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COLLEGEBOUND

MARCH 2009

4 FIVE COOL MAJORS WORTH CONSIDERING

BY ?? ??

What are you going to be when you grow up? How are you going to pay for the education you plan to receive? Some jobs always will be hiring. Check out these ideas for opportunities that might spark your interest.

8 BEYOND THE LECTURES

BY ANTHONY EVANS

The whole college experience offers opportunities to learn, grow, become and connect with others. Recording artist Anthony Evans provides practical advice on what to take away when you graduate.

12 TO CHARGE OR NOT TO CHARGE?

BY MICHAEL KING

Credit cards can be life savers in emergencies, but heed the advice give here about how to handle these convenient pieces of plastic.

14 WORKIN' 9 TO 5 (AND ATTENDING COLLEGE)

BY JUSTIN TURNER

To work or not to work? Some students don't have a choice about working while attending school, but there are options to weigh about where to work, how often and the job you choose to do.

16 FIVE COST-CUTTING TIPS YOUR FRIENDS

WISH THEY KNEW

Check out these tips on ways to trim your budget. Another tip is most of these will last after college, too!

16 FINANCIAL PEACE

Faith and finances often work hand-in-hand, but that may never be truer than for the Christian student who's learning to pay his or her own way.

18 A CURE FOR THE BUDGETING BLUES

BY ANDY ANGYRAKIS

In today's tightening economy, establishing a budget makes more sense than ever. Follow these tips when you first start college, and post-grad life will have you seeing more green than blues.

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FIVE COOL MAJORS WORTH CONSIDERING

While it's not possible to highlight all your career options in this issue of CollegeBound, we spotlight five possible majors that just may suit your skills, interests and opportunities for ministry.

Jobs may be a dime a dozen, but a fulfilling career is a priceless commodity. As with the tricky endeavor of choosing the college you'll attend, there are so many possibilities when it comes to deciding what you plan to do for a living. Although an intimidating quest, never fear; everyone eventually finds his or her niche; college is usually the place where that happens. So whether you track down the perfect major right away or have to try a few on for size, we've got five very cool options for you to consider in the meantime.

1) MUSIC AND PERFORMING ARTS

For anyone who's ever used a hairbrush as a microphone while belting out a favorite song or day-dreamed about seeing his or her name in Broadway lights, the road to accomplishing one's dreams is usually a bit more difficult. While not impossible, a college degree doesn't necessarily ensure success. Just ask the majority of aspiring musicians who wait tables in Nashville. For those who want to polish their skills for the bright lights of stardom, work on the business side of the industry or strive to use music for ministry in a local church, there are several options for optimum training.

Probably most familiar to contemporary Christian music fans is the college where Jars of Clay met: **Greenville College**, located in Greenville, Illinois. Whether you're striving to follow in Jars of Clay's footsteps as a musician or want to work behind the scenes as a producer, engineer, concert promoter or music publisher, Greenville College has classes and practical seminars to help pave the way. An excellent job-placement program is also an attractive feature the college offers, which makes telling your parents that a music career is a smart and feasible choice. More details about what the school offers is available online at www.greenville.edu.

Creative types also might find scholastic solace in the city known for music—Nashville, Tennessee. At **Belmont University**, performers and non-performers can learn the ropes of a career in the music industry just a few blocks from Nashville's legendary Music Row. As one of the first schools in America to offer a commercial music program, students have a wide range of programs to choose from, including music theory, composition, piano, instrumental, vocal, church music, as well as a program for those interested in music business. More information can be found at www.belmont.edu.

If none of these options seem like a good fit, know there are plenty of other options available, such as **Anderson College** in Anderson, Ind., (www.anderson-college.edu) and a non-traditional approach to music for the more ministry-minded student with **Christ for the Nations Institute's School of Worship** (www.cfni.org).

2) MASS MEDIA

Ever dream of penning a Pulitzer-prize winning novel? Reporting the highlights of a local baseball game on the radio? Does reporting a behind-the-scenes exposé sound appealing? Whether you're interested in the medium of print, radio or television broadcast, a degree in **Journalism**, **Broadcasting** or a broader study in **Communications** may be the ticket. Always practical (because good communication skills can be utilized in any profession), you'll hone your writing skills, become a better speaker and probably learn plenty about the growth of new electronic mediums, such as the Internet.

Several Christian colleges offer a very progressive approach to communications coursework including **Northwestern College** in St. Paul, Minnesota. With a goal "to prepare students for leadership in ministries or careers in communication-related fields," the school's communications



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Stephanie Smith '06,
Gotee Recording Artist

programs integrate theoretical knowledge, hands-on skill and the development of a Christ-centered worldview. Also equipped with its own radio ministry, students can gain a variety of practical broadcasting experience. Majors in broadcasting and electronic media, as well as a broader communications major in which students can choose a specific area of concentration (journalism, public relations, speech and theater, communication studies and computer mediated communication) are available. Check out www.nwc.edu/academic/communication/index.htm for details.

If Minnesota's weather is too chilly for your liking, another great option for Communications enthusiasts is **Evangel University** in Springfield, Missouri. With advantages such as a great teacher/student ratio for more one-on-one training and practical off-campus opportunities for students to gain valuable communications experience, Evangel has much to offer. With courses prepping students in everything from advertising to public speaking, there's a wide variety of majors that can lead to exciting career options in the future. Look for more information about their programs at: www.evangel.edu/Academics/Communication/index.asp.

Other schools with media programs to check out include: **Regent University** in Virginia Beach, Va., at www.regent.edu and **Azusa Pacific University** in Azusa, Calif., at www.apu.edu.

3) EDUCATION

Look in the classified ads section of your local newspaper, and you'll quickly see the demand for teachers is high. Whether instructing the kindergarten set or teaching English as a second language in a foreign country, it's a tough profession requiring a special person with a lot of patience, intelligence and a strong desire to help people. Before you're scared off by how daunting that sounds, teachers also have the potential to be powerful influences in people's lives—a fringe benefit that's far better than a six-figure salary and a lucrative 401K.

To excel in your own classroom in the future, excellent college training and a good student-teaching program is essential. Offering a variety of different educational programs ranging from early childhood to secondary education is Pennsylvania's **Grove College** (www.gcc.edu/). If you want to teach in public, private or a Christian school, professors at Grove College strive to make teachers effective in any and every environment. Secondary specification fields include a broad range of options, including biology; chemistry; English (also with communications); foreign language (French and Spanish); mathematics; music; physics; and social sciences, along with the interdisciplinary fields of General Science (with biology, chemistry and physics).

On the opposite side of the U.S. is another school with a thriving education program in Portland, Oregon. At **Warner Pacific College**, (www.warnerpacific.edu) there are several majors pertaining to the field of education—for general teachers, aspiring music teachers and people who want to work in the field of Christian education. With a goal of "providing students from diverse backgrounds an education that prepares them for the spiritual, moral, social, vocational and technological challenges of the 21st century," the school equips students for a successful life in and out of the classroom. Another option worth checking out for a savvy approach to teacher education is Rhode Island's **Providence College**. More information about what the school offers is available at www.providence.edu.

4) MISSIONS

As in the field of education, serving as a missionary seldom allows you to have material riches. For many people who choose to dedicate their lives to serving others, the dividends are far greater than a profitable 401K and a nice house in the suburbs.

It may seem silly to some to earn a college education *just* to be a missionary. After all, doesn't it just take a willingness to serve, to reach out and help someone in need or to share the gospel? Those things aren't enough when it comes to ministering in a foreign country or even in an urban setting. The kind of training a missions program provides is a knowledge about the culture in which you'll be serving and the biblical foundation that will help you share your faith more effectively. Practical experience is usually a fundamental part of your educational experience, too. At **Bethany College of Missions** (www.gospelcom.net/bcom/) in Minneapolis, Minn., your entire junior year is dedicated to working alongside veteran missions or church organizations to hone your skills in a cross-cultural setting. The school offers three different tracts of ministry opportunity including Christian service, Bethany Urban Development and a practicum for missions leadership training with lots of "hands-on" learning opportunities.

Another program with a very practical approach to ministry is at **The University of Mobile** (www.umobile.edu) in Mobile, Alabama. One night each semester, about 85 students from the university join together to plan a special yearly missions project called "The Urban Plunge." The two-day trip gives students an opportunity to serve in many capacities of inner-city ministry by volunteering in Habitat for Humanity projects, working in AIDS hospitals, serving in food banks, hanging with kids in children's homes and performing yardwork and construction for the elderly and disabled. With the experience of "The Urban Plunge," students typically come home empowered to reach out in their respective communities and are prepared for a life of servanthood.

5) PASTORAL/THEOLOGY

If you feel God's calling to preach the sermons in church on Sunday mornings, want to lead a youth ministry or have a desire to dig deep into the linguistic origins of the Bible, a degree in the pastoral or theological field may be the most useful and fulfilling.

As with any major, the options for where you can get your training from are endless. At **Grace Bible College** in Grand Rapids, Mich., students can specialize in religious studies, pastoral ministry, youth ministry and even have the option of participating in a five-year Bachelor of Theology program.

For those who enjoy life on the East Coast, your pastoral or theological studies also could be completed at **Lancaster Bible College & Graduate School** (www.lbc.edu) in Pennsylvania. Several pastoral programs, such as church planting or pre-seminary training are available. If a one-year study of the Bible sounds appealing, certification for that is available, along with specialized programs for women in ministry and aspiring youth pastors. Additional pastoral programs worth checking out are the wide variety of options at **North Central University** in Minneapolis, Minn., (www.northcentral.edu) and **Moody Bible Institute** (www.moody.edu) in Chicago, Illinois.

Look for other missions-oriented programs at **Calvary Bible College** (www.calvary.edu) in Kansas City, Mo. and **Asbury College** (www.asbury.edu) in Wilmore, Kentucky. 🌟

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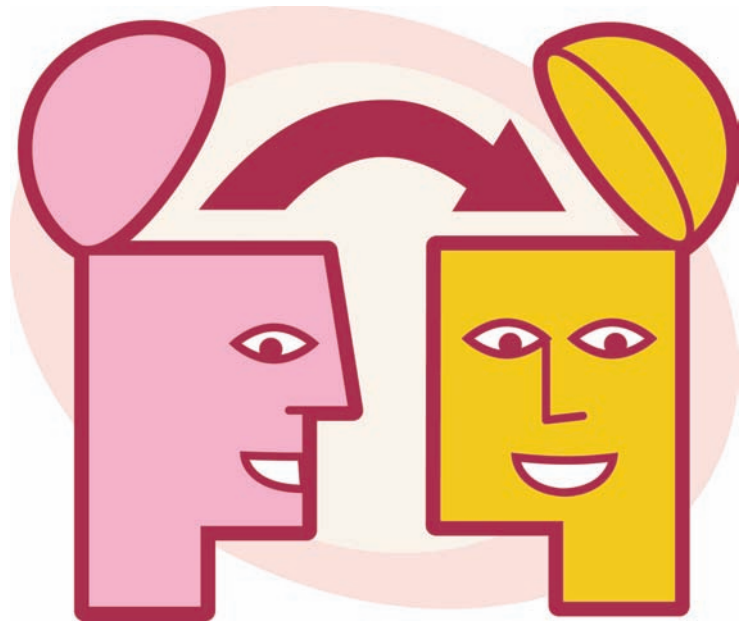
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BEYOND THE LECTURES



Artist Anthony Evans explains how some of the best learning in college doesn't really happen in the classroom.

By Anthony Evans

When I think back on my college years, I can't help but remember the things I learned outside the classroom. I spent four years studying textbooks, but I honestly learned the most from the people with whom I surrounded myself. You will leave college with relationships that I know will last a lifetime; with that, I encourage you to make sure these relationships are ones that will help you grow into the person God intended for you to become. It's so easy to get caught up in "college fun" and forget your character constantly is being shaped.

My advice to anyone going to school for the first time would be to surround yourself with folks who are going to challenge and spur you on in a positive way. Looking back, I'm so glad God gave me the friends He did. There were moments, though, when I was tempted to be with people who I considered to be "fun"; but at the end of the day I knew I was not going to be better because of them.

God was so faithful to me when I was in school. A lot of the time I was ignorant about what was going on around me.

Early on I didn't pay too much attention to the things I was subconsciously learning. I actually had to leave school for a while to refocus (I recommend doing it right the first time!). When I came back, my eyes were opened, not only to the importance of getting a good scholastic education, but also learning things that are good for

MY ADVICE TO ANYONE GOING OFF TO SCHOOL FOR THE FIRST TIME WOULD BE TO SURROUND YOURSELF WITH FOLKS WHO ARE GOING TO CHALLENGE AND SPUR YOU ON IN A POSITIVE WAY.

life application. I took away so much from the good relationships I developed. Everything I learned carried over into life after college.

Basically, what I'm trying to say is, you will be heavily influenced by the people with whom you choose to surround yourself. So, be purposeful in those decisions. I went to a Christian school and still had to make sure I was cognizant of my relationships. In time, when with the wrong people, I could see their behavior slowly becoming mine. At that moment, it didn't seem like a big deal; but now, as I look back, I see how I was affected. My challenge to you is to stay focused in, but especially outside, of the classroom; have a good time but make sure you're building real relationships with people who care about who you are becoming. 🍀

Anthony Evans' latest release is a worship project titled *The Bridge* (EMI Gospel). Log on to anthony-evans.com for more information.



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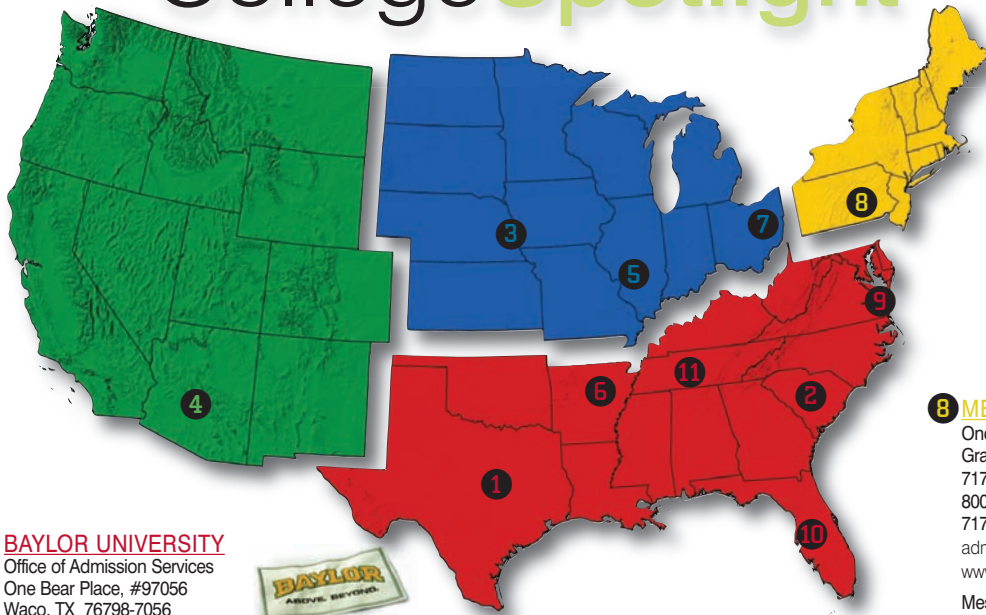
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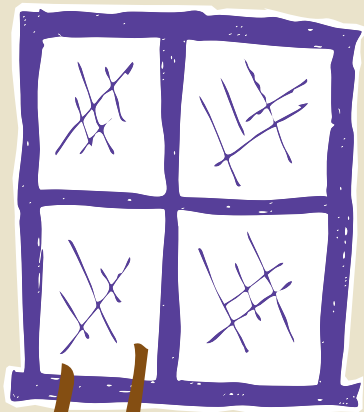
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TO CHARGE OR NOT TO CHARGE?

Student Debt Affects Life Choices Beyond College

By Michael King

As you prepare to head off to college, you'll be making a lot of big decisions: which classes to take, choosing roommates, where to live, whether or not you should get a job while at school, and many others. Perhaps one of the biggest decisions you'll make is whether or not to apply for a credit card (or cards, as the case may be). Now, before your eyes glaze over and you pass this off as just another boring article, I ask that you humor me and take five minutes to read this (if for no other reason than it will be good practice for those English classes).

WELCOME TO THE WORLD OF INDEPENDENCE

The beginning of college signifies the beginning of independence for most students. You're living on your own for the first time and making a lot of your own choices. The last thing you want to do is get yourself into such a financial bind that you're forced to move back in with your parents; most college students can't pay off consumer debt and still afford an apartment and a car.

According to the Center for Economic and Policy Research, approximately two thirds of all college students use loans to pay for college. The average student has loan balances of \$15,500 after four years in a public school and \$24,600 in a private school. That's a lot of money to have to pay back with the income from your first job after college. Throw in mounting credit card balances, and you have a recipe for disaster.

Does this mean you shouldn't have a credit card? Not necessarily, but a little forethought before you apply for a card can save you a whole lot of trouble on the back end.

HANDLE WITH CARE

An important thing you need to understand right off the bat is that you are going to be bombarded with incentives to apply for credit cards. The credit card companies have been at this game since way back when I was in college. (Yes, that was a long time ago, thank you for asking.) They play this game very well: They'll give you free stuff just for applying for a credit card, such as T-shirts, duffle bags, book bags and gift cards are not uncommon lures to get people to sign up. Getting a credit card is the easy part. Understanding how they work and managing your expenses on the card are more difficult.

First, determine what expenses will be placed on the credit card. Having a credit card for emergency expenses is a good idea. For example, if you have a car on campus, you might have some unexpected repairs that need to be made. Having the ability to pay for the repairs and not be left stranded can bring you and your parents some peace of mind. Another scenario where a credit card may come in handy is in making travel arrangements to get back and forth between home and school. However, many students will find it all too easy to place other items on the card, as well. Clothing, concert tickets, food, etc. all can be paid for using a credit card.



Whatever your intentions are for making purchases on the credit card, understanding how credit works can be of great value to you and your credit rating. Most credit cards will start out with a minimum credit limit. The credit limit is simply the amount the credit card company will allow you to charge on the card. Credit limits will vary based on your current credit rating and ability to pay. Typical credit limits for college students will start out in the \$1,000–\$2,500 range.

In addition, most credit cards do not require that you pay off the balance every month. They will allow you to carry the balance and make minimum monthly payments. If you don't pay off the entire balance, the remaining amount will be charged a finance charge. That finance charge will be charged on the balance every month until it is paid off. This, my friend, is where consumers get into trouble.

The problem with making the minimum payment on the credit card is that many times the minimum payment is barely enough to cover the finance charge. This means you literally can take years to pay off the balance on your card. Do you really want to be 30 years old and still be paying for the pizza you ordered your junior year in college during one of your all-night study sessions?

In addition, just about all credit cards will charge a late fee for payments not received by the posted due date. Not only will these late fees be added to your account balance and incur the finance charge, but continually making late payments can increase the finance charge the credit card company hits you with on your unpaid balance. This can hurt your credit rating for years to come.

MAKING IT WORK FOR YOU

If you are going to get a credit card, following these simple suggestions can help you avoid the traps they can pose.

- Apply for a credit card that has a low ongoing annual percentage rate rather than a card that has a low introductory APR and a much higher APR after the introductory period.
- Avoid cards that have annual fees.
- Pay off the balance on the card every month.
- If you can't pay the entire balance, pay more than the minimum payment.
- Don't use the card to increase your standard of living.

College is a great time to explore your newfound freedoms. Making wise financial decisions is a part of your growing independence and responsibilities. Don't let foolish credit card use now haunt you for years to come. 🍌

Michael King is a Senior Partner with The Genesis Group located in Brentwood, Tennessee. The Genesis Group is a Wealth Management Firm specializing in college planning within the context of a family's overall financial and retirement plan. They can be reached at 615.370.8015 or at www.genesisgroupptn.com.

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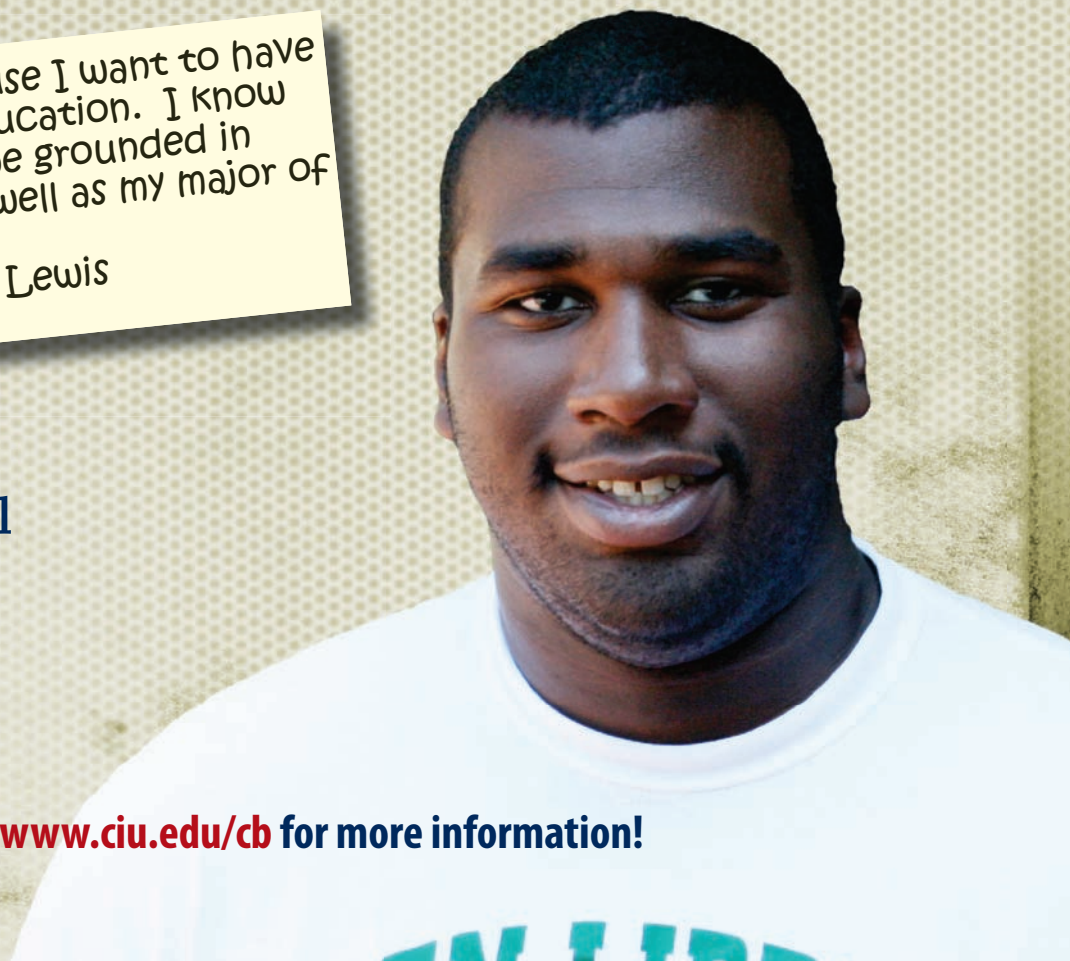
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WORKIN' 9 TO 5 (and Attending College...)

By Justin J. Turner

College is all about experiences—interacting with your peers, learning valuable skills to use throughout your life, possibly meeting your future spouse and the experience of learning about the world in general. It is definitely true that your college years can be some of the best years of your life, but what if you don't have the luxury of simply being a full-time student? What if you fall into the category of those who have to work while going to school? If you find yourself in this group, don't get discouraged, and certainly don't give up.

Colleges and universities have come a long way over the years in helping “non-traditional” students. Most offer a number of programs and ways to fit school and work into your life. I know this from experience as I have been working full time and going to school full time for several years now. Along the way I've learned a few valuable tips about enjoying your college experience while still working to pay the bills.

First, and possibly most obvious, is the fact college is not like high school. You have the ability to determine your class schedule—a huge advantage when trying to fit classes in with a full-time job. Many schools also offer night and weekend classes to allow working students even more flexibility when choosing classes. These classes are a great way to get in the credits required while keeping your week free to work. Many schools offer both, and

depending on your major, much of your class time can be taken then.

Second, many employers realize the importance of a college education, as it boosts the employee's value to the company. With this in mind, be sure to check with your company's human resources department to see if the company offers tuition-assistance program. Any help you can get to offset the burden of paying back school loans will enable you to focus more energy on your studies and your job.

Third, budget your time, allowing a little wiggle room as you would with your finances. In college, assignments generally are given

weeks (or more) in advance. For me, that allows the time needed—in spite of working full time—to get my thoughts in order and mentally focus on a project. Another important aspect of time management: Be sure to budget some “down time” into your schedule. Working full time and going to school full time is tough, and you don't want to burn yourself out. Allow time to wind down. Be careful when scheduling night classes as some can get out as late as 11 p.m.

Finally, with all your working and going to school, you want to make sure you don't miss out on the fun of the college experience. Getting to know your classmates can lead to lifetime friendships. Study groups and tutoring sessions are a great way to meet people and help your GPA. Attending athletic events, campus Bible studies or community service projects are great ways to get involved, as well. On any given day, every college has some sort of gathering of students, be it a debate, rally, election or special guest speakers. These events are open to anyone and allow students to have a voice and feel involved.

True, simply attending college takes a lot of time and determination; adding full-time employment on top of that can sometimes seem overwhelming. However, colleges exist to help students; so if you ever feel like you've gotten in over your head, seek the advice of college counselors. They can help you achieve your goals without losing your sanity. Many even have been in your same shoes and can offer wisdom from their own experiences. Will working and going to college full time be a stroll in the park? Hardly, but you can do it; and the rewards are immeasurable. 🌟

Justin Turner worked full time while attending Chandler-Gilbert Community College in Gilbert, Arizona.



I always found that when I was at my busiest (taking the maximum credits, working about 25 to 30 hours a week and playing on the men's volleyball team) I actually did better in my classes. This is probably because I really needed to be mindful of every minute of my day, which included a portion that was dedicated to homework instead of procrastinating.

—Jonathan Young, *The Myriad*



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FIVE COST-CUTTING TIPS YOUR FRIENDS WISH THEY KNEW

Wish your checkbook was considerably more in the black (or that your credit cards weren't quite as full)? If so, employ these tried-and-true suggestions for cheaper college living.

1. TAKE ADVANTAGE OF THE STUDENT STATUS. One married couple, in seminary, saved \$20 on a hotel room during a recent trip by asking the front desk clerk if there was a student rate. As it turned out, his student ID card got him a discount on selected airfare and at the movies, too. Not too shabby.
2. WHY BUY NEW WHEN GENTLY USED WILL DO? If you've ever had to buy college textbooks before, you already know they ain't cheap; but there's a way to get around those astronomical fees: Buy used. If you get on the ball early enough, many campus bookstores have second-hand copies of the books you'll need for class.

Or, if you have a reading list ahead of time, you probably can get a discount by shopping at your local used bookstore or a retailer that gets its books in bulk at reduced prices.

3. COSTCO IS YOUR FRIEND! It's amazing how much trivial items, such as toothpaste, shampoo and laundry detergent can cost (and how quickly you run out of them). So why not save some cash (and time of repeat visits to Target) by buying in larger quantities?
4. SOCIALIZE ON THE CHEAP. It's Friday night, and you only have a few dollars to spend. No worries. Why not check out your local museum; or enjoy a picnic in the park with plenty of homemade goodies rather than going to an over-priced restaurant? As a last resort when you don't feel like leaving campus, there's always college-sponsored activities, such as free concerts, movies, etc., to keep you entertained on a tight budget.
5. SHOP AROUND. Sure, it's tempting to sign on the dotted line for the first good deal you find for essential items, such as cell phone plans, car insurance, etc.; but, if you take a little extra time for research or to bargain for services, you're likely to find an even more tempting deal. 🍀

FINANCIAL PEACE

Finances are never a fun discussion point, especially in light of the fact that college costs are constantly rising. Despite what could be a dismal forecast, there is hope. The director of admissions at a prominent Christian college shines some necessary light on the subject of paying for school.

CollegeBound: Finances are always a big concern for college students. What would you say to the student who doesn't think he/she may be able to afford a Christian college education? What practical things can he/she do to make the dream possible?

Director of Admissions: Financing an education takes a leap of faith. It's always a challenge but well worth the investment. Early application for admission allows early application for financial aid. When students wait until the last minute, their options are very limited. We encourage students to take the time to research financial aid opportunities from the school, government and private sources. One source alone no longer will cover the need for most students.

CollegeBound: What are some practical ways to live frugally as a college student?

Director of Admissions: For singles, the easiest way to live on a tight budget is to share expenses with roommates. For married students, the worry of finances may overshadow their studies unless they eliminate negative debt before college or graduate school. If students can accept that school is a short time—compared to the rest of their lives—it's worth the investment to make some sacrifices along the way. 🍀



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Grand Canyon University

A CURE FOR THE BUDGETING BLUES

By Andy Argyrakis

There are so many choices when it comes to colleges, from deciding if a Christian school is right for you to choosing a major to finding housing to decorating your dorm room. In between praying about all of the above, filling out the paperwork and actually executing the plan one step at a time, there's still another very important element that's essential to consider. Yes, it's indeed the looming cloud of finances, more specifically, budgeting one's money for the very first time outside of Mom and Dad's comfy nest. It certainly can be a scary scenario, especially with the temptations of wanting to buy top-notch items and going out on the town. Thankfully, *CollegeBound* combed the country for some experts who are willing to lend a hand.

"Differentiate your spending between wants and needs," suggests William W. Dean, director of admissions for Judson College in suburban Chicagoland. "Ask yourself before spending if this is something you want or really need. Be honest with yourself. It's really OK not to have the latest and greatest things on the market."

From the moment one steps foot out of the house and into the freedom of campus, he'll be hit from left and right with choices and challenges—places to go, people to see, restaurants to eat at, movies to view, shopping malls to conquer, groceries to buy, and (perhaps even more appropriate to the purpose at hand) the need for textbooks and school supplies. Without having a plan and a vision set up on paper, the options can look like a tangled web that not only will drive a student up the wall but also send his or her bank book straight into overdrive.

"Create a budget [listing] all income, as well as your expenses," continues Dean. "Income can come from your job, financial aid [and] parents... Track your spending for a period of time to see where your money is going. Typically, your spending will decrease if you can visualize where you are spending a lot of money, whether it is for CDs or coffee. These are fun things that help relieve the stress of life. However, students need to learn to live within reason and draw boundaries on how much they will spend for entertainment and food."

One particular payment plan a lot of students turn to is a wallet full of credit cards, which can be a blessing and a curse at the same time. While it can be a lifeline during lean times at the supermarket, it also can be a crutch at Best Buy when U2, Jars of Clay and Casting Crowns are all releasing CDs on the same day. A responsible game plan prior to applying for a credit card can make for much more effective and responsible use once they arrive in the mail.

"I would recommend that if students are going to use a credit card, they should use it wisely and be able to pay off the balance at the time a payment is due," said Donald Dugas, vice president of business administration at Alaska Bible College. "It's a matter of personal discipline, especially when a student has limited income. That's why it's so important to have a budget established and to follow up with discipline. A lot of people get into trouble by breaking out of that good habit, though those who stick with the plan wind up with good credit ratings, which go a long way when it's time to apply for consumer loans or home mortgages."

Though that type of thinking may be a bit further down the road than starting off the school year with a bang, such conscientious behavior will lead to smooth sailing for the next four years and beyond. While we're on the subject of responsibility, another option to keep the cash flowing is to get a job, whether on or off campus. Some spending money will result from this process, along with opportunities for advancement and enjoyment.

"Getting a job is wonderful because a lot of students need extra money, whether for books, helping their parents or just to cover incidentals," said Ozzie Ingram, associate vice president for administrative affairs at Dallas Baptist University. "Working can relieve a bit of those burdens, from taking care of gas to a trip to the movies, just like an allowance did for students in high school."

There are several other ways to cut down on costs and pinch pennies, such as in the social spectrum. Look for alternative on-campus activities, such as renting movies, watching a ballgame or taking a trip to the athletic field for intramural interaction. Plus, eating out alone is never as fun as throwing a pizza party (where the costs are split, of course), cooking in groups or carpooling when taking an excursion.

"Most campus-sponsored activities are generally free, and there's no travel involved," said Paul Johnston, director of financial aid at Taylor University in Fort Wayne, Indiana. "If students have a meal plan, I'd suggest they utilize it rather than heading off campus. Working also can be helpful, and we encourage students to stay on campus. The wages may not be the best, but there's no travel cost—and there's lots of flexibility. Understanding how the dollars flow will help improve one's understanding of financial responsibility." 🌟

Andy Argyrakis is a Chicago-based writer/photographer. He regularly contributes to the *Chicago Tribune* and www.CCMmagazine.com, runs a celebrity column in the *Daily Journal* and writes daily for *Concert Livewire*, among many other outlets.



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