

Heading Off to College:

Preparing for college involves balancing a lot of moving parts—from sorting out how you will pay for your education to figuring out what to pack for your dorm. Breaking these tasks down into manageable steps can help ensure a smooth transition.

1. Financial & Administrative Essentials

Before setting foot on campus, ensure all logistical and financial requirements are securely in place to prevent last-minute registration holds.

- ❑ **Student Portal:** The backbone of your relationship with your college or university's information; faculty, administration, and Res Life all post here. Your job now, and when you're on campus, is to check it regularly and follow up on things.
- ❑ **Complete Your Financial Aid Offer:** Review your financial aid award letter. Ensure you have accepted or declined specific components (such as federal student loans, work-study, or grants) through your college portal.
 - **Complete Federal Loan Requirements:** If you are utilizing federal student loans, you must complete **Entrance Counseling** and sign your **Master Promissory Note (MPN)** at [StudentAid.gov](https://studentaid.gov).
- ❑ **Finalize Your Payment Strategy:** Consider the Layered Approach, including using personal resources, a monthly payment plan, and a private education loan.
- ❑ **Submit Final Transcripts:** Ensure your high school sends your official, final transcript showing graduation to your college admissions office.
- ❑ **Keep Hunting:** For external private scholarships 😊

2. Academic, Health & Medical Compliance

Turning 18, everything changes. Advocating and communicating on behalf of a student requires that documentation be in place. College also maintains strict guidelines before a student moves on campus or attends classes.

- ❑ **Submit Immunization Records:** Provide proof of required vaccinations (such as Meningococcal, MMR, and Hepatitis B) to the student health center.
- ❑ **Health Insurance Waiver:** Most colleges automatically charge you for their school health insurance plan. If you are already covered under a family policy, **submit a waiver** with your insurance details to remove this fee from your bill.
- ❑ **Prescription Transfers:** If you take regular medications, arrange to transfer your prescriptions to a pharmacy near your campus.
- ❑ **Legal** (power of attorney), **Medical** (HIPAA), **Academic** (FERPA), and **Insurance** (tuition, property, auto, liability) are critical to have in place.

3. Academics & Course Preparation

Getting a head start on your academic logistics will save you immense stress during your first week.

- ❑ **Register for Orientation:** Attend your school's summer orientation to meet with an academic advisor and finalize your first-semester schedule.
- ❑ **Projects & Assignments:** Complete requirements for your major or extra-curriculars

- ❑ **Source Your Textbooks:** Wait until you have a finalized syllabus or have checked the campus bookstore for precise ISBN numbers. Consider renting textbooks or buying used copies from online marketplaces to save money.
- ❑ **Check Technology Requirements:** Verify if your major requires specific laptop specifications or software (e.g., engineering programs often require Windows-based laptops for specific CAD software).

4. Housing & Lifestyle Logistics

Living on your own requires a shift in how you manage your day-to-day life.

- ❑ **Contact Your Roommate:** Reach out to coordinate who is bringing what; shared items like renting the mini-fridges, microwaves, area rugs, and the TV; streaming services cost extra.
- ❑ **Review the Dorm Packing List:** Stick to the essentials—less is more; bedding (usually Twin XL), bath supplies, laundry essentials, snacks, and seasonal clothing.
- ❑ **Clubs:** Check out the various clubs, intramurals, and other activities. During your ‘first week experience’ at move-in, you’ll have a chance to explore them. Clubs are a wonderful way to meet other students!!
- ❑ **When to Call Home:** Set a regular time to text or call to stay in touch and share the excitement of being in college. Staying connected doesn’t change being ‘independent’.


5. Life Skills to Master This Summer

College is as much about personal independence as it is about academics. Take some time to practice these fundamental skills before you leave:

- ❑ **Laundry Basics:** Learn how to properly separate colors, read clothing care labels, and use the correct amount of detergent.
- ❑ **Basic Healthcare Management:** Know how to treat a common cold, when to take over-the-counter fever reducers, and how to schedule an appointment at the campus health clinic.
- ❑ **Time Management:** Experiment with digital calendars or planners to balance classes, study time, social life, and sleep.

6. Build a Basic Budget: Outline your expected monthly income (from family, savings, or a campus job) against fixed expenses and discretionary spending (such as dining out or entertainment).

- ❑ **Food & Dining Out:** \$0.00 (*Coffee runs, late-night pizza, groceries outside the meal plan; sub shop, Chipotle, not Capital Grill*)
- ❑ **Social & Entertainment:** \$0.00 (*Concerts, movie tickets, club dues, weekend activities*)
- ❑ **Personal Care & Laundry:** \$0.00 (*Toiletries, haircuts, laundry machine quarters or card refills*)
- ❑ **Add-On Needs:** Streaming, sports package, movie channel costs extra
- ❑ **Transportation:** \$0.00 (*ride share, public transit passes, gas, or holiday travel home*)

 **The Golden Rule:** Always leave a small "emergency buffer" (even just \$100 to \$200) untouched in your checking account for unexpected costs like prescription medications, a replacement phone charger, or last-minute travel.