. The rest of this chapter is dedicated to strategies for recording ideas and facts in your memory.

The Role of Memorization in Learning

Have you ever gone into an exam you have studied for and drawn a blank on a particular question? Have you ever walked into a room only to forget for a moment why you went there? Have you ever forgotten where you left your keys? How about finding yourself in a conversation with someone whose name you can't remember? The fact is, memory fails everyone from time to time. It is not surprising that students, with a huge amount of information they must commit to memory (not to mention frequent distractions and interruptions), are often frustrated by their memory.

Let's start by taking some of the pressure off you. You will not be required to memorize everything your instructor says in a class—nor should you try to. There is way too much to capture. People speak at a rate of 100 to 150 words per minute. An average 50-minute lecture may contain around 7,500 words. By listening effectively and taking notes, your job is to distill the main ideas and a few keywords. *These* are the things you should choose to memorize.

In your early and high school education, memorization was a key aspect of learning. You memorized multiplication tables, the names of the states, and vocabulary words. Memorized facts ensured your success on multiple-choice questions. In college, however, most of your work is focused on understanding the material in depth. Remembering the year of the 9/11 attack (2001) is far less important than grasping the impact of that attack on American foreign policy. Understanding themes and ideas and being able to think critically about them is really the key to your success in college learning. For more on critical thinking skills, see Chapter 3 “Thinking about Thought”. Although memorization is not the primary key to success, having a good memory is important to capture ideas in your mind, and it helps tremendously in certain subjects like sciences and foreign languages.

How Memory Works

Memory is the process of storing and retrieving information. Think of a computer. In many ways it is an electronic model of the human memory. A computer stores, retrieves, and processes information similarly to how the human mind does. Like the human version, there are two types of memory: short-term or active memory (RAM in the computer) and long-term or passive memory (the computer's hard drive). As its name suggests, short-term or active memory is made up of the information we are processing at any given time. Short-term memory involves information being captured at the moment (such as listening in class) as well as from information retrieved from our passive memory for doing complex mental tasks (such as thinking critically and drawing conclusions). But short-term memory is limited and suffers from the passing of time and lack of use. We begin to forget data within thirty seconds of not using it, and interruptions (such as phone calls or distractions) require us to rebuild the short-term memory structure—to get “back on task.” Learn more about multitasking in Chapter 6 “Preparing for and Taking Tests”. To keep information in our memory, we must either use it or place it into our long-term memory (much like saving a document on your computer).

How we save information to our long-term memory has a lot to do with our ability to retrieve it when we need it at a later date. Our mind “saves” information by creating a complex series of links to the data. The stronger the links, the easier it is to recall. You can strengthen these links by using the following strategies. You should note how closely they are tied to good listening and note-taking strategies.

- **Make a deliberate decision to remember the specific data.** “I need to remember Richard's name” creates stronger links than just wishing you had a better memory for names.

- **Link the information to your everyday life.** Ask yourself, “Why is it important that I remember this material?”—and answer it.
- **Link the information to other information you already have “stored,”** especially the key themes of the course, and you will recall the data more easily. Ask yourself how this is related to other information you have. Look for ways to tie items together. Are they used in similar ways? Do they have similar meanings? Do they sound alike?
- **Mentally group similar individual items into “buckets.”** By doing this, you are creating links, for example, among terms to be memorized. For example, if you have to memorize a vocabulary list for a Spanish class, group the nouns together with other nouns, verbs with verbs, and so forth. Or your groupings might be sentences using the vocabulary words.
- **Use visual imagery.** Picture the concept vividly in your mind. Make those images big, bold, and colorful—even silly! Pile concepts on top of each other or around each other; exaggerate their features like a caricature; let your imagination run wild. Humor and crazy imagery can help you recall key concepts.
- **Use the information.** Studies have generally shown that we retain only 5 percent of what we hear, 10 percent of what we read, 20 percent of what we learn from multimedia, and 30 percent of what is demonstrated to us, but we do retain 50 percent of what we discuss, 75 percent of what we practice by doing, and 90 percent of what we teach others or use immediately in a relevant activity. Review your notes, participate in class, and study with others.
- **Break information down into manageable “chunks.”** Memorizing the ten-digit number “3141592654” seems difficult, but breaking it down into two sets of three digits and one of four digits, like a phone number—(314) 159-2654—now makes it easier to remember. (Pat yourself on the back if you recognized that series of digits: with a decimal point after the three, that’s the value of pi to ten digits. Remember your last math class?)
- **Work from general information to the specific.** People usually learn best when they get the big picture first, and then look at the details.
- **Eliminate distractions.** Every time you have to “reboot” your short-term memory, you risk losing data points. Multitasking—listening to music or chatting on Facebook while you study—will play havoc with your ability to memorize because you will need to reboot your short-term memory each time you switch mental tasks.
- **Repeat, repeat, repeat.** Hear the information; read the information; say it (yes, out loud), and say it again. The more you use or repeat the information, the stronger the links to it. The more senses you use to process the information, the stronger the memorization. Write information on index cards to make flash cards and use downtime (when waiting for the subway or during a break between classes) to review key information.
- **This is a test.** Test your memory often. Try to write down everything you know about a specific subject, from memory. Then go back and check your notes and textbook to see how you did. Practicing retrieval in this way helps ensure long-term learning of facts and concepts.
- **Location, location, location.** There is often a strong connection between information and the place where you first received that information. Associate information to learning locations for stronger memory links. Picture where you were sitting in the lecture hall as you repeat the facts in your mind.

? Just for Fun

Choose a specific fact from each of your classes on a given day. Now find a way of working that information into your casual conversations during the rest of the day in a way that is natural. Can you do it? What effect do you think that will have on your memory of that information?

? Exercise Your Memory

Read the following list for about twenty seconds. After you have read it, cover it and write down all the items you remember.

Arch				Pen
Chowder				Maple
Airplane				Window
Kirk				Scotty
Paper clip				Thumb drive
Column				Brownies

Oak				Door
Subway				Skateboard
Leia				Cedar
Fries				Luke

How many were you able to recall? Most people can remember only a fraction of the items.

Now read the following list for about twenty seconds, cover it, and see how many you remember.

Fries				Skateboard
Chowder				Subway
Brownies				Luke
Paper clip				Leia
Pen				Kirk
Thumb drive				Scotty
Oak				Column
Cedar				Window
Maple				Door
Airplane				Arch

Did your recall improve? Why do you think you did better? Was it easier? Most people take much less time doing this version of the list and remember almost all the terms. The list is the same as the first list, but the words have now been grouped into categories. Use this grouping method to help you remember lists of mixed words or ideas.

Using Mnemonics

What do the names of the Great Lakes, the makings of a Big Mac, and the number of days in a month have in common? They are easily remembered by using mnemonic devices. Mnemonics (pronounced neh-MA-nicks) are tricks for memorizing lists and data. They create artificial but strong links to the data, making recall easier. The most commonly used mnemonic devices are acronyms, acrostics, rhymes, and jingles.

Acronyms are words or phrases made up by using the first letter of each word in a list or phrase. Need to remember the names of the Great Lakes? Try the acronym HOMES using the first letter of each lake:

- **H**uron
- **O**ntario
- **M**ichigan
- **E**rie
- **S**uperior

To create an acronym, first write down the first letters of each term you need to memorize. Then rearrange the letters to create a word or words. You can find acronym generators online (just search for “acronym generator”) that can help you by offering options. Acronyms work best when your list of letters includes vowels as well as consonants and when the order of the terms is not important. If no vowels are available, or if the list should be learned in a particular order, try using an acrostic instead.

Acrostics are similar to acronyms in that they work off the first letter of each word in a list. But rather than using them to form a word, the letters are represented by entire words in a sentence or phrase. If you’ve studied music, you may be familiar with “Every Good Boy Deserves Fudge” to learn the names of the notes on the lines of the musical staff: E, G, B, D, F. The ridiculous and therefore memorable line “My Very Educated Mother Just Served Us Nine Pizzas” was used by many of us to remember the names of the planets (at least until Pluto was downgraded):

My	Mercury
Very	Venus
Educated	Earth
Mother	Mars
Just	Jupiter
Served	Saturn
Us	Uranus
Nine	Neptune
Pizzas	Pluto

To create an acrostic, list the first letters of the terms to be memorized in the order in which you want to learn them (like the planet names). Then create a sentence or phrase using words that start with those letters.

Rhymes are short verses used to remember data. A common example is “In fourteen hundred and ninety-two, Columbus sailed the ocean blue.” Need to remember how many days a given month has? “Thirty days hath September, April, June, and November...,” and so forth. Writing rhymes is a talent that can be developed with practice. To start, keep your rhymes short and simple. Define the key information you want to remember and break it down into a series of short phrases. Look at the last words of the phrases: can you rhyme any of them? If they don’t rhyme, can you substitute or add a word to create the rhyme? (For example, in the Columbus rhyme, “ninety-two” does not rhyme with “ocean,” but adding the word “blue” completes the rhyme and creates the mnemonic.)

Jingles are phrases set to music, so that the music helps trigger your memory. Jingles are commonly used by advertisers to get you to remember their product or product features. Remember “Two all-beef patties, special sauce, lettuce, cheese, pickles, onions on a sesame seed bun”—the original Big Mac commercial. Anytime you add rhythm to the terms you want to memorize, you are activating your auditory sense, and the more senses you use for memorization, the stronger the links to the data you are creating in your mind. To create a jingle for your data, start with a familiar tune and try to create alternate lyrics using the terms you want to memorize. Another approach you may want to try is reading your data aloud in a hip-hop or rap music style.

? Creative Memory Challenge

Create an acrostic to remember the noble gasses: helium (He), neon (Ne), argon (Ar), krypton (Kr), xenon (Xe), and the radioactive radon (Rn).

Create an acronym to remember the names of the G8 group of countries: France, the United States, the United Kingdom, Russia, Germany, Japan, Italy, and Canada. (Hint: Sometimes it helps to substitute terms with synonyms—“America” for the United States or “England” for the United Kingdom—to get additional options.)

Create a jingle to remember the names of the Seven Dwarfs: Bashful, Doc, Dopey, Grumpy, Happy, Sleepy, and Sneezy.

Mnemonics are good memory aids, but they aren’t perfect. They take a lot of effort to develop, and they also take terms out of context because they don’t focus on the meaning of the words. Since they lack meaning, they can also be easily forgotten later on, although you may remember them through the course.

Key Takeaways

- Understanding ideas is generally more important in college than just memorizing facts.
- To keep information in our memory, we must use it or build links with it to strengthen it in long-term memory.
- Key ways to remember information include linking it to other information already known; organizing facts in groups of information; eliminating distractions; and repeating the information by hearing, reading, and saying it aloud.
- To remember specific pieces of information, try creating a mnemonic that associates the information with an acronym or acrostic, a rhyme or a jingle.

? Checkpoint Exercise

1. For each of the following statements, circle T for true or F for false:

T	F	Preparing for class is important for listening, for taking notes, and for memory.
T	F	Multitasking enhances your active memory.
T	F	If you listen carefully, you will remember most of what was said for three days.
T	F	“Use it or lose it” applies to information you want to remember.
T	F	Mnemonics should be applied whenever possible.

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4.1.6: Chapter Activities

Chapter Takeaways

Listening

- Learning involves following a cycle of preparing, absorbing, recording, and reviewing.
- The most important difference between high school learning and college learning is that colleges expect you to take full responsibility for your learning. Many of the support mechanisms you had in high school do not exist in college.
- Listening takes place in two primary situations: where there can be open interaction with the speaker (social conversation, small group discussions, business meetings, and small classes) and where there is limited interaction with the speaker (lectures, online courses, and podcasts).
- In situations where interaction is allowed, active listening principles work well.
- In lecture situations, additional strategies are required. They include physical preparation, seating for listening, eliminating distractions, thinking critically about the material as it is presented, taking notes, and asking appropriate questions.
- Prepare for listening by completing all assignments for the class and reviewing the syllabus. Ask yourself what you expect to gain from the class and how that ties in to the rest of the course material.
- Think critically about what you are listening to. Do you agree with what the instructor is saying? How does it tie to the rest of the material in the course? What does this new material mean to you in “real” life?

Note Taking

- There are four primary ways of taking notes (lists, outlines, concept maps, and the Cornell method).
- Select the note-taking method that best serves your learning style and the instructor’s teaching style. Remember that methods may be combined for maximum effect.
- Completing assignments and reviewing the syllabus can help you define the relative importance of the ideas the instructor presents.
- Don’t expect to capture everything the instructor says. Look for keywords and central ideas.
- Anything the instructor writes on the board is likely to be important.
- Review your notes as soon as possible after the class, to annotate, correct, complete, and summarize.

Memory

- The two types of memory are short-term memory, which allows you to apply knowledge to a specific task, and long-term memory, which allows you to store and recall information.
- The brain commits information to long-term memory by creating an intricate system of links to that information. Strength, number, and variety of links all lead to better recall.
- To create strong links, start by making a conscious decision to want to commit something specific to memory. Link the information to real life and other data from the course. Group like information into “buckets” that create links among the terms you want to remember.
- Use the information. The more you use the information, the more you will activate the links in your brain.
- Eliminate distractions. Every time you are diverted from your task, you need to reboot your short-term memory, weakening the links.

Chapter Review

1. Describe the four steps of active listening.

2. How is listening defined?

3. List three things you should do to prepare to listen in class.

4. Where should you sit in a class? Why?

5. What should you do with your notes soon after each class?

6. Why do you think the Cornell method of note taking is recommended by so many colleges?

7. How do short-term and long-term memory differ?

8. List three ways in which you can create links to help remember ideas.

9. Why is multitasking dangerous to memorization?

10. What is a mnemonic?

? Make an Action List

Two things I will do to improve	Action	By when I expect to take the action	How I will know I accomplished the action
My listening	1.		
	2.		
My note taking	1.		

Two things I will do to improve	Action	By when I expect to take the action	How I will know I accomplished the action
	2.		
My memory	1.		
	2.		

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SECTION OVERVIEW

4.2: Reading to Learn

4.2.1: Are You Ready for the Big Leagues?

4.2.2: How Do You Read to Learn?

4.2.3: Dealing with Special Texts

4.2.4: Building Your Vocabulary

4.2.5: Chapter Activities

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4.2.1: Are You Ready for the Big Leagues?

Learning Objectives

1. Explain how reading in college is different from reading in high school.
2. Understand the importance of reading for college learning.

Think back to a high school history or literature class. Those were probably the classes in which you had the most reading. You would be assigned a chapter, or a few pages in a chapter, with the expectation that you would be discussing the reading assignment in class. In class, the teacher would guide you and your classmates through a review of your reading and ask questions to keep the discussion moving. The teacher usually was a key part of how you learned from your reading.

If you have been away from school for some time, it's likely that your reading has been fairly casual. While time spent with a magazine or newspaper can be important, it's not the sort of concentrated reading you will do in college. And no one will ask you to write in response to a magazine piece you've read or quiz you about a newspaper article.

In college, reading is much different. You will be expected to read much more. For each hour you spend in the classroom, you will be expected to spend two or more additional hours studying between classes, and most of that will be reading. Assignments will be longer (a couple of chapters is common, compared with perhaps only a few pages in high school) and much more difficult. College textbook authors write using many technical terms and include complex ideas. Many college authors include research, and some textbooks are written in a style you may find very dry. You will also have to read from a variety of sources: your textbook, ancillary materials, primary sources, academic journals, periodicals, and online postings. Your assignments in literature courses will be complete books, possibly with convoluted plots and unusual wording or dialects, and they may have so many characters you'll feel like you need a scorecard to keep them straight.

In college, most instructors do not spend much time reviewing the reading assignment in class. Rather, they expect that you have done the assignment before coming to class and understand the material. The class lecture or discussion is often based on that expectation. Tests, too, are based on that expectation. This is why active reading is so important—it's up to you to do the reading and comprehend what you read.

Note: It may not always be clear on an instructor's syllabus, but a reading assignment listed on any given class date should be read *before* coming to class on that date.

Key Takeaways

- College reading is very different from high school reading.
- You must take personal responsibility for understanding what you read.
- Expect to spend about two or more hours on homework, most of it reading, for every hour you spend in class.
- Reading is a primary means for absorbing ideas in the learning cycle, but it is also very important for the other three aspects of the learning cycle.

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4.2.2: How Do You Read to Learn?

Learning Objectives

1. Understand the four steps of active learning.
2. Develop strategies to help you read effectively and quickly.

The four steps of active reading are almost identical to the four phases of the learning cycle—and that is no coincidence! Active reading is learning through reading the written word, so the learning cycle naturally applies. Active reading involves these steps:

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

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

Preparing to Read

Start by thinking about why your instructor has chosen this text. Has the 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 (see Table 5.1 “Anatomy of a Textbook”)? 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.

Now it is time to develop a plan of attack for your assignment. Your first step in any reading assignment is to understand the context of what you are about to read. Think of your reading assignment in relation to the large themes or goals the instructor has spelled out for the class. Remember that you are not merely reading—you are reading for a purpose. What parts of a reading assignment should you pay special attention to, and what parts can you browse through? As we mentioned in the beginning of this chapter, you will be expected to do a considerable amount of reading in college, and you will not get through it all by reading each and every word with a high level of focus and mental intensity. This is why it is so important to learn to define where to invest your efforts.

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 chances are the author and publisher thought these topics were particularly important, or they would not have been included. How about tables? What kinds of information do they show? Are there bold or italicized words? Are these terms you are familiar with, or are they new to you? Are you getting a sense for what is important in the chapter? Use the critical thinking skills discussed in Chapter 3 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 they tell you about what will be most important for you in your course? What do you think your instructor wants you to get out of the assignment? Why?

Anatomy of a Textbook

Good textbooks are designed to help you learn, not just to present information. They differ from other types of academic publications intended to present research findings, advance new ideas, or deeply examine a specific subject. Textbooks have many features worth exploring because they can help you understand your reading better and learn more effectively. In your textbooks, look for the elements listed in the table below.

Table 5.1 Anatomy of a Textbook

Textbook Feature	What It Is	Why You Might Find It Helpful

Textbook Feature	What It Is	Why You Might Find It Helpful
Preface or Introduction	A section at the beginning of a book in which the author or editor outlines its purpose and scope, acknowledges individuals who helped prepare the book, and perhaps outlines the features of the book.	You will gain perspective on the author's point of view, what the author considers important. If the preface is written with the student in mind, it will also give you guidance on how to "use" the textbook and its features.
Foreword	A section at the beginning of the book, often written by an expert in the subject matter (different from the author) endorsing the author's work and explaining why the work is significant.	A foreword will give you an idea about what makes this book different from others in the field. It may provide hints as to why your instructor selected the book for your course.
Author Profile	A short biography of the author illustrating the author's credibility in the subject matter.	This will help you understand the author's perspective and what the author considers important.
Table of Contents	A listing of all the chapters in the book and, in most cases, primary sections within chapters.	The table of contents is an outline of the entire book. It will be very helpful in establishing links among the text, the course objectives, and the syllabus.
Chapter Preview or Learning Objectives	A section at the beginning of each chapter in which the author outlines what will be covered in the chapter and what the student should expect to know or be able to do at the end of the chapter.	These sections are invaluable for determining what you should pay special attention to. Be sure to compare these outcomes with the objectives stated in the course syllabus.
Introduction	The first paragraph(s) of a chapter, which states the chapter's objectives and key themes. An introduction is also common at the beginning of primary chapter sections.	Introductions to chapters or sections are "must reads" because they give you a road map to the material you are about to read, pointing you to what is truly important in the chapter or section.
Applied Practice Elements	Exercises, activities, or drills designed to let students apply their knowledge gained from the reading. Some of these features may be presented via Web sites designed to supplement the text.	These features provide you with a great way to confirm your understanding of the material. If you have trouble with them, you should go back and reread the section. They also have the additional benefit of improving your recall of the material.
Chapter Summary	A section at the end of a chapter that confirms key ideas presented in the chapter.	It is a good idea to read this section before you read the body of the chapter. It will help you strategize about where you should invest your reading effort.
Review Material	A section at the end of the chapter that includes additional applied practice exercises, review questions, and suggestions for further reading.	The review questions will help you confirm your understanding of the material.
Endnotes and Bibliographies	Formal citations of sources used to prepare the text.	These will help you infer the author's biases and are also valuable if doing further research on the subject for a paper.

Now, before actually starting to read, try to give your reading more direction. Are you ever bored when reading a textbook? Students sometimes feel that about some of their textbooks. In this step, you create a purpose or quest for your reading, and this will help you become more actively engaged and less bored.

Start by checking your attitude: if you are unhappy about the reading assignment and complaining that you even have to read it, you *will* have trouble with the reading. You need to get “psyched” for the assignment. Stoke your determination by setting yourself a reasonable time to complete the assignment and schedule some short breaks for yourself. Approach the reading with a sense of curiosity and thirst for new understanding. Think of yourself more as an investigator looking for answers than a student doing a homework assignment.

Take out your notebook for the class for which you are doing the reading. Remember the Cornell method of note taking from Chapter 4 “Listening, Taking Notes, and Remembering”? You will use the same format here with a narrow column on the left and a wide column on the right. This time, with reading, approach taking notes slightly differently. In the Cornell method used for class notes, you took notes in the right column and wrote in questions and comments in the left column after class as you reviewed your notes. When using this system with reading, write your questions about the reading first in the left column (spacing them well apart so that you have plenty of room for your notes while you read in the right column). From your preliminary scanning of the pages, as described previously, you should already have questions at your fingertips.

Use your critical thinking skill of questioning what the author is saying. Turn the title of each major section of the reading into a question and write it down in your 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?” Note that your questions are related to the kind of material you are hearing about in class, and they usually require not a short answer but a thoughtful, complete understanding. Ideally, you should not already know the answer to the questions you are writing! (What fun is a quest if you already know each turn and strategy? Expect to learn something new in your reading even if you are familiar with the topic already.) 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.

? Activity: Try It Now!

OK. Time to take a break from reading this book. Choose a textbook in which you have a current reading assignment. Scan the assigned pages, looking for what is really important, and write down your questions using the Cornell method.

Now answer the following questions with a journal entry.

- Do you feel better prepared to read this assignment? How?
- Do you feel more confident?
- Do you feel less overwhelmed?
- Do you feel more focused?

Alternative Approaches for Preparing to Read

In Chapter 4 “Listening, Taking Notes, and Remembering” you may have determined that you are more comfortable with the outline or concept map methods of note taking. You can use either of these methods also to prepare for reading. With the outline

method, 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 reading actively. Start by taking a look 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 about what you already know about the subject. Even if you don't know anything, this step helps put you in the right mind-set 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 can't do either of these things, go back and reread the section.

Capture the Key Ideas

Once you can answer your questions effectively and can define the new and keywords, 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 in the right column. 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. Marking up your book may go against what you were told in high school, when the school owned the books and expected to use them year after year. In college, *you* bought the book. Make it truly yours. Although some students may tell you that you can get more cash by selling a used book that is not marked up, this should *not* be a concern at this time—that's not nearly as important as understanding the reading and doing well in the class!

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. Box 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 where you disagree with the author. Don't feel you have to use the symbols listed here; create your own if you want, but be consistent. Your notes won't 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. In Chapter 4 "Listening, Taking Notes, and Remembering", you learned to be on the lookout for signal words when you listen. This applies to reading, too. You'll need to be especially alert to signals like "according to" or "Jones argues," which make it clear that the ideas don't 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. Sometimes, students in a hurry to get through a complicated article don't clearly distinguish the author's ideas from the ideas the author argues against. Other words like "yet" or "however" indicate a turn from one idea to another. Words like "critical," "significant," and "important" signal ideas you should look at 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. (Yes, out loud. Remember from Chapter 4 “Listening, Taking Notes, and Remembering” that memory is improved by using as many senses as possible?) Think about how each idea relates to material the instructor is covering in class. Think about how this new knowledge may be applied in your next class.

If the text has review questions at the end of the chapter, answer those, too. Talk to other students about the reading assignment. Merge your reading notes with your class notes and review both together. How does your reading increase your understanding of what you have covered in class and vice versa?

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. If you have a week to do the assignment, for example, divide the work into five daily blocks, not seven; that way you won’t be behind if something comes up to prevent you from doing your work on a given day. If everything works out on schedule, you’ll end up with an extra day for review.
- **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. Don’t just leave them for the end of the day after completing written and other 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. Libraries were designed for reading—they should be your first option! Don’t use your bed for reading textbooks; since the time you were read bedtime stories, you have probably associated reading in bed with preparation for sleeping. The combination of the cozy bed, comforting memories, and dry text is sure to invite some shut-eye!
- **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. Every time you lose focus, you cut your effectiveness and increase the amount of time you need to complete the assignment.
- **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.

Key Takeaways

- Consider why the instructor has selected the particular text. Map the table of contents to the course syllabus.
- Understand how your textbook is put together and what features might help you with your reading.
- Plan your reading by scanning the reading assignment first, then create questions based on the section titles. These will help you focus and prioritize your reading.
- Use the Cornell method for planning your reading and recording key ideas.
- Don’t try to highlight your text as you read the first time through. At that point, it is hard to tell what is really important.
- End your reading time by reviewing your notes.
- Pace yourself and read in a quiet space with minimal distractions.

? Checkpoint Exercises

1. List the four steps to active reading. Which one do you think will take most time? Why?

2. Think of your most difficult textbook. What features can you use to help you understand the material better?

3. What things most commonly distract you when you are reading? What can you do to control these distractions?

4. List three specific places on your campus or at home that are appropriate for you to do your reading assignments. Which is best suited? What can you do to improve that reading environment?

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4.2.3: Dealing with Special Texts

Learning Objectives

Recognize strategies for reading special types of material and special situations, such as the following:

- Mathematics texts
- Science texts
- Social studies texts
- Primary sources
- Foreign language texts
- Integrating reading with your family life
- Online reading

While the active reading process outlined earlier is very useful for most assignments, you should consider some additional strategies for reading assignments in other subjects.

Mathematics Texts

Mathematics present unique challenges in that they typically contain a great number of formulas, charts, sample problems, and exercises. Follow these guidelines:

- Do not skip over these special elements as you work through the text.
- Read the formulas and make sure you understand the meaning of all the factors.
- Substitute actual numbers for the variables and work through the formula.
- Make formulas real by applying them to real-life situations.
- Do all exercises within the assigned text to make sure you understand the material.
- Since mathematical learning builds upon prior knowledge, do not go on to the next section until you have mastered the material in the current section.
- Seek help from the instructor or teaching assistant during office hours if need be.

Reading Graphics

You read earlier about noticing graphics in your text as a signal of important ideas. But it is equally important to understand what the graphics intend to convey. Textbooks contain tables, charts, maps, diagrams, illustrations, photographs, and the newest form of graphics—Internet URLs for accessing text and media material. Many students are tempted to skip over graphic material and focus only on the reading. Don't. Take the time to read and understand your textbook's graphics. They will increase your understanding, and because they engage different comprehension processes, they will create different kinds of memory links to help you remember the material.

To get the most out of graphic material, use your critical thinking skills and question why each illustration is present and what it means. Don't just glance at the graphics; take time to read the title, caption, and any labeling in the illustration. In a chart, read the data labels to understand what is being shown or compared. Think about projecting the data points beyond the scope of the chart; what would happen next? Why?

Table 5.2 “Common Uses of Textbook Graphics” shows the most common graphic elements and notes what they do best. This knowledge may help guide your critical analysis of graphic elements.

Table 5.2 Common Uses of Textbook Graphics

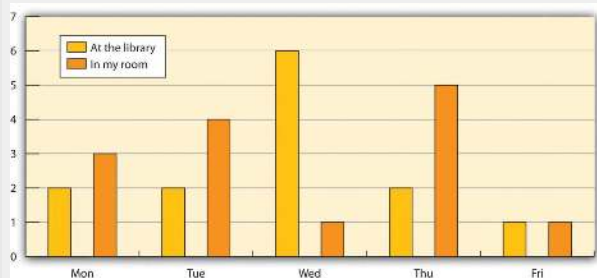
--

Figure 5.3 Table

Number of Hours Read					
	Mon	Tue	Wed	Thu	Fri
At the library	2	2	6	2	1
In my room	3	4	1	5	1
Total	5	6	7	7	2

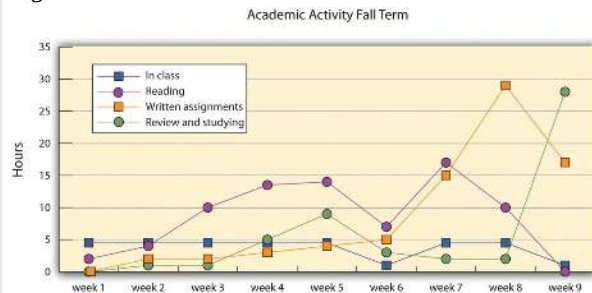
Most often used to present raw data. Understand what is being measured. What data points stand out as very high or low? Why? Ask yourself what might cause these measurements to change.

Figure 5.4 Bar Chart



Used to compare quantitative data or show changes in data over time. Also can be used to compare a limited number of data series over time. Often an illustration of data that can also be presented in a table.

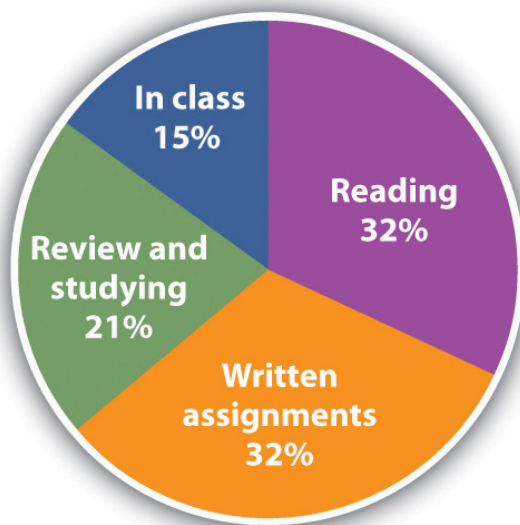
Figure 5.5 Line Chart



Used to illustrate a trend in a series of data. May be used to compare different series over time.

Figure 5.6 Pie Chart

Academic Activity



Used to illustrate the distribution or share of elements as a part of a whole. Ask yourself what effect a change in distribution of factors would have on the whole.

Figure 5.7 Map
Effect of Postwar Suburban Development
City of Oak Hills



Used to illustrate geographic distributions or movement across geographical space. In some cases can be used to show concentrations of populations or resources. When encountering a map, ask yourself if changes or comparisons are being illustrated. Understand how those changes or comparisons relate to the material in the text.

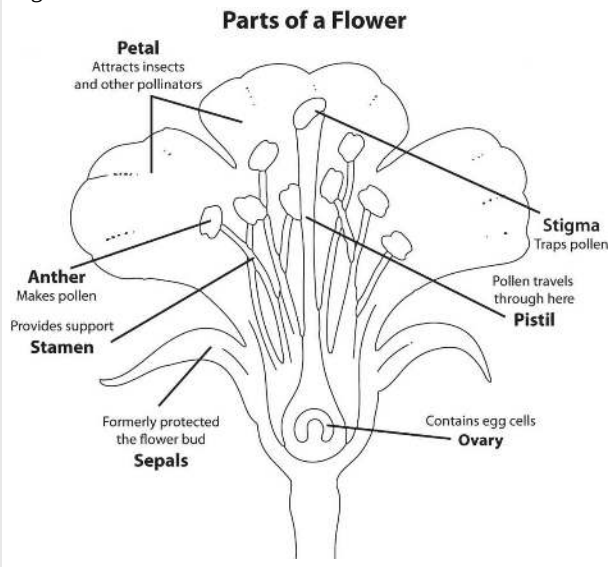
Figure 5.8 Photograph



[Wikimedia Commons](#) – public domain.

Used to represent a person, a condition, or an idea discussed in the text. Sometimes photographs serve mainly to emphasize an important person or situation, but photographs can also be used to make a point. Ask yourself if the photograph reveals a biased point of view.

Figure 5.9 Illustration



Used to illustrate parts of an item. Invest time in these graphics. They are often used as parts of quizzes or exams. Look carefully at the labels. These are vocabulary words you should be able to define.

Figure 5.10 Flowchart or Diagram



Commonly used to illustrate processes. As you look at diagrams, ask yourself, “What happens first? What needs to happen to move to the next step?”

Scientific Texts

Science occurs through the experimental process: posing hypotheses, and then using experimental data to prove or disprove them. When reading scientific texts, look for hypotheses and list them in the left column of your notes pages. Then make notes on the proof (or disproof) in the right column. In scientific studies these are as important as the questions you ask for other texts. Think critically about the hypotheses and the experiments used to prove or disprove them. Think about questions like these:

- Can the experiment or observation be repeated? Would it reach the same results?
- Why did these results occur? What kinds of changes would affect the results?
- How could you change the experiment design or method of observation? How would you measure your results?
- What are the conclusions reached about the results? Could the same results be interpreted in a different way?

Social Sciences Texts

Social sciences texts, such as those for history, economics, and political science classes, often involve interpretation where the authors’ points of view and theories are as important as the facts they present. Put your critical thinking skills into overdrive when you are reading these texts. As you read, ask yourself questions such as the following:

- Why is the author using this argument?
- Is it consistent with what we’re learning in class?
- Do I agree with this argument?
- Would someone with a different point of view dispute this argument?
- What key ideas would be used to support a counterargument?

Record your reflections in the margins and in your notes.

Social science courses often require you to read primary source documents. Primary sources include documents, letters, diaries, newspaper reports, financial reports, lab reports, and records that provide firsthand accounts of the events, practices, or conditions you are studying. Start by understanding the author(s) of the document and his or her agenda. Infer their intended audience. What response did the authors hope to get from their audience? Do you consider this a bias? How does that bias affect your thinking about the subject? Do you recognize personal biases that affect how you might interpret the document?

Foreign Language Texts

Reading texts in a foreign language is particularly challenging—but it also provides you with invaluable practice and many new vocabulary words in your “new” language. It is an effort that really pays off. Start by analyzing a short portion of the text (a sentence or two) to see what you do know. Remember that all languages are built on idioms as much as on individual words. Do any of the phrase structures look familiar? Can you infer the meaning of the sentences? Do they make sense based on the context? If you still can’t make out the meaning, choose one or two words to look up in your dictionary and try again. Look for longer words, which generally are the nouns and verbs that will give you meaning sooner. Don’t rely on a dictionary (or an online translator); a word-for-word translation does not always yield good results. For example, the Spanish phrase “Entre y tome asiento” might correctly be translated (word for word) as “Between and drink a seat,” which means nothing, rather than its actual meaning, “Come in and take a seat.”

Reading in a foreign language is hard and tiring work. Make sure you schedule significantly more time than you would normally allocate for reading in your own language and reward yourself with more frequent breaks. But don’t shy away from doing this work; the best way to learn a new language is practice, practice, practice.

Note to English-language learners: You may feel that every book you are assigned is in a foreign language. If you do struggle with the high reading level required of college students, check for college resources that may be available to ESL (English as a second language) learners. Never feel that those resources are only for weak students. As a second-language learner, you possess a rich linguistic experience that many American-born students should envy. You simply need to account for the difficulties you’ll face and (like anyone learning a new language) practice, practice, practice.

? Activity: Lost in Translation

Go online and open a Web-based language translator such as Babel Fish (www.babelfish.yahoo.com). In the translation window, type in a phrase that you or your friends might say in your daily conversations, including any slang terms. Translate it to another language (any language will do) and then copy the translation. Then open a new translation window, paste the translated phrase, and translate back from that language to English. Does it match your original phrase? Try this with other languages to see if your results vary. What does this tell you about automated translation programs?

Integrating Reading with Your Family Life

If you are a parent of young children, you know how hard it is to get your schoolwork done with them around. You might want to consider some of these strategies.

- Don’t expect that you will often get long periods of uninterrupted reading time. Find or create short periods of time to do things like scanning the assignment and preparing your questions.
- Schedule your heavy reading for early in the morning or late at night when the children are sleeping. Don’t use that precious uninterrupted time for watching television or washing the dishes; those can be done when the kids are awake.
- Read to your children and then tell them it’s time for everybody to read their own book. (Even very young children like to “read” books by looking at the pictures.) You’ll be surprised how long kids will read, especially when they see Mommy and Daddy reading, too.
- Take your reading with you. You can get a lot of reading done while waiting for your children during music or dance class or soccer practice, or while you wait to pick them up at school.
- Share child-care responsibilities with other students who also have children. This can buy an additional big block of reading time for each of you.

Online Reading

When accessing materials online, you should ask additional questions in order to fully understand the assignment. The Internet provides access to virtually endless numbers of articles on just about any subject. The following five steps will help you understand the “story behind the story” in online materials and also evaluate the reliability of the material, especially if this is a reading you selected yourself for research or independent work.

1. Look at the URL, the Web address. It can give you important information about the reliability and intentions of the site. Start with the page publisher (the words following the “www” or between the “http/” and the first single backslash). Have you heard of this source before? If so, would you consider it a reliable source for the kind of material you are about to read? For example,

you might happen upon an article about cholesterol with this URL: <http://www.americanheart.org/presenter.jhtml?identifier=1516>. The page publisher identifier shows this is the Web site of the American Heart Association, a reputable source of health information. Now consider the domain type in the URL, which follows the period after the publisher. “.com” and “.biz” are used by commercial enterprises, “.org” is normally used by nonprofit organizations, and “.edu” is reserved for educational institutions. None of these is necessarily bad or good, but it may give you a sense of the motivation for publishing this material. For example, a different article about cholesterol on a pharmaceutical company’s Web site might be biased toward treatment of high cholesterol with a drug the company makes.

2. Look at the page’s perimeter and the “masthead” at the top of the page. What name is listed there? Is it the same entity as the one listed as the publisher in the URL? Are you dealing with a company or the Web site of an individual—and how might that affect the quality of the information on this site? What can you learn from poking around with navigation tabs or buttons: what do they tell you about the objective of the Web site? Look for a tab labeled “About Us” or “Biography”; those pages will give you additional background on the writer.
3. Check the quality of the information. Based on what you learned earlier, ask yourself if the information from this Web site is reliable for your needs. If the material you are reading was originally published elsewhere, was that publication reputable, such as an academic or peer-reviewed journal or a well-known newspaper? If you need the most up-to-date information, check the bottom of the page, where a “last modified” date may be shown. Does the author reference reliable sources? What links does the author offer to other Web sites? Are they active and reputable?
4. Consider what others are saying about the site. Does the author offer references, reviews, or quotes about the material? Check blogs to see what other people think of the author or Web site by searching for the title of the article together with the word “review” or “blog.” Enter the Web site’s URL in the search engine at <http://www.Alexa.com> to see what other Web sites link to the one you are reading.
5. Trust your impressions about the material. You have recently been exposed to related material in your class and textbooks. What does your “gut” say about the material? Ask yourself why the Web site was written. (To inform and provide data or facts? To sell something? To promote a cause? To parody?) If you are unsure of the quality of the information, don’t use it or check first with your instructor or college librarian before you do.

Additional Resources

University of California Berkeley Library. <http://www.lib.berkeley.edu/TeachingLib/Guides/Internet/Evaluate.html>

Cornell University Olin and Uris Libraries. http://guides.library.cornell.edu/evaluating_Web_pages

Key Takeaways

- Do all the exercises in math textbooks; apply the formulas to real-world situations.
- Each type of graphic material has its own strength; those strengths are usually clues about what the author wants to emphasize by using the graphic.
- Look for statements of hypotheses and experimental design when reading science texts.
- History, economics, and political science texts are heavily influenced by interpretation. Think critically about what you are reading.
- Working with foreign language texts requires more time and more frequent breaks. Don’t rely on word-for-word translations.
- If you need to read with children around, don’t put off your reading until you have a large block of time; there is much you can do with short reading periods.
- Online materials offer endless possibilities, but select Web sites for information carefully to ensure reliability and currency.

Checkpoint Exercise

Go online and find an article about something you are reading about in a textbook. (Use the five steps to evaluate the article.) Scan both the Web page and the equivalent textbook section and list your questions for both. Are the questions different, or are many similar? How does each author answer those questions? Which do you think is better written and more authoritative? Why?

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4.2.4: Building Your Vocabulary

Learning Objectives

1. Recognize the importance of building your vocabulary.
2. Master techniques for building your vocabulary.

Both leaders and advertisers inspire people to take action by choosing their words carefully and using them precisely. A good vocabulary is essential for success in any role that involves communication, and just about every role in life requires good communication skills. We include this section on vocabulary in this chapter on reading because of the connections between vocabulary building and reading. Building your vocabulary will make your reading easier, and reading is the best way to build your vocabulary.

Learning new words can be fun and does not need to involve tedious rote memorization of word lists. The first step, as in any other aspect of the learning cycle, is to prepare yourself to learn. Consciously decide that you want to improve your vocabulary; decide you want to be a student of words. Work to become more aware of the words around you: the words you hear, the words you read, the words you say, and those you write.

Do you have a lazy vocabulary? Wake it up with the “lazy speech” exercise.

Activity: Lazy Speech

Recruit a friend you spend a lot of time with. Give them an index card with the following words written on it and ask them to keep a tally of the number of times you say these words sometime when you are together for an hour or more. If you have a small recorder, give it to the person and ask them to record you at a time you are not aware of it.

- Ummm or Uhh
- Like
- They
- You know
- OK
- Yeah
- Ohmigawd

Include in this list any other words, including expletives, that you may be using without thinking.

Are there words you constantly overuse? Were you surprised at how often you used some of these expressions? Now that you are aware of the frequency you use certain expressions, what strategies can you use to control or substitute more articulate and expressive words for them?

Building a stronger vocabulary should start with a strong foundation of healthy word use. Just as you can bring your overuse of certain words to your conscious awareness in the previous activity, think about the kinds of words you should be using more frequently. Some of the words you might consciously practice are actually very simple ones you already know but significantly underuse or use imprecisely. For example, many students say he or she “goes” instead of he or she “says.” If you take it a step further, you can consider more accurate choices still. Perhaps, he “claims” or she “argues.” Maybe he “insists” or “assumes.” Or it could be that she “believes” or she “suggests.” This may seem like a small matter, but it’s important from both a reader’s and a writer’s perspective to distinguish among the different meanings. And you can develop greater awareness by bringing some of these words into your speech.

These habits are easier to put into action if you have more and better material to draw upon: a stronger vocabulary. The following tips will help you gain and correctly use more words.

- **Be on the lookout for new words.** Most will come to you as you read, but they may also appear in an instructor’s lecture, a class discussion, or a casual conversation with a friend. They may pop up in random places like billboards, menus, or even online ads!
- **Write down the new words you encounter, along with the sentences in which they were used.** Do this in your notes with new words from a class or reading assignment. If a new word does not come from a class, you can write it on just about

anything, but make sure you write it. Many word lovers carry a small notepad or a stack of index cards specifically for this purpose.

- **Infer the meaning of the word.** The context in which the word is used may give you a good clue about its meaning. Do you recognize a common word root in the word? (Check Table 5.3 “Common Latin and Greek Word Roots” for common roots.) What do *you* think it means?
- **Look up the word in a dictionary.** Do this as soon as possible (but only after inferring the meaning). When you are reading, you should have a dictionary at hand for this purpose. In other situations, do this within a couple hours, definitely during the same day. How does the dictionary definition compare with what you inferred?
- **Write the word in a sentence, ideally one that is relevant to you.** If the word has more than one definition, write a sentence for each.
- **Say the word out loud** and then say the definition and the sentence you wrote.
- **Use the word.** Find occasion to use the word in speech or writing over the next two days.
- **Schedule a weekly review** with yourself to go over your new words and their meanings.

Table 5.3 Common Latin and Greek Word Roots

Root	Meaning	Examples
auto	self	automatic, automobile
bi	two	bicycle, biplane
bio	life	biography, biology
chrono	time	synchronize, chronicle
dict	say	predict, dictate
gen	give birth	generate, genetic
geo	earth	geology, geography, geometry
log	thought	biology, logic, pathology
manu	hand	manufacture, manual
phil	love	philosophy, anglophile
port	carry	transport, portable
sub	under	submarine, subtract
vac	empty	vacuum, evacuate

Where Have You Been All My Life?

The following are some fun ways to find new words:

- Read.
- When you look up a word in the dictionary, look at other interesting words on the same page.
- Solve crossword puzzles.
- Play word games like Scrabble, Boggle, or Pictionary.
- Watch movies.
- Listen to speeches and attend lectures.
- Go to comedy clubs.
- Have discussions (not just casual conversations) with friends.
- Read some more.

Key Takeaways

- The best way to build your vocabulary is to read, and a stronger vocabulary makes it easier and more fun to read.
- Be aware of your own lazy vocabulary and try to avoid those words and expressions.
- Look for new words everywhere, not just in class readings.
- Before you look up a word in the dictionary, infer its meaning based on its context and roots.
- After you look up a word in the dictionary, write your own sentence using the new word. Say the word and definition out loud.
- Use the new word as soon as possible.

? Checkpoint Exercises

1. Which words do you habitually overuse? Do your friends overuse the same words? How can you collaborate to correct that overuse?

2. During the course of the day, find five new words in five different places. What were those words, and where did you uncover them?

3. What do the words “manuscript,” “scribe,” and “scribble” have in common? Can you detect the same root in these words?

4. What do you think the root means?

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4.2.5: Chapter Activities

Chapter Takeaways

Reading

- Reading, like learning, involves a cycle of preparing, absorbing, recording, and reviewing.
- In college, you will be expected to do much reading; it is not unusual to do two or more hours of reading for every hour you spend in class. In college, you are also expected to think critically about what you read.
- Active reading involves four steps:
 1. Prepare for reading by scanning the assignment and developing questions for which you want to discover answers through your reading.
 2. Read the material and discover the answers to your questions.
 3. Capture the information by highlighting and annotating the text as well as by taking effective notes.
 4. Review the reading by studying your notes, by integrating them with your class notes, and by discussing the reading with classmates.
- Before you read, learn as much as you can about the author and his or her reason for writing the text. What is his or her area of expertise? Why did the instructor select this text?
- When scanning a reading, look for clues to what might be important. Read the section titles, study illustrations, and look for keywords and boldface text.
- Do not highlight your text until you have read a section completely to be sure you understand the context. Then go back and highlight and annotate your text during a second read-through.
- Think critically about what you are reading. Do you agree with what the author is saying? How does it relate to the rest of the material in the course? What does this new material mean to you in “real life”?

Special Texts and Situations

- Do all the exercises in math textbooks; apply the formulas to real-world situations.
- Practice “reading” the illustrations. Each type of graphic material has its own strength or purpose.
- Look for statements of hypotheses and experimental design when reading science texts.
- History, economics, and political science texts are heavily influenced by interpretation. Think critically about what you are reading.
- Working with foreign language texts requires more time and more frequent breaks. Don’t rely on word-for-word translations.
- If you need to read with children around, don’t put off your reading until you have a large block of time; learn to read in short periods as available.
- When reading on the Internet, be extra diligent to evaluate the source of the material to decide how reliable that source may be.
- If English is your second language, seek out resources that may be offered on campus. In any case, be patient with the process of mastering college-level English. And always remember this: what feels like a disadvantage in one situation can be a great gift in another situation.

Vocabulary

- Reading and vocabulary development are closely linked. A stronger vocabulary makes reading easier and more fun; the best way to build a vocabulary is to read.
- Look for new words everywhere, not just in class.
- When you encounter a new word, follow these steps:
 1. Write it down and write down the sentence in which it was used.
 2. Infer its meaning based on the context and word roots.
 3. Look it up in a dictionary.
 4. Write your own sentence using the word.
 5. Say the word, its definition, and your sentence out loud.

6. Find an opportunity to use the word within two days.

? Chapter Review

1. Describe the four steps of active reading.

2. What part of a textbook should you compare with a class syllabus? Why?

3. Why is it important to know something about a textbook's author?

4. What time of the day should you plan to do your reading? Why?

5. What is the difference between using the Cornell method for taking class notes and using the Cornell method for reading notes?

6. Why do you think it is important to pose some questions about the material before you read?

7. What should you do if you are getting tired when reading?

8. List three requirements for a good reading location.

9. Can you multitask while doing a reading assignment? Why or why not?

10. Describe the process of evaluating a Web-based reading selection.

? Make an Action List

Two things I will do to improve	Actions	By when I expect to take the action	How I will know I accomplished the action
My reading comprehension/understanding	1.		
	2.		
My reading speed	1.		
	2.		
My vocabulary	1.		
	2.		

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SECTION OVERVIEW

4.3: Taking Control of Your Health

4.3.1: Nutrition and Weight Control

4.3.2: Activity and Exercise

4.3.3: Sleep

4.3.4: Substance Use and Abuse

4.3.5: Stress

4.3.6: Emotional Health and Happiness

4.3.7: Sexual Health

4.3.8: Chapter Activities

Thumbnail: www.pexels.com/photo/woman-sleeping-on-a-wooden-table-3767371/

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4.3.1: Nutrition and Weight Control

Learning Objectives

1. Explain why good nutrition is important.
2. List health problems related to being overweight and obesity.
3. Explain the general principles of good nutrition.
4. Make good choices about foods to emphasize in meals and snacks.

Most Americans have a real problem with food. Overeating causes health problems, but what and how you eat can also affect how well you do as a student.

Why Are So Many Americans Overweight?

Americans are eating too much—much more so than in the past. One-third of all Americans twenty years or older are obese. Another third of all adults are overweight. That means that two-thirds of us are not eating well or getting enough exercise for how we eat. There are many intertwined causes of this problem in American culture.

Why are being overweight and obesity a problem? Obesity is associated with many medical conditions, including diabetes, cardiovascular disease, and some cancers. Although some health problems may not appear until later in life, diabetes is increasing rapidly in children and teenagers. Worse, the habits young adults may already have or may form during their college years generally continue into later years.

But it's not just about body weight. Good nutrition is still important even if you don't have a health problem. What you eat affects how you feel and how well you function mentally and physically. Food affects how well you study and how you do on tests. Doughnuts for breakfast can lower your grades!

Why Do Students Find It So Tough to Eat Healthily?

If Americans have trouble eating well in an environment that encourages overeating, college students often have it even worse. It seems like food is everywhere, and students are always snacking between classes. Fast food restaurants abound. There may not be time to get back to your dorm or apartment for lunch, and it's just so easy to grab a quick pastry at the coffee spot as you pass by between classes.

It's the eating by habit, or mindlessly, that usually gets us in trouble. If we're mindful instead, however, it's easy to develop better habits. Take the Nutrition Self-Assessment to evaluate your present eating habits.

Nutrition Self-Assessment

Check the appropriate boxes.

	Usually	Sometimes	Seldom
1. I take the time to eat breakfast before starting my day.			
2. I eat lunch rather than snack throughout the day.			
3. When I'm hungry between meals, I eat fruit rather than chips or cookies.			
4. I consciously try to include fruit and vegetables with lunch and dinner.			

	Usually	Sometimes	Seldom
5. There is food left on my plate at the end of a meal.			
6. I try to avoid overeating snacks at night and while studying.			
7. Over the last year, my eating habits have kept me at an appropriate weight.			
8. Overall, my eating habits are healthy.			

Eating Well: It's Not So Difficult

The key to a good diet is to eat a varied diet with lots of vegetables, fruits, and whole grains and to minimize fats, sugar, and salt. The exact amounts depend on your calorie requirements and activity levels, but you don't have to count calories or measure and weigh your food to eat well. Following are the U.S. Department of Agriculture's (USDA) general daily guidelines for a two-thousand-calorie diet.

- **Grains (6 ounces)**
 - Eat whole grain cereals, breads, rice, or pasta.
- **Vegetables (2.5 cups)**
 - Eat more dark green veggies like broccoli and spinach
 - Eat more orange vegetables like carrots and sweet potatoes
 - Eat more beans and peas
- **Fruits (2 cups)**
 - Eat a variety of fruit
 - Minimize fruit juices
- **Milk (3 cups)**
 - Choose low-fat or fat-free milk, yogurt, and other milk products
 - If you don't drink milk, choose lactose-free products or other calcium sources such as fortified foods
- **Meat and beans (5.5 ounces)**
 - Choose low-fat or lean meats and poultry
 - Roast, broil, or grill the meat
 - Vary protein sources, including more fish, beans, peas, and nuts
- **Minimize these (check food labels):**
 - Solid fats like butter and margarine and foods that contain them (avoid saturated and trans fats)
 - Watch out for high-sodium foods
 - Minimize added sugars
- **Exercise**
 - Be physically active for at least thirty minutes most days of the week.

Figure 10.2 The "My Plate" emphasizes healthful food choices.



If You Need to Lose Weight

If you need to lose weight, don't try to starve yourself. Gradual steady weight loss is healthier and easier. Try these guidelines:

1. Check your body mass index (BMI) to see the normal weight range for your height (see “Additional Resources” below for more information).
2. Go to <http://www.choosemyplate.gov/> for help determining your ideal caloric intake for gradual weight loss.
3. Set your goals and make a plan you can live with. Start by avoiding snacks and fast foods. Try to choose foods that meet the guidelines listed earlier.
4. Stay active and try to exercise frequently.
5. Keep a daily food journal and write down what you eat. Simply writing it down helps people be more aware of their habits and motivated to eat better.
6. Visit the student health center on your campus and ask for more information about weight loss programs.
7. Remember, no one plan works for everyone. Visit the online resources listed later for a variety of approaches for weight loss.

Avoiding the Freshman Fifteen

The “freshman fifteen” refers to the weight gain many students experience in their first year of college. Even those whose weight was at an appropriate level often gained unwanted pounds because of changes in their eating habits.

Start by looking back at the boxes you checked in the Nutrition Self-Assessment. Be honest with yourself. If your first choice for a snack is cookies, ice cream, or chips, think about that. If your first choice for lunch is a burger and fries, have you considered other choices?

Tips for Success: Nutrition

- Eat a variety of foods every day.
- Take a multivitamin every day.
- Take an apple or banana with you for a snack in case you get hungry between meals.
- Avoid fried foods.
- Avoid high-sugar foods. After the rush comes a crash that can make you drowsy, and you'll have trouble paying attention in class. Watch out for sugary cereals—try other types with less sugar and more fiber.
- If you have a soft drink habit, experiment with flavored seltzer and other zero- or low-calorie drinks.
- Eat when you're hungry, not when you're bored or just because others are eating.
- If you find yourself in a fast food restaurant, try a salad.
- Watch portion sizes and never “supersize it”!

Eating Disorders

The most common eating disorders are anorexia, bulimia, and binge eating.

Anorexia is characterized by excessive weight loss and self-starvation. The individual usually feels “fat” regardless of how thin she or he becomes and may continue to eat less and less. If your BMI is lower than the bottom of the normal range, you may be developing anorexia.

Bulimia is characterized by frequent binge eating followed by an attempt to compensate for or “undo” the overeating with a behavior such as self-induced vomiting or laxative abuse.

Binge eating disorder is characterized by frequent binge eating without compensatory behavior to “undo” the overeating. Binge eating usually leads to weight gain and eventual obesity.

More than ten million Americans suffer from an eating disorder. The causes are complex, and the individual usually needs help to overcome their obsession. Eating disorders hurt one’s health in a variety of ways and can become life threatening. The signs of a possible eating disorder include the following:

- Eating secretly when others can’t see
- Having a strong fear of being overweight or gaining weight
- Only eating a limited number of foods
- Exercising obsessively
- Lacking a monthly menstrual period

Getting Help for Eating Disorders

Don’t feel ashamed if you obsess over food or your weight. If your eating habits are affecting your life, it’s time to seek help. As with any other health problem, professionals can provide help and treatment. Talk to your doctor or visit your campus student health center.

Additional Resources

BMI calculator. Find out how your weight compares with normal ranges at <http://www.cdc.gov/healthyweight/assessing/bmi>.

Diet planning. How much should you eat to maintain the same weight? What if you want to lose weight? Find out at <http://www.choosemyplate.gov/>.

Calorie counter, nutritional database, and personal diet log. If you’re really serious about losing weight and want to keep a daily log of your progress, try this online tool: <http://www.caloriecount.com/>.

Eating disorders. For information about causes and treatment of eating disorders, go to <http://www.nationaleatingdisorders.org>.

Key Takeaways

- Good nutrition and an appropriate body weight are important for health and wellness. You’re also more successful academically.
- Eating well does not require counting calories or obsessing over everything you eat. Focus on whole grains, lots of fruits and vegetables, and low-fat meats and dairy products. Minimize processed snacks and foods high in saturated fats, trans fats, sodium, and sugar.
- If you need to control your weight, a variety of healthful plans are available to help you eat foods you like and still lose weight without suffering unduly.

Checkpoint Exercises

1. What health problems may result from obesity?

2. List three or more snacks that are healthier than cookies, chips, ice cream, and doughnuts.

3. How many cups of fruit and vegetables should you eat every day?

References

United States Department of Agriculture, “MyPyramid: Steps to a Healthier You,” www.mypyramid.gov/downloads/MiniPoster.pdf (accessed July 13, 2010).

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4.3.2: Activity and Exercise

Learning Objectives

1. List the physical and mental health benefits of regular exercise.
2. Plan a program of regular exercise that you enjoy and can maintain.

Does Exercise Really Matter?

Exercise is good for both body and mind. Indeed, physical activity is almost essential for good health and student success. The physical benefits of regular exercise include the following:

- Improved fitness for the whole body, not just the muscles
- Greater cardiovascular fitness and reduced disease risk
- Increased physical endurance
- Stronger immune system, providing more resistance to disease
- Lower cholesterol levels, reducing the risks of cardiovascular disease
- Lowered risk of developing diabetes
- Weight maintenance or loss

Perhaps more important to students are the mental and psychological benefits:

- Stress reduction
- Improved mood, with less anxiety and depression
- Improved ability to focus mentally
- Better sleep
- Feeling better about oneself

For all of these reasons, it's important for college students to regularly exercise or engage in physical activity. Like good nutrition and getting enough sleep, exercise is a key habit that contributes to overall wellness that promotes college success. First, use the Exercise and Activity Self-Assessment to consider your current habits and attitudes.

? Exercise and Activity Self-Assessment

Check the appropriate boxes.

	Usually	Sometimes	Seldom
1. I enjoy physical activity.			
2. Exercise is a regular part of my life.			
3. I get my heart rate up for twenty to thirty minutes several times a week.			
4. I enjoy exercising or engaging in physical activities or sports with others.			

Write your answers.

5. What physical activities do you enjoy?

6. How often each week do you engage in a physical activity?

7. If you feel you're not getting much exercise, what stands in your way?

8. Overall, do you think you get enough exercise to be healthy?

9. Do you feel a lot of stress in your life?

10. Do you frequently have trouble getting to sleep?

How Much Exercise and What Kind?

With aerobic exercise, your heart and lungs are working hard enough to improve your cardiovascular fitness. This generally means moving fast enough to increase your heart rate and breathing. For health and stress-reducing benefits, try to exercise at least three days a week for at least twenty to thirty minutes at a time. If you really enjoy exercise and are motivated, you may exercise as often as six days a week, but take at least one day of rest. When you're first starting out, or if you've been inactive for a while, take it gradually, and let your body adjust between sessions. But the old expression "No pain, no gain" is not true, regardless of what some past gym teacher may have said! If you feel pain in any activity, stop or cut back. The way to build up strength and endurance is through a plan that is consistent and gradual.

For exercise to have aerobic benefits, try to keep your heart rate in the target heart rate zone for at least twenty to thirty minutes. The target heart rate is 60 percent to 85 percent of your maximum heart rate, which can be calculated as 220 minus your age. For example, if you are 24 years old, your maximum heart rate is calculated as 196, and your target heart rate is 118 to 166 beats per minute. If you are just starting an exercise program, stay at the lower end of this range and gradually work up over a few weeks. "Additional Resources" below includes an online calculator that estimates your target heart rate depending on your present level of fitness.

Enjoy It!

Most important, find a type of exercise or activity that you enjoy—or else you won't stick with it. This can be as simple and easy as a brisk walk or slow jog through a park or across campus. Swimming is excellent exercise, but so is dancing. Think about what you like to do and explore activities that provide exercise while you're having fun.

Do whatever you need to make your chosen activity enjoyable. Many people listen to music and some even read when using workout equipment. Try different activities to prevent boredom. You also gain by taking the stairs instead of elevators, walking farther across campus instead of parking as close to your destination as you can get, and so on.

Exercise with a friend is more enjoyable, including jogging or biking together. Some campuses have installed equipment for students to play Dance Dance Revolution. Many Nintendo Wii games can get your heart rate up.

You may stay more motivated using exercise equipment. An inexpensive pedometer can track your progress walking or jogging, or a bike computer can monitor your speed and time. A heart rate monitor makes it easy to stay in your target zone; many models also calculate calories burned. Some devices can input your exercise into your computer to track your progress and make a chart of your improvements.

The biggest obstacle to getting enough exercise, many students say, is a lack of time. Actually, we all have the time, if we manage it well. Build exercise into your weekly schedule on selected days. Eventually you'll find that regular exercise actually saves you

time because you're sleeping better and concentrating better. Time you used to fritter away is now used for activity that provides many benefits.

Campus Activities Can Help

Most campuses have resources to make exercise easier and more enjoyable for their students. Take a look around and think about what you might enjoy. A fitness center may offer exercise equipment. There may be regularly scheduled aerobic or spin classes. You don't have to be an athlete to enjoy casual sports such as playing tennis or shooting hoops with a friend. If you like more organized team sports, try intramural sports.

Additional Resources

Exercise guidelines and more information. See <http://www.cdc.gov/physicalactivity/everyone/guidelines/index.html>.

Target heart rate calculator. Find your target heart rate to experience the benefits of aerobic exercise (based on age only) at [www.mayoclinic.org/healthy-li...-20046887?pg=2](http://www.mayoclinic.org/healthy-living/20046887?pg=2).

Target heart rate calculator based on age and current fitness level. See http://exercise.about.com/cs/fitnesstools/l/bl_THR.htm.

Key Takeaways

- Regular exercise has many benefits for your body and mind. You'll also be a better student.
- It is easier to make exercise a regular part of your life if you explore your interests and join activities with others. The time you spend exercising will be made up for with increased ability to concentrate when it's time to study.

Checkpoint Exercises

1. It is recommended that college students get _____ minutes of aerobic exercise at least _____ times a week.
2. List at least two ways to make exercise more fun.

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4.3.3: Sleep

Learning Objectives

1. Explain why students need adequate sleep to succeed in college.
2. Determine how much sleep you need.
3. Change your habits and routines in ways to ensure you get the sleep you need.

Like good nutrition and exercise, adequate sleep is crucial for wellness and success. Sleep is particularly important for students because there seem to be so many time pressures—to attend class, study, maintain a social life, and perhaps work—that most college students have difficulty getting enough. Yet sleep is critical for concentrating well. First, use the Sleep Self-Assessment to consider your current habits and attitudes.

Sleep Self-Assessment

Check the appropriate boxes.

	Usually	Sometimes	Seldom
1. I usually get enough sleep.			
2. I feel drowsy or unfocused during the day.			
3. I take a nap when I need more sleep.			
4. I have fallen asleep in class or had trouble staying awake.			
5. I have fallen asleep while studying.			
6. I have pulled an “all-nighter” when studying for a test or writing a class paper.			

Write your answers.

7. How many hours of sleep do you usually get on weeknights?

8. How many hours of sleep do you usually get on weekends?

9. How would you rank the importance of sleep in relation to studying, working, spending time with friends, and other activities?

10. How many hours of sleep do you think you ideally need?

11. Generally, do you believe you are getting as much sleep as you think you need?

The Importance of a Good Night's Sleep

You may not realize the benefits of sleep, or the problems associated with being sleep deprived, because most likely you've had the same sleep habits for a long time. Or maybe you know you're getting less sleep now, but with all the changes in your life, how can you tell if some of your stress or problems studying are related to not enough sleep?

On the positive side, a healthy amount of sleep has the following benefits:

- Improves your mood during the day
- Improves your memory and learning abilities
- Gives you more energy
- Strengthens your immune system
- Promotes wellness of body, mind, and spirit

In contrast, not getting enough sleep over time can lead to a wide range of health issues and student problems. Sleep deprivation can have the following consequences:

- Affects mental health and contributes to stress and feelings of anxiety, depression, and general unhappiness
- Causes sleepiness, difficulty paying attention in class, and ineffective studying
- Weakens the immune system, making it more likely to catch colds and other infections
- Increases the risk of accidents (such as while driving)
- Contributes to weight gain

How Much Sleep Is Enough?

College students are the most sleep-deprived population group in the country. With so much to do, who has time for sleep?

Most people need seven to nine hours of sleep a night, and the average is around eight. Some say they need much less than that, but often their behavior during the day shows they are actually sleep deprived. Some genuinely need only about six hours a night. New research indicates there may be a "sleep gene" that determines how much sleep a person needs. So how much sleep do *you* actually need?

There is no simple answer, in part because the quality of sleep is just as important as the number of hours a person sleeps. Sleeping fitfully for nine hours and waking during the night is usually worse than seven or eight hours of good sleep, so you can't simply count the hours. Do you usually feel rested and alert all day long? Do you rise from bed easily in the morning without struggling with the alarm clock? Do you have no trouble paying attention to your instructors and never feel sleepy in a lecture class? Are you not continually driven to drink more coffee or caffeine-heavy "power drinks" to stay attentive? Are you able to get through work without feeling exhausted? If you answered yes to all of these, you likely are in that 10 percent to 15 percent of college students who consistently get enough sleep.

How to Get More and Better Sleep

You have to allow yourself enough time for a good night's sleep. Using the time management strategies discussed in Chapter 2 "Staying Motivated, Organized, and On Track", schedule at least eight hours for sleeping every night. If you still don't feel alert and energetic during the day, try increasing this to nine hours. Keep a sleep journal, and within a couple weeks you'll know how much sleep you need and will be on the road to making new habits to ensure you get it.

Myths about Sleep

- **Having a drink or two helps me get to sleep better.***False:* Although you may seem to fall asleep more quickly, alcohol makes sleep less restful, and you're more likely to awake in the night.
- **Exercise before bedtime is good for sleeping.***False:* Exercise wakes up your body, and it may be some time before you unwind and relax. Exercise earlier in the day, however, is beneficial for sleep.
- **It helps to fall asleep after watching television or surfing the Web in bed.***False:* Rather than helping you unwind, these activities can engage your mind and make it more difficult to get to sleep.

Tips for Success: Sleep

- Avoid nicotine, which can keep you awake—yet another reason to stop smoking.
- Avoid caffeine for six to eight hours before bed. Caffeine remains in the body for three to five hours on the average, much longer for some people. Remember that many soft drinks contain caffeine.
- Don't eat in the two to three hours before bed. Avoid alcohol before bedtime.
- Don't nap during the day. Napping is the least productive form of rest and often makes you less alert. It may also prevent you from getting a good night's sleep.
- Exercise earlier in the day (at least several hours before bedtime).
- Try to get to bed and wake about the same time every day—your body likes a routine.
- Make sure the environment is conducive to sleep: dark, quiet, comfortable, and cool.
- Use your bed only for sleeping, not for studying, watching television, or other activities. Going to bed will become associated with going to sleep.
- Establish a presleep winding-down routine, such as taking a hot bath, listening to soothing music, or reading (not a textbook). Try one of the relaxation techniques described in Chapter 10 “Taking Control of Your Health”, Section 10.5 “Stress”.

If you can't fall asleep after ten to fifteen minutes in bed, it's better to get up and do something else rather than lie there fitfully for hours. Do something you find restful (or boring). Read, or listen to a recorded book. Go back to bed when you're sleepy.

If you frequently cannot get to sleep or are often awake for a long time during the night, you may be suffering from insomnia, a medical condition. Resist the temptation to try over-the-counter sleep aids. If you have tried the tips listed here and still cannot sleep, talk with your health-care provider or visit the student health clinic. Many remedies are available for those with a true sleep problem.

Key Takeaways

- Getting enough sleep is very important for wellness and success in college. It's easy to determine if you're getting enough sleep.
- Don't fall for popular myths about sleep. It's worthwhile to get enough sleep, which gives you an improved ability to focus and apply yourself more efficiently in your studies and work.

Checkpoint Exercises

1. List at least three things you should *not* do before going to bed in order to get a good night's sleep.

2. Identify one or two things you can do as a regular presleep routine to help you relax and wind down.

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4.3.4: Substance Use and Abuse

Learning Objectives

1. Define the terms “substance,” “abuse,” and “addictive.”
2. Describe physical and mental effects associated with smoking and frequent or heavy drinking.
3. List the risks of using drugs.
4. Know how to get help if you have a substance use habit to break.

Substance is the word health professionals use for most things you might take into your body besides food. When people talk about substances, they often mean drugs—but alcohol and nicotine are also drugs and are considered substances.

Substances—any kind of drug—have effects on the body and mind. People use these substances for their effects. But many substances have negative effects, including being physically or psychologically addictive. What is important with any substance is to be aware of its effects on your health and on your life as a student, and to make smart choices. Use of any substance to the extent that it has negative effects is generally considered abuse.

First, consider your own habits and attitudes with the Substance Use Self-Assessment.

? Substance Use Self-Assessment

Check the appropriate boxes.

	Daily	Sometimes	Never
1. I smoke cigarettes or use smokeless tobacco.			
2. I drink beer or other alcohol.			
3. I have missed a class because I was hung over from drinking the night before.			
4. I have taken a medication that was not prescribed for me.			
5. I have used an illegal drug.			

Write your answers.

6. If you smoke cigarettes, how many a day do you usually smoke?

7. If you drink alcohol (including beer), on how many days in a typical week do you have at least one drink?

8. If you drink at parties or when out with friends, how many drinks (or beers) do you typically have at one time?

9. If you use a pharmaceutical or illegal drug, how often do you take it?

10. Are your habits of smoking, drinking, or using other drugs affecting your studies or grades?

Smoking and Tobacco: Why Start, and Why Is It So Hard to Stop?

Everyone knows smoking is harmful to one's health. Smoking causes cancer and lung and heart disease. Most adult smokers continue smoking not because they really think it won't harm them but because it's very difficult to stop.

If you have never smoked or used smokeless tobacco, feel good about your choices. But read this section anyway because you may have friends now or in the future who smoke, and it's important to understand this behavior. If you do smoke, even only rarely as a "social smoker," be honest with yourself—wouldn't you like to stop if you thought you could without suffering? Simply by being in college now, you've shown that you care about your future and your life. You likely care about your health, too.

Many young smokers think there is plenty of time to quit later. Social smokers, who may have a cigarette only occasionally with a friend, usually think they won't develop a habit. But smokers are fooling themselves. Nicotine is one of the most addictive drugs in our society today. Admitting this to yourself is the first step toward becoming smoke free.

First, the good news. Stopping smoking brings immediate health benefits, and the benefits get better over time. Just twenty minutes after quitting, your heart rate drops. After two weeks to three months, your heart attack risk begins to drop and your lung function begins to improve. After one year, your added risk of coronary heart disease is half that of a smoker's. And every year your health continues to improve.

Tips for Stopping Smoking

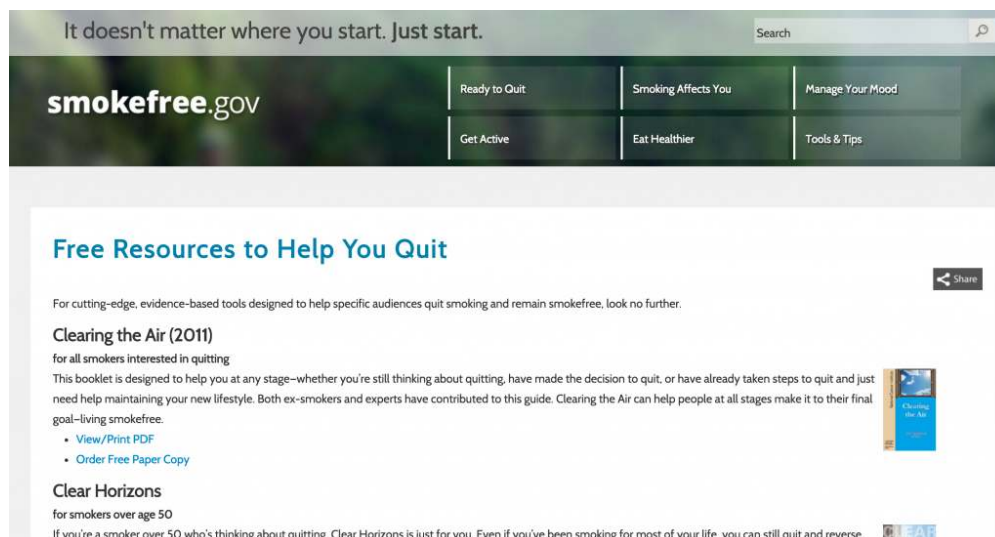
Stopping isn't easy. Many ex-smokers say it was the hardest thing they ever did. Still, over 45 million adults in the United States once smoked and then successfully stopped.

You know it's worth the effort. And it's easier if you think it through and make a good plan. There's lots of help available. Before you quit, the National Cancer Institute suggests you START with these five important steps:

1. **S** = Set a quit date.
2. **T** = Tell family, friends, and coworkers that you plan to quit.
3. **A** = Anticipate and plan for the challenges you'll face while quitting.
4. **R** = Remove cigarettes and other tobacco products from your home, car, and work.
5. **T** = Talk to your doctor about getting help to quit.

To get ready, download the booklet "Clearing the Air: Quit Smoking Today" at www.smokefree.gov. The table of contents of that booklet (Figure 10.3) outlines the basic steps that will help you be successful.

Figure 10.3



smokefree.gov/free-resources .

When You Really Crave a Cigarette

Remember that the urge to smoke will come and go. Try to wait it out. Use these tips:

- Keep other things around instead of cigarettes. Try carrots, pickles, sunflower seeds, apples, celery, raisins, or sugar-free gum.
- Wash your hands or the dishes when you want a cigarette very badly. Or take a shower.
- Learn to relax quickly by taking deep breaths.
 - Take ten slow, deep breaths and hold the last one.
 - Then breathe out slowly.
 - Relax all of your muscles.
 - Picture a soothing, pleasant scene.
 - Just get away from it all for a moment.
 - Think only about that peaceful image and nothing else.
- Light incense or a candle instead of a cigarette.
- Where you are and what is going on can make you crave a cigarette. A change of scene can really help. Go outside or go to a different room. You can also try changing what you are doing.
- No matter what, don't think, "Just one won't hurt." It will hurt. It will undo your work so far.
- Remember that trying something to beat the urge is always better than trying nothing.

Get Help to Stop Smoking

A lot of people are not able to stop smoking by themselves, so don't feel bad if you aren't successful the first try. Ask your doctor about other ways to stop. Maybe nicotine-replacement therapy is what you need. Maybe you need prescription medication. Stop by your college's student health center and learn about smoking cessation programs. Your doctor and other health professionals at your school have a lot of experience helping people—they can help you find what works for *you*.

What's the Big Deal about Alcohol?

Of all the issues that can affect a student's health and success in college, drinking causes more problems than anything else. Everyone knows what happens when you drink too much. Your judgment is impaired and you may behave in risky ways. Your health may be affected. Your studies likely are affected.

Most college students report drinking at least some alcohol at some time—and even those who do not drink are often affected by others who do. Here are a few facts about alcohol use among college students from the National Institute on Alcohol Abuse and

Alcoholism:

- **Death.** Each year, 1,700 college students between the ages of 18 and 24 die from alcohol-related unintentional injuries, and 599,000 students are injured.
- **Assault.** More than 696,000 students between the ages of 18 and 24 are assaulted by another student who has been drinking.
- **Sexual abuse.** More than 97,000 students between the ages of 18 and 24 are victims of alcohol-related sexual assault or date rape.
- **Academic problems.** About 25 percent of college students report academic consequences of their drinking, including missing class, falling behind, doing poorly on exams or papers, and receiving lower grades overall.
- **Health problems.** More than 150,000 students develop an alcohol-related health problem.
- **Alcohol abuse and dependence.** In the past twelve months, 31 percent of college students met criteria for a diagnosis of alcohol abuse and 6 percent for a diagnosis of alcohol dependence.

So why is drinking so popular if it causes so many problems? You probably already know the answer to that: most college students say they have more fun when drinking. They're not going to stop drinking just because someone lectures them about it.

Like everything else that affects your health and happiness—eating, exercise, use of other substances—drinking is a matter of personal choice. Like most decisions we all face, there are trade-offs. The most that anyone can reasonably ask of you is to be smart in your decisions. That means understanding the effects of alcohol and deciding to take control.

Myths about Alcohol

Myth: I can drink and still be in control.

Fact: Drinking impairs your judgment, which increases the likelihood that you will do something you'll later regret such as having unprotected sex, being involved in date rape, damaging property, or being victimized by others.

Myth: Drinking isn't all that dangerous.

Fact: One in three 18- to 24-year-olds admitted to emergency rooms for serious injuries is intoxicated. And alcohol is also associated with homicides, suicides, and drownings.

Myth: I can sober up quickly if I have to.

Fact: It takes about three hours to eliminate the alcohol content of two drinks, depending on your weight. Nothing can speed up this process—not even coffee or cold showers.

Myth: I can manage to drive well enough after a few drinks.

Fact: About one-half of all fatal traffic crashes among 18- to 24-year-olds involve alcohol. If you are under 21, driving after drinking is illegal and you could lose your license.

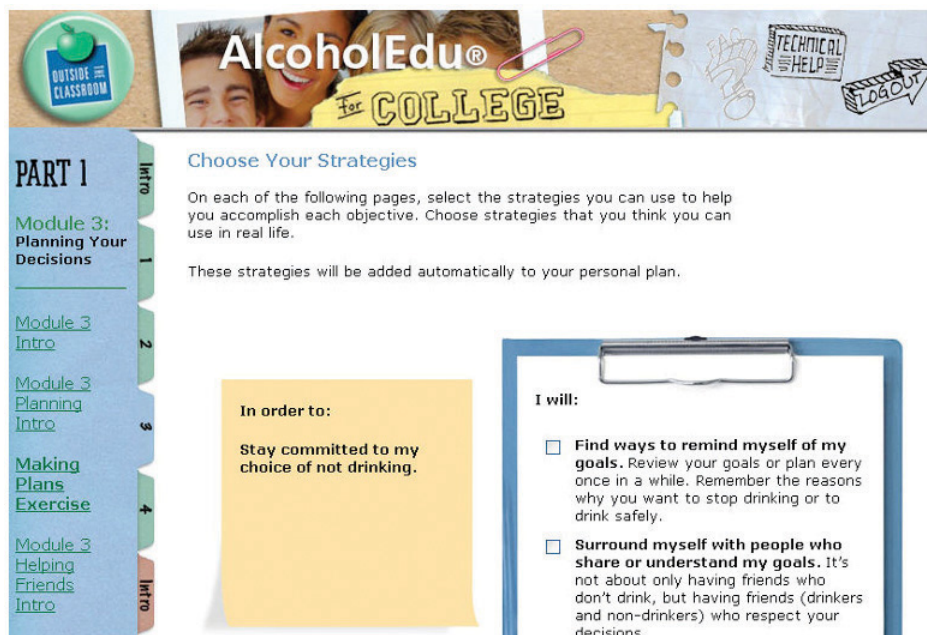
Myth: Beer doesn't have as much alcohol as hard liquor.

Fact: A 12-ounce bottle of beer has the same amount of alcohol as a standard shot of 80-proof liquor (either straight or in a mixed drink) or 5 ounces of wine.

College Alcohol Awareness Programs

Colleges have recognized the problems resulting from underage and excessive alcohol use, and in recent years they have designed programs to help students become more aware of the problems. If you are a new student, you may be in such a program now. Two popular online programs, AlcoholEdu and My Student Body, are used at many schools.

Figure 10.4 The AlcoholEdu Online Alcohol Awareness Program from Outside the Classroom



AlcoholEdu® For COLLEGE

PART 1

Module 3: Planning Your Decisions

Choose Your Strategies

On each of the following pages, select the strategies you can use to help you accomplish each objective. Choose strategies that you think you can use in real life.

These strategies will be added automatically to your personal plan.

In order to:

Stay committed to my choice of not drinking.

I will:

- ☐ Find ways to remind myself of my goals. Review your goals or plan every once in a while. Remember the reasons why you want to stop drinking or to drink safely.
- ☐ Surround myself with people who share or understand my goals. It's not about only having friends who don't drink, but having friends (drinkers and non-drinkers) who respect your decisions.

The goal of these courses is not to preach against drinking. You'll learn more about the effects of alcohol on the body and mind. You'll learn about responsible drinking versus high-risk drinking. You'll think about your own attitudes and learn coping strategies to help prevent or manage a problem. These courses are designed for you—to help you succeed in college and life. They're worth taking seriously.

How Much Alcohol Is Too Much?

There's no magic number for how many drinks a person can have and how often. If you're of legal drinking age, you may not experience any problems if you have one or two drinks from time to time. "Moderate drinking" is not more than two drinks per day for men or one per day for women. More than that is heavy drinking.

As with most things that can affect your health and your well-being as a student, what's important is being honest with yourself. You're likely drinking too much or too often if

- you have missed classes or work because you were hung over or overslept after drinking;
- your friends or family members have hinted that you drink too much, or you've hidden your drinking from others;
- your drinking is causing trouble in a relationship;
- you can't remember what you did or said while drinking;
- you need to drink to have a good time at a party or with friends;
- you've driven a car when you know you shouldn't have after drinking;
- you binge drink (consume five or more drinks at a time).

Did you know that one night of heavy drinking can affect how well you think for two or three weeks afterward? This can really affect how well you perform as a student.

Pressures to Party

Most of us can remember times when we were influenced by our friends and others around us to behave in some way we might not have otherwise. Say, for example, I have a big test tomorrow, and I've been studying for hours, and just when I knock off to relax for a while, a friend stops by with a six-pack of beer. I'd planned to get to bed early, but my friend pops open a beer and sticks it in my hand, saying it will help me relax. So I tell myself just one, or maybe two—after all, that's not really *drinking*. And let's say I stop after two (or three) and get to bed. Maybe I don't sleep quite as well, but I still pass the test in the morning. So—was that peer pressure or my decision?

There are no easy answers! What matters is that you think about your own habits and choices and how to take control of your own life.

Read this case study about a student who joins a college fraternity and feels pressured to drink. You may be very different from him—maybe you're older and work full time and are taking night courses—but you still should be able to relate to his issues. As you answer the questions about his situation, think about how the same questions might also apply to someone in your own situation.

? Case Study

Pressured to Drink

When John decided to pledge a fraternity in college, he knew there would likely be drinking in the house. He had had a few beers at parties through high school but had never binged and felt there was nothing wrong with that as long as he kept it under control. But he was surprised how much alcohol flowed through the fraternity house, and not just at parties—and the house advisor just seemed to look the other way. He wanted to fit in, so he usually had a few whenever his roommate or others called him away from studying. One night he definitely drank too much. He slept late, missed his first two classes, and felt rotten most of the day. He told himself he'd drink only on weekends and only in moderation. Being underage didn't bother him, but his grades hadn't been all that great in high school, and he didn't want to screw up his first year in college. But it was only one day before some of the older fraternity brothers interrupted his studying again and stuck a beer in his hand. He didn't know what to do.

1. Is John at risk for developing any problems if he tries to fit in with the drinkers while promising himself he would drink only moderately? Why or why not?

2. If John decides to hold firm and drink only on weekends when he didn't have to study, is he still at any risk for developing a problem? Why or why not, depending on what circumstances?

3. If John decides to tell his fraternity brothers he does not want to drink, what should he say or do if they continue to pressure him?

What to Do

If you think you may be drinking too much, then you probably are. Can you stop—or drink moderately if you are of age—and still have fun with your friends? Of course. Here are some tips for enjoying yourself in social situations when others are drinking:

- Drink only moderately (if above legal age) and slowly. Your body processes alcohol at a rate of about one drink an hour—drinking faster than that leads to problems. Sip slowly. Set yourself a limit and stick to it.
- Drink a mixer without the alcohol. It tastes just as good or better. Alternate alcoholic drinks with nonalcoholic ones to slow down the pace.
- Rather than just standing around with others who are drinking, stay active: move about and mingle with different people, dance, and so on.
- If someone tries to make you uncomfortable for not drinking, go talk to someone else.

Because drinking is a serious issue in many places, it's a good idea to know what to do if you find yourself with a friend who has had too much to drink:

- Stay with the person if there is any risk of him hurting himself (driving, biking) or passing out. Take away his keys if necessary.
- If he passes out after drinking a great deal of alcohol fast and cannot be awakened, get medical help.
- An intoxicated person who falls asleep or passes out on his back is at risk of choking on vomit—roll him on his side or face down.
- Do not try to give him food or other substances in an effort to sober him up.
- Don't put him in a cold shower, which could cause unconsciousness.

If You Feel You Need Help

Visit the student health center or talk with your college counselor. They understand how you feel and have a lot of experience with students feeling the same way. They can help.

Prescription and Illegal Drugs

People use drugs for the same reasons people use alcohol. They say they enjoy getting high. They may say a drug helps them relax or unwind, have fun, enjoy the company of others, or escape the pressures of being a student. While alcohol is a legal drug for those above the drinking age, most other drugs—including the use of many prescription drugs not prescribed for the person taking them—are illegal. They usually involve more serious legal consequences if the user is caught. Some people may feel there's safety in numbers: if a lot of people are using a drug, or drinking, then how can it be too bad? But other drugs carry the same risks as alcohol for health problems, a risk of death or injury, and a serious impact on your ability to do well as a student.

As with alcohol, the choice is yours. What's important is to understand what you're doing and make smart choices. What's the gain, and what are the risks and costs?

While society may seem to condone drinking, and the laws regarding underage drinking or being drunk in public may not seem too harsh, the legal reality of being caught with an illegal drug can impact the rest of your life. Arrest and conviction may result in being expelled from college—even with a first offense. A conviction is a permanent legal record that can keep you from getting the job you may be going to college for.

Although the effects of different drugs vary widely, a single use of a drug can have serious effects and consequences. Even if you're told that a pill is a prescription medication whose effects are mild or safe, can you really be sure of the exact ingredients and strength of that pill? Do you fully understand how it can affect you with repeated use? Can it be addictive? Could it show up on an unexpected random drug test at work?

Table 10.1 “Common Prescription and Illegal Drugs on Campuses” lists some of the possible effects of drugs used by college students. Good decisions also involve being honest with oneself. Why do I use (or am thinking about using) this drug? Am I trying to escape some aspect of my life (stress, a bad job, a boring class)? Could the effects of using this drug be worse than what I'm trying to escape?

Table 10.1 Common Prescription and Illegal Drugs on Campuses

Drug and Common Names	Intended Effects	Adverse Effects	Common Overdose Effects
Anabolic Steroids	Muscle development	Liver cancer, sterility, masculine traits in women and feminine traits in men, aggression, depression, mood swings	—
Barbiturates	Reduced anxiety, feelings of well-being, lowered inhibitions	Addiction; slowed pulse and breathing; lowered blood pressure; poor concentration; fatigue; confusion; impaired coordination, memory, and judgment	Coma, respiratory arrest, death
Prescription Opioids: OxyContin, Vicodin, Demerol	Pain relief, euphoria	Addiction, nausea, constipation, confusion, sedation, respiratory depression	Respiratory arrest, unconsciousness, coma, death
Heroin	Pain relief, anxiety reduction	Addiction, slurred speech, impaired vision, respiratory depression	Respiratory failure, coma, death

Drug and Common Names	Intended Effects	Adverse Effects	Common Overdose Effects
Morphine	Pain relief, euphoria	Addiction, drowsiness, nausea, constipation, confusion, sedation, respiratory depression	Respiratory arrest, unconsciousness, coma, death
Ritalin	Stimulant: mood elevation, increased feelings of energy	Fever, severe headaches, paranoia, excessive repetition of movements and meaningless tasks, tremors, muscle twitching	Confusion, seizures, aggressiveness, hallucinations
Amphetamines: Dexedrine, Benzedrine, methamphetamine	Stimulant: mood elevation, increased feelings of energy	Addiction, irritability, anxiety, increased blood pressure, paranoia, psychosis, depression, aggression, convulsions, dizziness, sleeplessness	Convulsions, death
Cocaine, Crack	Stimulant: mood elevation, increased feelings of energy	Addiction, paranoia, hallucinations, aggression, insomnia, and depression, elevated blood pressure and heart rate, increased respiratory rate, insomnia, anxiety, restlessness, irritability	Seizures, heart attack, death
Ecstasy	Stimulant: mood elevation	Panic, anxiety, depression, paranoia, nausea, blurred vision, increased heart rate, hallucinations, fainting, chills, sleep problems	Seizures, vomiting, heart attack, death
Marijuana, Hash	Euphoria	Impaired or reduced comprehension, altered sense of time; reduced ability to perform tasks requiring concentration and coordination; paranoia; intense anxiety attacks; impairments in learning, memory, perception, and judgment; difficulty speaking, listening effectively, thinking, retaining knowledge, problem solving	—
LSD	Hallucinogen: altered states of perception and feeling	Elevated blood pressure, sleeplessness, tremors, chronic recurring hallucinations (flashbacks)	—

Resources for Help

If you have questions or concerns related to drug use, your doctor or student health center can help. Check these Web sites for additional information:

- Drug Information Online: http://www.drugs.com/drug_information.html
- National Clearinghouse for Alcohol and Drug Information: store.samhsa.gov/home

- Drug and Alcohol Treatment Hotline: 1-800-662-HELP

Key Takeaways

- Excessive drinking or substance abuse is a common—but unhealthy—response to the stresses of college life. While the decisions are yours, it's important to understand the effects of tobacco, alcohol, and drugs and how they impact your life.
- Quitting smoking is hard, but it's clearly worth it—and lots of help is available. If you're a smoker, make this the year you become proud of yourself for quitting.
- If you like to drink, be honest with yourself. How much does drinking enrich your life, and how much do the effects of drinking interfere with your life? Make smart decisions so that you live your life to its fullest without regrets about losing control.
- Avoiding drugs can be a complicated issue, certainly not as simple as simply deciding to say no. But you've already made the decision to attend college, and that's a smart decision. Make smart choices in other areas of your life as well.

? Checkpoint Exercises

1. "Social smoking"—having a cigarette just every now and then with a friend—may not have significant health effects, but why is this still a problem?

2. For each of the following statements about drinking, circle T for true or F for false:

T	F	After a few drinks, you can sober up more quickly by eating or drinking coffee.
T	F	A fourth of college students experience academic consequences from their drinking.
T	F	A 12-ounce beer has about half the alcohol of a standard shot of 80-proof liquor.
T	F	Moderate drinking is defined as no more than four drinks a day for men or two drinks a day for women.
T	F	A night of heavy drinking affects your thinking ability for up to two weeks afterward.

- If smoking marijuana relaxes you, can it minimize the stress you may feel over time in your life? Why or why not?

References

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4.3.5: Stress

Learning Objectives

1. List common causes of stress for college students.
2. Describe the physical, mental, and emotional effects of persistent stress.
3. List healthy ways college students can manage or cope with stress.
4. Develop your personal plan for managing stress in your life.

We all live with occasional stress. Since college students often feel even more stress than most people, it's important to understand it and learn ways to deal with it so that it doesn't disrupt your life.

Stress is a natural response of the body and mind to a demand or challenge. The thing that causes stress, called a stressor, captures our attention and causes a physical and emotional reaction. Stressors include physical threats, such as a car we suddenly see coming at us too fast, and the stress reaction likely includes jumping out of the way—with our heart beating fast and other physical changes. Most of our stressors are not physical threats but situations or events like an upcoming test or an emotional break-up. Stressors also include long-lasting emotional and mental concerns such as worries about money or finding a job. Take the Stress Self-Assessment.

? Stress Self-Assessment

Check the appropriate boxes.

	Daily	Sometimes	Never
1. I feel mild stress that does not disrupt my everyday life.			
2. I am sometimes so stressed out that I have trouble with my routine activities.			
3. I find myself eating or drinking just because I'm feeling stressed.			
4. I have lain awake at night unable to sleep because I was feeling stressed.			
5. Stress has affected my relationships with other people.			

Write your answers.

6. What is the number one cause of stress in your life?

7. What else causes you stress?

8. What effect does stress have on your studies and academic performance?

9. Regardless of the sources of your own stress, what do you think you can do to better cope with the stress you can't avoid?

What Causes Stress?

Not all stressors are bad things. Exciting, positive things also cause a type of stress, called eustress. Falling in love, getting an unexpected sum of money, acing an exam you'd worried about—all of these are positive things that affect the body and mind in ways similar to negative stress: you can't help thinking about it, you may lose your appetite and lie awake at night, and your routine life may be momentarily disrupted.

But the kind of stress that causes most trouble results from negative stressors. Life events that usually cause significant stress include the following:

- Serious illness or injury
- Serious illness, injury, or death of a family member or loved one
- Losing a job or sudden financial catastrophe
- Unwanted pregnancy
- Divorce or ending a long-term relationship (including parents' divorce)
- Being arrested or convicted of a crime
- Being put on academic probation or suspended

Life events like these usually cause a lot of stress that may begin suddenly and disrupt one's life in many ways. Fortunately, these stressors do not occur every day and eventually end—though they can be very severe and disruptive when experienced. Some major life stresses, such as having a parent or family member with a serious illness, can last a long time and may require professional help to cope with them.

Everyday kinds of stressors are far more common but can add up and produce as much stress as a major life event:

- Anxiety about not having enough time for classes, job, studies, and social life
- Worries about grades, an upcoming test, or an assignment
- Money concerns
- Conflict with a roommate, someone at work, or family member
- Anxiety or doubts about one's future or difficulty choosing a major or career
- Frequent colds, allergy attacks, other continuing health issues
- Concerns about one's appearance, weight, eating habits, and so on.
- Relationship tensions, poor social life, loneliness
- Time-consuming hassles such as a broken-down car or the need to find a new apartment
- _____
- _____
- _____

Take a moment and reflect on the list above. How many of these stressors have you experienced in the last month? The last year? Circle all the ones that you have experienced. Now go back to your Stress Self-Assessment and look at what you wrote there for causes of your stress. Write any additional things that cause you stress on the blank lines above.

How many stressors have you circled and written in? There is no magic number of stressors that an “average” or “normal” college student experiences—because everyone is unique. In addition, stressors come and go: the stress caused by a midterm exam tomorrow morning may be gone by noon, replaced by feeling good about how you did. Still, most college students are likely to circle about half the items on this list.

But it's not the *number* of stressors that counts. You might have circled only one item on that list—but it could produce so much stress for you that you're just as stressed out as someone else who circled all of them. The point of this exercise is to start by understanding what causes your own stress as a base for learning what to do about it.

What's Wrong with Stress?

Physically, stress prepares us for action: the classic “fight-or-flight” reaction when confronted with a danger. Our heart is pumping fast, and we’re breathing faster to supply the muscles with energy to fight or flee. Many physical effects in the body prepare us for whatever actions we may need to take to survive a threat.

But what about nonphysical stressors, like worrying about grades? Are there any positive effects there? Imagine what life would feel like if you never had worries, never felt any stress at all. If you never worried about grades or doing well on a test, how much studying would you do for it? If you never thought at all about money, would you make any effort to save it or make it? Obviously, stress can be a good thing when it motivates us to do something, whether it’s study, work, resolving a conflict with another, and so on. So it’s not stress itself that’s negative—it’s *unresolved or persistent stress* that starts to have unhealthy effects. Chronic (long-term) stress is associated with many physical changes and illnesses, including the following:

- Weakened immune system, making you more likely to catch a cold and to suffer from any illness longer
- More frequent digestive system problems, including constipation or diarrhea, ulcers, and indigestion
- Elevated blood pressure
- Increased risk of diabetes
- Muscle and back pain
- More frequent headaches, fatigue, and insomnia
- Greater risk of heart attack and other cardiovascular problems over the long term

Chronic or acute (intense short-term) stress also affects our minds and emotions in many ways:

- Difficulty thinking clearly or concentrating
- Poor memory
- More frequent negative emotions such as anxiety, depression, frustration, powerlessness, resentment, or nervousness—and a general negative outlook on life
- Greater difficulty dealing with others because of irritability, anger, or avoidance

No wonder we view stress as such a negative thing! As much as we’d like to eliminate all stressors, however, it just can’t happen. Too many things in the real world cause stress and always will.

Unhealthy Responses to Stress

Since many stressors are unavoidable, the question is what to do about the resulting stress. A person can try to ignore or deny stress for a while, but then it keeps building and starts causing all those problems. So we have to do *something*.

Consider first what you have typically done in the past when you felt most stressed; use the Past Stress-Reduction Habits Self-Assessment.

? Past Stress-Reduction Habits Self-Assessment

On a scale of 1 to 5, rate each of the following behaviors for how often you have experienced it because of high stress levels.

Stress Response	Never	Seldom	Sometimes	Often	Usually	Always
1. Drinking alcohol	0	1	2	3	4	5
2. Drinking lots of coffee	0	1	2	3	4	5
3. Sleeping a lot	0	1	2	3	4	5
4. Eating too much	0	1	2	3	4	5
5. Eating too little	0	1	2	3	4	5

Stress Response	Never	Seldom	Sometimes	Often	Usually	Always
6. Smoking or drugs	0	1	2	3	4	5
7. Having arguments	0	1	2	3	4	5
8. Sitting around depressed	0	1	2	3	4	5
9. Watching television or surfing the Web	0	1	2	3	4	5
10. Complaining to friends	0	1	2	3	4	5
11. Exercising, jogging, biking	0	1	2	3	4	5
12. Practicing yoga or tai chi	0	1	2	3	4	5
13. Meditating	0	1	2	3	4	5
14. Using relaxation techniques	0	1	2	3	4	5
15. Talking with an instructor or counselor	0	1	2	3	4	5

Total your scores for questions 1–10: _____

Total your scores for questions 11–15: _____

Subtract the second number from the first: _____

Interpretation: If the subtraction of the score for questions 11 to 15 from the first score is a positive number, then your past coping methods for dealing with stress have not been as healthy and productive as they could be. Items 1 to 10 are generally not effective ways of dealing with stress, while items 11 to 15 usually are. If your final score is over 20, you're probably like most beginning college students—feeling a lot of stress and not yet sure how best to deal with it.

What's wrong with those stress-reduction behaviors listed first? Why not watch television or get a lot of sleep when you're feeling stressed, if that makes you feel better? While it may feel better temporarily to escape feelings of stress in those ways, ultimately they may cause more stress themselves. If you're worried about grades and being too busy to study as much as you need to, then letting an hour or two slip by watching television will make you even more worried later because then you have even less time. Eating too much may make you sluggish and less able to focus, and if you're trying to lose weight, you'll now feel just that much more stressed by what you've done. Alcohol, caffeine, smoking, and drugs all generally increase one's stress over time. Complaining to friends? Over time, your friends will tire of hearing it or tire of arguing with you because a complaining person isn't much fun to be around. So eventually you may find yourself even more alone and stressed.

Yet there is a bright side: there are lots of very positive ways to cope with stress that will also improve your health, make it easier to concentrate on your studies, and make you a happier person overall.

Coping with Stress

Look back at your list of stressors that you circled earlier. For each, consider whether it is external (like bad job hours or not having enough money) or internal, originating in your attitudes and thoughts. Mark each item with an E (external) or an I (internal).

You may be able to eliminate many external stressors. Talk to your boss about changing your work hours. If you have money problems, work on a budget you can live with (see Chapter 11 “Taking Control of Your Finances”), look for a new job, or reduce your expenses by finding a cheaper apartment, selling your car, and using public transportation.

What about other external stressors? Taking so many classes that you don’t have the time to study for all of them? Keep working on your time management skills (Chapter 2 “Staying Motivated, Organized, and On Track”). Schedule your days carefully and stick to the schedule. Take fewer classes next term if necessary. What else can you do to eliminate external stressors? Change apartments, get a new roommate, find better child care—consider all your options. And don’t hesitate to talk things over with a college counselor, who may offer other solutions.

Internal stressors, however, are often not easily resolved. We can’t make all stressors go away, but we can learn how to cope so that we don’t feel so stressed out most of the time. We can take control of our lives. We can find healthy coping strategies.

All the topics in this chapter involve stress one way or another. Many of the healthy habits that contribute to our wellness and happiness also reduce stress and minimize its effects.

Get Some Exercise

Exercise, especially aerobic exercise, is a great way to help reduce stress. Exercise increases the production of certain hormones, which leads to a better mood and helps counter depression and anxiety. Exercise helps you feel more energetic and focused so that you are more productive in your work and studies and thus less likely to feel stressed. Regular exercise also helps you sleep better, which further reduces stress.

Get More Sleep

When sleep deprived, you feel more stress and are less able to concentrate on your work or studies. Many people drink more coffee or other caffeinated beverages when feeling sleepy, and caffeine contributes further to stress-related emotions such as anxiety and nervousness.

Manage Your Money

Worrying about money is one of the leading causes of stress. Try the financial management skills in Chapter 11 “Taking Control of Your Finances” to reduce this stress.

Adjust Your Attitude

You know the saying about the optimist who sees the glass as half full and the pessimist who sees the same glass as half empty. Guess which one feels more stress?

Much of the stress you feel may be rooted in your attitudes toward school, your work—your whole life. If you don’t feel good about these things, how do you change? To begin with, you really need to think about yourself. What makes you happy? Are you expecting your college career to be perfect and always exciting, with never a dull class or reading assignment? Or can you be happy that you are in fact succeeding in college and foresee a great life and career ahead?

Maybe you just need to take a fun elective course to balance that “serious” course that you’re not enjoying so much. Maybe you just need to play an intramural sport to feel as good as you did playing in high school. Maybe you just need to take a brisk walk every morning to feel more alert and stimulated. Maybe listening to some great music on the way to work will brighten your day. Maybe calling up a friend to study together for that big test will make studying more fun.

No one answer works for everyone—you have to look at your life, be honest with yourself about what affects your daily attitude, and then look for ways to make changes. The good news is that although old negative habits can be hard to break, once you’ve turned positive changes into new habits, they will last into a brighter future.

Learn a Relaxation Technique

Different relaxation techniques can be used to help minimize stress. Following are a few tried-and-tested ways to relax when stress seems overwhelming. You can learn most of these through books, online exercises, CDs or MP3s, and DVDs available at your

library or student health center. Practicing one of them can have dramatic effects.

- **Deep breathing.** Sit in a comfortable position with your back straight. Breathe in slowly and deeply through your nose, filling your lungs completely. Exhale slowly and smoothly through your mouth. Concentrate on your breathing and feel your chest expanding and relaxing. After five to ten minutes, you will feel more relaxed and focused.
- **Progressive muscle relaxation.** With this technique, you slowly tense and then relax the body's major muscle groups. The sensations and mental concentration produce a calming state.
- **Meditation.** Taking many forms, meditation may involve focusing on your breathing, a specific visual image, or a certain thought, while clearing the mind of negative energy. Many podcasts are available to help you find a form of meditation that works best for you.
- **Yoga or tai chi.** Yoga, tai chi, and other exercises that focus on body position and slow, gradual movements are popular techniques for relaxation and stress reduction. You can learn these techniques through a class or from a DVD.
- **Music and relaxation CDs and MP3s.** Many different relaxation techniques have been developed for audio training. Simply play the recording and relax as you are guided through the techniques.
- **Massage.** Regular massages are a way to relax both body and mind. If you can't afford a weekly massage but enjoy its effects, a local massage therapy school may offer more affordable massage from students and beginning practitioners.

Get Counseling

If stress is seriously disrupting your studies or your life regardless of what you do to try to reduce it, you may need help. There's no shame in admitting that you need help, and college counselors and health professionals are there to help.

Tips for Success: Stress

- Pay attention to, rather than ignore, things that cause you stress and change what you can.
- Accept what you can't change and resolve to make new habits that will help you cope.
- Get regular exercise and enough sleep.
- Evaluate your priorities, work on managing your time, and schedule restful activities in your daily life. Students who feel in control of their lives report feeling much less stress than those who feel that circumstances control them.
- Slow down and focus on one thing at a time—don't check for e-mail or text messages every few minutes! Know when to say no to distractions.
- Break old habits involving caffeine, alcohol, and other substances.
- Remember your long-range goals and don't obsess over short-term difficulties.
- Make time to enjoy being with friends.
- Explore new activities and hobbies that you enjoy.
- Find a relaxation technique that works for you and practice regularly.
- Get help if you're having a hard time coping with emotional stress.

Journal Entry

All college students feel some stress. The amount of stress you feel depends on many factors, including your sleeping habits, your exercise and activity levels, your use of substances, your time management and study skills, your attitude, and other factors. As you look at your present life and how much stress you may be feeling, what short-term changes can you start making in the next week or two to feel less stressed and more in control? By the end of the semester or term, how would you ideally like your life to be different—and how can you best accomplish that? Write your thoughts here.

Key Takeaways

- Everyone feels stress, and many of the things that cause stress won't go away regardless of what we do. But we can examine our lives, figure out what causes most of our stress, and learn to do something about it.
- Stress leads to a lot of different unhealthy responses that actually increase our stress over the long term. But once we understand how stress affects us, we can begin to take steps to cope in healthier ways.

? Checkpoint Exercises

1. Why should it *not* be your goal to try to eliminate stress from your life completely?

2. List three or more unhealthful effects of stress.

3. Name at least two common *external* stressors you may be able to eliminate from your life.

4. Name at least two common *internal* stressors you may feel that you need to learn to cope with because you can't eliminate them.

5. List at least three ways you can minimize the stress you feel.

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4.3.6: Emotional Health and Happiness

Learning Objectives

1. Explain the common causes of anxiety, depression, and other negative emotions in college-age people.
2. Describe changes you can make in your life to achieve or maintain emotional balance.
3. List characteristics of healthy relationships.
4. Describe the steps of conflict resolution.

Your emotional health is just as important as your physical health—and maybe more so. If you're unhappy much of the time, you will not do as well as in college—or life—as you can if you're happy. You will feel more stress, and your health will suffer.

Still, most of us are neither happy nor unhappy all the time. Life is constantly changing, and our emotions change with it. But sometimes we experience more negative emotions than normally, and our emotional health may suffer. Use the Emotional Self-Assessment to evaluate your emotional health.

Emotional Self-Assessment

Check the appropriate boxes.

	Daily	Sometimes	Never
1. I sometimes feel anxious or depressed—without disruption of my everyday life.			
2. I sometimes feel so anxious or depressed that I have trouble with routine activities.			
3. I sometimes feel lonely.			
4. I sometimes feel that I have little control over my life.			
5. I have sometimes just wanted to give up.			
6. Negative emotions have sometimes kept me from studying or getting my work done.			
7. Negative emotions have affected my relationships with others.			

Write your answers.

8. Describe your emotional mood on most days.

9. Describe what you'd ideally like to feel like all the time.

10. What specific things are keeping you from feeling what you'd ideally like to feel like most of the time?

11. Are you happy with your relationships with others?

12. What do you think you can do to be a happier person?

Problematic Emotions

When is an emotion problematic? Is it bad to feel anxious about a big test coming up or to feel sad after breaking up a romantic relationship?

It is normal to experience negative emotions. College students face so many demands and stressful situations that many naturally report often feeling anxious, depressed, or lonely. These emotions become problematic only when they persist and begin to affect your life in negative ways. That's when it's time to work on your emotional health—just as you'd work on your physical health when illness strikes.

Anxiety

Anxiety is one of the most common emotions college students experience, often as a result of the demands of college, work, and family and friends. It's difficult to juggle everything, and you may end up feeling not in control, stressed, and anxious.

Anxiety typically results from stress. Some anxiety is often a good thing if it leads to studying for a test, focusing on a problem that needs to be resolved, better management your time and money, and so on. But if anxiety disrupts your focus and makes you freeze up rather than take action, then it may become problematic. Using stress-reduction techniques often helps reduce anxiety to a manageable level.

Anxiety is easier to deal with when you know its cause. Then you can take steps to gain control over the part of your life causing the anxiety. But anxiety can become excessive and lead to a dread of everyday situations. There are five types of more serious anxiety:

1. **Generalized anxiety disorder** is characterized by chronic anxiety, exaggerated worry and tension, even when there is little or nothing to provoke it. The person may have physical symptoms, especially fatigue, headaches, muscle tension, muscle aches, difficulty swallowing, trembling, twitching, irritability, sweating, and hot flashes.
2. **Obsessive-compulsive disorder (OCD)** is characterized by recurrent, unwanted thoughts (obsessions), repetitive behaviors (compulsions), or both. Repetitive behaviors such as hand washing, counting, checking, or cleaning are often performed with the hope of preventing obsessive thoughts or making them go away.
3. **Panic disorder** is characterized by unexpected and repeated episodes of intense fear accompanied by physical symptoms that may include chest pain, heart palpitations, shortness of breath, dizziness, or abdominal distress.
4. **Posttraumatic stress disorder (PTSD)** can develop after exposure to a terrifying event or ordeal in which grave physical harm occurred or was threatened. Traumatic events that may trigger PTSD include violent personal assaults, natural or human-caused disasters, accidents, or military combat.
5. **Social phobia (or social anxiety disorder)** is a persistent, intense, and chronic fear of being watched and judged by others and being embarrassed or humiliated by one's own actions. Their fear may be so severe that it interferes with work or school, and other ordinary activities. Physical symptoms often accompany the intense anxiety of social phobia and include blushing, profuse sweating, trembling, nausea, and difficulty talking.

These five types of anxiety go beyond the normal anxiety everyone feels at some times. If you feel your anxiety is like any of these, see your health-care provider. Effective treatments are available to help you regain control.

Loneliness

Loneliness is a normal feeling that most people experience at some time. College students away from home for the first time are likely to feel lonely at first. Older students may also feel lonely if they no longer see their old friends. Loneliness involves not feeling connected with others. One person may need only one friend to not feel lonely; others need to feel more connected with a group. There's no set pattern for feeling lonely.

If you are feeling lonely, there are many things you can do to meet others and feel connected. Don't sit alone in your room bemoaning the absence of friends. That will only cause more stress and emotional distress. You will likely start making new friends through going to classes, working, studying, and living in the community. But you can jump-start that process by taking active steps such as these:

- Realize you don't have to be physically with friends in order to stay connected. Many students use social Web sites to stay connected with friends at other colleges or in other locations. Telephone calls, instant messaging, and e-mail work for many.
- Understand that you're not alone in feeling lonely. Many others like you are just waiting for the opportunity to connect, and you will meet them and form new friendships fast once you start reaching out.
- Become involved in campus opportunities to meet others. Every college has a wide range of clubs for students with different interests. If you're not the "joiner" type, look for individuals in your classes with whom you think you may have something in common and ask them if they'd like to study for a test together or work together on a class project.
- Remember that loneliness is a temporary thing—it's only a matter of time until you make new friends.

If your loneliness persists and you seem unable to make friends, then it's a good idea to talk with your counselor or someone at the student health center. They can help.

Depression

Depression, like anxiety and loneliness, is commonly experienced by college students. It may be a mild sadness resulting from specific circumstances or be intense feelings of hopelessness and helplessness. Many people feel depressed from time to time because of common situations:

- Feeling overwhelmed by pressures to study, work, and meet other obligations
- Not having enough time (or money) to do the things you want to do
- Experiencing problems in a relationship, friendship, or work situation
- Feeling overweight, unhealthy, or not in control of oneself
- Feeling that your new life as a student lacks some of the positive dimensions of your former life
- Not having enough excitement in your life

Depression, like stress, can lead to unhealthy consequences such as poor sleep, overeating or loss of appetite, substance abuse, relationship problems, or withdrawal from activities that formerly brought joy. For most people, depression is a temporary state. But severe depression can have crippling effects. Not everyone experiences the same symptoms, but the following are most common:

- Persistent sad, anxious, or "empty" feelings
- Feelings of hopelessness or pessimism
- Feelings of guilt, worthlessness, or helplessness
- Irritability or restlessness
- Loss of interest in activities or hobbies once pleasurable, including sex
- Fatigue and decreased energy
- Difficulty concentrating, remembering details, and making decisions
- Insomnia, early morning wakefulness, or excessive sleeping
- Overeating or appetite loss
- Thoughts of suicide or suicide attempts
- Persistent aches or pains, headaches, cramps, or digestive problems

If you have feelings like this that last for weeks at a time and affect your daily life, your depression is more severe than "normal," temporary depression. It's time to see your health-care provider and get treatment as you would for any other illness.

Suicidal Feelings

Severe depression often makes a person feel there is no hope—and therefore many people with depression do not seek help. In reality, depression can be successfully treated, but only if the person seeks help.

Suicidal feelings, which can result from severe depression, are more common in college students than in the past. Suicide is now the second leading cause of death in American college students (after accidents). In most cases, the person had severe depression and was not receiving treatment. Recognizing severe depression and seeking treatment is crucial.

Depression can strike almost anyone at any age at any kind of college. It is a myth that high-pressure colleges have higher suicide rates or that students who feel compelled to excel because of college pressures are more likely to commit suicide. In reality, anyone can be ill with severe depression and, if not treated, become suicidal.

Following are risk factors for suicide:

- Depression and other mental disorders or a substance-abuse disorder (more than 90 percent of people who die by suicide have these risk factors)
- Prior suicide attempt
- Family history of mental disorder, substance abuse, or suicide
- Family violence, including physical or sexual abuse
- Exposure to the suicidal behavior of others, such as family members, peers, or media figures

Warning Signs for Suicide

- Being depressed or sad most of the time
- Having feelings of worthlessness, shame, or hopelessness about the future
- Withdrawing from friends and family members
- Talking about suicide or death
- Being unable to get over a recent loss (broken relationship, loss of job, etc.)
- Experiencing changes in behavior, sleep patterns, or eating habits

If you or a friend is in a crisis and needs help at any time, call the National Suicide Prevention Lifeline: 1-800-273-TALK (8255). Call for yourself or for someone you care about. All calls are confidential.

If you think someone is suicidal, do not leave him or her alone. Try to get the person to seek immediate help by calling the hotline number. Many campuses also have twenty-four-hour resources. In an emergency, call 911. Try to ensure that the person does not have access to a firearm or other potential tool for suicide, including medications.

Achieving Emotional Balance

Emotional balance is an essential element of wellness—and for succeeding in college. Emotional balance doesn't mean that you never experience a negative emotion, because these emotions are usually natural and normal. Emotional balance means we balance the negative with the positive, that we can be generally happy even if we're saddened by some things.

Emotional balance starts with being aware of our emotions and understanding them. If you're feeling angry, stop and think about the real cause of your anger. Are you really angry because your friend said something about one of your bad habits, or are you angry because you haven't been able to break that habit? Are you feeling anxiety because you're worried you might not be cut out for college, or are you just anxious about that test tomorrow?

See the "Tips for Success" for other ways you can achieve and maintain a healthy emotional balance.

Tips for Success: Emotional Health

- Accept that most emotions can't be directly controlled. But the things you do—such as getting exercise, using a relaxation technique, trying the various stress-reduction methods discussed in this chapter—do improve your emotional state.
- Connect with others. Your emotional state is less likely to change when you keep to yourself and "stew over" the feeling.
- Develop your empathy for others. Empathy involves recognizing the emotions that others are feeling. You'll find yourself in better emotional balance as a result, and your relationships will improve.

- Be honest in your relationships. If you try to hide your feelings, the other person will know something is wrong and may react the wrong way.
- Understand that negative emotions are temporary. You may be feeling bad now, but it will pass in time. But if a negative feeling does last a long time, recognize that you likely need help resolving it—and that help is available.
- If you've just become a college student, know that the first term is usually the hardest. Hang in there. Once you've developed effective study habits and time management skills, each term will be easier and happier than the one before.

Relationships

Romantic relationships are often as much a part of a rich emotional life for college students as for anyone else. But the added challenges of college, especially while also working and maintaining a family life, often stress these relationships. You may have to give extra attention to a relationship to keep it healthy and avoid conflicts that lead to unhappiness and other problems.

Building Relationships

Ideally, a healthy relationship should have these characteristics:

- Both partners should respect each other as individuals with unique interests and personality traits. Don't expect your partner to be just like you; embrace rather than reject differences. Both partners should be supportive of each other.
- Both partners should trust each other and be honest with each other. You must feel that you can open up emotionally to the other without fear of rejection. Starting out with deceptions is certain to cause eventual problems.
- Both partners should be understanding and have empathy for each other. Good communication is essential. Many relationship problems are rooted in misunderstandings, such as when one partner doesn't make the effort to understand what the other wants or needs.

These positive characteristics of a good relationship don't happen overnight. The relationship may begin with romantic attraction and only slowly develop into a trusting, mutually supportive friendship as well. The following signs may indicate that a dating relationship is not developing well:

- Your partner is pressuring you for sex when you're not ready
- Your partner seems angry or abusive when you disagree about something
- Your partner seems possessive when others want to spend time with you
- Your partner treats you unequally in any way
- Your partner is emotionally or physically abusive (whether it happens once or many times)

If you recognize that any of these things are happening with someone you're dating, it may be time to reconsider, even if you still feel attracted. Any relationship that begins this way is not likely to end well.

Resolving Conflicts

In any friendship or relationship, conflict will eventually happen. This is just natural because people are different. If a conflict is ignored, or the partners just argue without resolving it, it may simmer and continue to cause tension, eventually weakening the relationship. It's better to take steps to resolve it.

Conflict resolution is a process of understanding what's really going on and then finding a solution. The same general steps of conflict resolution can work to solve a relationship conflict or a conflict between any people or groups because of a disagreement about anything. Following are the general principles of conflict resolution:

1. **Allow things to cool off.** It's difficult to resolve a conflict while either party is still emotional. Wait a few minutes or agree to talk about it later.
2. **Using "I statements" rather than "you statements," each party explains what bothers him or her about the cause of the conflict.** For example, don't say, "You're always playing loud music when I'm trying to study." Instead, say, "I have difficulty studying when you play loud music, and that makes me frustrated and irritable." "You statements" put the other person on the defensive and evoke emotions that make resolution more difficult.
3. **Listen carefully to what the other person says.** Then restate the message in your own words to give the other a chance to clarify their thoughts and feelings. Each party should listen to the other and restate the other's message to ensure the real issue is out on the table for discussion.

4. **Accept responsibility for your role in the conflict, instead of blaming the other.** A good example of accepting responsibility is to say, “I know I’m always studying and need the quiet. I guess that makes it hard for you to listen to your music.”
5. **Brainstorm together to find a solution that satisfies both of you.** Some compromise is usually needed, but that is usually not difficult to reach when you’re calm and are working together on a solution. In this example, you might compromise by going elsewhere to study at selected times when the other has friends over and wants to listen to music, and the other may compromise by agreeing to use headphones at other times and never to play music aloud after 10 p.m.
6. **Apologize, thank, and forgive.** After reaching a resolution, emotional closure is needed to restore your relationship and end on a positive, affirming note. When appropriate, apologize for your past anger or arguing. Thank the other for being willing to compromise to resolve the conflict. In your mind, forgive the person for past misunderstandings and actions so that you do not carry any grudge into the future.

Online and Long-Distance Relationships

Can your relationship survive if you and your partner are living at a distance? This is a common issue for young people going off to college at different schools—and for older college students, too, who may move because of work or school. Sometimes the relationship survives, and sometimes it doesn’t. It’s important, if you’re making an effort to stay together, for both partners to accept that being apart will add new pressures on the relationship. Accept also that both of you will be changing in many ways. You may naturally grow apart and decide to break up.

Yet often long-distance relationships do survive successfully. If you do decide to work to keep your relationship alive and vibrant, there are things you can do:

- Acknowledge that you are both changing, and accept and celebrate your new lives.
- Don’t feel guilty about being excited by your new life, and don’t try to pretend to your partner that you’re always miserable because you’re separated.
- Don’t be upset or jealous when your partner tells you about new friends and activities—be happy that he or she seems happy. Talk about these changes and be happy for each other.
- If your relationship is solid, it is already based on trust and mutual support, which should continue to give you strength when apart.

Key Takeaways

- Emotional health is just as important as physical health. We can take steps to reduce the negative emotions that plague us from time to time and gain control over our emotional health.
- Emotional balance results from a variety of things in our lives. We need to connect with others, to be honest and empathetic in our relationships, and to resolve conflicts that can cause bad feelings and threaten our daily happiness. We can learn skills in these areas just as in other areas of our lives.

Checkpoint Exercises

1. For each of the following statements about emotional health, circle T for true or F for false:

T	F	Anxiety is always a mental health disorder.
T	F	It’s normal to feel depressed sometimes about the pressures of studying, working, and other obligations in your life.
T	F	When you’re feeling depressed or anxious, it’s best to keep to yourself and not try to connect with others until after these feelings pass.
T	F	If someone says he is feeling suicidal, he is only seeking attention and is unlikely to actually try to kill himself.

- List at least two things you can do to make new friends at college.

- Describe three characteristics of a good relationship.

- List the six steps for effective conflict resolution.

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

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4.3.7: Sexual Health

Learning Objectives

1. Explain the importance of understanding your sexual values and making wise decisions regarding your sexuality.
2. Describe guidelines for sexually active college students to protect themselves against sexually transmitted infections and unwanted pregnancy.
3. List actions some can take to protect against sexual assault.

Sexuality is normal, natural human drive. As an adult, your sexuality is your own business. Like other dimensions of health, however, your sexual health depends on understanding many factors involving sexuality and your own values. Your choices and behavior may have consequences. Learning about sexuality and thinking through your values will help you make responsible decisions. Begin with the Sexual Health Self-Assessment.

Sexual Health Self-Assessment

Check the appropriate boxes.

	Often	Sometimes	Never
1. I think about issues related to sexuality.			
2. I have experienced unwanted sexual advances from another.			
3. If I am sexually active, I protect myself from the risk of sexually transmitted infections.			
4. If I am sexually active, I protect myself from the risk of unwanted pregnancy.			
5. I am proud of the choices I have made regarding sexual activity.			
6. I am concerned about the possibility of sexual assault including date rape.			
7. I have been in situations involving some risk of date rape.			

Write your answers.

8. How comfortable are you with your past and present decisions related to sexual behavior?

9. If you are not presently sexually active, do you feel prepared to make responsible decisions about sexual activity if you become active in the near future?

-
-
10. If you are sexually active, how well protected are you against the risks of sexually transmitted infection? If you are not active now, how well do you understand protections needed if you become active?

-
-
11. If you are sexually active, how well protected are you against the risk of unwanted pregnancy? If you are not active now, how well do you understand the different types of protection available if you become active?

-
-
12. If you suddenly found yourself in a situation with a potential for sexual assault, including date rape, would you know what to do?

Sexual Values and Decisions

It's often difficult to talk about sexuality and sex. Not only is it a very private matter for most people, but the words themselves are often used loosely, resulting in misunderstandings. Surveys have shown, for example, that about three-fourths of college students say they are "sexually active"—but survey questions rarely specify exactly what that phrase means. To some, sexual activity includes passionate kissing and fondling, while to others the phrase means sexual intercourse. Manual and oral sexual stimulation may or may not be included in an individual's own definition of being sexually active.

We should therefore begin by defining these terms. First, sexuality is not the same as sex. Human sexuality is a general term for how people experience and express themselves as sexual beings. Since all people are sexual beings, everyone has a dimension of human sexuality regardless of their behavior. Someone who practices complete abstinence from sexual behavior still has the human dimension of sexuality.

Sexuality involves gender identity, or how we see ourselves in terms of maleness and femaleness, as well as sexual orientation, which refers to the gender qualities of those to whom we are attracted. The phrase sexual activity is usually used to refer to behaviors between two (or more) people involving the genitals—but the term may also refer to solo practices such as masturbation or to partner activities that are sexually stimulating but may not involve the genitals. For the purposes of this chapter, with its focus on personal health, the term sexual activity refers to any behavior that carries a risk of acquiring a sexually transmitted disease. This includes vaginal, oral, and anal intercourse. The term sexual intercourse will be used to refer to vaginal intercourse, which also carries the risk of unwanted pregnancy. We'll avoid the most confusing term, sex, which in strict biological terms refers to reproduction but is used loosely to refer to many different behaviors.

There is a stereotype that sexual activity is very prominent among college students. One survey found that most college students think that *other* students have had an average of three sexual partners in the past year, yet 80 percent of those answering said that they *themselves* had zero or one sexual partner. In other words, college students as a whole are not engaging in sexual activity nearly as much as they think they are. Another study revealed that about 20 percent of eighteen- to twenty-four-year-old college students had never been sexually active and about half had not been during the preceding month.

In sum, some college students are sexually active and some are not. Misperceptions of what others are doing may lead to unrealistic expectations or feelings. What's important, however, is to be aware of your own values and to make responsible decisions that protect your sexual health.

Information and preparation are the focus of this section of the chapter. People who engage in sexual activity in the heat of the moment—often under the influence of alcohol—without having protection and information for making good decisions are at risk for disease, unwanted pregnancy, or abuse.

Alcohol and Sexual Activity

Figure 10.5



Drinking alcohol increases the likelihood of having unprotected sexual activity.

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Almost all college students know the importance of protection against sexually transmitted infections and unwanted pregnancy. So why then do these problems occur so often? Part of the answer is that we don't always do the right thing even when we know it—especially in the heat of the moment, particularly when drinking or using drugs. Some four hundred thousand eighteen- to twenty-four-year-old college students a year engage in unprotected sexual activity after drinking, and one hundred thousand report having been too intoxicated to know if they had consented to the sexual activity.

What's "Safe Sex"?

It has been said that *no* sexual activity is safe because there is always some risk, even if very small, of protections failing. The phrase "safer sex" better describes actions one can take to reduce the risk of sexually transmitted infections and unwanted pregnancy.

Sexually Transmitted Infections (STIs)

About two dozen different diseases can be transmitted through sexual activity. Sexually transmitted infections (STIs) range from infections that can be easily treated with medications to diseases that may have permanent health effects to HIV (human immunodeficiency virus), the cause of AIDS, a fatal disease. Despite decades of public education campaigns and easy access to protection, STIs still affect many millions of people every year. Often a person feels no symptoms at first and does not realize he or she has the infection and thus passes it on unknowingly. Or a person may not use protection because of simple denial: "It can't happen to me."

Table 10.2 "Common Sexually Transmitted Infections" lists facts about common STIs for which college students are at risk. Although there are some differences, in most cases sexual transmission involves an exchange of body fluids between two people: semen, vaginal fluids, or blood (or other body fluids containing blood). Because of this similarity, the same precautions to prevent the transmission of HIV will prevent the transmission of other STIs as well.

Although many of these diseases may not cause dramatic symptoms, always see a health-care provider if you have the slightest suspicion of having acquired an STI. Not only should you receive treatment as soon as possible to prevent the risk of serious health problems, but you are also obligated to help not pass it on to others.

Table 10.2 Common Sexually Transmitted Infections

Infection	U.S. Incidence	Transmission	Symptoms	Risks
HIV (Human Immunodeficiency Virus) Causing AIDS	About 56,000 new HIV infections per year	Contact with infected person's blood, semen, or vaginal secretions during any sexual act (and needle sharing)	Usually no symptoms for years or decades. Later symptoms include swollen glands, weight loss, and susceptibility to infections.	Because medical treatment can only slow but not cure AIDS, the disease is currently eventually fatal.
Chlamydia Bacteria	Over 1 million new cases reported annually, with many more not reported	Vaginal, anal, or oral sex with infected person	Often no symptoms. Symptoms may occur 1–3 weeks after exposure, including burning sensation when urinating and abnormal discharge from vagina or penis.	In women, pelvic inflammatory disease may result, with permanent damage to reproductive tissues, possibly sterility. In men, infection may spread and cause pain, fever, and rarely sterility.
Genital HPV (Human Papilloma Virus) Causing Genital Warts	6.2 million new cases a year (before vaccine)	Genital contact, most often during vaginal and anal sex	Most infected people have no symptoms at all and unknowingly pass on the virus. Warts may appear in weeks or months.	Of the 40 types of HPV, many cause no health problems. Some types cause genital warts; others can lead to cancer. Vaccine is now recommended for girls and young women and protects against cancer-causing HPV.
Genital Herpes Virus	An estimated 45 million Americans have had the infection	Genital-genital or oral-genital contact	Often no symptoms. First outbreak within 2 weeks of contact may cause sores and flu-like symptoms. Outbreaks occur less frequently over time.	Many adults experience recurrent painful genital sores and emotional distress. Genital herpes in a pregnant woman puts the infant at risk during childbirth.
Gonorrhea Bacteria	700,000 new cases each year	Direct contact with the penis, vagina, mouth, or anus; ejaculation does not have to occur	Often no recognized symptoms. Burning sensation when urinating. Abnormal discharge from vagina or penis. Rectal infection symptoms include itching, soreness, or bleeding.	If untreated, it may cause serious, permanent health problems, including pelvic inflammatory disease in women with permanent damage to reproductive tissues and possibly sterility in both men and women.

Infection	U.S. Incidence	Transmission	Symptoms	Risks
Trichomoniasis Protozoa	7.4 million new cases each year	Genital contact, most often during vaginal sex	Most men have no symptoms or may have slight burning after urination or mild discharge. Some women have vaginal discharge with strong odor and irritation or itching of genital area.	Trichomoniasis makes an infected woman more susceptible to HIV infection if exposed to the virus. Trichomoniasis is easily treated with medication.
Syphilis Bacteria	36,000 cases reported a year	Direct contact with a syphilis sore, which occurs mainly on the external genitals, vagina, anus, or in the rectum but can also occur on the lips and in the mouth; during vaginal, anal, or oral sex	Often no recognized symptoms for years. Primary stage symptom (a small painless sore) appears in 10–90 days but heals without treatment. Secondary stage symptoms (skin rashes, fever, headache, muscle aches) may also resolve without treatment. Late-stage symptoms occur after 10–20 years, including severe internal organ damage and nervous system effects.	Because the infected person may feel no symptoms, the risk of transmission is great. Syphilis is easy to treat in the early stages, but treatment in late stages cannot repair damage that has already occurred. Untreated, syphilis is often fatal.

The following are guidelines to protect yourself against STIs if you are sexually active:

- Know that only abstinence is 100 percent safe. Protective devices can fail even when used correctly, although the risk is small. Understand the risks of not always using protection.
- Talk with your partner in advance about your sexual histories and health. Agree that regardless of how sure you both are about not having an STI, you will use protection because you cannot be certain even if you have no symptoms.
- Avoid sexual activity with casual acquaintances whose sexual history you do not know and with whom you have not talked about health issues. Sexual activity is safest with a single partner in a long-term relationship.
- Use a latex condom for all sexual activity. A male condom is about 98 percent effective when used correctly, and a female condom about 95 percent effective when used correctly. With both, incorrect use increases the risk. If you are unsure how to use a condom correctly and safely, do some private online reading. Good information can be found at http://www.emedicinehealth.com/how_to_use_a_condom/article_em.htm. You can watch a video demonstration of how to use condoms correctly at <http://www.plannedparenthood.org/teen-talk/watch/how-use-condom-26797.htm>.
- If you are sexually active with multiple partners, see your health-care provider twice a year for an STI screening even if you are not experiencing symptoms.

Preventing Unwanted Pregnancy

Heterosexual couples who engage in vaginal intercourse are also at risk for an unwanted pregnancy. There are lots of myths about how a woman can't get pregnant at a certain time in her menstrual cycle or under other conditions, but in fact, there's a risk of pregnancy after vaginal intercourse at any time. All couples should talk about protection before reaching the stage of having intercourse and take appropriate steps.

While a male condom is about 98 percent effective, that 2 percent failure rate could lead to tens of thousands of unintended pregnancies among college students. When not used correctly, condoms are only 85 percent effective. In addition, a couple that has

been healthy and monogamous in their relationship for a long time may be less faithful in their use of condoms if the threat of STIs seems diminished. Other methods of birth control should also therefore be considered. With the exception of the male vasectomy, at present most other methods are used by the woman. They include intrauterine devices (IUDs), implants, injected or oral contraceptives (the “pill”), hormone patches, vaginal rings, diaphragms, cervical caps, and sponges. Each has certain advantages and disadvantages.

Birth control methods vary widely in effectiveness as well as potential side effects. This is therefore a very personal decision. In addition, two methods can be used together, such as a condom along with a diaphragm or spermicide, which increases the effectiveness. (Note that a male and female condom should not be used together, however, because of the risk of either or both tearing because of friction between them.) Because this is such an important issue, you should talk it over with your health-care provider, or a professional at your student health center or an agency such as Planned Parenthood.

In cases of unprotected vaginal intercourse, or if a condom tears, emergency contraception is an option for up to five days after intercourse. Sometimes called the “morning after pill” or “plan B,” emergency contraception is an oral hormone that prevents pregnancy from occurring. It is *not* an “abortion pill.” Planned Parenthood offices around the country can provide more information and confidential contraceptive services including emergency contraception.

Sexual Assault and Date Rape

Sexual assault is a serious problem in America generally and among college students in particular:

- About a third of all dating relationships involve some physical violence.
- One in six women and one in ten men will be sexually assaulted in their lifetimes.
- About a fourth of sexual assault victims are in the typical college age range of eighteen to twenty-four years old.
- As many as one in four women experience unwanted sexual intercourse while attending college.
- In more than three fourths of rape cases, the victim knows the perpetrator.

Sexual assault is any form of sexual contact without voluntary consent. Rape is usually more narrowly legally defined as forced sexual intercourse, a specific type of sexual assault. Both are significant problems among college students. Although men can also be victims of sexual assault and rape, the problem usually involves women, so this section focuses primarily on the issue for women in college. Men must also understand what is involved in sexual assault and help build greater awareness of the problem and how to prevent it.

Sexual assault is so common in our society in part because many people believe in myths about certain kinds of male-female interaction. Common myths include “It’s not really rape if the woman was flirting first” and “It’s not rape unless the woman is seriously injured.” Both statements are not legally correct. Another myth or source of confusion is the idea that “Saying no is just playing hard to get, not really no.” Men who really believe these myths may not think that they are committing assault, especially if their judgment is impaired by alcohol. Other perpetrators of sexual assault and rape, however, know exactly what they’re doing and in fact may plan to overcome their victim by using alcohol or a date rape drug.

College administrators and educators have worked very hard to promote better awareness of sexual assault and to help students learn how to protect themselves. Yet colleges cannot prevent things that happen at parties and behind closed doors. Students must understand how to protect themselves.

Perpetrators of sexual assault fall into three categories:

1. Strangers
2. Acquaintances
3. Dating partners

Among college students, assault by a stranger is the least common because campus police departments take many measures to help keep students safe on campus. Nonetheless, use common sense to avoid situations where you might be alone in a vulnerable place. Walk with a friend if you must pass through a quiet place after dark. Don’t open your door to a stranger. Don’t take chances. For more information and ways to reduce your risk of sexual assault, see <http://www.rainn.org/get-information/sexual-assault-prevention>.

Most sexual assaults are perpetrated by acquaintances or date partners. Typically, an acquaintance assault begins at a party. Typically, both the man and the woman are drinking—although assault can happen to sober victims as well. The interaction may begin innocently, perhaps with dancing or flirting. The perpetrator may misinterpret the victim’s behavior as a willingness to share

sexual activity, or a perpetrator intent on sexual activity may simply pick out a likely target. Either way, the situation may gradually or suddenly change and lead to sexual assault.

Prevention of acquaintance rape begins with the awareness of its likelihood and then taking deliberate steps to ensure you stay safe at and after the party:

- Go with a friend and don't let someone separate you from your friend. Agree to stick together and help each other if it looks like things are getting out of hand. If your friend has too much to drink, don't leave her or him alone. Plan to leave together and stick to the plan.
- Be especially alert if you become separated from your friend, even if you are only going off alone to look for the bathroom. You may be followed.
- Be cautious if someone is pressuring you to drink heavily.
- Trust your instincts if someone seems to be coming on too aggressively. Get back to your friends.
- Know where you are and have a plan to get home if you have to leave abruptly.

These preventions can work well at a party or in other social situations, but they don't apply to most dating situations when you are alone with another person. About half of sexual assaults on college students are date rape. An assault may occur after the first date, when you feel you know the person better and perhaps are not concerned about the risk. This may actually make you more vulnerable, however. Until you really get to know the person well and have a trusting relationship, follow these guidelines to lower the risk of sexual assault:

- Make it clear that you have limits on sexual activity. Take care that your body language or appearance does not send a message that you might be "easy." If there is any question that your date may not understand your limits, talk about your values and limits.
- If your date initiates unwanted sexual activity of any sort, do not resist passively. The other may misinterpret passive behavior as consent.
- Be careful if your date is drinking heavily or using drugs. Avoid drinking yourself, or drink very moderately.
- Stay in public places where there are other people. Do not invite your date to your home before your relationship is well established.
- Trust your instincts if your date seems to be coming on too strong. End the date if necessary.
- Pay attention for signs of an unhealthy relationship (described in Chapter 10 "Taking Control of Your Health", Section 10.6 "Emotional Health and Happiness").

If you are sexually assaulted, always talk to someone. Call a rape crisis center, your student health center, or the **National Sexual Assault Hotline at 1-800-656-HOPE** for a confidential conversation. Even if you do not report the assault to law enforcement, it's important to talk through your feelings and seek help if needed to prevent an emotional crisis.

Date Rape Drugs

In addition to alcohol, sexual predators use certain commonly available drugs to sedate women for sexual assault. They are odorless and tasteless and may be added to a punch bowl or slipped into your drink when you're not looking. These drugs include the sedatives GHB, sometimes called "liquid ecstasy," and Rohypnol, also called "roofies." Both cause sedation in small doses but can have serious medical effects in larger doses. Date rape drugs are typically used at parties. Use the following tips to protect yourself against date rape drugs:

- Don't put your drink down where someone else may get to it. If your drink is out of your sight for even a moment, don't finish it.
- Never accept an open drink. Don't accept a mixed drink that you did not see mixed from pure ingredients.
- Never drink anything from a punch bowl, even if it's nonalcoholic. You can't know what may have been added into the punch.
- If you experience unexpected physical symptoms that may be the result of something you drank or ate, get to an emergency room and ask to be tested.

Key Takeaways

- Sexual health is an important dimension of wellness and something we should all think about to affirm our values and make responsible decisions.

- Your time in college and your overall health and well-being would be seriously impacted if you were to acquire a sexually transmitted infection or experience an unwanted pregnancy. You owe it to yourself—and anyone with whom you are in a relationship—to have the facts and know how to protect yourself.
- The huge number of sexual assaults that occur every year is one of our society’s “dirty little secrets.” This problem is as rampant on college campuses as in society in general. You need to know what’s involved—and what to do to protect yourself from the pain of becoming a victim.

? Checkpoint Exercises

1. For each of the following statements about sexual health, circle T for true or F for false:

T	F	As long as you always use a condom, you don’t have to worry about an STI from sexual activity.
T	F	You may have a very serious STI without feeling any symptoms at all.
T	F	Abstinence is the only 100 percent effective method of birth control.
T	F	It’s not rape if a man has sexual intercourse with a woman after she says no as long as he does not use force.

- List at least three things a woman can do at a party to ensure she does not become a victim of sexual assault.

- Describe a first date scenario in which a woman is well protected from the risk of sexual assault. List at least three things she should make sure of.

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4.3.8: Chapter Activities

Chapter Takeaways

- Good health helps you be more successful in college.
- For good nutrition, eat a varied diet with lots of vegetables, fruits, and whole grains and minimize fats, sugar, and salt.
- Regular exercise is not only important for good health but is a great way to reduce stress in your life.
- Sleep is one of the first areas where college students cut back when they find themselves too busy with classes, work, and other activities. Taking the time to get enough sleep, however, makes you so much more efficient when studying that it can actually save you time.
- Substance use and abuse not only takes its toll on the body but also contributes to problems in college, at work, and in the future. You may need to make a smart decision between short-term pleasures and long-term success.
- Since many stressors are unavoidable in life, we all need to find good ways to minimize their effects. The best stress-reducers over time become good habits that will increase our wellness and help us succeed in college and careers.
- If you are having an emotional or relationship problem that persists and affects your life, don't hesitate to seek help. Most colleges have counselors and health professionals trained to help you get through any crisis.
- Sexual health is your own business—except that sexuality usually affects and is affected by others. Smart choices focus on protecting yourself from potential problems, regardless of your choices about sexual activity.

Chapter Review

1. Whose fault is it if I'm overweight now? _____
2. Whose fault is it if I'm overweight two years from now? _____
3. Whom can I talk to if I want to find a weight loss program that will work best for me?

4. Complete these sentences:
 1. What I think most needs change in my diet is

 2. The main reason I don't get enough exercise is

 3. When I feel stressed, I often _____ (How healthy is that? Should you choose healthier activities instead?)
 4. The first step in resolving a conflict you are having with someone else is to

5. How do you know if you're drinking too much or too often?

6. As a college student, why should you care about how much stress you feel and what you do about it?

7. If you have a friend who has seemed very depressed lately, what signs should you look for that might indicate he or she is becoming suicidal?

8. If you do see signs of suicide in your friend, what should you do?

9. If you are sexually active, can you be certain you are at zero risk for acquiring HIV? If so, when? If not, why not?

? Outside the Book

1. Choose a friend you enjoy spending time with and see if he or she will help you with an “experiment.” Together, make a list of fun things to do together in the next week that will help minimize your stress. Choose activities that are different from your usual habits. Following are some ideas, but be creative and try to include your own healthy ideas:

- Cook a healthy meal together (if you have a kitchen) or shop together for snacks you can carry with you for when you’re hungry between classes.
- Go for a jog, bike ride, or long walk at least three times during the week.
- Study together early in the evening, with snacks and drinks that won’t slow you down or keep you up, and then get to bed on time.

At the end of the week, talk about the experiment and how you felt during and afterward. Did you have fun? Did you get some ideas for other or better things to do? Plan to keep doing some of these activities.

2. Spend twenty to thirty minutes online getting more ideas about healthy ways to minimize the stress you feel as a student. Start by typing the phrase “stress reduction” into your search engine. Look for specific ideas and activities not already covered in this chapter. Write them down here to share with other students and your instructor.

1. _____
2. _____
3. _____
4. _____
5. _____

3. Go to <http://www.englishclub.com/health/stress-quiz.htm> and take the ten-question stress quiz to see how much you now understand about stress-related topics. (The EnglishClub.com Web site also has a lot of good information for students who speak English as a second language.)

? Make an Action List

Nutrition

My worst eating habits are

My action plan to eat better includes the following:

Exercise

I don’t get enough exercise because

I’ll try to do these things to become more active:

Sleep

I sometimes/often don't get enough sleep because

I can better manage my time to get enough sleep in the following ways:

Substances

I tend to overuse or abuse these substances:

My action plan to avoid substance problems includes the following:

Stress

These things cause me the most stress:

I will take these steps to better cope with these stresses:

Emotional Health

I am happiest when I

I'll be happier if I make these changes:

Sexual Health

I am/might be putting myself at risk when/if I do these things:

What I should always do to reduce these risks is to

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CHAPTER OVERVIEW

5: Cumulative Synthesis and Praxis

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