Dear Graduating Senior,

Spring 2009

This booklet has been specifically designed with you in mind. The whole process of graduating can be overwhelming, even traumatic. But it can also be exciting and wonderful (and we hope that for you, it is). In many ways, graduation from college marks the peak of your academic achievements thus far in life. It may also mark a peak in your social, personal, and intellectual growth. It certainly marks a period of transition in your life. For many, college graduation marks a shift into the “working world.” For others, it brings plans for graduate or professional school, or it may signify the beginning of some leisure time after a tough battle.

Whatever graduation means to you personally, it is certainly an enormous step toward that potentially frightening entity known as the “real world.” And in the real world, there are lots of new and exciting things to be seen and explored, tested and conquered. Making Transitions is designed to help ease your travels in that world after Beloit. While this booklet is by no means comprehensive, we hope that it provides you with some useful information and answers to some of the questions that you may have as a new college graduate.

Most of the information here has been compiled from outside resources, especially online documents. We have indicated the website the information came from and have often supplied additional resources.

We sincerely hope that this booklet provides you with some help as you make your way onward in life. At the same time, we must remind you that we are not experts—nor are we claiming to be—on any of the information included in this booklet. If you choose to use any tips, information, or advice in this booklet, you are doing so entirely at your own discretion. We claim no responsibility for how you use this booklet, or how the use of it may affect your life at any time.

For most of you, Beloit College has been “home” for the last four years, and is now a big part of your lives and it will—we hope—remain important to you. As you prepare to leave, be sure to remember Beloit College—all the things you have learned, all the people you have met, all the friends you have made, and all the ways that you’ve grown and matured...all that Beloit College has given to you and that you have given (or may give) back. A world of experiences and possibilities is waiting at your eager feet...Go explore!

Thanks for being a part of the Beloit College family.

Sincerely,

The 2008-2009 Residential Life Staff
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Welcome! The focus of this booklet, as you have probably guessed, is on the process of making the transition from being a college student for the last 3-4 years (unless you were on an “extended visitation plan”) to being a responsible, informed adult in the working world. This first section focuses on what are probably your current and more immediate needs and questions:

- **Housing** (renting, renter’s insurance, tips for renters)
- **Car Buying** (new vs. used, smart shopping, used car assessment)
- **Moving** (rental companies, preparing to move)
- **Finances** (loan consolidation, budgeting and financial planning tips, credit cards, taxes)
- **Insurance** (health insurance Q&A and terms glossary, auto insurance)

### Housing

**Your Own Little Niche in the World**

Perhaps you have decided that getting a place of your own is the direction in which you would like to head. You have the freedom to choose what you need and want in a place, but with this decision also comes a great responsibility. Getting your own place is an investment, and you should be prepared to ask a lot of questions and examine every single cabinet, faucet, closet, and detail while you are looking at a potential residence.

Some of the major questions to consider before and during your apartment search include:

- **Size**: Do you want an efficiency, studio, 1 bedroom, 2 bedroom or townhouse?
- **Cost**: How much are you willing and able to spend each month?
- **Roommates**: Will you be living with roommates (If so, you will need to have some additional discussions)?
- **How well does the space (and the landlord) actually fit your expectations and needs?**

As with many things in the post-college world, the key is good communication. If you will be sharing your new place with others, be sure to think about how you will best be able to live with them. Do not forget to talk about all of the popular topics including: visitors, cooking, cleaning, bill paying, personal space, significant others, etc.

**Where to Look** There are a lot of places where you can look for a place to live. Craigslist ([www.craigslist.com](http://www.craigslist.com)) has become one of the most common resources for finding housing. This website serves communities around the world. You can also look in the classified section of the city/local newspaper, use an apartment locating agency, or talk with friends, family, employers, and alumni.

### Landlord and Tenant Expectations

Both you and your landlord need to protect your own interests. For your landlord, a security deposit assures him/her that any damages to the apartment while you are a tenant will be covered. The landlord also may keep the security deposit if you fail to pay rent or leave before the end of your lease. Security deposits are refundable if you fulfill your lease agreement and leave your apartment in good repair. In most states, the landlord must itemize any deductions from your security deposit. Additionally, some states mandate that security deposits be kept in separate interest-bearing accounts for the tenant. To protect your own interests, make sure that you ask questions before you sign a lease or rent agreement.
Questions to Ask When Renting


The following are some sample questions to use when you check out an apartment or house before deciding to move in. The above website is a good resource for 100+ additional questions. These lists can also be used after you move in as a basis to log complaints about living conditions stemming from the landlord’s failure to perform proper service or maintenance. (Note: Some questions cannot be answered by simple observation and may require interviewing current tenants or by checking the conditions of the apartment against the state sanitary code.)

RENT AND FEES

1. What is the rent per month?
2. Is a security deposit required? If so, how much is it and under what conditions is it held?
3. Does the landlord require payment of first month’s or last month’s rent in advance?
4. Do you pay extra (and if so, how much?) for utilities, storage space, air conditioning, parking space, late payment of rent, etc.?
5. Does the lease indicate that the rent can be increased if real-estate taxes are raised, sewer or water assessments increase, or for any other reason?

RENTAL UNIT CONDITIONS

1. Are there signs of insects present?
2. Bathrooms: Clean? Is the plumbing in good working order? Tiles sound? Run the shower to check water pressure.
4. Air conditioning: Good working order?
5. Wiring: Are there enough electrical outlets? Is the wiring sound?
6. Does the heating system seem to be in good working order?
7. Is there a fireplace? Check to see that it is clean and operates well.
9. Floors: Are they clean?
12. Telephone: Outlets present? Convenient?
13. Is ventilation adequate? Is there an exhaust fan in kitchen?
14. Lighting: Is it adequate? Are fixtures in good working order?
15. Security: Does the door have a dead bolt lock? A security chain?
16. Storage space: Is it adequate? Kitchen and bathroom cabinets?
17. What is the noise level in the area around the rental unit? Traffic? Neighbors?
18. Run the shower and sink and flush the toilet at the same time to check water pressure.

FACILITIES AND SERVICES

1. Assess the maintenance services: Is there a resident superintendent? Are maintenance hours restricted? How is emergency service handled?
2. How is rubbish disposal handled? Are facilities accessible? Is recycling available?
3. Laundry facilities? How many available? Security?
4. Building lobby: Is it clean and well lit? Security?
5. Entrance and exit: Elevator? Are stairs well lit? Fire exits?
6. Hallways: Clean and well lit?
7. What type of parking is available? Is it well lit? Do you need a permit?
Tips for Your Search

Try http://www.apartmentratings.com/rent/TipsForRenters.html or http://www.housinginfo.com/rentals/housing-tips-for-renters-on-how-to-find-an-affordable-home.html

Finding housing can be an overwhelming task. The following six tips are not inclusive but offer you some things to keep in mind while renting and living off-campus.

1. Put all agreements in writing. To avoid disputes over who said what, we encourage people to put all agreements in writing. Don't forget to keep copies of all agreements and correspondence.

2. Never rent a place before seeing it. Make sure that you see the actual unit you will be renting, not a model unit. We encourage people to go to town a few days early in order to find a suitable place. It is never a good idea to rent a place over the phone.

3. Never sign a lease or housing contract that you don't understand. If you have questions about a lease or contract, ask your property owner.

4. Select your roommates with care. If you are going to live with others, talk with prospective roommates before you sign a lease or contract together. Talk about sleep and study habits, musical tastes, overnight guests, cleaning habits, etc. We recommend that people sign formal agreements with roommates in order to provide clarity for all parties. One good example of a roommate agreement form can be found at: http://www.tenantresourcecenter.org/pdf/roommate_agreement_form.pdf (5/4/09)

5. Make sure you record the condition of your apartment when you move in. Make sure you take the time to fill out an Inventory and Condition Report when you move in. It is important to note anything that may be wrong with the apartment: stains, holes in the walls, broken cupboards, etc. Videos, in addition to thorough Inventory and Condition Reports, are the best way to avoid disputes over your deposit.

6. Communicate early with property owners/managers and roommates. Disputes often arise and are always compounded by poor or infrequent communication.

Tips for Renters

Telephone Services When moving to a new house or apartment, you will might choose to have landline telephone service. Most phone companies will charge an initial hook-up charge (around $50) to get your phone connected. It’s a good idea to do some research on local and long-distance providers to determine the best deal. If you have roommates, it might be a smart to record ALL long distance calls that are made and when they are made (leave a pen and a sheet of paper near the phone, so that the date and phone number can be recorded for each long-distance call). This eliminates difficulties later while sorting out the phone bill.

Internet Services When you move, consider whether or not you will want to subscribe to online services. Look in the yellow pages of the local phone book for “Internet Service Providers.” In addition, you might want to check out the website http://thelist.internet.com. It can help you find an Internet Service Provider either by area code, country, or state, and includes all their relevant information (services, cost, address, phone number, website).

Utilities Before moving into a new place, it is especially important to make sure in advance that the utilities are turned on and functioning. Otherwise, you might find that your new house is not much of a home. It would certainly be distressing to spend an entire day moving into an apartment only to discover that the electricity is not on and that the water has been disconnected.
Renters Insurance Defined:
Renters insurance covers damage to or loss of your personal property. Whether you rent from a house owner, a property manager, or a university (as a student living in a dorm), if you are renting any type of housing, consider purchasing renters insurance.

Why do I need Renters Insurance?
Landlords insure the physical apartment building against damage from occurrences such as fire, hail, and vandalism. But their insurance policy does not cover your belongings, so you can’t expect the landlord to owe you money should anything happen to your things. Another reason to get renters insurance is to protect yourself against any accidents caused by other tenants. Renters insurance can also protect against liability lawsuits or medical bills of guests injured in your apartment (see below for more information).

Some landlords require you to purchase renters insurance. If so, this would be stipulated in your lease or lease riders.

What kinds of loss of or damage to property does renters insurance cover?
There are many types of loss that insurance will cover, plus additional options. It depends on the insurance provider that you buy it from. In addition to cost, these differing stipulations can help you decide from where you want to purchase rental insurance.

What other protection can I get from renters insurance?
- Liability protection. Some renters insurance protects you against a lawsuit if someone or their property is damaged on your apartment's premises.
- Medical payments to guests. Some policies cover the medical bills (to a limit) of anyone, except you or your roommates, who is injured in your apartment.
- Increase in Living Expenses. If your living expenses increase because you must live elsewhere due to a loss, some policies cover (to a limit) that increase.
- Lost property while traveling. Some renters insurance policies cover your property even while you are traveling (e.g. if an airline loses your luggage).
- Premium policy add-ons. If you are willing to pay a higher premium, you can buy additional protection. The add-ons differ from company to company, so be sure to ask for details. Typical add-ons include:
  - property damage due to floods or earthquakes
  - damaged wedding or engagement presents

How often do I pay? How much does it cost?
You can make monthly payments or pay all at once. Unlike other personal property policies, renters insurance is relatively inexpensive, ranging from $65 to $225 a year depending on the type of coverage you choose and where you live.

Where do I obtain renters insurance? Are there any discounts available?
Research policies from insurance companies and check with your auto insurance provider. You can often get a discount for carrying both.
After having lived on a college campus for a while, you may find that you need some form of transportation. Of course, you should consider what transportation options already exist where you will be going. Some things to think about include whether or not the location has a good public transportation system, if your roommate or friend might have a car that you could use, or if your parents have a car you might borrow for a while. If you find that buying your own car is your best option (either logistically or because you are just dying to get your name officially on the title to your very own automobile), there are many things to take into consideration.

New or Used? Buy or Lease?

**New Cars** One benefit of a new car is that it should be in perfect shape. You shouldn't expect to pay much money for maintenance immediately after purchasing a new car. One drawback, however, is that the initial purchase price will be far more expensive than a used car. Certainly, you should look around a LOT. When you go car shopping, take someone you trust and who has a strong knowledge about both the car and the process of buying a car before you actually sign on all of the dotted lines. Chances are that if you go into a dealership with that “just graduated” grin, you will not get the best deal. You should consider asking all of the questions in the section below about used cars.

Before purchasing a vehicle, it is important to take into account the amount you can afford to spend on insurance. Rates vary depending on make, model, year, and color of car. Older models and used cars typically cost much less to insure, while newer or more sporty cars will cost you a great deal more. If you are on a tight monthly budget, auto insurance rates will be very important to you. Regardless of the car type you are looking into purchasing, don’t fall in love with any particular car. Color and style may be important factors, but considering how well the car runs and how much maintenance (and therefore money) is needed will pay off a lot more in the long run. The more questions you ask and the more research you do in advance, the better prepared you will be.

**Used Cars** You might decide that a used car is the best bet, because chances are that it will cost you less and it can serve most of your motoring purposes quite well. On the other hand, you never know what the history of the car actually IS, or how well the car was actually cared for. You could look in local papers, talk to friends and family who may be selling or getting a new car, look at a used car dealership, or visit a standard dealer who also sell used cars. If you are buying (or even looking into) a used car, make sure that you ask a lot of questions. Chances are that it will save you a lot of hassle in the long run. How does the car run in the city? On the highway? What are the scheduled maintenance needs (the associated costs)? How well has the car been cared for up until this point? How do consumer reports rate the life expectancy of the car? What is the "Blue Book" value for the car (you can find this resource at just about any bookstore or library)? Is the ticket price fair? Why is the individual selling the car? If you feel confident about the car, go ahead with the paperwork to buy it. You can always check with the Bureau of Motor Vehicles regarding details and state laws/recommendations when buying from another individual. If you do this through a dealership, much of this ought to be taken care of for you. Carfax is another helpful site that gives you the skinny on what a car has been through since it’s been owned. The company stands behind the cars deemed to be in good running condition and will buy back the car from you if you have extensive issues with an automobile their services helped you select. $40 will get you an endless number of reports so that you can get more info on all the cars that interest you. From [www.carfax.com](http://www.carfax.com), (5/7/09)

While thinking about all of these issues, remember that most states require that you have automobile insurance and that you will need to arrange all of the appropriate title and licensing information. License plates, new drivers licenses (should you be moving) and title information can be obtained by visiting the Bureau of Motor Vehicles.

(Note: If you are moving to a different state, don't forget to find out what the state laws are requiring license plates. Laws regarding when you must have your new plates actually on the car varies from state to state, but a safe bet is that you will have to get those new plates mounted within 30 days after moving into the state. The average cost is around 40 - 50 dollars).
What to Look for When Taking a Test Drive
From www.edmunds.com/edweb/usedinfo/evaluate.html (4/1/05)

Listen Attentively
When taking the car out for a drive, you will hear all sorts of sounds. The engine, transmission, brakes, and every other part of the car make distinctive sounds. What you should listen for is any sound that sounds strange or abnormal. Does the engine make any clicking or popping sounds? Does the engine run smoothly? Does the car’s transmission shift smoothly?

Don’t Let the Seller Distract You
During the test drive, your focus should be on the car -- not the seller. If the seller insists on bragging loudly while you are test-driving the car, politely ask him/her to be quiet. Don’t allow him/her to turn on the radio in order to drown out the engine sounds; try out the radio for a moment and then turn it off.

Driving Checklist

- City Street Handling
- Freeway Handling
- Two Lane Highway Handling
- Clutch
- Smooth Gear Changes
- Cruise Control
- Engine
- Exhaust/smoke
- Oil fumes
- Idle/acceleration
- Cruise Control
- Brake System
- Foot Brake Pressure
- Foot Brake Vibration
- Stopping Gradually
- Stopping Suddenly
- Anti-Lock Brakes
- Transmission (Automatic)
- Parking Brake
- Noise
- Body Noise/Engine Knock

Suspension
- Smooth Shifts
- Springs
- Shocks
- Stabilizers
- Excessive Body Lean/instability

Engine
- Exhaust/smoke
- Oil fumes
- Idle/acceleration
- Cruise Control

Exterior Checklist
- Paint
- Moldings
- Chrome and Trim
- Windshield
- Grille
- Trunk Light
- Corrosion
- Accident Damage
- Dents, Dings and Scratches
- and Wear Pattern

While the trunk is open, look for:
- Spare Tire (Right Type)
- Jack (Right Type)
- Lug Wrench (Right Type)
- Carpeting and Trim
- Door Handles
- Bumpers and Rub Strips
- Close the trunk – Did it latch securely?
- Trunk catch
- Hood catch/Hood release
- Childproof Locks
- Headlights
- Parking Lights
- Reverse Lights
- Brake Lights
- Trail Lights
- Hazard Lights
- Turn Signal Lights
- Side Marker Light
- License Plate Light

Take the keys and check the following locks and latches:
- Doors and door handles
- Glove box
- Anti-theft System
- Gas Cap
- Custom Wheel Locks
- Trunk

Interior Checklist
- Steering Wheel Position
- Ease of Control Use
- Power accessories
- Mirrors and controls
- Horn
- Interior lights (dome, reading)
- Trunk release
- Strap handles

Seating (driver and passenger side)
- Airbags
- Seatbelt operation/comfort
- Ease of entry and exit
- Seat comfort
- Leg/shoulder room
- Armrest height/comfort
- Headrest height/comfort
The Mechanic's Inspection

If you've gotten to this point, you've already inspected the car's interior and exterior. You have taken the car out for a test drive. It's looking like you've found your car!! Having a mechanic give the car a once over will give you the peace of mind that you are not buying a lemon. Below is a checklist of crucial mechanical systems. Make sure the mechanic you choose inspects all of the following.

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<td>[ ] Master Cylinder</td>
<td>[ ] Water Leaks</td>
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<td>[ ] Power Booster</td>
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<td>[ ] Hoses</td>
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<td>[ ] Rotors</td>
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<td>[ ] Struts</td>
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<td>Chassis</td>
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<td>[ ] Fan Blade</td>
<td>[ ] Distributor</td>
<td>[ ] Steering Box</td>
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<td>[ ] Air Cooling</td>
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<tr>
<td>[ ] Pressure Cap</td>
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Ask the Mechanic to note what is in need of repair, if anything, and get a written estimate on company letterhead to show the owner of the car. This figure can be used as a bargaining chip when you negotiate the purchase price. Once you have reached an agreement on the price of the vehicle, all that is left for you to do is to arrange your financing and insurance.
The following information applies to renting vehicles for moving from Beloit to your new destination. The major national companies for "move-it-yourself" are listed below. While it is really expensive to move, this is still probably the most economical approach. Many people choose to use one of these services:

- **Budget Rent a Truck** 800-367-0522  [www.budgetrentacar.com](http://www.budgetrentacar.com)
- **Hertz Penske Truck Rental** 800-222-0277  [www.hertztrucks.com](http://www.hertztrucks.com)
- **Ryder Truck Rental-One-Way Inc.** 800-GO-RYDER (467-9337)  [www.moving.com](http://www.moving.com)
- **U-Haul** 800-468-4285  [www.uhaul.com](http://www.uhaul.com)

**Preparing for the Move**

**One Month Before Moving**
- Obtain IRS Change of Address form (call 1-800-829-3676) and post office change of address form.
- Gather moving supplies, boxes, tape, rope.
- If moving far away, make any necessary travel reservations like airline, hotel, and rental car.
- Or plan your travel route if driving.
- Call a moving company or make truck rental reservations to move.
- Place legal, medical, and insurance records in a safe and accessible place.
- Use the Change of Address Order form to tell the Post Office of your move.
- Give your mailers your new address:
  - Friends and family members
  - Banks, insurance companies, and other financial institutions
  - Charge card and credit card companies
  - Doctors, dentists, and other service providers
  - State and Federal Tax authorities and any other government agencies as needed.
- You can do this by sending them Address Notifications or, for magazine publishers and business mailers, by following their change-of-address instructions.
- Save moving receipts (many moving expenses are tax deductible).
- Make maps of your new neighborhood to familiarize yourself and your family with your new area.
- Plan your moving budget.

**Two Weeks Before Moving**
- Inform gas, electric, water, cable, local telephone and trash removal services of your move. Sign up for services at your new address. To get cable service for your new home, call 1-800-900-4741.
- Inform long distance phone company of your move. Sign up for long distance service at new address.
- Recruit moving-day help.
- Confirm travel reservations.
- Arrange to close or transfer your bank account, if appropriate.

**One Day Before Moving**
- Set aside moving materials like a tape measure, pocketknife, packing boxes, tape and markers.
- Pick up rental truck.
- Check oil and gas in your car.
- If traveling, make sure you have tickets, charge cards, and other essentials.
Finances

Paying back your student loans

After you graduate, leave school, or drop below half-time enrollment, you have a period of time before you have to begin repayment. This "grace period" will be

- **six months** for a Federal (FFEL) or Direct Stafford Loan.
- **nine months** for Federal Perkins Loans

If you go directly to graduate or professional school you may defer your loans during your time in school, however there is no "grace period" following completion of your graduate degree. Also during deferment, interest continues to accrue, adding to the total cost of your loans.

**Facts to Know and Remember:**

- A loan, unlike a grant, is borrowed money that must be repaid.
- You must repay your loan even if you didn’t like the education you received or you can’t obtain employment after you graduate.
- You must keep the loan holder informed of a change in your name, address, telephone number, Social Security Number, or enrollment status.
- You must make payments on your loan even if you don’t receive a bill or repayment notice. Billing statements are sent to you as a convenience, but you’re obligated to make payments even if you don’t receive any reminders.
- You can prepay the whole loan or any part of it at any time without penalty. This means you are paying some of the loan before it’s due.
- If you apply for deferment, forbearance, or consolidation, you must continue to make payments on your loan until you have been notified that your request has been processed and approved.
- Your student loan account balance and status will be reported to national credit bureaus on a regular basis. Just as failing to repay your loan can damage your credit rating, repaying your loan responsibly can help you establish a good credit rating.
- The consequences of defaulting on a federal student loan are severe and long lasting.
- There are repayment options available to assist you if you're having trouble making payments.
- Cancellation/Deferment Options for Teachers- If you're a teacher serving in a low-income or subject-matter shortage area, it might be possible for you to cancel or defer your student loans.

**Websites for Help and Resources:**

http://www.chasestudentloans.com/

http://www.salliemae.com/


Consolidating Your Education Loans

*From http://www.collegeboard.com/student/pay/index.html (5/1/07)*

**What is consolidation?** If you (or you and your spouse) have more than one type of education loan, or have borrowed from more than one lender, or need relief from high monthly education loan payments, you can combine all of your loans into one new loan and one monthly payment. This process is called consolidation.
Why should I consolidate my education loans? Consolidation makes repayment easier and can lower your monthly payment. You'll be responsible for just one loan payment each month (instead of a separate payment for each of your loans), you'll deal with just one lender; and your repayment schedule will be extended. Married couples may consolidate their loans into one account.

Is there a downside to loan consolidation? The interest rate on the consolidated loan may be higher than the rates of your other education loans. As a result of the higher interest rate and the longer repayment schedule, the total interest you'll pay on the loan can be much greater than you would have paid without consolidating. Only you can decide if a lower monthly loan payment and the flexibility of dealing with just one lender offsets the increased finance charge.

Do I qualify for loan consolidation? You qualify if you can consolidate loans from the eligible loan programs listed below and you are in the grace period or in repayment for each loan to be consolidated. Some lenders require you to consolidate a specified minimum amount of loans to qualify for their consolidation program.

Which types of loans can be consolidated? Federally Insured Student Loans (FISL); Guaranteed Student Loans (GSL): subsidized and unsubsidized Federal Stafford Loans: Auxiliary Loans to Assist Students (ALAS); Supplemental Loans to Assist Students (SLS), National Direct/Defense Student Loans (NDSL ); Parent Loans to Undergraduate Students (PLUS); Nursing Student Loans (NSL); and Health Professional Student Loans (HPSL). Although other education loans such as Law Access Loans cannot be consolidated, the amount of those loans will be considered in calculating the length of repayment on the consolidated loan.

What is the interest rate? The interest rate is fixed and is based on a weighted average of the rates on the loans being consolidated, rounded up to the nearest whole percent.

How much will my monthly loan payment be? Most lenders offer several repayment plans including:

- lower payments for the first few years when you may be starting your career or facing high expenses
- graduated payments that increase over time
- level payments

The amount of your payment will depend on the repayment plan offered by your lender.

Following are some typical examples from the Student Loan Marketing Association's (Sallie Mae) SMART LOAN™ consolidation program. These examples are based on the "MAX-2" repayment option that gives borrowers two years of interest-only payments followed by a fixed level of payments for the remainder of the loan’s term. The examples assume an 8 percent consolidation loan interest rate.

When may I consolidate loans? Anytime during your grace or repayment period. If you want to take advantage of your grace period, submit your application no earlier than four months into the grace period for the loans you want to consolidate.

How can I learn more about consolidating my loans? Talk with your lender or call Sallie Mae at 1-800-524-9100. They’ll explain how consolidation works and help you decide on the repayment plan that's best for you.
**Financial Planning Tips**


**Manage Your Budget**

- Know the difference between a "need" and a "want."
- Track your daily expenses closely for four to six months, to recognize your spending habits to develop a realistic budget.
- Periodically review your fixed and variable expenses; don't assume fixed expenses can't be adjusted, too.
- Save 5% to 10% of your net income every month. Pay yourself first - don't just save the "leftovers."
- Write down your goals: short-term, medium-term, and long-term.
- Check your net worth at least once a year to make sure you're making progress.
- Review your checking and savings accounts every couple of years to ensure that you're getting the best deal in terms of service fees, monthly charges, minimum balances, credit card fees, enhancements, etc.

<table>
<thead>
<tr>
<th>Budgeting Guidelines: The traditional rules call for a student or new graduate's take-home pay to be spent as follows. Students should scrutinize their expenses if they exceed these percentages. (Note: we also included actual dollar amounts with these guidelines, based on a yearly net salary of $20,000)</th>
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<tr>
<td>30% Housing ($6000)</td>
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<tr>
<td>8% Student loan repayment ($1600)</td>
</tr>
<tr>
<td>18% Food (includes groceries and eating out) ($3600)</td>
</tr>
<tr>
<td>8% Credit card/loan repayment ($1600)</td>
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<tr>
<td>10% Transportation (includes car insurance, but not car payments) ($2000)</td>
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<tr>
<td>8% Clothing ($1600)</td>
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<tr>
<td>4% Medical and dental ($800)</td>
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<tr>
<td>4% Recreation ($800)</td>
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<tr>
<td>5% Savings ($1000)</td>
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<tr>
<td>5% Miscellaneous ($1000)</td>
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**Manage Your Credit**

- Check your credit rating annually. If you are married, confirm that your credit history is being maintained in your own name. Adjust any errors you find immediately.
- Pay your bills on time to maintain good credit. Pay the minimum payment, at least. If you get into trouble, contact your creditors to explain.
- Stay below 20% if possible! Avoid getting into total debt that exceeds 37% of your annual income at most.

**Manage Your Taxes**

- Keep good records. A business diary is one way to track deductible expenses. If you use credit cards for business travel and expenses, note the nature of the expense on the back of the slip you keep.
- If you can't make yourself keep good records, at least maintain a file-or a drawer, or a paper bag-into which you toss things throughout the course of the year that might relate to filing your taxes.
- If you're eligible to do so, open an IRA/Keogh. Fund it annually.
- Remember, every dollar you save in taxes equals an extra dollar in income.

**Manage Your Insurance**

- Make a household inventory. In the event of fire or loss, you will need it to document insurance claims.
- Protect yourself with the right insurance, but don't buy insurance you don't need. If you have a whole life insurance policy, review it to make sure the return on the investment portion of your premiums is competitive with other investment vehicles.
- Once a year, review the primary and secondary beneficiaries on your policies.
- Review renewal contracts of homeowner/renter, automobile, and other personal property insurance.

**Manage Your Investments**

- Establish an emergency fund before you invest. This fund should have the equivalent of 3-6 months' income.
- Work with someone you trust, and who understands your financial objectives. Interview the experts until you find a good fit; don't let yourself be pushed around.
- Analyze your tolerance for risk, and don't exceed it.
- Never invest in something you don't understand.
- Be a little skeptical. If it sounds too good to be true, it almost certainly is.
Once you've made investments, pay attention to them. Ask questions. Stay informed about trends. Read books and magazines on personal and consumer finance topics. Learn from radio and television programs.

Taxes

As much as most people don't like paying taxes, it is important to file honestly and on time. You might need different tax forms than you used throughout college, especially if you move states or make a significantly different amount of money. Talk to someone you trust about taxes or visit a local or online tax filing business. There are certainly many credible agencies, but do your research so that you don't end up with an agency of questionable credibility. Your individual tax form needs will vary, but some of the most common tax forms are listed in the box below.

Many tax forms are available online and many people can file federal taxes online for free if they make less than $52,000. Visit the IRS website at [www.irs.gov](http://www.irs.gov) for links directing you to these sites. Your state’s Department of Revenue should also have a website with its tax forms, although it often costs a fee to file online for state taxes.

Common Tax Forms

| Form 1040 | U.S. Individual Income Tax Return. Income tax form used by those filing as residents for tax purposes. |
| Schedule A | Used for itemizing deductions. note: there are separate Schedule A’s for resident and nonresident filers. |
| Schedule B | Used to report interest and dividends received if the total received of either is greater than $400. For a nonresident for tax purposes, bank, credit union, etc., interest is not subject to income tax. |
| W-4 form | This form should be completed to indicate federal and state taxation. Resident and nonresident status for tax purposes should be determined before completing this form. |
| W-2 form | Your U.S. employer will use this form to report the income earned and tax withheld during the tax year. You will receive four copies of this by the end of January. You must attach a copy to Federal and State tax returns. Note: Tax forms may also be picked up at your local post office or library, if you are brave and wish to do your own taxes. Otherwise, you can spend between $50-$100 to have your taxes professionally prepared. |

Toll Free telephone numbers in the U.S. for Tax questions

Federal Tax Questions/Internal Revenue Service: 1-800-829-1040
State Tax Questions/Franchise Tax Board: 1-800-852-5711

Insurance

Health Insurance

Short-Term Insurance Coverage. Some companies offer insurance for a short-term period, such as 1 to 6 months. Such coverage is valuable when you are: (1) graduating from college (2) between employment or laid off, or (3) waiting to be covered under a group policy. If you are expecting to not be covered by an employer's health insurance policy after graduation, it would be wise to consider purchasing short-term health insurance for yourself. It is billed monthly, making it more affordable, and will offer you "peace of mind" in that transitional period. Two companies that offer partial health insurance are Time Insurance Company (800-406-2338) and Champion Insurance Advantage, LTD (410-879-4577 or www.champion-insurance.com).

Check your Policy. Health insurance policies vary tremendously, offering different coverage at a variety of different rates. It is important for you to determine what your needs are, and to make sure that your policy can meet those needs. Here are some basic important things look for:

• Make sure your policy will help pay at least some of your expenses for an office visit, since this will be your
Making Transitions

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most typical medical expense (unless you have specific medical conditions currently).
• Check to see if your policy offers a yearly physical, or "well-check."
• See if your policy offers mental health counseling, and whether it is on an "in-patient" or "out-patient" basis.

When Moving to a New Community, it is important to find a health care provider that best suits your needs. You should consider interviewing a few physicians, physician assistants, naturopaths, nurse practitioners—or at least finding the possibilities—before choosing one. Then, when you need healthcare, you won't have the additional struggle of finding a provider.

Always Carry Your Insurance Card with you. This card should contain all the relevant information: group number, policy number, insurance company name, dates of coverage, etc. Also, make sure you know how your particular clinic works—whether they expect payment up front for later reimbursement, or if your insurance will cover the cost of a visit up front.

Tips on Buying Health Insurance
From http://www.healthinsurance.org/consumertips.html (4/1/05)
http://medhealthinsurance.com/tips.htm

Before you buy...

Educate yourself! Learn as much as you can about
• the types of policies available
• the companies that offer the insurance
• the agent and the local company represented
• what the policy will pay for and what it won't
• how you will be reimbursed for your visits, prescriptions, etc.

This may all seem that it should be common sense, but a surprisingly large number of consumers don't know the answers to obvious questions. Investigate first!

Don't buy policies that exclude pre-existing conditions. If at all possible, avoid policies with any pre-existing conditions, or at the most, no more than a six-month period.

Pay your premiums annually. (Note: this will be a challenge when you are first getting "on your feet"). Check with your insurance agent about how much money you can save if you pay your premium one time during the year. You can avoid the service fee and may also receive a discount for pre-payment.

Choose a higher deductible. If your family has enjoyed good health for a number of years, you may want to switch to a higher deductible of $500 or $1000. You'll notice a sizable reduction in premiums.

Think twice about additional "supplemental medical" insurance. Supplementary policies are often not needed because you're probably already covered under your existing health insurance plan. Check to make sure that your limits for hospitalization and treatment seem high enough; if they seem low, try to change your policy.

Enroll in a group plan. For self-employed people, individual health insurance can be extremely costly. By joining associations, you have the opportunity to enroll in a group of health insurance plan and save on costs.

If you've already bought ...

Review your policy carefully once a year. Read the fine print of your policy to make sure it matches the needs of you/your family. As the health care system continues to change, your health insurance policy should continue be able to continue to meet these changing demands. (Note: Make sure you read everything carefully).

Health Insurance Terms Glossary
http://www.healthinsurance.org/glossary

Claim A request by an individual (or his or her provider) to an individual's insurance company for the insurance company to pay for services obtained from a health care professional.

Co-Insurance Co-insurance refers to money that an individual is required to pay for services, after a deductible has been paid. In some health care plans, co-insurance is called "co-payment." Co-insurance is often specified by
a percentage. For example, the employee pays 20% toward the changes for a service and the employer or insurance company pays 80 percent.

Co-Payment Co-payment is a predetermined (flat) fee that an individual pays for health care services, in addition to what the insurance covers. For example, some HMOs require a $10 "co-payment" for each office visit, regardless of the type or level of services provided. Co-payments are not usually specified by percentages.

Deductible The amount an individual must pay for health care expenses before insurance (or a self-insured company) covers the costs. Often, insurance plans are based on yearly deductible amounts.

Employee Assistance Programs (EAP's) Mental health counseling services that are sometimes offered by insurance companies or employers. Typically, individuals or employers do not have to directly pay for services provided through an employee assistance program.

Health Maintenance Organizations (HMO's) Health Maintenance Organizations represent "pre-paid" or "capitated" insurance plan in which individuals or their employers pay a fixed monthly fee for services, instead of a separate charge for each visit or service. The monthly fees remain the same, regardless of types or levels of services provided, Services are provided by physicians who are employed by, or under contract with, the HMO. HMOs vary in design. Depending on the type of the HMO, services may be provided in a central facility, or in a physician's own office (as with IPA's.)

Independent Practice Associations IPA's are similar to HMOs, except that individuals receive care in a physician's own office, rather than in an HMO facility.

LOS LOS refers to the length of stay.

Maximum Dollar Limit The maximum amount of money that an insurance company (or self-insured company) will pay for claims within a specific time period. Maximum dollar limits vary greatly. They may be based on or specified in terms of types of illnesses or types of services. Sometimes they are specified in terms of lifetime, sometimes for a year.

Out-Of-Plan: This phrase usually refers to physicians, hospitals or other health care providers who are considered nonparticipants in an insurance plan (usually an HMO or PPO). Depending on an individual's health insurance plan, expenses incurred by services provided by out-of-plan health professionals may not be covered, or covered only in part by an individual's insurance company.

Out-Of-Pocket Maximum A predetermined limited amount of money that an individual must pay out of their own savings, before an insurance company or (self-insured employer) will pay 100 percent for an individual's health care expenses.

Outpatient An individual (patient) who receives health care services (such as surgery) on an outpatient basis, meaning they do not stay overnight in a hospital or inpatient facility. Many insurance companies have identified a list of tests and procedures (including surgery) that will not be covered (paid for) unless they are performed on an outpatient basis. The term outpatient is also used synonymously with ambulatory to describe health care facilities where procedures are performed.

Pre-existing Conditions A medical condition that is excluded from coverage by an insurance company, because the condition was believed to exist prior to the individual obtaining a policy from the particular insurance company.

Preferred Provider Organizations (PPO's) You or your employer receives discounted rates if you use doctors from a pre-selected group. If you use a physician outside the PPO plan, you must pay more for the medical care.

Primary Care Provider (PCP) A health care professional (usually a physician) who is responsible for monitoring an individual's overall health care needs. Typically, a PCP serves as a "quarterback" for an individual's medical care, referring the individual to a more specialized physicians for specialist care.

Reasonable and Customary Fees The average fee charged by a particular type of health care practitioner within a geographic area. The term is often used by medical plans as the amount of money they will approve for a specific test or procedure. If the fees are higher than the approved amount, the individual receiving the service is responsible for paying the difference. Sometimes, however, if an individual questions his or her physician about the fee, the provider will reduce the charge to the amount that the insurance company has defined as reasonable.

Second Opinion It is a medical opinion provided by a second physician or medical expert, when one physician provides a diagnosis or recommends surgery to an individual. Individuals are encouraged to obtain second opinions whenever a physician recommends surgery or presents an individual with a serious medical diagnosis.
Short-Term Disability
An injury or illness that keeps a person from working for a short time. The definition of short-term disability (and the time period over which coverage extends) differs among insurance companies and employers. Short-term disability insurance coverage is designed to protect an individual's full or partial wages during a time of injury or illness (that is not work-related) that would prohibit the individual from working.

Waiting Period
A period of time when you are not covered by insurance for a particular problem.

Health Insurance Questions and Answers
From http://www.healthinsurance.org/faqs.lasso/ (4/08)

The insurance purchasing process involves many people, from the customer and the agent to the underwriter and insurance company. For the average consumer, it is easy to become baffled by the process; but learning about the process and educating yourself gives you much more purchasing power.

Overview of Insurance

Q: What is the major difference between group and individual insurance?
A: The major difference between group and individual insurance involves evidence of insurability. To purchase individual insurance, a person must generally answer a health questionnaire and undergo a medical examination to provide evidence of insurability to the insurance company. An insurer may decline coverage on the basis of the applicant's personal habits, health, medical history, age, income or any other factors that bear on risk acceptance. Or the insurer may issue a policy with limitations on coverage. Most group insurance, however, is issued without medical examination or other evidence of individual insurability because the insurer knows that it can cover enough individuals to balance those in poor health against those in good health. The risk of an insurer failing to achieve this balance is diminished as the size of the group increases, or as the insurer underwrites additional group policies and increases the total number of individuals covered. This is known as the "law of large numbers."

Q: What are the various ways that individuals receive health insurance protection?
A: Besides participating in group insurance plans, individuals may also be covered under federal and state government-sponsored programs such as Medicare and Medicaid, service-type plans such as Blue Cross/Blue Shield or so-called alternative health care systems such as health maintenance organizations (HMOs) and preferred provider organizations (PPO's). Insurance may also be purchased privately on an individual basis, or through mass purchasing groups such as credit unions and professional or trade associations.

Q: What are the advantages of group insurance over individual insurance?
A: For an employer that intends to provide insurance protection to its employees, the group approach ensures that all employees, regardless of health, can be covered. Those with known health problems, who might otherwise be unable to obtain individual insurance, can be covered automatically upon employment without evidence of insurability. Although some limits may be imposed on new hires for certain conditions that predate their enrollment in the plan, most employees can receive coverage as soon as they are eligible.

Types of Health Insurance Plans and Related Benefits

Q: What is a base plus plan?
A: A base plus plan is a two-part health insurance plan. Basic medical coverage--expenses such as surgery, hospitalization, physicians' visits, diagnostic laboratory tests and x-rays--is provided under the first part. There may be limits on these expenses, such as a limited number of hospital days and a surgical schedule, but no deductible or coinsurance applies to the covered expenses (employee is reimbursed starting with the first dollar of expenses). The second, or major medical, part of the plan covers other health expenses. The coverage is broad, with fewer limits; however, a deductible is required before the employee is reimbursed for expenses.

Q: What is a comprehensive plan and its advantages?
A: A comprehensive plan provides coverage for most medical services using one reimbursement formula. In a pure comprehensive plan, a deductible must be met before reimbursement for any covered expenses begins, and coinsurance applies to all covered expenses until the maximum employee out-of-pocket expense limit is reached. Additional covered expenses are paid in full. Because employees share from the beginning in the cost of their medical expenses when they are incurred, a comprehensive plan encourages more cost-effective health care. The patient is more likely to be cost-conscious and to seek out more cost-effective health care services and providers.

Deductibles, Co-payments and Reimbursements
Q: What is a covered expense and are there limits?
A: A covered expense is an eligible expense under a group health insurance plan. A covered expense is an expense incurred by a covered individual that will be reimbursed in whole or in part under the group health insurance plan. For example, under most health insurance plans, doctors' visits are a covered expense. That is, a doctor's fee up to the amount provided by the plan will be reimbursed by the insurer.

Just because an expense is covered does not mean that the coverage is unlimited. Both base plus and comprehensive plans have limits on the expenses for which they will reimburse. Insurers limit covered expenses in a variety of ways. One way is to cap allowable payments for a certain procedure or service. A common example of this type of limit would be a surgical schedule. Insurers also restrict covered expenses by limiting the number of visits or days for home health care or skilled nursing care, or by establishing a reasonable and customary charge.

Dental, Vision and Prescription Drug Plans

Q: What is direct reimbursement for dental care?
A: Direct reimbursement is a non-insured dental program in which an employer agrees to pay for a specified percentage or amount of receipted dental expenses. It has been used by smaller employers as a way of avoiding both the costs associated with an insured plan and the administrative complexity that often accompanies insurance company programs. And, since dental expenses are more predictable than medical expenses -- seldom involving emergencies or catastrophic expenses -- the risk to employers is considerably smaller.

Q: Are all types of dental services covered by insurance?
A: Usually not. Dental services are often divided into different coverage levels. Level I services include semiannual examinations, semiannual cleaning, x-rays and diagnosis. Most plans cover at least preventive and diagnostic care. Level II (basic services) includes simple restoration (fillings), crowns and Jackets, repair of crowns, extractions and endodontics (root canals and internal pulp treatment). Level III (major services) includes dentures, bridges and replacement of bridges and dentures. In order to emphasize prevention, many plans cover the Level I services at higher reimbursement levels than Level II or III services.

Q: How is vision care covered?
A: Most health insurance plans provide coverage for medical care related to eye injury or disease, but do not cover the costs of periodic eye examinations or corrective lenses. Like dental care, vision care is a relatively new employee benefit, offered by employers that can afford to expand their employee benefits plans to include additional fringe benefits previously considered budgetable. Vision care is most often covered on a scheduled basis that pays a fixed dollar amount for examinations, lenses and frames. Vision care is almost universally noncontributory due to the potential for biased selection. (Note: many vision policies won't pay for glasses frames.)

Q: Are all prescription drugs covered under health care plans?
A: Generally, only prescription drugs that are for treatment of an illness or injury are covered, subject to applicable deductibles and coinsurance. Many plans do not cover contraceptive prescription drugs, for example, or nicotine chewing gum prescribed for smokers who are trying to quit.

Auto Insurance

Tips on Buying Auto Insurance
From http://www.advantage1ins.com/buy-tips.htm (5/1/04)

Auto Insurance Coverage
Depending on your state’s laws, auto policies may be "required" to include some of the following coverages at minimum pre-set limits. Other coverages may be added or removed at your discretion or at a lender’s request.

Bodily Injury Liability: pays for bodily injury to another person due to the negligent operation of your vehicle. It may also pay if the damage was caused by a resident member of your family, or a person who had your permission to use your vehicle.

Property Damage Liability: pays for the damage you caused, due to the negligent operation of a vehicle. It may also pay if the damages were caused by a resident member of your family, or by a person who had your permission to use your vehicle.

Uninsured Motorist Bodily Injury Coverage: provides coverage for "Your" physical injury that was inflicted by an uninsured driver who was at fault or for injury you sustain as a result of a hit-and-run driver who was at fault.
Underinsured Motorist Bodily Injury Coverage: pays above the limits of another insurance policy for physical injuries you may sustain if your limits of Bodily injury are higher than the limits of the at fault motorist's policy.

Medical Payments: covers medical and possibly funeral costs for you or those in your vehicle who may be injured or killed in an accident while in your vehicle. May also pay for you or family members if struck by a vehicle while walking or riding in another vehicle. This coverage usually pays even if you were responsible for the accident.

Collision Coverage: pays the cost of repairing or replacing owner's vehicle when damaged due to an accident. Cost of this coverage is usually alterable by choice of a deductible. The higher the deductible, the lower the cost.

Comprehensive Coverage: pays the cost of repairing or replacing owner's vehicle when damaged due to Fire, Theft, Flood, Wind, Vandalism, Riots, Storm, Earthquake, etc. Cost for this coverage is usually alterable by choice of a deductible. The higher the deductible (the amount you agree to pay) the lower the cost is for this coverage.

Optional Coverage
Towing Coverage: pays for the costs of towing or minor repair to your vehicle (limits vary across companies).

Car Rental: pays for the cost of a rental vehicle while yours is being repaired due to a Collision accident or Comprehensive loss. (Limits, usage and length of time available vary from company to company).

Custom Equipment: This coverage if available would cover custom non-factory items such as CB radios, Cellular Phones or Custom Sound Systems. Coverage may also be available for customized features on Conversion Vans.

Rating Factors
Many factors govern the final cost of an auto insurance policy. Your age, driving records, area where you live and the miles you commute daily are a few the human factors. Other factors are a result of the vehicle itself: horsepower to weight, theft rate, parts costs, availability of replacement parts, and initial purchase price.

Auto Insurance Quotes
A quote received from an insurance agent or agency is merely an estimate of what the rate will be based on the accuracy of the information provided to the agent or agency. The final rate, while usually the one quoted, may be altered by information returned to the company by your state's department of motor vehicles or from information supplied by your prior company regarding losses. Don't forget human error either, the rate quoted may have resulted from faulty math, if so the company will correct the math and "their" final figure is the amount required.

To cover your bases, an agent may be able to submit a "non-bound application". The agent sends the application to the company and after investigation they will let the agent know at what rate you will be accepted. A non-bound application, provides "NO-IMMEDIATE COVERAGE" and you submit no money. This is a way you can be sure of the rate, before you cancel your current policy.

Factors to Consider When Looking at Insurance Companies

Complaints: The Insurance departments of many states calculate the consumer complaint ratios of companies doing business within their state.

Financial Stability: The financial stability of a company helps to ensure that they can pay claims. Companies are rated on this ability by a few independents. You can usually obtain this information from a public library. The following are some good publications to browse:

- A.M. Best Company Ratings
- Standard & Poor's Insurance Rating Services
- Weiss Ratings, Inc.
- Moody's Investor Services

Service: Service is an important consideration with any consumer purchase. Word of mouth is a good indicator of a company's service history. Another is their reputation with local auto body repair shops. Both can be biased so get more than one opinion. Checking the company's Complaint Ratio as indicated above is also a very good indication of service. Low complaints usually mean that the company's clients are being provided good service.

Discounts: There are a wide variety of discounts offered by insurance companies. Find out if you qualify!

Eddy Munster Drivers: If your driving record is truly monstrous, you may find it difficult to obtain coverage. Many states have "insurance pools" for high-risk drivers. The rates may be high but your acceptability may be assured. Contact your states insurance department to see if such an arrangement is available where you live.
Section Two
Transition: College to Career

This section of Making Transitions focuses on traditional and alternative career possibilities. Perhaps you already have a job lined up or are still looking. Or perhaps you’re not ready to jump into the world of traditional full-time work. In any case, this section provides you with valuable information about all of the following:

- alternative careers (national and international volunteer/non-profit organizations)
- job/career information (writing resumes and cover letters, interviewing, resources for finding a job)

Using Your Beloit College Network

If you haven’t already done so, the first thing you might want to do upon graduation is check out the website https://beloit.affinitycircles.com/. This is the homepage for My Beloit where you can stay connected with the Beloit College community, network with Alumni, and potentially find a job!

The Road Less Traveled

Not everyone wants to go straight to work or graduate school right after college. In fact, some people never want to join the executive ranks or continue their education. But what’s out there other than the “usual” choices? Here are a couple of lists of organizations that you may consider pursuing.

Public Service Organizations

From http://www.studentcenter.com/where/road.road.htm (5/1/04)
Also try http://www.usa.gov/Citizen/Topics/PublicService.shtml

Action without Borders (also Idealist) http://www.contact.org or www.idealista.org
A movement of individuals/groups with original humanitarian and environmental projects. Large or small organizations, schools, households, and individuals can all become involved in a local to an international capacity.

The American Red Cross http://www.redcross.org
A humanitarian organization, led by volunteers that provides relief to victims of disasters and helps people prevent, prepare for, and respond to emergencies.

America’s Charities http://www.charities.org
A coalition of national charitable organizations providing direct services in thousands of local communities. It provides employers with a choice of charities to present to employees, recognizing the importance of charitable choice and diversity.

AmeriCorps National Service Program http://www.americorps.org
The Presidential public service program that provides incentives for citizens to participate in important domestic quality-of-life issues. Its three direct service programs are AmeriCorps*USA, AmeriCorps*VISTA, and AmeriCorps*NCCC.

The Carter Center http://www.CarterCenter.org
A nonprofit, nonpartisan public-policy institute in Atlanta founded in 1982 by former President Jimmy Carter and his wife, Rosalynn. The Center is dedicated to fighting disease, hunger, poverty, conflict, and oppression through collaborative initiatives in the areas of democratization and development, global health, and urban revitalization.

A non-profit, non-governmental agency that sponsors student travel, study, and work abroad to promote better understanding in the global community.

Earthwatch http://www.earthwatch.org
A private, non-profit environmental agency that sponsors cultural and environmental research and also enables the public to participate in scientific research and environmental protection programs on short-term expeditions.
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First Class http://www.firstclass.cps.k12.il.us/index.asp
The Chicago Public Schools Alternative Certification Program. It's designed to attract college graduates from all professional
backgrounds, and develop them into professional teachers for Chicago Public Schools. At Chicago Public Schools, the mission
is bold but straightforward – to be the premier urban school district in the country by providing all of our students and their
families with high quality instruction, outstanding academic programs and comprehensive student development to prepare them
for the challenges of the world of tomorrow.

Fulbright Senior Scholar Program http://www.iie.org
Administered by the United States Information Agency and sponsors independent research grants to recent graduates,
graduate students, young professionals and artists.

GMAC-Gay Men's Health Crisis http://www.gmhc.org
Battles the AIDS epidemic through the creation of compassionate care for patients, by providing and encouraging the
continuance of AIDS education, and through its advocacy for fair public policy.

Global Volunteers http://www.globalvolunteers.org
A private, non-profit corporation that sponsors volunteer participation in international human and economic development
projects in the form of "service learning" travel programs.

Greenpeace http://www.greenpeace.org
An environmental organization with the purpose of creating a green and peaceful world. It draws attention to the abuse of the
environment through presence at the scene of abuse despite risk that the volunteer may take.

Habitat for Humanity http://www.habitat.org
One of the programs operated by the Carter Center, is dedicated to the elimination of substandard housing and homelessness.
Its mission is to create and provide shelter that is both livable and affordable.

Peace Corps http://www.peacecorps.gov/
A government agency that sponsors long-term volunteer participation in "people to people" grassroots development assistance
programs. Its mission is to promote peace and friendship in the international community.

Save the Children http://www.savethechildren.org
A non-profit organization devoted to child advocacy through nutritional education, child development, and basic child education.
It attempts to improve economic opportunities for children, and help them cope/recover in emergency situations.

Second Harvest http://www.secondharvest.org
The largest domestic hunger relief organization in the U.S., Second Harvest supplies the needy with one billion pounds of food
a year. Second Harvest provides food for those who are hungry due to poverty and those affected by natural disaster.

Teach For America http://www.teachforamerica.org
Mission is to build a movement to eliminate educational inequity in this country. They call upon outstanding recent college
graduates to commit two years to teach in low-income rural and urban communities and become lifelong leaders to expand
opportunities for children growing up there.

Vote Smart Web http://www.vote-smart.org
A national, non-partisan, non-profit organization founded by former Presidents Carter and Ford and 37,000 other Americans.
The organization maintains a comprehensive information system that pulls together voting records, campaign finance data,
special interests' performance evaluations, issue positions and backgrounds of candidates and elected officials nationwide.

Volunteer Job Databases
These databases are a great starting point for finding opportunities with non-profit organizations.

Explorations in Travel http://www.volunteertravel.com
Information about volunteer placements in Latin America and the South Pacific working with rainforest reserves, rural schools,
animal clinics, biosphere reserves and others.

Feminist Majority Foundation Online Career Center http://www.feminist.org
Links to women's organizations and progressive non-profits. Provides both job and internship listings.

IdeaList http://www.idealist.org
Volunteer and job opportunities worldwide.

Interaction http://www.interaction.org
Careers in non-profits; volunteer listings.
Servenet http://www.servenet.org
Database of volunteer opportunities searchable by dates and locations all over the United States. Also highlights upcoming major volunteer events and workshops.

If none of these resources offer connections or opportunities that appeal to you, think about the organizations that have been the most influential in your life. Camps, schools, places of worship, museums, parks, community action centers, hospitals and hospices are often looking for responsible and motivated individuals. While they may not be hiring at the time, many organizations consider hiring people they know or who have a volunteer history with them. If you have been volunteering for the organization, you may learn when positions become available more quickly than the general public and may be considered more readily as a candidate. Whatever you choose to do, we hope that you follow your heart and invest your time as YOU wish.

Applying for Jobs

Networking Into Your Ideal Job

One of the most important resources in your job search is networking. Basically, networking is talking to professionals in your field of interest. After you have determined your field of interest, talk to friends, professors, family members, alumni and previous employers. You should also consider using the internet as a way of networking for your job search. The more in-depth your network of people is, the more you will find that they can be helpful resources and connections for your future.

Job Search Directories

Job Search Websites through FACS http://www.beloit.edu/~facs/pdfs/job_&_internship_websites.pdf

MyTurtleSearch.
Contact FACS to gain access to this database which lists work opportunities posted by FACS and employers from around the state and country.

JobWeb (http://www.jobweb.com)
Collection of career planning and employment information, including articles and tips about searching for a job, job listings, and company information for college students, recent graduates, and alumni. There are also listings of resources for college career services and employment professionals. Sponsored by the National Association of Colleges and Employers.

MonsterTRAK (http://beloit.edu/~facs/students_monstertrak.php)
Customized site for Beloit College lists hundreds of job and internship postings sent directly to FACS by companies, organizations, government agencies, and alumni. It also includes hundreds of job postings sent to MonsterTRAK to be listed nationally for college students and grads. Beloit’s password is “turtle.”

The Riley Guide (http://www.rileyguide.com/)
Provides a guide to employment opportunities and job resources on the Internet, compiled by Margaret Dikel. It includes a list of job-related newsgroups and mailing lists.

NACElink Connect (find login information on FACS website at www.beloit.edu/facs)
Hundreds of work opportunities listed from national employers for new college graduates.

Career Magazine (http://www.careermag.com)
Includes job listings, employer profiles, a resume bank, articles, a career forum, and links to other career resources.

Career Mosaic (http://www.CareerBuilder.com)
Includes, among several other job-related resources, a searchable interface to the job-related newsgroups. Career Mosaic is a service of Bernard Hodes Advertising.

CollegeGrad (http://www.collegegrad.com)
Provides links to job listings, career reference materials, and career-related sites specifically for new college graduates.

Monsterboard (http://www.monster.com)
Online career center connecting job-seekers to top employers.
Help for Beloit College Alumni at Career Services (formerly FACS)

Career Exploration and Assessment - We offer the Strong Interest Survey and other assessment tools including card sorts, online assessments and library resources for exploring career fields.

Graduate School Information - We have the Peterson's Guides to Graduate and Professional Schools available in our library and on CD ROM, program guides for various fields of study, the Guide to Research-Doctorate Programs in the United States, and guides for professional programs in Law, Medicine, and Business. Our library also contains directories of financial aid and scholarship resources, and registration materials for graduate admissions tests.

Alumni Networking - Students and alumni may request a list of Beloit alumni by professional field, geographic location, or field of study through the Beloit Career Network.

Job Search - CS provides individual counseling and job search guidance for alumni. Staff are available for individual consultation on resume writing, cover letter design, interviewing techniques and practice, networking and informational interviewing, general job search strategies, and graduate school planning.

For more information about services available to Beloit College alumni, visit Career Services on-line at www.beloit.edu/facs (On 7/1/09, go to: www.beloit.edu/careerservices)

Office of Career Services
telephone (608) 363-2673
fax (608) 363-2190
e-mail facs@beloit.edu (also soon to change)
Resume Writing Tips
Adapted from http://www.getech.edu/career/student/resumes/index.html/(5/04/04)
For more tips: http://www.resume-resource.com/resume-tips.html

Tip #1 A resume contains your name, address (permanent and present), city, state, and zip code, telephone number(s), email address, objective, education, experience, computer skills (systems, hardware, software, languages), professional affiliations, activities, and may contain other information such as classes relevant to the position for which you are applying.

Tip #2 Objective statements are always concise and specific. They must be tailored to fit jobs you are applying for.

Tip #3 The education section always lists the current degree first.

Tip #4 Try to list all experiences relevant to the position you are pursuing first. Afterwards you may add any non-related, supporting work experience.

Tip #5 Be sure to include any and all computer experiences. Include systems, hardware, software and languages.

Tip #6 List activities that describe social, campus or professional affiliations. Remember, a resume is your calling card; it is not a full biography and should not reflect high school activities.

Tip #7 It is permissible to include classroom projects, assignments, or even nonpaying experiences that are related to the position that you are pursuing.

Tip #8 Expensive paper is not necessary – just good quality bond paper!

Tip #9 Individuals with advanced degrees should include a listing of publications and technical presentations.

Tip #10 The experience section should Focus on accomplishments when possible, not just daily responsibilities. Include quantifiable information when possible.

Tip #11 If you have little work experience, then your EDUCATION IS YOUR STRENGTH. Build up the education portion of your resume by writing about classroom projects, and course work.

Tip #12 Have someone proofread your resume for grammar and clarity. Use consistent font styles. Avoid fonts smaller than ten-point. Have .5 to .10 inch margins.
Resume Planning Guide

Resume preparation is most successfully accomplished after a complete data gathering search and an inventory of one’s attributes, career plans and skills. To ease your resume writing, you should fully complete this planning guide.

Personal Identification:  
Full Name ________________________________
Current Street Address: ____________________________  
Permanent Street Address: ____________________________
City, State, Zip: ____________________________  
City, State, Zip: ____________________________
Current Phone Number and email: ____________________________  
Permanent Phone Number: ____________________________

Education and Training:  List schools by name, city, and state, and the date of graduation. Include specific degrees, diplomas, certifications, licenses, etc. You may also list GPA (if it is at least a 3.0), and courses relating to your career goals.

School #1  
Beloit College, Beloit, WI
Degree: ____________________________  
School #2
Degree: ____________________________

Major(s): ____________________________  
Minor(s): ____________________________
Major(s): ____________________________  
Minor(s): ____________________________
GPA: ____________________________  
GPA: ____________________________
Graduation Month/Year: ____________________________  
Graduation Month/Year: ____________________________

Interpersonal Skills (This is a partial list of skills you may have that employers find valuable. Check all that apply).

- Mentor
- teamwork abilities
- problem solving
- encourage others
- good sense of humor
- develop support
- leadership
- brainstorming
- written and verbal communication
- mediation/debate
- public speaking
- customer sales and services
- analytical
- (customer) advocate
- adaptability
- accomplish multiple tasks
- personable
- crisis intervention
- mediation/debate
- public speaking
- customer sales and services
- analytical
- (customer) advocate
- adaptability
- accomplish multiple tasks
- personable
- crisis intervention
- mediation/debate
- public speaking
- customer sales and services
- analytical
- (customer) advocate
- adaptability
- accomplish multiple tasks

Computer Skills:

- Windows
- Visual Basic
- Telnet
- Netscape
- Microsoft Works
- HTML
- Eudora
- Microsoft Excel
- Microsoft Power Point
- Microsoft Word
- Microsoft Explorer
- Pagemaker
- Quicken
- Photoshop
- WordPerfect
- Microsoft Office
- Filemaker Pro
- C Programming
- Quark Xpress
- Assembly
- Java Programming
- Quick Books
- Quattro Pro
- Norton Textra
- C++ Programming
- Lotus
- Microsoft Access
- Dos

Athletic Skills: (coaching, certifications, etc.)

Language Skills:
Work Experience: Begin with the most recent and work back. Devote more space to recent jobs or jobs directly related to career goals. Work can include both paid and unpaid jobs and internships.

Job/Internship #1:
Position: Company-City, State
Dates of Employment:
Duties and Accomplishments:
1. 
2. 
3. 
4. 

Job/Internship #2:
Position: Company-City, State
Dates of Employment:
Duties and Accomplishments:
1. 
2. 
3. 
4. 

Job/Internship #3:
Position: Company-City, State
Dates of Employment:
Duties and Accomplishments:
1. 
2. 
3. 
4. 

Job/Internship #4:
Position: Company-City, State
Dates of Employment:
Duties and Accomplishments:
1. 
2. 
3. 
4. 

Community Service: This includes all volunteer work performed individually or through a sorority/fraternity, organization, club, church, etc.

Date(s) Organization Services Provided

Honors, Awards, Achievements: (Dean's List, Scholarships, Educational Grants, Leadership Positions, etc.)

Organizations: List the school/non-school related organizations you belong to and what have been your contributions to the organizations.

Date(s) Organization Role or Offices Held
Career Goals

What others say about you

References: List 3-5 references. This may include employers, counselors, and professors.

Name: ____________________________  Name: ____________________________
Title: ____________________________  Title: ____________________________
Company: ________________________  Company: ________________________
Address: _________________________  Address: _________________________
Phone: __________________________  Phone: __________________________
E-mail: __________________________  E-mail: __________________________
Relationship to you: __________________________  Relationship to you: __________________________

Name: ____________________________  Name: ____________________________
Title: ____________________________  Title: ____________________________
Company: ________________________  Company: ________________________
Address: _________________________  Address: _________________________
Phone: __________________________  Phone: __________________________
E-mail: __________________________  E-mail: __________________________
Relationship to you: __________________________  Relationship to you: __________________________

Name: ____________________________  Name: ____________________________
Title: ____________________________  Title: ____________________________
Company: ________________________  Company: ________________________
Address: _________________________  Address: _________________________
Phone: __________________________  Phone: __________________________
E-mail: __________________________  E-mail: __________________________
Relationship to you: __________________________  Relationship to you: __________________________
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Cover Letter Writing Tips

Adapted from http://www.missouri.edu/~cppcwww/cover.html (5/04)
For more tips: http://www.accent-resume-writing.com/covertips/

Purpose #1. To serve as a business letter and highlight points on your resume to a prospective employer.
Purpose #2. To introduce you and your background to the employer.
Purpose #3. To serve as a sales letter, intended to convince the prospective employer that you have something valuable to contribute and that it would be worth their time to interview you.

Tip #1 Do not exceed one page.
Tip #2 Address the letter to a specific individual. Call to request the name and title of the person responsible for hiring Some people are offended by being called "Madam." You may direct the letter to someone with a specific job title, such as Director of Editorial Services, or simply begin the letter without a salutation.
Tip #3 Sound positive and confident. Your cover letter should motivate the reader to find out more about you, that is, to read your resume and maybe even interview you.
Tip #4 Write an attention-getting introduction. The basic functions of an opening: to invite, inform, and entice.
Tip #5 State the position for which you are applying and point out your relevant qualifications. Tell why you are uniquely suited for the job you are seeking. Avoid using "I" to begin every sentence.
Tip #6 Focus on certain qualifications you wish to emphasize. Do not merely repeat the contents of your resume.
Tip #7 Tailor your letter to the needs of the company and the requirements of the position. How will the employer benefit by employing you? Want ads and company publications offer clues about what to stress. Get inside information about the workings of your chosen industry by reading trade publications and contacting trade associations.
Tip #8 Match your stationery and resume stock in size, weight, and shade. Traditionally, the 8 1/2" X 11" paper selected for the cover letters and resumes is white, off-white, ivory or light gray and at least 24 pound bond weight.

Organization of the Cover Letter

Date, name, title, and address of prospective employer. (Your address, phone number, and email should match the layout on your resume).

Paragraph 1: Why you are writing? Mention the person who told you about the job (if applicable) in the first sentence.

Paragraphs 2 and 3: Why should they hire you? This takes the most work because you need to "hook" the reader. As indicated on the enclosed resume... mention degree, specific course work, work experience, extracurricular activities, summary of resume - two or three things most central to the qualifications. Why do you want to work for them? Optional.

Paragraph 4: The close. Be assertive - "I will call you (be specific about when) for an appointment" (not "interview"). "Do not hesitate to call me at (phone #)". If you say you will call, then call.

Telephone skills are very important.

Morgan A. Freeman

700 College Street, Box 231 • Beloit, WI 53511 • (608) 363-2708 • freeman@beloit.edu

Lucille Kehoe
Program Coordinator
Naperville Community Outreach

Dear Ms. Kehoe:

I am interested in securing an internship with your outreach center this fall. I want to try a position of this type because I enjoy helping people and would like to expand my knowledge of current welfare issues.

Through both academics and work experience, I have become interested in social work. Your center, in particular, intrigued me because of the small size of the work environment and the clientele that you serve. As I continue my education, I have gained a solid understanding of many problems afflicting young people today and I would like to apply my knowledge firsthand.

I have been involved in a variety of settings that would prepare me for this type of work. I have developed excellent communicative skills and believe I can easily relate to different types of people. I also have experience working with groups and individuals. In working at our college career center, I have become more aware of my surroundings so that I can use available resources and better serve my clients. Combining both my education background with my work experience, I am confident that I am qualified for this position. I am very eager to obtain hands-on experience in a non-profit agency that serves human needs.

I will contact you after I arrive home the week of May 15. I look forward to meeting with you then. Thank you very much for your time and consideration.

Sincerely,

Morgan Freeman

Editor's Note: We have chosen one example each of a résumé and a cover letter. There are, however, many possible styles and formats for both. Résumé and cover letter books will show other examples of resumes and cover letters. The examples shown both here and in such books are not necessarily representative of how your own résumé or cover letter should look, but will hopefully give you a better feel for the depth of creativity and originality you can use, and might give you some ideas for your own documents. Numerous books of this type can be found in any college career center, including Field and Career Services at Beloit College.
Interviewing

Ten Most Common Interview Mistakes

1. **Lack of proper preparation** - Failure to gather information on the company and job before the interview makes a very poor impression on recruiters; it suggests that you really are not that interested in the position.

2. **Inappropriate personal appearance** - Consider the nature of the position sought and dress accordingly. When in doubt, dress somewhat more formally than you think would be expected for the job. Be conservative and be detail oriented (polished shoes, neat hair, non-overpowering cologne or perfume etc.) First impressions are very important.

3. **Poor non-verbal communication** - In addition to what you are saying, your non-verbal behavior is very important in an interview. Are you making eye contact? Are you listening intently when the interviewer is speaking? Are you giving a firm handshake when you were greeted by the interviewer(s). Are you fidgeting during the interview? Practice with a friend or in front of a mirror to assess these factors.

4. **Poor attitude** - Self-centered behavior (i.e. a “what’s in it for me” attitude) is very poorly received by interviewers. Ask yourself what can you contribute to the company. What skills/experience would you bring to the job?

5. **Failure to ask questions** - Employers will assess your interest in the company and the position by the types of questions you ask. Proper research will help ensure that the questions you ask are intelligent ones.

6. **Being disorganized** - Make sure you arrive at the interview a few minutes early so that you have time to get composed and check your appearance. Arriving late is simply unacceptable - so plan for the unexpected. Always bring an extra copy of your resume and references to an interview.

7. **Exaggerating or being deceitful** - Do not exaggerate your experience or skills when answering interview questions. Remember that employers may follow-up on your assertions during reference checks - so, always answer honestly.

8. **Excessive anxiety** - While interviews tend to induce anxiety in most people, for some it can seriously undermine performance. Employers cannot and will not attribute poor answers entirely to your anxiety. To decrease interview anxiety, the single best thing you can do is practice. Ask your friends or your family to help.

9. **Over or under answering questions** - For most interview questions a “Yes” or “No” answer is not appropriate. Provide more detail for an employer and cite examples from personal experience. If you do not understand a question, seek clarification.

10. **Failure to send a thank-you note or card following the interview** - Take the time to send a thank you card; this small gesture can make a significant impact on an employer.

**Interviewing Tips**


- **Bring a spare copy of your resume in a briefcase or folder.** This demonstrates that you are prepared. It also gives the interviewer something to take notes on.
- **Expect to spend some time developing rapport.** Because personal chemistry is a key in the hiring process.
- **Be prepared for personal questions, even inappropriate ones.** Some interviewers may not be aware of what they can ask, legally. Anticipate how you will handle personal questions without blowing your cool.
- **Emphasize the positive.** Be frank and honest, but never apologize for lack of experience or weaknesses. Be self-confident but not overconfident or cocky.
- **Wait for an offer to bring up salary.** Let the interviewer bring up this subject.
- **Emphasize what you can do for the organization.** This means emphasizing your transferable skills. Employers are concerned most with what you can do for them.
- **Don't try to give the "answer they want".** Most employers know a ‘set answer’ when they hear one.
- **Avoid debate.** Arguing with an employer will shorten the interview and affect your chances of employment.
- **NEVER slight a former employer, colleague, teacher, or institution.** If there were problems with previous experiences, try to put your answers in the positive rather than the negative.
- **BE YOURSELF!** You don't want to get hired on the basis of something you are not.
Why Graduate School? First, you need to decide if graduate or professional school is right for you and, if yes, when the appropriate time to attend would be.

**Ask yourself these questions**
1. How might graduate school affect my career or professional plans?
2. Will the graduate degree enhance or narrow my employment prospects?
3. Do I need to attend right away?
4. Am I burned out academically or anxious to continue with my academic work?
5. Do I want to go to school full time?
6. Should I work full time and go to school at night?
7. Would I benefit by gaining some practical experience before pursuing graduate school?
8. Am I postponing some tough decisions by going to graduate school?
9. Do I know exactly what discipline I want to study?
10. Will the specific area of study help me to get the job I want? what is the job market like for this degree?
11. Will a Masters degree be enough or do I need a Doctorate?
12. Where will I choose to go?
13. How will I finance it?

**When is the Right Time to Go?**

**Advantages of proceeding directly**
1. Continuity between undergraduate learning and specialization of graduate field.
2. Easier to finance graduate school prior to other financial obligations (i.e. mortgages, family loans, etc.)
3. Beneficial to get educational preparation “out of the way” prior to one’s job choices.
4. Can defer payment of undergraduate loans.
5. Can still be counted as a dependent for insurance reasons.

**Disadvantages of proceeding directly**
1. Uncertain about purpose of study (Why am I attending graduate school?)
2. Goals conflict (I want graduate school out of the way but also want to make money, travel, gain practical experience, etc.)
3. Unable to grow into professional role without non-academic life experience.

**Advantages of waiting 2-5 years**
1. Acquire work experience related to field(s) of interest. Some schools (i.e. MBA) seek applicants with experience.
2. Refreshed and motivated to pursue academic work.
3. Establish financial stability prior to further education
4. Ability to obtain internships, fellowships for assistance during graduate school

**Some things to consider when deciding on a school/program**
- cost/financial aid
- requirements for completion
- matriculation rates
- program/curriculum (does the program’s emphasis meet your needs?)
- role models/mentors (are there faculty there you want to work with?)
- time to completion
- admission requirements (can you get in?)
- reputation/prestige (check rank as well as opinions of faculty, students, alumni)
- placement success
- student / faculty ratio
- location/size
Resources to help you identify schools

• Graduate school guides like Petersons (www.petersons.com or www.graduateschools.com)
• Relevant discipline guides (guide to the top medical schools, etc.)
• Faculty and staff at Beloit
• Professional associations
• Beloit College alumni
• School web page

Tips

• Look for individual professors that you would like to work with and study under.
• Visit schools that interest you.
• Talk with students and alumni who are or have attended the school.
• Apply to a range of schools: easy to get into, middle range, reach or dream schools (schools which you would love to get into but will be very competitive for you).

The Application Process

Admission requirements generally include an application form (with essays or a personal statement), an application fee, admission test scores (GRE or other relevant standardized test), GPA, official transcripts, and letters of recommendation. Sometimes samples of previous work, a specific undergraduate major, evidence of work experience and an interview are also required. Usually deadlines are between January and March but may be earlier especially if you are applying for financial aid. If the schools to which you are applying have rolling admissions you should apply as early as possible since applicants are admitted as their applications are submitted. The longer you wait the more competitive it becomes since there are fewer spaces left.

Application and Fee Each graduate and professional school and sometimes specific departments require an application and nonrefundable application fee. It is recommended that completed drafts be reviewed by faculty members or FACS staff. Applications should be neatly typed, error free and submitted before the deadline (a month before if possible.) Remember to keep a copy of the completed application form for your records.

Test Scores The admission tests required vary from institution to institution. You can research test requirements through graduate school guides, but be sure to confirm with the admissions office or specific department. Preparation materials (books, workbooks) and computerized materials can familiarize you with directions and show you sample questions. Preparation courses review directions, format, and content of the exams, and provide test taking strategies and practice exams. It can take 4-6 weeks for scores on admissions tests to be reported so plan to take them early enough to meet application deadlines. FACS and the LSSC have registration materials for many of the tests.

Grade Point Average GPA – both overall and major – is one important factor for admission. How GPA is weighed varies from institution to institution. It is wise to explain any unusual patterns or poor grade.

Official Transcripts An official transcript demonstrates your receipt of an undergraduate degree and shows the courses in which you were enrolled and the grades received. You will need to request a copy of your official transcript in writing from the registrar for each program to which you are applying. The cost is $2.

Letters of Recommendation Usually 2-3 letters of recommendation are required. Ask individuals who will be in a position to best assess your ability to perform well in the program to which you are applying (i.e. a faculty member) or who can attest to your good character and interest in the field (i.e. an employer, contact in a related field.) Graduate schools usually request recommendations from faculty, and oftentimes ask that they be confidential. Tips:

• Ask for letters of recommendation early.
• Help faculty remember your accomplishments. Provide transcripts, papers or other relevant assignments, copy of resume, list of classes taken with faculty.
• Provide stamped, addressed envelopes.
• If using forms provided by graduate school, fill in any parts to be filled out by candidate.

**Statement of Purpose or Personal Essay** This is important. This is where you articulate your goals. Indicate why you are interested in the field of study, the particular school and the specific program as well your related background. Also emphasize what you have to offer the program and how you can benefit from it. If other essays are required be sure to answer the specific questions and stay within designated word limits. Research the programs to which you are applying so that your responses can be unique and targeted to each school. Keep copies of your essays for your records.

**Before you write your essay, answer these questions:**
- When did you first become interested in this field?
- Who are your three favorite professors and why?
- What three pivotal books, articles, or lectures caused you to think differently?
- Have faculty said anything complimentary to you in class or on papers?
- What interesting research or work experience have you been involved in?
- What honors, awards, service activities, athletics have you received or participated in?
- What is unique about you?

If you answer these questions thoroughly, it should give you a solid foundation from which to write your essay.

**Remember:**
- Have an outstanding, eye-catching first sentence.
- Prove your ability to succeed at the graduate level.
- Write at least three drafts and have your essay critiqued by at least three people whom you respect.
- Your essay MUST BE ABSOLUTELY error free.

**Samples of Previous Work** Some programs will require samples of work such as writing, art portfolios or audition tapes. You may also want to include evidence or examples of related research experience that you have. Don Asher recommends including a “table of undergraduate research,” a one page chart summarizing your research experience. Some programs also require evidence of part or full time work experience in a related field.

**Work Experience** Some programs require previous work experience. This shows your interest, commitment and desire to continue in a particular field. You also have real world experience to bring to the classroom.

**Interview** An interview is required for entrance into some graduate programs. Usually, however, the interview is not part of the admissions process unless you are applying for assistantships or internships. If you believe that an interview might help your admission or if you have questions, it is a good idea to request an interview.

**Increasing your chances of acceptance**
- Make contact with faculty in the department.
- Write an outstanding essay.
- Get a high score on the GRE or other standardized test.
- After you mail your application, check with the department to make sure that it arrived and is complete.
- Get your application in early.
- Visit the school in person.

**Use the resources at Field and Career Services.**
- Petersons Guides in hard copy and on the web.
- Useful links on our web site; books listing funding sources.
- Beloit Works alumni database can connect you with alumni who have gone on in your field or possibly attended a school you are interested in.
- Staff will critique essays and proof read applications.
Standardized Tests

Graduate Record Examination (GRE) Many schools require that you take the GRE General Test; some programs also require that you take the GRE Subject specific test. The General Test is a three and a half hour test with sections designed to measure verbal, quantitative, and analytical ability. This test is administered via computer and is offered year-round at many test centers. In addition to convenience, the computer-based test offers immediate test results and faster score reporting. Information on test dates and centers is available in the GRE registration information or check out GRE Online http://www.gre.org or call ETS at 1-609-771-7670. For computer-based testing call 1-800-GRE-CALL. The subject tests last 2 hours and 50 minutes and are designed to measure the knowledge and understanding of subject matter basic to graduate study in specific fields. Check with the programs to which you are applying to see if the subject specific test is required. The General and Subject test may be taken on the same or different days. The subject specific tests are only available in written format.

Graduate Management Admissions Test (GMAT) The GMAT may be required for advanced study in business and management. It measures general verbal, quantitative, and analytical writing skills that are developed over a long period of time and are associated with success in the first year of study at graduate schools of management. The GMAT does not presuppose any specific knowledge of business and does not measure achievement in any particular subject area. The quantitative sections measure basic mathematical skills, understanding of elementary concepts and the ability to reason quantitatively, solve quantitative problems, and interpret graphic data. The verbal section measures the ability to understand and evaluate what is read and to recognize conventions of standard written English. The analytical writing sections measure the ability to think critically and communicate complex ideas through writing. For more information or to request registration materials call 1-800-GMAT-NOW.

Law School Admission Test (LSAT) The LSAT is designed to measure skills important in the study of law and to aid law schools in assessing the academic promise of law school applicants. The test covers a broad range of academic disciplines. Questions measure the ability to read, understand and reason. In addition to five 35 minute sections of multiple choice questions, a 30 minute writing sample is required. The writing sample is not scored, but is sent to each law school at which the LSAT scores are reported. The Law School Data Assembly Service (LSDAS) is highly recommended. It compiles all of the application information required by most law schools into one report. Almost all U.S. law schools use the LSDAS Report to consider the applicant’s undergraduate performance. You can take the LSAT through FACS or, for more information or to request registration materials, call (215) 968-1001 or visit http://www.lsac.org or the FACS office.

Praxis Series for Beginning Teachers (PPST and NTE) The Pre-Professional Skills Tests (PPST) of Reading, Mathematics and Writing are each one hour multiple choice tests. The writing test includes both multiple choice questions and a 30 minute essay. The National Teaching Examination (NTE) Core Battery includes three separate two hour tests: General Knowledge, Communication Skills, and Professional Knowledge. NTE Specialty Area tests and Subject Assessments measure understanding of the content and methods application to specific subject areas. For more information or to request registration materials call 1-800-772-9476 or visit www.ets.org/praxis.

Miller Analogies Test (MAT) The MAT is a 50 minute test with 100 problems stated in the form of analogies. The test items use different types of analogies to test general information in a variety of fields including fine arts, literature, math, natural sciences, and social sciences. You can take the Miller Analogies test through Field and Career Services or call the Psychological Corporation at 800-622-3231 for information about other testing sites.

Test of English as a Foreign Language (TOEFL) The purpose of the TOEFL test is to evaluate the English proficiency of people whose native language is not English. The test uses a multiple choice format to measure the ability to understand North American English. The test consists of three sections: listening comprehension, structure and written expression, and reading comprehension.

Test of Written English (TWE) For the TWE test you will write a short essay to demonstrate your ability to write in English. Some institutions use the TWE score in addition to TOEFL scores to help evaluate the English proficiency of applicants. If you need to take the TWE be sure to register early for one of the five combined
TOEFL/TWE tests. You cannot register to take the TWE only. Both tests must be taken on the same day. Combined time for both tests is approximately three and one half hours.

Test of Spoken English (TSE) The TSE test evaluates the general oral language proficiency of non-native speakers of English. Examinees give oral answers to questions that are presented in written and oral form. The spoken answers are recorded; no writing is required. Actual testing time is about 20 minutes but plan to be at the test site for about 45 minutes. For information or registration materials call TOEFL/TSE Services at (609) 771-7100.

For information on the tests please contact the Health Professions Advisory Committee. Contact person: Marion Fass (608) 363-2784 or (email) fassm@beloit.edu

- Medical College Admission Test (MCAT)
- Dental Admission Testing (DAT)
- Veterinary College Admission Test (VCAT)
- Pharmacy College Admission Test (PCAT)

Financing Graduate School

Scholarships, grants, fellowships These are monetary awards given on the basis of scholastic record or, sometimes, financial need. The funds are generated either from an institution’s own endowment of income or sponsored by a private foundation, industry or the government. Catalogs outline institutional financial awards and directories identify other sponsors. Ask the department what is available. Do some research on your own.

Assistantships Individual departments award teaching, research, and sometimes administrative assistantships. You work part time while pursuing your studies. A stipend (small amount of money) serves as remuneration and sometimes tuition remission (exemption from paying tuition) is granted. Inquire within departments.

Resident Assistantships Work in the residence halls while pursuing your studies. Usually compensation includes tuition remission, a stipend and housing. Some programs offer credit.

Loans The federal government offers low-interest loans which you begin repaying several months after graduation and continue over a long period of time. The Perkins Loan Program and Stafford Student Loans are among these. A special application for financial aid and/or a loan is usually required. Check with the financial aid department or local banks.

Work Study Institutions offer part-time employment to students who demonstrate need for financial aid.

Employment Check with the Career Center at the schools to which you are applying for area work options.

Tips for increasing your chances of getting financial aid

- Apply early.
- Make friends with faculty members. They are powerful people and usually have a say in where departmental money goes.
- Write to the Grants Management Branch of any private or governmental agency that interests you. Ask for a current list of funded schools and apply there.
- Fill out any applications and write any essays carefully. No mistakes.
- There is usually more aid for doctoral programs.
- You can bargain with schools about aid packages.

For more information visit career websites at other schools, such as:
  - University of Maryland: http://www.careercenter.umd.edu
  - Cornell Career Services: www.cornell.edu

Resources used to develop this section: Graduate School Handout from Lawrence University, Lecture by Donald Asher at Beloit College September 2000, Graduate Admissions Essays-What Works What Doesn’t and Why, by Donald Asher, and Getting What You Came For: The Smart Student’s Guide to Earning a Master’s or PhD by Robert L. Peters, PhD
Learning certainly doesn't end after graduation of college. Part of continuing your life-long education should involve reading. “Good literature” is a subjective term, but these individuals have offered their personal suggestions for books that they feel everyone “should” read. Go ahead and tackle a few of them!

**Nancy Benedict, Enrollment**  
The Paradox of Choice  
Barry Schwartz

**Andras Boros-Kazai, Political Science**  
*(Anything by)*  
Isaiah Berlin

**Guns, Germs, and Steel: The Fates of Human Societies**  
Jared Diamond

**QUR’AN (The Recitation)**  
Majid FAKHRY's translation-explication

**Nine Stories**  
J.D. Salinger

**Paul Campbell, Mathematics and Computer Science**  
Collapse: How Societies Choose to Fail or Succeed  
Jared Diamond

**Barb Cavanagh, Residential Life**  
The Last Lecture  
Randy Pausch

**Emily Chamlee-Wright, Economics**  
The Communist Manifesto  
Karl Marx

**What is Seen, and That Which is Not Seen**  
Friederich Bastiat

**The Road to Serfdom**  
F.A. Hayek

**An Inquiry into the Nature and Causes of the Wealth of Nations**  
Adam Smith

**Darrah Chavey, Mathematics and Computer Science**  
Any Selection  
Tony Hillerman

**Letters from the Earth**  
Mark Twain

**Laura Damon-Moore, Residential Life**  
Brighton Rock  
Graham Greene

**The Curious Incident of the Dog in the Nighttime**  
Mark Haddon

**Unaccustomed Earth**  
Jhumpa Lahiri

**The Abstinence Teacher**  
Tom Perrotta

**Ann Davies, Dean of the College/Political Science**  
Pilgrim at Tinker Creek  
Annie Dillard

**Gilead**  
Marilynne Robinson

**Georgia Duerst-Lahti, Political Science**  
Moral Politics  
George Lakoff

**Christina Eddington, Office of International Education**  
Bell Hooks  
JM Coetzee

**The Hours**  
Michael Cunningham

**Zen and the Art of Motorcycle Maintenance**  
Robert Pirsig

**Franny and Zooey**  
JD Salinger
Marion Fass, Biology
Better
28 Stories of AIDS in Africa

Bill Flanagan, Dean of Students
Man’s Search for Meaning

Kosta Hadavas, Classics
Disgrace

Ari Hurwitz, Admissions
Who’s Afraid of Virginia Woolf?
To End a War
Animal, Vegetable, Miracle/The Poisonwood Bible
The Watchmen
The Omnivore’s Dilemma/In Defense of Food
Mother Night

Josie Inaldo, Office of International Education
Strapped
Whiteman
Anger
Generation Debt
Importing Diversity
The Lifelong Activist: How to Change the World…
The Sex Lives of Cannibals

Tim Leong, Residential Life
The Unbearable Lightness of Being
Einstein’s Dreams
The God of Small Things

Sylvia Lopez, Modern Languages
Don Quixote (de la Mancha)
House on Mango Street
House on the Lagoon
One Hundred Years of Solitude
Down These Mean Streets

Csilla Macsari, Dean’s Office
Ender’s Game

Debra Mubashshir Majeed, Philosophy and Religious Studies
The Spiral Staircase
Reading Lolita in Tehran

Carol Mankiewicz, Biology and Geology
Silent Spring

Tom McBride, English
The Selfish Gene
The Prince

Josh Moore, Office of International Education
Transcommunality: From the Politics of Conversion...
The Inventurers: Excursions in Career and Life Renewal
### Making Transitions

#### Megan Muthupandiyan, Writing
- *The Dialogic Imagination*  
  M.M. Bakhtin
- *Illuminations*  
  Walter Benjamin
- *Middlemarch*  
  George Eliot
- *Four Quartets /The Wasteland*  
  T.S. Eliot
- *Jude the Obscure*  
  Thomas Hardy
- *Magister Ludi*  
  Hermann Hesse
- *A Portrait of the Artist as a Young Man*  
  James Joyce
- *Fight Club*  
  Chuck Palahniuk

#### Roc Ordman, Biochemistry
- *Human: The Science Behind What Makes Us Unique*  
  Michael S. Gazzaniga
  Gottman/Silver
- *Peace is Every Step*  
  Thich Nhat Hanh
- *The Balance Within: The Science Connecting Health and Emotions*  
  E.M. Sternberg

#### John Rapp, Political Science
- *The Analects*  
  Confucius
- *Chuang Tzu (Basic Writings)*  
  Burton Watson (ed. and trans.)

#### John Rosenwald, English
- *Alice in Wonderland*  
  Lewis Carroll
- *Symposium*  
  Plato
- *Sonnets to Orpheus*  
  Rainer Maria Rilke
- *A Room of One's Own*  
  Virginia Woolf
- *Dao-de Jing*  
  Lao Zi

#### Gretchen & Ranjan Roy, Mathematics/Computer Science
- *Poetics /Ethics /Physics*  
  Aristotle
- *Origin of Species*  
  Charles Darwin
- *Black Like Me*  
  John H. Griffin
- *Coming of Age in Samoa*  
  Margaret Mead
- *The Long Walk*  
  Slavomir Rawicz
- *Democracy in America*  
  Alexis de Tocqueville
- *The Need for Roots*  
  Simone Weil
- *The Katha Upanishad*  
  Anonymous

#### Phil Straffin, Mathematics and Computer Science
- *Don Quixote /Nostromo*  
  Miguel de Cervantes Saavedra
- *The Brothers Karamazov*  
  Fyodor Dostoevsky
- *The Leopard*  
  Guiseppe Tomasi di Lampedusa
- *War of the End of the World*  
  Vargas Llosa

#### Jack Street, Modern Languages
- *The Desert of the Tartars*  
  Dino Buzzati
- *The Words to Say It*  
  Marie Cardinal
- *Desirada*  
  Maryse Conde
- *The Leopard*  
  Tommaso di Lampedusa
- *Tonia Kroger*  
  Thomas Mann
- *Existentialism (L'Existentialisme est un humanisme)*  
  Jean-Paul Sartre
- *The Red and the Black*  
  Stendhal
- *Zeno’s Conscience*  
  Italo Svevo

#### Steve Varvus, Geology
- *Sand County Almanac*  
  Aldo Leopold
Final Words

Beloit College strived to support you during your transition into adulthood. Now you must take the skills you have developed and fine-tune them in your adult life. Go out into the world and see all that is there to be seen. Take advantage of all of the opportunities which come your way and make the best of all situations. Find the best in others, and give the best of yourself.

We hope that this booklet has been helpful to you. However, we certainly expect that there is other information you would have liked us to address, or information that you did not find useful. Thus, we would greatly appreciate it if you’d take some time to fill out the feedback sheet at the end and return it to Residential Life.

Best of luck as you transition out of your life here at Beloit College! Take care of yourself, have fun and make the most of all of the gifts that we know you have!
## COLLEGE GRADUATE MONTHLY BUDGET WORKSHEET

### INCOME
- Gross Monthly Pay
- Other Income (dividends, trust funds, parents, etc.)
- Gross Income
- Internal Revenue Service Deduction
- Social Security Deduction
- State/County/City Taxes Deduction
- Other Deductions
- Take-Home Pay (Gross minus deductions)

### HOUSING
- Rent/Mortgage
- Utilities/Telephone (including long distance)
- Furnishings/Accessories (dishes, tableware, etc.)
- Housing Subtotal

### GROCERIES & MEALS
- Restaurants (lunches, social dining, fast food, etc.)
- Food & Beverage (at home)
- Alcohol/Tobacco
- Cleaning Supplies & Toiletries
- Groceries & Meals Subtotal

### CLOTHING
- Business Attire
- Recreational
- Fundamentals (socks, underwear, etc.)
- Dry Cleaning, Laundry
- Clothing Subtotal

### TRANSPORTATION
- Car Payments
- Fuel & Maintenance
- Insurance
- Parking
- Public Transportation
- Transportation Subtotal

### ENTERTAINMENT
- Books, Newspapers, Magazines, Stamps, etc.
- Sports, Recreation, Hobbies, Music, Video, Dating
- Entertainment Subtotal

### OTHER AREAS
- Vacation & Other Personal Travel
- Medical, Dental, Eye Care
- Insurance (health, life, theft)
- Charitable Contributions (United Way, church, etc.)
- Savings
- Loans (student loans and other payback)
- Gifts (weddings, birthdays, etc.)
- Pet Supplies & Expenses
- Other: _________________________
- Other Areas Subtotal

### TAKE-HOME PAY

### TOTAL MONTHLY EXPENSES (ADD SUBTOTALS)