



Bella's Guidebook to Success

**Access to good information and helpful resources
can open doors for aspiring students.**

**We have collected resources that we believe can
help you addressing a range of needs including
physical, mental, and financial.**

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- Interviewing Tips
- Know Your E-Identity - how can social media affect your job prospects

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- The Science of Stress (Meditation & Mindfulness)
- When and Where to Seek Help (Facts About Mental Health)

Message from the Bella Charitable Foundation – dedicated to life-long learning, education, social justice, and building a better and more peaceful world by helping youths reach their maximum potential.

BELIEFS AND OTHER “PROOFS”

1) *No one person succeeds in life or reaches their full potential without the help of countless people.*

2) *College success, or success in life has nothing to do with inherent intelligence or talent.*

Success in college has to do with knowing how you learn, working extra hard to correct habits when outcomes are not optimal. Perseverance and resilience will be one of your most important assets to achieve your goals in life. Success is about acknowledging both your strengths and your weaknesses and learning from your failures.

Thomas Edison, the inventor of the light bulb said, “I never once failed at making a light bulb, I just found 10,000 ways that didn’t work.”

3) *Where you are today does not determine where you will be in a year or in ten years.*

During the course of your college career, the choices you make every day will determine where you will be in 4 years. Choices like: turning down a dorm party for a trip to the library, taking those opportunities that have been given to you – like a professor’s office hours and having the courage to try new things.

4) *Getting out of your comfort zone usually results in growth.*

Taking chances or opportunities every day with an open mind, especially if that experience makes you uncomfortable or makes you feel you’re unprepared or not up to the job. Believing in your ability to learn new skills is crucial to personal growth.

5) *“The things [study habits] that worked for you in high school may not serve you as well in college.” Dr. Ofori-Mensa*

6) *Writing well is a skill that will serve you your whole life no matter what profession or job you choose. In the workplace, you will be judged by how well you write.*

If a professor, or teacher gives you constructive criticism, don't take it personally. It's not an attack on you as a person, but rather a critique on the skill sets that you have.

Be proactive:

For example, if writing is not your forte, take an extra class or two at a community college during the summer. Join a writing group. The only way to get better at writing is writing and have other people critique your writing. Use campus resources and NEVER turn in a paper that has not been proofread and re-written multiple times. Misspellings, incomplete sentences, poor grammar and/or undeveloped ideas will not be acceptable at a college level.

7) *“Our biggest regrets are not our actions; they're our inactions.” Amy Grant*

We all worry about embarrassing ourselves if we fail, reporter, Amy Grant writes. So she decided to speak with some of the most successful entrepreneurs of our times, like Mark Cuban, Eilon Musck, & Larry Paige to see what motivates them to try knew ideas, or champion ideas that were new. These entrepreneurs all said they've feared failure, or that their ideas wouldn't work. But they all felt they would ***rather fail trying, than fail to try.***

8) *Fast forward to 10 years or 20 years in your future.*

What is your dream job? Would you rather have a concrete idea such as, “I am my own boss, running a business I enjoy, and making lots of money” or would you rather be able to say, “I did the best job possible, I learned from my mistakes even more than my successes, I learned something new every day, and I made the world a better place.”

9) *“Until you make the unconscious conscious, it will direct your life and you will call it fate.”*

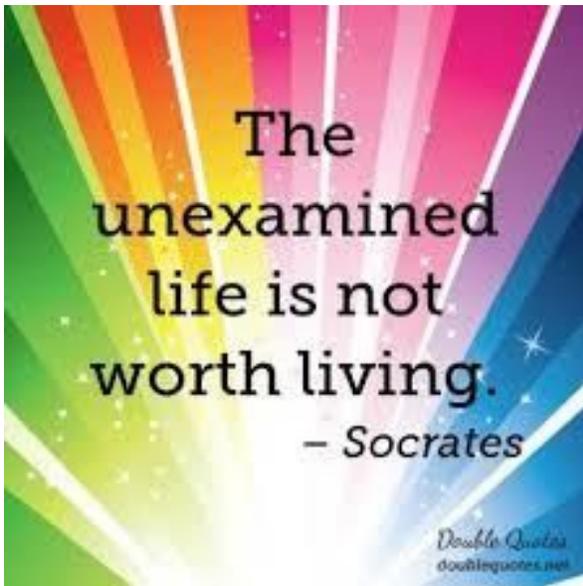
Carl Jung – Swiss psychiatrist who founded analytical psychology.

In other words, unless you understand how your beliefs work in your life, through reflection and increased awareness, you will move through life being driven by a “mystery master” - that which is unconscious.

10) *BELIEFS – We're not born with them.*

We are all born with certain traits: the color of our eyes, the color of our skin, how tall we are going to be, but beliefs are learned. We learn beliefs through constant interactions with our parents, family, religious leaders, teachers, by attending school, watching television, friends and other people we may admire. Beliefs are not in our DNA, so they can and probably should change or evolve.

Often the seeds of new beliefs sprout when we experience a major change in our life, like: attending college, meeting a new influential person, or making a new friend, reading an inspiring book, moving to a new city, or falling in love. Exploring your own beliefs and being curious about where they came from and how they shape your decisions is something we should all examine regularly.



“.....On the other hand, the examined life sucks too.”

Ari Weinzweig said, *“Perhaps the biggest form of privilege may be growing up surrounded by people who believe in themselves, who believe in you,and who believe that if you stick with things, you can push past obstacles others have put in your path—often unfairly or inappropriately—may put in your path.”*

FIND THOSE PEOPLE WHO BELIEVE IN YOU, RAISE YOU UP, BRING YOU JOY, AND MAKE YOU FEEL VALUED OR LOVED.

Exercise: Pick a belief that you hold and trace it back to the beginning. Who planted the belief? What things or people reinforced that belief? What impact does that belief have on your life? Do you know anyone who holds an opposite view? Is there something that you would do differently if you held the opposite belief? Examples: I will be happy when(insert -when I am wealthy, when I meet the right person, when I get the new iPhone X, when I can drive, when I have my own home, when I graduate from college, when I am famous.....)

11) *“Your task is not to seek for love, but merely to seek and find all the barriers within yourself that you have built against it.” RUMI*

This quote also works if you insert, “success” for “love”. Bringing to consciousness your value and belief systems will help you understand why you behave or act in a certain way. This is an extreme example, but what if you have been told throughout your life, especially by a parent, that you will never amount to anything and you don’t understand that this belief system was asserted by a negative, and fearful person, trapped by their own pain? It is unlikely that you will believe you can succeed, at least subconsciously. You may say, “I will show him/her.” However, all too often people self-sabotage their goals, especially in times of severe stress or obstacles. We may recognize this behavior in other family members or close friends, but it’s much harder to recognize in ourselves.

The remedy for acting unconsciously on these deep rooted beliefs, which can make us feel insecure, scared, or hold false beliefs about ourselves, is to learn how to pay attention to these thoughts. If someone else’s voice is talking in your head saying, “You’re not worthy of help, no one cares what happens to you, you’re just another dumb kid from nowhere, or you’re going to end up with a lousy job, so why study.” An alarm should go off in your brain; recognize those thoughts as soon as possible and replace them with a positive one. “I am worthy of help because I am willing to work hard and I’m doing the best I can. My teachers and/or mentors care about me and want me to succeed. If I gain new skills and a college education I can use those skills to succeed and make the world a better place.”

You can’t control what other people think, feel, or do; but you can control your own thoughts and actions.

List of Emotions

Amazed	Foolish	Overwhelmed
Angry	Frustrated	Peaceful
Annoyed	Furious	Proud
Anxious	Grieving	Relieved
Ashamed	Happy	Resentful
Bitter	Hopeful	Sad
Bored	Hurt	Satisfied
Comfortable	Inadequate	Scared
Confused	Insecure	Self-conscious
Content	Inspired	Shocked
Depressed	Irritated	Silly
Determined	Jealous	Stupid
Disdain	Joy	Suspicious
Disgusted	Lonely	Tense
Eager	Lost	Terrified
Embarrassed	Loving	Trapped
Energetic	Miserable	Uncomfortable
Envious	Motivated	Worried
	Nervous	Worthless

Preview

People frequently say, “You make me so angry.” It’s either someone or something that makes a person either happy, angry, anxious, or sad. (Pick any emotion on the chart.) Do those emotions really come from someone else? External? Can someone really make you feel foolish? Or is it a thought that actually comes from a belief deep inside of us? Does the emotion come from something we fear? Does the emotion come from someone or something attacking our belief system? These are all really good questions to ask when you’re experiencing highly charged emotions or feelings.

12) *WHAT IS A COLLEGE EDUCATION, WHAT IT'S NOT*

College is an amazing opportunity to learn about yourselves, your passions, and who you are. The greatest gifts to yourself can be self discovery, self growth, and incorporating new beliefs. Finding the courage to follow your dreams through is the goal.

Does college prepare for a career? The answer is, not always. Most jobs you will learn by doing. Also most people will have multiple jobs in a lifetime. Most people will lose their job at some point or change jobs for a variety of reasons. Jobs often become obsolete. The good news is that new jobs are constantly being created, which is why learning new skills throughout one's life is so important. Add as many skills as possible while working at any career. Be creative, share ideas and find the courage to follow through with them.

According to JAMES RYAN, the Dean of Harvard, there are 5 essential questions a person should regularly ask through life:

Wait What?

(This gets to the root of all understanding, ask for clarification, ask before making a decision, or advocating for something)

I Wonder Why?

(Curiosity, helps maintain your curiosity of the world)

I Wonder If?

(Ideas to change the world)

Couldn't We All At Least Agree On....?

(Helps build consensus, beginning of progress.)

How Can I Help?

(Asks for humility in direction, the base of good relationships)

What Truly Matter to Me?

(Gets to the heart of what matters in life.)

Resources for Academic Success

- **Study Guide**
 - **Procrastination**
 - **Organization**
 - **Before Class**
 - **During Class**
 - **After Class**
 - **Where to get Books**
- **Master Schedule**
- **Weekly Planner**

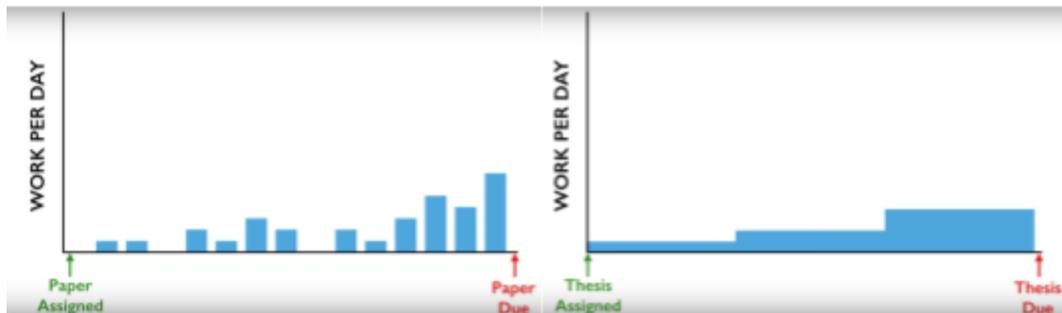
Procrastination

A MUST WATCH: Understanding Procrastination

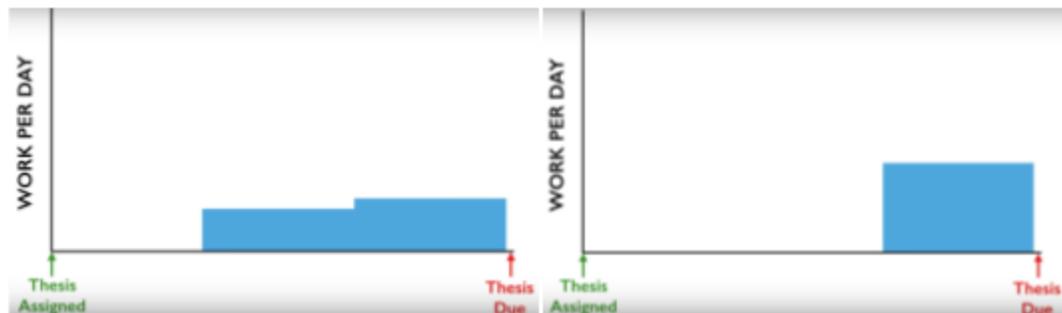
<https://www.youtube.com/watch?v=arj7oStGLkU>

Inside the mind of a **master procrastinator** | Tim Urban

The phases of PROCRASTINATION



Planning phase: Hopes are high. Workload is staged in small tasks, or phased with increasing workload as we get closer to the deadline



Reality happens: time flies and workload piles keep growing.

**And by the time
we hit the
Deadline...**



Procrastination is the habit of delaying an important task, usually by focusing on less urgent, more enjoyable, and easier activities instead. It is different from laziness, which is the unwillingness to act.

Procrastination can restrict your potential and undermine your career. It can also disrupt teamwork, reduce morale, and even lead to depression and job loss. So, it's crucial to take proactive steps to prevent it.

The first step to overcoming procrastination is to recognize that you're doing it. Then, identify the reasons behind your behavior and use appropriate strategies to manage and overcome it.

My goal in 2018 is to accomplish the goals I set in 2017 which I should have done in 2016 because I made a promise in 2015 which I planned in 2012.

Adopt Anti-Procrastination Strategies

Procrastination is a habit – a deeply ingrained pattern of behavior. This means that you probably can't break it overnight. Habits only stop being habits when you avoid practicing them, so try as many of the strategies, below, as possible to give yourself the best possible chance of succeeding.

- Forgive yourself for procrastinating in the past. [Studies](#) show that self-forgiveness can help you to feel more positive about yourself and reduce the likelihood of procrastination in the future.
- Commit to the task. Focus on doing, not avoiding. Write down the tasks that you need to complete, and specify a time for doing them. This will help you to proactively tackle your work.
- Promise yourself a reward. If you complete a difficult task on time, reward yourself with a treat, such as a slice of cake or a coffee from your favorite coffee shop. And make sure you notice how good it feels to finish things!
- Ask someone to check up on you. Peer pressure works! This is the principle behind self-help groups. If you don't have anyone to ask, an online tool such as [Procraster](#) can help you to self-monitor.
- Act as you go. Tackle tasks as soon as they arise, rather than letting them build up over another day.
- Rephrase your internal dialog. The phrases "need to" and "have to," for example, imply that you have no choice in what you do. This can make you feel disempowered and might even result in [self-sabotage](#) . However, saying, "I choose to," implies that you own a project, and can make you feel more in control of your workload.
- Minimize [distractions](#) . Turn off your email and social media, and avoid sitting anywhere near a television while you work!
- Aim to "[eat an elephant beetle](#)" first thing, every day! Get those tasks that you find least pleasant out of the way early. This will give you the rest of the day to concentrate on work that you find more enjoyable.

Organization

If you procrastinate because you're disorganized, here are six strategies to help you get organized:

1. Keep a To-Do List. This will prevent you from "conveniently" forgetting about those unpleasant or overwhelming tasks.
2. Prioritize your To-Do List using [Eisenhower's Urgent/Important Principle](#) . This will enable you to quickly identify the activities that you should focus on, as well as the ones you can ignore.
3. Become a master of [scheduling](#) and [project planning](#). If you have a big project or multiple projects on the go and you don't know where to start, these tools can help you to plan your time effectively, and reduce your stress levels.
4. Tackle the hardest tasks at your [peak times](#) . Do you work better in the morning or the afternoon? Identify when you're most effective, and do the tasks that you find most difficult at these times.
5. Set yourself [time-bound goals](#) . Setting yourself specific deadlines to complete tasks will keep you on track to achieve your goals, and will mean that you have no time for procrastination!
6. Use task- and time-management apps. There are numerous apps designed to help you to be more organized, such as [Trello](#) and [Toggl](#), for example.

(Source: Mindtools - https://www.mindtools.com/pages/article/newHTE_96.htm)



*"Ms. Jennings, have you seen my
'ORGANIZATION IS THE KEY TO SUCCESS'
poster?"*

Before Class

- Get a good night's rest
 - Six to eight hours of sleep improves brain function
- Make sure you eat before class and pack snacks
 - It allows you to stay focused and gives you energy
 - It's especially important if you have classes back-to-back and won't have time to eat between classes.
 - If you're planning on eating in class, make sure you cleared it with your professors
- Read chapter or finish assignments **BEFORE** class
 - Makes it easier to understand the lectures and allows you to ask clarification questions rather than content questions
 - Your notes will be clearer and you can focus on understanding what the professor is saying
 - Studying afterwards is more productive because you will be very familiar with the content
 - Allows you to focus on the Professor's main ideas and priorities

During Class

Be conscientious of where you sit:

Figure out the best place for you to sit and be successful within the classroom:

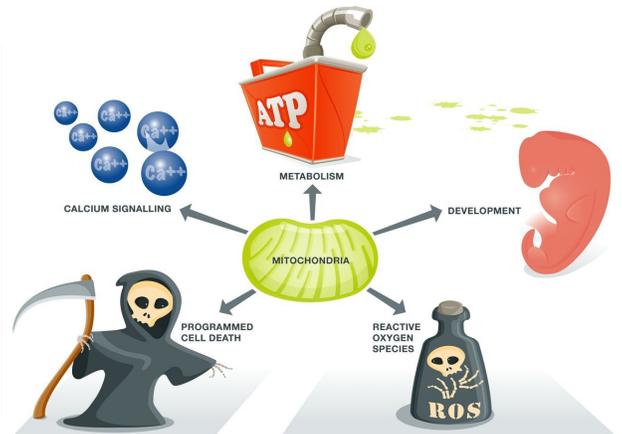
- **In the front...**
 - If you have questions, professor will always see your hand
 - You're always on the professor's radar
 - If you have trouble seeing the board or hearing the professor
- **In the back...**
 - If you focus better when you have your own space (the front tends to be more crowded)
 - If you are uncomfortable being called on by the professor, it is less likely in the back
- Exchange contact information with someone in each class in case you miss a class or have questions



Taking notes

- However you decide to take notes, we recommend to clean them asap when they are still fresh in your memory. That will also help finding areas where you need clarification. A mixed option of taking written notes in class and typing them when reviewing is a very common and useful option.

Advantages of Written Notes	Advantages of Typed Notes
- Can draw diagrams, or schematics in a way to help you remember complex ideas.	- Portable and Convenient because you use only one device. Notes can never be lost if saved to Google drive and you can share with others.



After Class

Take advantage of your Professor's Office Hours

- Office hours can be used to get to know your professor outside of the classroom. It allows you to get comfortable with your professor and show them the kind of student that you are.
- Always be prepared - have a set of questions that you want answered before hand
 - Can you go over the main ideas of today's lectures?
 - I understood ____ but I am having trouble understanding ____
 - I'm currently trying to study for ____ what do you recommend I do to be prepared for ____?
 - I wanted to let you know ahead of time that I will be missing ____, is there a way to receive the material earlier or find a time to review it with you?
 - Don't be afraid to contact your professor to set up an appointment if their general office hours clash with your class schedule
 - Some professors have their office hours before the class!

- Requesting an appointment, sample letter/email

Dear Professor *[Last Name]*,

My name is *[FirstName] [LastName]*, and I am a student in your *[Course Number & Class...]*

I am hoping to schedule an appointment with you to introduce myself, learn more about your research interests (*optional*), and discuss an upcoming assignment on the syllabus. I am happy to come by your office hours on *[Day] [Date]* at a particular time, if you have availability then.

(If your professors office hours doesn't work, you can add)

Unfortunately, your scheduled office hours are at the same time as ... e.g. my study group, but I am happy to share my availability, or work with alternate times you propose. Please let me know what would be best for you.

Best Regards/ All the Best/ Sincerely

[First Name] [Last Name]

Create a Master Schedule and Weekly Study Planner

1. **Create a Master Schedule** with all your course times, tests and other due dates for papers or projects to keep the big picture all in one place.
 - You can use our [Online Master Schedule: http://bit.ly/BellaFound-MasterSchedule](http://bit.ly/BellaFound-MasterSchedule)
 - Use a calendar view: ie: Google calendar
 - Offline traditional School Schedule
2. Then build a **Weekly Planner** to record all activities required to achieve the bigger and track work done. This will keep you on the task.
 - Try our [Online Weekly Planner: http://bit.ly/BellaFound-weekplanner](http://bit.ly/BellaFound-weekplanner)
 - Use a calendar
 - Use an App such as Todoist, Asana, Trelo, etc...
3. Create To Do Lists
 - Use Notes on a phone
 - Use a calendar
 - Use an App such as Todoist, Asana, Trelo, etc...

Study Strategies

Weekly Planner:

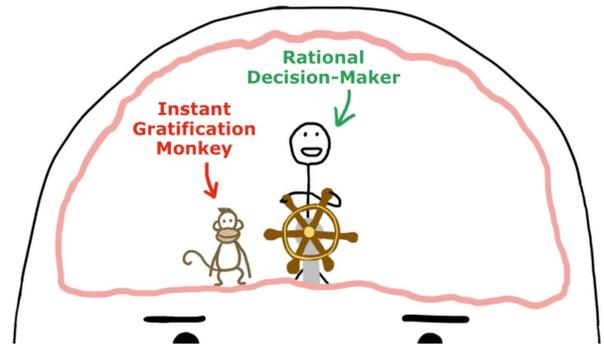
- If you're prone to delaying projects because you find them overwhelming, try breaking them down into more **manageable chunks**. Organize your projects into smaller tasks and focus on starting them, rather than on finishing them.
- each task should be **SMART**
- Set **4-6 priorities** for each day and record them on the Weekly Planner.
- Every day assess if you achieved your study goals and adjust as necessary. If your priorities were not attended they become top priorities for the following day. Create a rescheduled activity on the next day.

- 1 SPECIFIC**
What do I want to accomplish?
- 2 MEASURABLE**
How will I know when it is accomplished?
- 3 ACHIEVABLE**
How can the goal be accomplished?
- 4 RELEVANT**
Does this seem worthwhile?
- 5 TIME BOUND**
When can I accomplish this goal?

http://bit.ly/BellaFound-weekplanner			WEEKLY PLANNER		Week from:
					to:
Subject	Chemistry	% of Grade	Literature	% of Grade	
Project	Lab Report	60.00%	Reading Assignment	20.00%	
Due Date	8/12/2018		8/10/2018		
Description of assignment	- Complete the Biology lab started during lab - Create a spreadsheet with your data and calculations - Write a lab report using the template that the professor gave - Attach your spreadsheet in the back of your lab report		Read 30 pages from assigned novel Write a 1 page summary on the plot and characters		
Due Date	Tasks	Status	Tasks	Status	Tasks
8/5/18	- After class, go to the lab room to finish the last couple steps of the lab	Done	Read 10 pages each day 1-10	Pending	
8/5/18	- Make sure to take notes for observation section	Pending			
8/6/18	- Use my notes that I took to write the observation section of my lab report	WIP	Read 10 pages each day 1-10	Rescheduled	
8/6/18	- Add all of my data on my spreadsheet	WIP			
8/6/18	- Make sure to take notes for observation section	Rescheduled			
8/7/18	- Complete the introduction section		Read 10 pages each day 11-20		
8/8/18	- Use data from the spreadsheet to do my calculations		Write what was the plot of the book		
8/8/18	Add pictures and format	Cancel	Read 10 pages each day 21-30		

Create the right environment

- Know yourself and how best you learn. Creating an environment where distractions are kept at a minimum is best.
- Leave your cell phone on silent in your backpack.
- Leave the **“Instant Gratification Monkey”** at home and try and listen to the rational mind that says, “It’s on my schedule to read biology text, Chapter 9”.
- Have snacks handy and take a quick break every hour. Use the break to do some stretching, meditation, drink water...



Review your notes

Find the time to review the class notes that you took within the week at least once

- Note the parts that you had trouble understanding for future reference when you’re studying for an exam
- Figure out the most effective way for you to review your own notes
 - Do you rewrite them?
 - Do you type them?
 - Do you create a study guide as you go along?
 - Do you create flashcards?

1st Semester:

GET ALL A's!



Rest of year:

JUST DON'T FAIL!



Where to get Books

Chegg Books

- Can save up to 90%(depending on the book) off on textbooks. They offer a 21-day risk free returns if you drop or switch classes . It includes a 4-week free trial of Chegg Study. Once finished, you can return the book using the same box it came in and a prepaid shipping label. You can extend time or purchase rental book if necessary.

Amazon

- 30-day risk free returns. Amazon Prime is free for six months if you register with your school email. Returning books is cost free.

ThriftBooks

- A website where many novels are sold used and shipping is as of right now is 99 cents in the U.S with 4-8 business days. There are reading rewards where you get a \$5 coupon for every \$50 spent. There are often deals like 2 for \$7 or 3 for \$10

Local Bookstore/Library

- Research any bookstores near you that sell college textbooks and compare whether it is cheaper than your school bookstore or online stores
- If you have a class with assigned novels, you can often find it at a regular bookstore or library

School Bookstore

- Should be your last resort! Bookstores are the most expensive place to get your textbooks. Unfortunately, some books are exclusive to your college bookstore. Many schools let you sell back the textbook.

School Library

- If you are able to find textbooks in the school library, make sure to remember when you have to return it, often times they let you borrow it for a whole semester.

Other People

- Ask people that took the class previously if you could use their books

Resources to prepare for Work Success

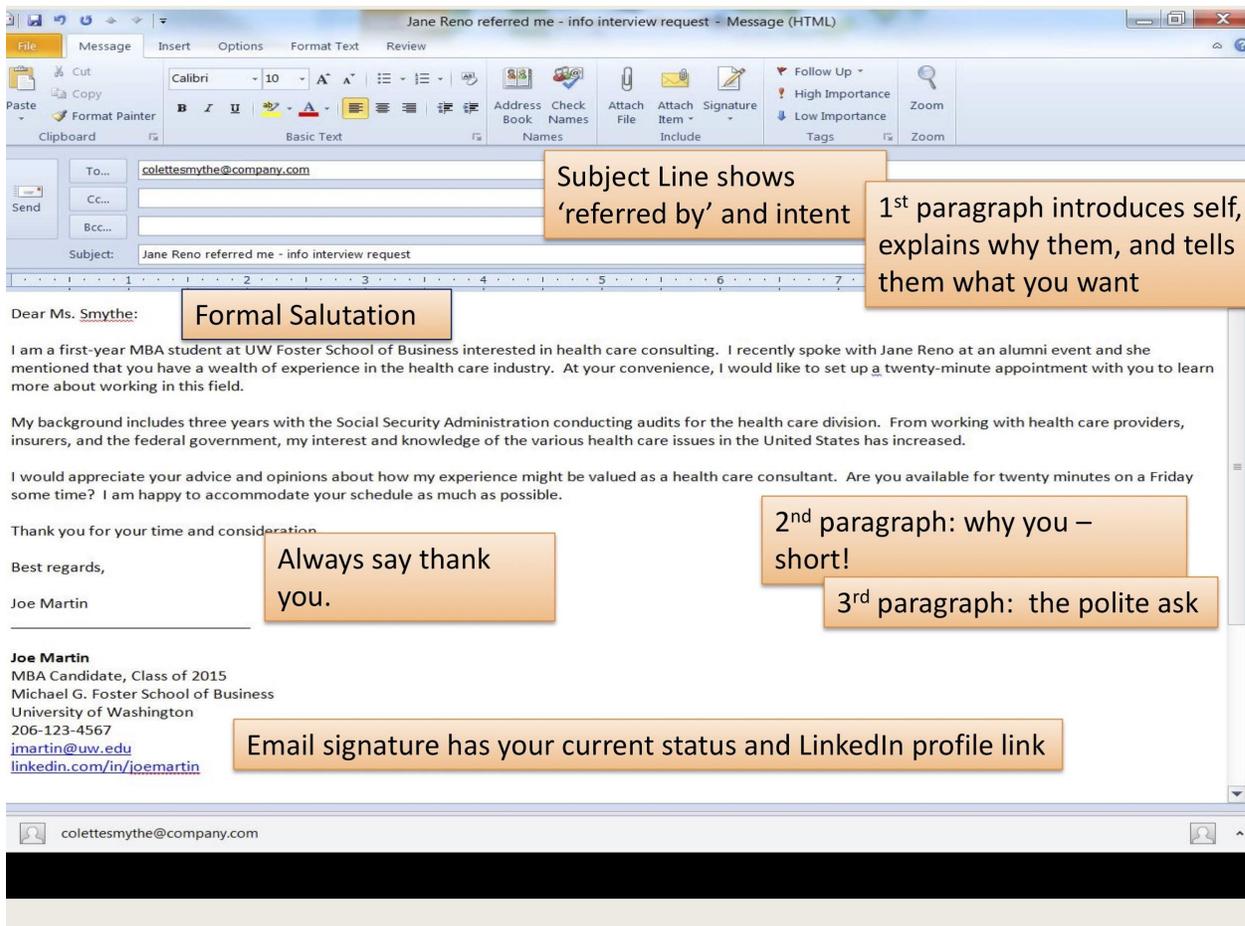
- **Writing an email**
- **How to Write a Resume**
- **Resume Worksheet and Format**
- **Cover Letter**
- **Saying it with Impact**
- **Interviewing Tips**
- **Know Your E-Identity - how can social media affect your job prospects**

WRITING AN EMAIL

When you send an email it is sometimes the first message a person receives from you.

To make sure this first impression is the best follow the email etiquette as per the example below.

- Be polite. Always start with Dear..... or Hello.....if you know the person
- If it is the first email, introduce yourself and explain why you are contacting the person
- If it is a follow up after meeting in person or at an event, remind them where you met, date and event/circumstances of the meeting. They may have met lots of people and you have to remind them who you are and what you discussed.
- **Check spelling and grammar.** Typos make a bad impression.
- Say Thank you
- If you are sending some information you can add something like:
 - Please let me know if you need any further information
 - Please feel free to contact me if you require additional information
- If you expect an answer, you can also add the old classic -or a variation:
 - I look forward to hearing from you.
 - I look forward to meeting you soon or
 - Looking forward to connecting soon.
- Formal salutation can be:
 - Regards or Best regards
 - Warm regards or Kind regards (if you have a strong relationship with the person)
 - All the best,



The screenshot shows an email client window titled "Jane Reno referred me - info interview request - Message (HTML)". The email content is as follows:

To: colettesmythe@company.com
Subject: Jane Reno referred me - info interview request

Dear Ms. Smythe:

I am a first-year MBA student at UW Foster School of Business interested in health care consulting. I recently spoke with Jane Reno at an alumni event and she mentioned that you have a wealth of experience in the health care industry. At your convenience, I would like to set up a twenty-minute appointment with you to learn more about working in this field.

My background includes three years with the Social Security Administration conducting audits for the health care division. From working with health care providers, insurers, and the federal government, my interest and knowledge of the various health care issues in the United States has increased.

I would appreciate your advice and opinions about how my experience might be valued as a health care consultant. Are you available for twenty minutes on a Friday some time? I am happy to accommodate your schedule as much as possible.

Thank you for your time and consideration.

Best regards,
Joe Martin

Joe Martin
MBA Candidate, Class of 2015
Michael G. Foster School of Business
University of Washington
206-123-4567
jmartin@uw.edu
[linkedin.com/in/joemartin](https://www.linkedin.com/in/joemartin)

Annotations on the screenshot:

- Subject Line shows 'referred by' and intent** (pointing to the subject line)
- 1st paragraph introduces self, explains why them, and tells them what you want** (pointing to the first paragraph)
- Formal Salutation** (pointing to "Dear Ms. Smythe:")
- 2nd paragraph: why you – short!** (pointing to the second paragraph)
- 3rd paragraph: the polite ask** (pointing to the third paragraph)
- Always say thank you.** (pointing to "Thank you for your time and consideration.")
- Email signature has your current status and LinkedIn profile link** (pointing to the signature block)



How to write a resume

On this page

- [The purpose of a resume](#)
- [How long should my resume be?](#)
- [How should I order my resume?](#)
- [Do I need to change my resume for each application?](#)
- [What your resume should include](#)
- [What NOT to put on your resume](#)
- [Reviewing your resume](#)
- [Resume templates](#)

Your resume (sometimes called your "CV") is your most important tool when applying for a job. It doesn't matter how qualified you are, or how much experience you have - if your resume is poorly presented or badly written, you're going to have trouble getting the job you want - or even an interview.

Taking the time to work on your resume is really important. The information on this page offers some tips and advice on how to make your resume the best it can be.

The purpose of a resume

Your resume is a marketing tool. It needs to demonstrate:

- That you are employable
- How you meet the job and the organisation's requirements
- That you have the right qualifications and education
- That you have the right experience and skills
- That you have the right level of professionalism for the job

How long should my resume be?

There is no set length for a resume. A resume varies in length depending on your experience and education. If you haven't worked much before, one or two pages is best, but three pages is okay if you've got a lot of study and work behind you.

Make sure you don't pad out your resume. If your resume is only one page, as long as it's well-presented it might get better results than a two-page resume full of unnecessary information.

More information about the length of your resume can be found on each of the resume templates on our [Sample resumes \(/jobs-and-careers/applying-for-a-job/what-is-a-resume/sample-resumes\)](/jobs-and-careers/applying-for-a-job/what-is-a-resume/sample-resumes) and [Sample cover letters \(/jobs-and-careers/applying-for-a-job/what-is-a-cover-letter/sample-cover-letters\)](/jobs-and-careers/applying-for-a-job/what-is-a-cover-letter/sample-cover-letters) pages.

How should I order my resume?

Generally it's always good to present the information on your resume in this order:

1. Contact details
2. Opening statement
3. List of key skills
4. List of technical/software skills
5. Personal attributes/career overview
6. Educational qualifications
7. Employment history/volunteering/work placements
8. References/referees

Not everything in this list must appear on your resume every time, and the order can change from application to application. For more information about each of these sections, check out "What Your Resume Should Include", below.

The most important thing is to get the most useful information across first. For example, if your education history is not specifically related to the job, put it toward the end of your resume, behind the information that *is* related to the job.

Check out the resume templates on our [Sample resumes \(/jobs-and-careers/applying-for-a-job/what-is-a-resume/sample-resumes\)](/jobs-and-careers/applying-for-a-job/what-is-a-resume/sample-resumes) page. for examples of how you might want to order the information on your resume.

Do I need to change my resume for each application?

You need to tailor your resume to every job application so that it responds to the specific requirements of the job you're applying for.

You might not need to change much, but you do need to make sure your opening statement, your key skills and your personal attributes all respond to the needs of the role, based on the job ad (if there was one) and the research you've done into the job.

You should also tailor your resume to show how your work experience specifically meets the needs of the job you're applying for.

How to tailor your resume

Ways that you can tailor your resume include:

- Using your opening statement to link your experience and education to the organisation and the requirements of the job
- Listing your most relevant key skills first
- Including examples of achievements that meet the advertised requirements of the job
- Including specifically relevant key words and phrases throughout your resume (see "Keywords" in "What Your Resume Should Include", below)

What your resume should include

There are a number of things that every resume should have on it. Check out the resume templates on our [Sample resumes \(/jobs-and-careers/applying-for-a-job/what-is-a-resume/sample-resumes\)](#) page to get an idea of what each of these sections should look like.

Contact details

Make sure you include your name, email address and a contact phone number on your resume. You don't have to include your home address, although there might be some situations when doing so would be a good idea.

Don't include your contact details in the header of your resume. Recruitment software sometimes has difficulty reading information in headers or footers, so it's a good idea to avoid headers altogether.

You can put your contact details in the footer of your resume, but if you do, you must make sure they're also in the main body of the document.

Opening statement

An opening statement is a summary of who you are, where you've studied and/or worked, and what you bring to the job. It should be about six lines long and written in first person without the personal reference (i.e., don't say "I did this" - say "Did this" instead).

Your opening statement should start with one sentence about who you are and what you bring to the job, then describe the skills and attributes you have that suit you to the job.

For some examples of opening statements, check out our [Sample resumes \(/jobs-and-careers/applying-for-a-job/what-is-a-resume/sample-resumes\)](/jobs-and-careers/applying-for-a-job/what-is-a-resume/sample-resumes) and [Sample cover letters \(/jobs-and-careers/applying-for-a-job/what-is-a-cover-letter/sample-cover-letters\)](/jobs-and-careers/applying-for-a-job/what-is-a-cover-letter/sample-cover-letters) pages.

Key skills & strengths

Your resume should include a list of between 10 and 15 skills that link your experience to the job you're applying for.

If the job you're applying for was advertised, either the ad or the position description may provide a list of skills and experiences that are essential for doing the job. It may also provide a list of "desirable" skills and experience. Your list of key skills & strengths needs to respond to all of the items on the "essential" list and as many items as possible on the "desirable" list.

When putting together this list, think of things you've done or learned to do as part of:

- Jobs you've had
- Your studies
- Any work placements you've done
- Any volunteering you've done

For examples of the kinds of skills you might list, check out our [Sample resumes \(/jobs-and-careers/applying-for-a-job/what-is-a-resume/sample-resumes\)](/jobs-and-careers/applying-for-a-job/what-is-a-resume/sample-resumes) page.

Technical/software skills

This is a short list of the names of software or technology you know how to use. Examples might include:

- Word processing or spreadsheet software
- Programming languages
- Tools (e.g., cash registers, EFTPOS)

Personal attributes

If you haven't got much work experience, a list of personal attributes can be another way to demonstrate that you're the right person for the job.

Things you could include in this section might include ways you can demonstrate that you are reliable, honest, trustworthy or quick to learn new things. Check out our [8 job skills you should have \(/jobs-and-careers/plan-your-career/8-job-skills-you-should-have\)](/jobs-and-careers/plan-your-career/8-job-skills-you-should-have) page to see a few of the things that employers are commonly looking for.

You can include between three to five personal attributes, but make sure you don't include them instead of your key skills.

Educational history

Your Educational History only needs to show your highest level of education. You don't need to include your results, unless showing them proves how well you're suited to the job.

If you can, you should also include a few bullet points listing your academic achievements (e.g., school or class captaincies, awards you've won, or groups you've been part of).

Employment history

When providing your employment history, start with the your most recent job and go backwards from there. Give the position title and the dates you worked there.

If you haven't had a job before, you can use other things to demonstrate your experience, including:

- Work experience you've done through school
- Work placements or internships that you've done through university or TAFE
- Volunteer work you've done

For each job provide a list of the things that you achieved while in that job, and the significant contributions you made to the organisation. Make sure that these achievements and contributions match the key skills and strengths listed earlier on your resume.

For examples of how you can do this, check out our [Sample resumes \(/jobs-and-careers/applying-for-a-job/what-is-a-resume/sample-resumes\)](/jobs-and-careers/applying-for-a-job/what-is-a-resume/sample-resumes) pages.

References/referees

Your resume should list two people who can positively recommend you as an employee. Ideally your references will be people that you have worked with before. Provide their name, their position title, and a way that they can be contacted.

For more about references, check out our [How to choose a referee? \(/jobs-and-careers/applying-for-a-job/how-to-choose-a-referee\)](/jobs-and-careers/applying-for-a-job/how-to-choose-a-referee) page.

Testimonials

A testimonial is another good way to prove that your skill and experience is what the employer is looking for.

Getting a testimonial can be as easy as asking a colleague, teacher or previous employer to write a couple of sentences about you. Ideally the people you get testimonials from should also be included in your references.

You can include any testimonials you get as part of your educational history or your employment/volunteering/work placement history.

Usually it's enough to include one or two testimonials in your resume. Any more than two is probably too many.

For examples of testimonials, check out our [Sample resumes \(/jobs-and-careers/applying-for-a-job/what-is-a-resume/sample-resumes\)](/jobs-and-careers/applying-for-a-job/what-is-a-resume/sample-resumes) page.

Keywords

A lot of recruitment agencies use software that scans applications for key words and phrases. Applications that don't use the right keywords tend to be automatically rejected.

Key words and phrases that this software looks for can include the names of:

- Skills
- Jobs
- Activities
- Qualifications

- Software
- Tools

To make sure your resume has the right key words and phrases, check out the job ad and make a list of the words and phrases it uses. If you don't have a written job ad to refer to, you can use a job search engine to find other ads for similar jobs and see what kind of keywords those ads use.

Once you have a list to work from, start adding those words and phrases to your resume. Good places to add keywords include:

- Your opening statement
- Your list of key skills
- Your educational history
- Your employment history

For examples of how to use keywords on your resume, check out our [Sample resumes \(/jobs-and-careers/applying-for-a-job/what-is-a-resume/sample-resumes\)](https://www.resume.com/jobs-and-careers/applying-for-a-job/what-is-a-resume/sample-resumes) page.

What NOT to put on your resume

Here are a few things not to include on your resume. Note that there may be circumstances when including some of the following information shows that you're a good fit for the job. If that's the case, including that information would be a good idea.

Private information

You don't have to provide any personal or private information on your resume. There's no benefit to be gained from providing information that could be used to generalise about you as a potential employee.

Your resume doesn't have to include:

- Your birthdate
- Your gender
- Your address
- Any ailments or disabilities
- Your health status

A possible exception to this might be when providing this information would give your application an advantage (e.g., if the employer is looking for someone young, or a female applicant). In these situations, consider including such information if you think it would strengthen your application.

Typos or factual errors

Submitting a resume or cover letter with spelling mistakes will guarantee you don't get an interview. You should spellcheck your resume before you send it, but you should also get someone else to read it as well and check for mistakes you might have missed.

Double-check everything that you include in your resume. If you mention the company's name, make sure you get it right. If you mention the name of places you've worked before, make sure you get that right. Mistakes on resumes are worse than typos.

You should also consider getting your resume looked at by someone professional. Check out "Reviewing your resume", below.

Images and graphics

Don't include images or photos on your resume. Not only are images disliked by recruiters and HR professionals, they can also create problems with recruitment software.

Content in headers

Many resumes only feature the applicant's name and contact details in the header of the document. Some recruitment software is unable to read information in headers and footers. If you do include information in the header and footer of your resume, make sure you include it in the body of the document too.

Fancy formatting

Stick to easy-to-read fonts and formats. This makes it easier for recruiters to review your resume. It also means any recruitment software that reviews your resume can easily read the information. Good fonts to use include:

- Verdana
- Arial
- Century gothic
- Calibri

Don't use large headers to break up the sections of your resume. Use a 10- or 11-point font for your main content and a 12- or 14-point maximum for headers.

Information in tables

Some resume templates present information in tables to help with layout, but some recruitment software is unable to read tables. Your resume should only be formatted using line breaks and simple formatting (like setting multiple columns across the page).

PDF versions of your resume

Some recruitment software can't read pdfs. Unless a job ad specifically says to provide your resume as a .pdf, you should always only submit your resume in word format (.doc or .docx).

Reviewing your resume

Having someone else review your resume is extremely important. Make sure you use someone who will actually tell you if they think something isn't right. People you could ask include:

- Co-workers
- Former employers
- Teachers
- Career guidance counsellors
- Your parents or guardians

The Career Development Association of Australia has a [list of professional organisations](#) that can review your resume for a fee. They have also developed a resume review checklist that can help you to make sure that you check over everything on your resume and get it right the first time.

[Download the CDAA Resume Review Checklist \(/files/cdaaresumereviewchecklistpdf-0\)](#) (555 KB)

Resume templates

For examples of ways to apply all of the above advice when you put together your resume, check out our [Sample resumes \(/jobs-and-careers/applying-for-a-job/what-is-a-](#)

[resume/sample-resumes](#)) page, where you can download some resume templates to use to create your own resume.

Not what you're looking for? Try these pages.

[Job interviews \(/jobs-and-careers/job-interviews\)](#)

[Sample cover letters \(/jobs-and-careers/applying-for-a-job/what-is-a-cover-letter/sample-cover-letters\)](#)

Related content:

jobs, resume, cv



Sample cover letter: Work experience

(A Youth Central cover letter template)

Use this cover letter template if:

- **you're applying for a job that has been advertised**
- **you have some formal (paid) work experience.**

This sample cover letter demonstrates the kind of things you should include when you're applying for an advertised job and you have some formal (paid) work experience.

This sample can be used by high school students and graduates, university/TAFE students and graduates, and also people who have left school without doing Year 12.

A good cover letter should include:

- your name, email address and phone number at the top of the page on the right
- the name of the business and the contact person's full name (if you know it) on the left
- the date you wrote the letter on the right
- a reference line (e.g., "Re: Application for Administration Assistant position")
- an address to the reader directly (e.g., "Dear Mr. Moyle" - try to avoid using "To whom it may concern" if you can)
- an opening statement that briefly introduces you to the reader
- a main body that highlights the skills and experiences you have that are relevant to the job
- a closing paragraph asking to arrange an interview.

Other things you can mention in your cover letter include:

- general skills that help you work in a team and as part of an organisation
- personal attributes that will help you learn to work in a professional work environment
- school work experience or volunteer work that demonstrates your strengths and attributes
- any sporting or community club participation (if relevant)
- any hobbies or interests that are relevant to the job or demonstrate your professional experience.

Key points of this cover letter are that it:

- introduces you to the reader
- responds to the requirements of the job
- attracts the reader's interest and refers them to your resume
- doesn't include too many "I" statements, which can run the risk of disengaging the reader.

If you have any questions about this sample cover letter, contact us at youthcentral@dhhs.vic.gov.au.

For more information about job applications, including more cover letter and resume samples, visit www.youthcentral.vic.gov.au.

Joanne Tint
Email: joannetint@xmail.com
Mobile: XXX XXXX XXXX

Mr Allan Moyle
John Smith and Associates
Phone: XX XXXX XXXX
Email: enquiries@johnsmithandassociates.com.au

23 Jan 2017

RE: Application for Trainee Administrative Assistant position

Dear Mr. Moyle,

As a young and motivated individual I am extremely interested in submitting an application for the advertised Trainee Administrative Assistant position with John Smith and Associates.

In November 2014 I completed my VCE studies and also obtained a Certificate II in Business Administration. This has given me a range of practical capabilities that will meet the needs of this role.

While completing my VCE studies I worked part-time as a Customer Service Assistant for KSmart. My responsibilities in this role included providing face-to-face customer service and assisting on the floor with stock movements and visual merchandising. This position has given me key employability skills while also allowing me to experience working in a professional and fast-paced work environment.

With regard to my ability to meet the specific requirements of this job:

- **Customer Service:** Worked for four years in a face-to-face customer service environment providing customer service at registers, lay-by counter and on the retail floor.
- **Reception duties:** Responsibilities at KSmart included answering incoming phone calls and assisting customers with phone-based enquiries.
- **General Administration:** Certificate II in Business Administration has provided training in the use of skills including filing, data processing, records management and written communication.

My teachers and employers have commended me for my high level of interpersonal skills and naturally engaging personality. My motivations include learning new things and the challenge of meeting key objectives. My current and previous managers can be contacted to provide more information about my ability to meet the needs of this job.

I understand that you will receive a large number of applications for this role. I do, however, believe that my motivation, commitment and pre-existing skills will allow me to fit into your work environment and immediately start supporting the needs of your organisation.

I would appreciate the opportunity to meet with you to discuss my application at an interview. I have enclosed a copy of my resume for your consideration. I can be contacted at all times on the details provided above.

Thanking you in advance for your time,

Joanne Tint

WHAT SHOULD I INCLUDE IN MY RESUME ?

There are no hard and fast rules to writing a resume. Basically an effective resume should reflect: 1. Your uniqueness as an individual 2. The factual information in your resume should support the qualifications for the position you seek.

The general categories are:

1. Identification – Name, permanent address, phone, email
2. Objective / Summary of Qualifications
 - a. The general level of the job you feel qualified for
 - b. The ability you can offer (or)
 - c. List the skills and knowledge that describes you
3. Education
 - a. Highest College Degree – name of college/university, location, degree, dates
 - b. Second highest degree – name of school / college, location, degree, dates
 - c. additional studies / projects directly related to the job you are applying.
 - d. Can include college majors / minors and grades when above average
4. Experience
 - a. List in reverse chronological order
 - b. State your title, name of company, location and start and end dates (month/year)
 - c. State any accomplishments achieved
 - d. Tip: Always list career related work experience and other work experience in separate paragraphs.
5. Professional Experience
6. Professional Presentations
7. Professional Certifications (if applicable)
8. Voluntary Activities
9. References - Furnished upon request

Format

Appearance

- Name largest text on the page at 12 - 14 font size and 10-12 font size for other text
- Easy to read and well organized
- Professional quality paper
- Use conservative font such as Times New Roman or Arial
- Use boldface to highlight specific areas, be consistent in bolding
- Avoid underlining and Italicizing
- Limit to 2 pages

For Your Information

- Boldface your degrees
- State you GPA if is above 3.5
- Be aware of past / present tenses and ensure consistency
- If using chronological format, information should be in reverse chronological order

Things to avoid

- Using the word “I”
- Long-winded, wordy sentences
- Hand-written corrections or additions
- Using abbreviations or unfamiliar jargon
- A photograph
- Personal data (age, marital status, gender etc.)
- Political or religious affiliations

Accomplishment focused

- One – two pages maximum
- No personal information
- Honesty
- 1-2 pages
- Detailed

Work focused

- Clear and concise
- Functional
- Can include personal information
- Bullet points
- Can be paragraphs

Resume Worksheet

Complete this **Resume Worksheet** before you start creating your resume. If you do have a resume it is recommended you review this form and see if you have all the information on your current resume. This form will help you assemble and build an excellent final resume.

First Name	Middle Initial	Last Name
()	-	• @
Phone Number		E-mail

OBJECTIVE

EDUCATION

Education Basic Information: List the colleges / universities you attended after high school in reverse chronological order from which you have received a degree / certificate

College / University

City _____ **State /Country**

Name of Diploma/Degree _____

Month and Year of Graduation _____

GPA

Awards-

Relevant Coursework (Optional): List courses that are related to the field and highlight specific skills and knowledge. Keep the list short, no more than 6-8 courses. Depending on the number of courses you can separate them by commas.

Resume Worksheet & Format



- Course Skills/knowledge
- Course Skills/knowledge

Class Projects (Optional): List the projects relevant to your chosen field emphasizing, in addition to project specific skills, teamwork and leadership skills.

- Project Name Project Duties Skills used
- Project Name Project Duties Skills used
- Project Name Project Duties Skills used

WORK EXPERIENCE

List the most recent and relevant work experience in reverse chronological order. Emphasize your responsibilities and skills used / developed. Be as specific as possible.

Job 1:

Job Title Name of Company/Employer,

_____ FROM: / TO: /

City-State Date of Employment MM/YY First and Last name of Supervisor

List Job Duties and skills used

- _____
- _____
- _____
- _____

Job 2.

Job Title Name of Company/Employer,

_____ FROM: / TO: /

City-State Date of Employment MM/YY First and Last name of Supervisor

List Job Duties and skills used

- _____

Resume Worksheet & Format



- _____
- _____
- _____

Job 3.

Job Title	Name of Company/Employer,	
FROM: / /	TO: / /	
City-State Supervisor	Date of Employment MM/YY	First and Last name of

List Job Duties and skills used

- _____
- _____
- _____
- _____

SKILLS

Computer / Technical Skills / Languages: List all computer skills including hardware, software and programming skills. Also list any non-English languages you can manage and your level of proficiency

HARDWARE	SOFTWARE	PROGRAMMING	LANGUAGES	level

CERTIFICATIONS/AWARDS

Name of Certification	/ / to / /
Name of Certification	Dates of Certification
Name of Certification	/ / to / /
Name of Certification	Dates of Certification

REFERENCES

1- First and last

name _____

position/

title _____ Company _____

Reference's work address - City - State

Reference's phone number _____ Reference's email _____

2- First and last

name _____

position/

title _____ Company _____

Reference's work address - City - State

Reference's phone number _____ Reference's email _____

3- First and last

name _____

position/

title _____ Company _____

Reference's work address - City - State

Resume Worksheet & Format



Resume Evaluation Checklist

by Kim Isaacs, Monster Resume Expert

Resumes normally get less than a 15-second glance at the first screening. Use this checklist to make sure your resume is good to go:

FIRST IMPRESSION	Yes	No
Does the resume look original and not based on a template?		
Is the resume inviting to read, with clear sections and ample white space?		
Does the design look professional and not like a simple typing job?		
Is a qualifications summary included so the reader immediately knows the applicant's value proposition?		
Is the length and overall appearance of the resume appropriate given the career level and objective?		
RESUME SECTIONS	Yes	No
Are all sections clearly labeled?		
Are resume sections placed in the best order to highlight the applicant's strongest credentials?		
Is the work history listed in reverse chronological order (earliest job first)?		
CAREER GOAL	Yes	No
Is the career objective included toward the top of the resume in a Headline, Objective or Qualifications Summary section?		
Is the resume targeted to a specific career goal, and not trying to be a "one-size-fits-all-jobs" document?		
If this is a career change resume, is the current objective clearly stated, along with supporting details showing how past experience is relevant to the new goal?		
ACCOMPLISHMENT-ORIENTED	Yes	No
Does the resume include a solid listing of career accomplishments?		
Are the accomplishments quantified by using numbers, percentages, dollar amounts or other measures of success?		
Do accomplishment statements begin with strong and varied action verbs?		
Are accomplishments separated from responsibilities?		
RELEVANCE	Yes	No
Is the information in the resume relevant to hiring managers' needs?		
Does the content of the resume support the career goal?		
Is the resume keyword-rich and packed with appropriate "buzzwords" and industry acronyms?		
Is personal information that is unrelated to the job target omitted (e.g., marital status, age and nationality)?		
APPEARANCE	Yes	No
Does the resume provide a visually pleasing, polished presentation?		
Is the font appropriate for the career level and industry?		
Are there design elements (such as bullets, bolding, lines) to guide readers' eyes through the document and highlight important content?		
Is there a good balance between text and white space?		
Are margins even on all sides?		
Are design elements consistent (e.g., spacing and font size used consistently throughout the document)?		
If the resume is longer than one page, does the second page contain a heading and is the page break formatted correctly?		
WRITING STYLE	Yes	No
Do you avoid using personal pronouns (I, me and my) and write in an "implied" first-person voice?		
Is the "content flow" logical and easy to understand?		
Is the resume error-free (no careless typos and no spelling, grammar or syntax errors)?		

Producing impact through your words is crucial in a resume. Knowing which action verbs, adjectives, and adverbs to use and how to use them will significantly strengthen your resume. This section will cover all of these points and show you how to bring it together in your resume.

ACTION WORDS

A resume should sound alive and vigorous. Using action verbs helps achieve that feeling. "I changed the filing system" lacks punch and doesn't really indicate if the system was improved. "I reorganized and simplified the filing system" sounds much better and provides more accurate information.

Review the sentences below to get a feel for action words. Then quickly scan the words in the following list and check any you think you might want to use in your resume. Don't try to force them in; use them when they feel right.

- *Conducted long-range master planning for the Portland water supply system.*
- *Monitored enemy radio transmissions, analyzed information, and identified enemy strategic and tactical capabilities.*
- *Planned, staffed, and organized the intramural sports program for this 1,200-student college.*
- *Produced daily reports for each trial and made sure documents and evidence were handled properly.*
- *Presented seminars to entry-level secretaries and worked to increase the professionalism of secretaries in the county system.*
- *Improved the coordination, imagination, and pantomime techniques of adults through mime and dance training.*
- *Allocated and dispensed federal moneys to nine counties as board member of the JTPA Advisory Board.*

ACTION VERBS

<i>accelerated</i>	<i>constructed</i>	<i>equipped</i>	<i>interpreted</i>	<i>prioritized</i>	<i>serviced</i>
<i>accomplished</i>	<i>consulted</i>	<i>established</i>	<i>invented</i>	<i>processed</i>	<i>settled</i>
<i>accumulated</i>	<i>contributed</i>	<i>exceeded</i>	<i>investigated</i>	<i>procured</i>	<i>(disputes)</i>
<i>achieved</i>	<i>controlled</i>	<i>executed</i>	<i>launched</i>	<i>produced</i>	<i>shaped</i>
<i>acquired</i>	<i>converted</i>	<i>expanded</i>	<i>led</i>	<i>programmed</i>	<i>simplified</i>
<i>acted (as)</i>	<i>convinced</i>	<i>expedited</i>	<i>lifted</i>	<i>projected</i>	<i>sold</i>
<i>activated</i>	<i>cooperated</i>	<i>explored</i>	<i>lobbied</i>	<i>promoted</i>	<i>solidified</i>
<i>adapted</i>	<i>coordinated</i>	<i>expressed</i>	<i>lowered</i>	<i>proposed</i>	<i>solved</i>
<i>adjusted</i>	<i>counseled</i>	<i>extended</i>	<i>maintained</i>	<i>proved</i>	<i>sparked</i>
<i>administered</i>	<i>created</i>	<i>fabricated</i>	<i>managed</i>	<i>provided</i>	<i>spearheaded</i>
<i>advised</i>	<i>culminated in</i>	<i>facilitated</i>	<i>marketed</i>	<i>purchased</i>	<i>specified</i>
<i>advocated</i>	<i>cultivated</i>	<i>finalized</i>	<i>mastered</i>	<i>quadrupled</i>	<i>stabilized</i>
<i>aligned</i>	<i>customized</i>	<i>focused</i>	<i>maximized</i>	<i>raised</i>	<i>standardized</i>
<i>analyzed</i>	<i>cut</i>	<i>followed up</i>	<i>mediated</i>	<i>realigned</i>	<i>stimulated</i>
<i>applied</i>	<i>decreased</i>	<i>forged</i>	<i>mentored</i>	<i>received</i>	<i>streamlined</i>
<i>appointed</i>	<i>delegated</i>	<i>forecasted</i>	<i>minimized</i>	<i>recognized</i>	<i>strengthened</i>
<i>approved</i>	<i>delivered</i>	<i>formed</i>	<i>mobilized</i>	<i>recommended</i>	<i>structured</i>
<i>arbitrated</i>	<i>demonstrated</i>	<i>fostered</i>	<i>moderated</i>	<i>reconciled</i>	<i>succeeded</i>
<i>arranged</i>	<i>designed</i>	<i>founded</i>	<i>modified</i>	<i>recruited</i>	<i>supervised</i>
<i>assessed</i>	<i>detailed</i>	<i>fulfilled</i>	<i>monitored</i>	<i>redesigned</i>	<i>supplemented</i>
<i>assisted</i>	<i>determined</i>	<i>galvanized</i>	<i>motivated</i>	<i>reduced</i>	<i>supplied</i>
<i>attained</i>	<i>developed</i>	<i>generated</i>	<i>negotiated</i>	<i>reevaluated</i>	<i>supported</i>
<i>authorized</i>	<i>devised</i>	<i>grew</i>	<i>nurtured</i>	<i>refined</i>	<i>surpassed</i>
<i>automated</i>	<i>diagnosed</i>	<i>guided</i>	<i>observed</i>	<i>regulated</i>	<i>taught</i>
<i>awarded</i>	<i>directed</i>	<i>halved</i>	<i>obtained</i>	<i>rehabilitated</i>	<i>tested</i>
<i>boosted</i>	<i>discovered</i>	<i>handled</i>	<i>offered</i>	<i>reinforced</i>	<i>took over</i>
<i>broadened</i>	<i>distributed</i>	<i>headed</i>	<i>opened</i>	<i>rejuvenated</i>	<i>tracked</i>
<i>built</i>	<i>documented</i>	<i>helped</i>	<i>operated</i>	<i>remedied</i>	<i>trained</i>
<i>carried out</i>	<i>doubled</i>	<i>identified</i>	<i>optimized</i>	<i>renewed</i>	<i>transferred</i>
<i>centralized</i>	<i>drove</i>	<i>implemented</i>	<i>orchestrated</i>	<i>reported</i>	<i>transformed</i>
<i>championed</i>	<i>earned</i>	<i>improved</i>	<i>organized</i>	<i>represented</i>	<i>tripled</i>
<i>clarified</i>	<i>effected</i>	<i>improvised</i>	<i>originated</i>	<i>researched</i>	<i>troubleshoot</i>
<i>coached</i>	<i>eliminated</i>	<i>increased</i>	<i>overcame</i>	<i>resolved</i>	<i>turned around</i>
<i>collaborated</i>	<i>employed</i>	<i>influenced</i>	<i>overhauled</i>	<i>responded</i>	<i>uncovered</i>
<i>communicated</i>	<i>empowered</i>	<i>informed</i>	<i>oversaw</i>	<i>restored</i>	<i>unified</i>
<i>compiled</i>	<i>enabled</i>	<i>initiated</i>	<i>perfected</i>	<i>restructured</i>	<i>united</i>
<i>completed</i>	<i>enacted</i>	<i>innovated</i>	<i>pinpointed</i>	<i>resulted in</i>	<i>updated</i>
<i>conceived</i>	<i>encouraged</i>	<i>inspired</i>	<i>pioneered</i>	<i>revamped</i>	<i>upgraded</i>
<i>concentrated</i>	<i>endorsed</i>	<i>installed</i>	<i>planned</i>	<i>revised</i>	<i>utilized</i>
<i>conceptualized</i>	<i>enforced</i>	<i>instilled</i>	<i>positioned</i>	<i>revitalized</i>	<i>validated</i>
<i>concluded</i>	<i>enhanced</i>	<i>instituted</i>	<i>prepared</i>	<i>revived</i>	<i>verified</i>
<i>conducted</i>	<i>enlarged</i>	<i>instructed</i>	<i>presented</i>	<i>safeguarded</i>	<i>won over</i>
<i>consolidated</i>	<i>ensured</i>	<i>integrated</i>	<i>prevented</i>	<i>saved</i>	<i>wrote</i>

DESCRIBING RESULTS WITH KEY ACTION VERBS

The typical resume merely lists duties and does little else to sell the person. One of the best ways to sell yourself is to describe accomplishments in terms of results. While duties are often represented by phrases such as “Responsible for . . .,” results are frequently conveyed by using the verb developed. For example, one might say, “Developed a manual for administrative assistants that explained hundreds of procedures and significantly reduced clerical errors.” This person’s duties were typing, filing, and answering phones, so to show that she stood above the rest she demonstrated results.

When describing projects and results, one of the best words to use is develop. More than any other word, it seems to be both useful and effective, and it clearly expresses what a person wants to convey. But while develop is an excellent word, when used three or four times in a resume it becomes overworked and loses impact. You’ll need substitutes. The most useful are:

- *built - implemented - created - instituted - designed - introduced - established - set up*

Other verbs that may be appropriate substitutes for develop in certain circumstances would be:

<i>composed</i>	<i>elaborated</i>	<i>formulated</i>	<i>perfected</i>	<i>refined</i>
<i>constructed</i>	<i>enhanced</i>	<i>generated</i>	<i>pioneered</i>	<i>revamped</i>
<i>coordinated</i>	<i>fabricated</i>	<i>installed</i>	<i>planned</i>	
<i>cultivated</i>	<i>fashioned</i>	<i>organized</i>	<i>prepared</i>	
<i>devised</i>	<i>formed</i>	<i>originated</i>	<i>produced</i>	

Here are examples that demonstrate how to describe results in various situations. In parentheses are words that could have been used instead of develop.

- *Developed (devised, prepared, produced) a creative financing/purchasing package to obtain 1900 acres of prime California farmland.*
- *Pioneered a mime program for gifted children aged 8–12.*
- *Developed (designed, established) training programs for new and experienced employees and supervised the new employee orientation program.*
- *Set up apprenticeship programs for five skilled trades at the Physical Plant Department.*
- *Developed and implemented an information and referral service for consumer complaints and human rights issues.*
- *Coordinated the company marketing effort, including advertising and promotions.*

Another set of action verbs is particularly useful when you are describing a result and plan to quantify it:

- *achieved - cut - doubled - eliminated - increased - produced - reduced - saved - tripled*

VERB TENSES

Describe your current job in the present tense. For all previous jobs, write in the past tense. You may need to describe an event in your current job, such as a project, that has already been completed. In that case, use the past tense to describe the project while using the present tense in the remaining portions of your current job.

Example:

Store manager – 6/99–Present. Oversee total operation of the store, supervise and schedule employees, and complete monthly profit and loss statements. Designed a new inventory system, which has saved over \$10,000.

Since the inventory system was designed over a year ago, it must be described in the past tense.

USING ADJECTIVES AND ADVERBS

Adjectives and adverbs are words that describe things and actions. Used appropriately, they can enliven a resume and more accurately describe what you did. While adjectives and adverbs can add sparkle to a resume, if overused, they can actually weaken a phrase. Notice how they change the tone of the sentences below. In each example the second sentence has more impact.

1. *Worked with industrial engineers. Worked closely and effectively with industrial engineers.*
2. *Initiate and develop working relations with local, state, and federal agencies. Initiate and develop outstanding working relations with local, state, and federal agencies.*
3. *Establish rapport with customers. Quickly establish rapport with customers.*

Here are more examples of how to use adjectives and adverbs effectively:

- *Dealt tactfully and effectively with difficult customers. Presented technical material in objective and easily understood terms. Consistently maintained high profit margins on projects. Significantly improved communications between nursing administration and staff. Continually streamlined policies and procedures to create a more reasonable work schedule.*
- *A list of adjectives and adverbs is given below. Review the list and check the ones you think may be useful to you. Try to include them but don't force it. Don't use a word or phrase unless it really fits your personality and strengthens your resume. After writing each draft, go back through the list to see if still another word or two might be useful.*

ADJECTIVES AND ADVERBS

accurate/accurately

efficient/efficiently

original/originally

Source: <http://careerempowering.com/resume-empower/saying-it-with-impact.html>

SAYING IT WITH IMPACT

<i>active/actively</i>	<i>effortless/effortlessly</i>	<i>outstanding/outstandingly</i>
<i>adept/adeptly</i>	<i>enthusiastic/</i>	<i>particularly</i>
<i>advantageously</i>	<i>enthusiastically</i>	<i>penetrating/penetratingly</i>
<i>aggressive/aggressively</i>	<i>entire/entirely</i>	<i>perceptive/perceptively</i>
<i>all-inclusive/all-inclusively</i>	<i>especially</i>	<i>pioneering</i>
<i>ambitious/ambitiously</i>	<i>exceptional/exceptionally</i>	<i>practical/practically</i>
<i>appreciable/appreciably</i>	<i>exciting/excitingly</i>	<i>professional/professionally</i>
<i>astute/astutely</i>	<i>exhaustive/exhaustively</i>	<i>proficient/proficiently</i>
<i>attractive/attractively</i>	<i>experienced</i>	<i>profitable/profitably</i>
<i>authoritative/</i>	<i>expert/expertly</i>	<i>progressive/progressively</i>
<i>authoritatively</i>	<i>extensive/extensively</i>	<i>quick/quickly</i>
<i>avid/avidly</i>	<i>extreme/extremely</i>	<i>rare/rarely</i>
<i>aware</i>	<i>familiar with</i>	<i>readily</i>
<i>beneficial/beneficially</i>	<i>familiarity with</i>	<i>relentless/relentlessly</i>
<i>broad/broadly</i>	<i>firm/firmly</i>	<i>reliability</i>
<i>capable/capably</i>	<i>functional/functionally</i>	<i>reliable/reliably</i>
<i>challenging</i>	<i>handy/handily</i>	<i>remarkable/remarkably</i>
<i>cohesive/cohesively</i>	<i>high/highly</i>	<i>responsible/responsibly</i>
<i>competent/competently</i>	<i>highest</i>	<i>rigorous/rigorously</i>
<i>complete/completely</i>	<i>high-level</i>	<i>routine/routinely</i>
<i>comprehensive/</i>	<i>honest/honestly</i>	<i>secure/securely</i>
<i>comprehensively</i>	<i>imaginative/imaginatively</i>	<i>sensitive/sensitively</i>
<i>conclusive/conclusively</i>	<i>immediate/immediately</i>	<i>significant/significantly</i>
<i>consistent/consistently</i>	<i>impressive/impressively</i>	<i>skillful/skillfully</i>
<i>constructive/constructively</i>	<i>incisive/incisively</i>	<i>solid/solidly</i>
<i>contagious</i>	<i>in-depth</i>	<i>sophisticated</i>
<i>continuous/continuously</i>	<i>industrious/industriously</i>	<i>strategic/strategically</i>
<i>contributed toward</i>	<i>inherent/inherently</i>	<i>strong/strongly</i>
<i>decidedly</i>	<i>innovative/innovatively</i>	<i>substantial/substantially</i>
<i>decisive/decisively</i>	<i>instructive/instructively</i>	<i>successful/successfully</i>
<i>deft/deftly</i>	<i>instrumental/instrumentally</i>	<i>tactful/tactfully</i>
<i>demonstrably</i>	<i>integral</i>	<i>thorough/thoroughly</i>
<i>dependable/dependably</i>	<i>intensive/intensively</i>	<i>uncommon/uncommonly</i>
<i>diligent/diligently</i>	<i>intimate/intimately</i>	<i>unique/uniquely</i>
<i>diplomatic/diplomatically</i>	<i>leading</i>	<i>unusual/unusually</i>
<i>distinctive/distinctively</i>	<i>masterful/masterfully</i>	<i>urgent/urgently</i>
<i>diverse/diversified</i>	<i>meaningful/meaningfully</i>	<i>varied</i>
<i>driving</i>	<i>natural/naturally</i>	<i>vigorous/vigorously</i>
<i>easily</i>	<i>new and improved</i>	<i>virtual/virtually</i>
<i>effective/effectively</i>	<i>notable/notably</i>	<i>vital/vitally</i>
<i>effectually</i>	<i>objective/objectively</i>	<i>wide/widely</i>
	<i>open minded</i>	

What **Anyone** Wishes **To Learn** Before **JOB INTERVIEW**



Popular nonverbal mistakes made during job interviews

- 21%** Touching face and playing with hair
- 47%** Having **no information** or knowledge about the company job seeker applying to
- Avoiding making **an eye contact** **67%**
- Sullen face, **no smile** **38%**
- Wrong posture** **33%**
- Crossing arms** on the chest **21%**
- 9%** Too intensive hand gestures
- 26%** too weak handshake
- excessive fidgeting **33%**

Statistics prove that during the meeting the greatest influence has

- 7%** What applicant **says**
- 38%** **Confidence**, the level of grammar and quality of voice
- 55%** Clothes, behavior and the way applicant enters the door
- Clothes**
Bright colors distract
- 70%** of hirers admit that they don't want applicants be trendy or fashionable
- 65%** of employers prove that clothes can become decisive factor in choice between two candidates



The worst mistakes made during the interview

- 1** Over-explaining the reasons why you have lost previous job.
- 2** Not asking any questions.
- 3** Overselling yourself.

Top tips for successful interview

- 1** Show up in the office 10 min earlier
- 2** Be prepared
- 3** Look great



33%

of bosses, who have taken part in the survey, admit that they make the decision whether to hire the candidate within the first 90 seconds, while the length of interview is usually 40 min.

Before the interview:

- **Figure out as much as possible about the employer's needs.** Read the job description. Ask yourself how your skills and experience meet their needs.
- **Research the company.** Check out their website. Ask yourself why you want to work for them, and how you fit with their image.
- **Compose answers to commonly asked interview questions.** See the reverse side of this page to see some questions and prepare your answers.
- **Rehearse answers to those questions.** Write them down. Practice answering questions with a friend or in front of a mirror. Videotape or tape record yourself.
- **Do a practice interview or mock interview.** Schedule a mock interview with a YMCA staff person.
- **Prepare a few questions to ask the employer.** Asking questions shows the employer you are truly interested. DO NOT ask about the pay. Let them bring that up.
- **Plan what you will wear to the interview,** and check to see that your outfit is clean and pressed the day before the interview.
- **Plan how you will get there.** Check the bus schedule or drive by the day before. Make sure that you will arrive to the building at least 15 minutes early.
- **Put extra copies of your resume and references in a folder to bring with you** so you can offer them to the interviewer.

At the interview:

- **Arrive 10-15 minutes early.** If you arrive more than 15 minutes early, kill some time elsewhere until 15 minutes before the interview is scheduled.
- **Greet your interviewer enthusiastically.** Stand up and extend your hand for a medium-to-firm handshake and warm smile. Say "Hello, it's nice to meet you."
- **Make good eye contact.** Don't stare, and don't look all around the room.
- **Sit up straight and keep your hands in your lap.** Also, smile!
- **Avoid fidgeting** and using "um," "you know what I'm saying" and slang.
- Use a **confident and strong voice.**
- **Be brief** in answering questions, but be sure to give specific examples and experiences that are related to the job you are interviewing for.
- **Talk about your strengths** that are specific to the job you are interviewing for.
- **Ask questions** when the interviewer asks if you have any. This shows interest, and allows you to get more information about the job.
- Be sure the employer knows if you want the job. **Ask about the next step in the process** -- or even ask for the job -- before the end of the interview.
- **Ask the interviewer for their business card.**

After the interview:

- **Mail a hand-written THANK YOU NOTE to the interviewer within 24 hours.** Thank them for taking time to interview you, and remind them of something about yourself that makes you right for the job.
- **Write down or reflect on things** you did well and things you would like to improve on.
- **Write down or reflect on questions they asked** for which you would like to improve your answers.
- Treat yourself to something, and relax. You did it! Learn from the experience, and know that you tried your best.

Many of these tips came from: http://www.quintcareers.com/job_interviews/

Check out www.quintcareers.com for more job-searching advice!

Be ready for these commonly asked interview questions.

1. Tell me about yourself.
2. What is your greatest strength?
3. Can you describe a situation in your past where you learned from a mistake?
4. What is the most difficult situation you have ever faced?
5. Is there anything you would like to improve about yourself?
6. What is the most important thing you are looking for in a job?
7. What are your career goals?
8. What motivates you?
9. Why would you like to work for us?
10. Why should I hire you?

Sources: Many of these tips came from: http://www.quintcareers.com/job_interviews/
Check out www.quintcareers.com for more job-searching advice!

Knowing your E-Brand

Employers use a variety of methods to screen candidates, one of the newest techniques is checking out the applicant's social media profile. Make sure your profile is career ready to keep your Facebook posts from hurting your chances at a job!

Social media: When it hurts a candidate

Employers who took a candidate out of the running for a job after researching him or her on social media sites reported finding a variety of concerning content — but what, exactly, did they find to make them stop in their tracks and “unlike” a candidate who initially seemed so promising?

- Candidate posted provocative/inappropriate photos or info: 50 percent
- There was info about candidate drinking or using drugs: 48 percent
- Candidate badmouthed previous employer: 33 percent
- Candidate had poor communication skills: 30 percent
- Candidate made discriminatory comments related to race, gender, religion, or other: 28 percent
- Candidate lied about qualifications: 24 percent

Social media as a personal brand advantage

We know, however, that social media can also propel candidates from obscurity to “our next star employee” in a very short period of time. Some employers in our survey shared what they've encountered on social media sites that made a candidate more attractive or solidified the decision to extend a job offer. One in 5 hiring managers (19 percent) said they found something that has caused them to hire a candidate.

These hiring managers' top mentions include:

- Candidate conveyed a professional image: 57 percent
- Hiring manager got a good feel for candidate's personality: 50 percent
- Candidate was well-rounded and showed a wide range of interests: 50 percent
- Candidate's background information supported professional qualifications: 49 percent
- Candidate was creative: 46 percent
- Candidate had great communication skills: 43 percent
- Other people posted great references about the candidate – 38 percent

Source: Career Builder <https://resources.careerbuilder.com/>

thehiringsite.careerbuilder.com/2013/06/27/professional-partier-what-employers-are-finding-out-about-candidates-via-social-media/

Think Like an Employer

Use Google to search the name you list on job applications.

What came up? List any social media accounts, news articles, or blog posts.

On which websites did you find the following unprofessional content?

Provocative/Inappropriate information or photos:

Drug or Alcohol use:

“Badmouthing” previous employer:

Poor communication skills:

Discriminatory comments including race, religion, gender, etc.:

Lying about qualifications, lying on a resume is reason for termination:

How could you replace that content with the professional content listed on page 1?

Source: Career Builder <https://resources.careerbuilder.com/>

thehiringsite.careerbuilder.com/2013/06/27/professional-partier-what-employers-are-finding-out-about-candidates-via-social-media/

“Non-professional” content:

- Drug or alcohol use
- Bad-mouthing employer or coworker
- Sexual postings of any kind
- Spelling errors or slang use
- Aggressive political or religious beliefs
- Sexism, Racism, or any other form of discrimination
- Derogatory language

Here are some tips for keeping your unprofessional content out of the eyes of employers:

- **Use a Nickname**

List your full legal name on job applications and nicknames on your social media sites. Just make sure not to share your nickname with potential employers. USE CAUTION! Your email address and phone number can also be used to search for your profiles and your potential employer will likely have access to these through your resume and application.

- **Have a Username**

On websites where you plan on sharing opinions, complaints, and other potentially non-professional content, list your Username and not your real name. Be careful not to post links to these sites or share your username on sites that list your real name (Facebook, email, etc). The goal is to keep these sites anonymous.

- **Increase your privacy settings**

Most social media websites will allow you to use privacy settings to hide certain content from the public. If you intend to post content that you would not want potential employers to see, it is helpful to double-check your privacy settings to ensure the post is not public.

- **Post different pictures on different sites**

When you use the same picture for a professional account as well as a personal account, your other account can be pulled up through a Google image search. Be sure to post different photos so that your professional accounts do not allow employers to find your personal accounts.

Source: Career Builder <https://resources.careerbuilder.com/>

thehiringsite.careerbuilder.com/2013/06/27/professional-partier-what-employers-are-finding-out-about-candidates-via-social-media/

Know your E-Identity

- **Think before posting**

Is this something you would want your employer to see? No? Then don't post it, and if you really need to post it, do so on a website that doesn't list your name or that is hidden from the public.

- **Tell your friends if you don't want to be tagged**

Make sure to communicate with your friends if you don't want to be tagged in something. Even if you're only posting appropriate content, what your friends are posting about you could influence your profile negatively. You can also change your privacy settings to make your tags a little more private.

- **After you're hired**

Maintaining social media accounts can be trickier after you get a job. There's a good chance that you will become friends with your employers or coworkers on Facebook. Be sure that the content you share with your new work friends follows the guidelines you had before you got the job. Don't share your personal accounts with your coworkers if you plan on posting or have in the past posted unprofessional content.

For more information on preparing for a career job, or career-development, see Foster School of Business at the University of Washington: <https://foster.uw.edu/careers/full-time-and-evening-mba-career-management/career-development-toolbox/>

Source: Career Builder <https://resources.careerbuilder.com/>

thehiringsite.careerbuilder.com/2013/06/27/professional-partier-what-employers-are-finding-out-about-candidates-via-social-media/

Resources for Financial Literacy

- **Financial Literacy - overview and recommended videos, books, websites (Khan Academy)**
- **PowerPoints on:**
 - **Checking Account and Debit Card Simulation**
 - **Finances/Savings**
 - **Finances/Credit**
 - **How to Write a Check**
- **Cyber Security**

Note to Students

After you educate yourself on basic finances, probably the most important thing you can do is learn about yourself and how you feel about money.

Are you a spender or are you a saver? You may not think at this point in your life it's possible to be one or the other, because maybe you've never had enough money to meet even your basic needs. But your personality is formed, and likely you will be either a spender or a saver.

Almost all of our behaviors are related to both the way our brain is wired and how we were raised (Nature vs. Nurture). In other words, our spending habits are not just the result of conditioning, or the way in which our parents raised us. Look at any family with more than 2 children and you will find that some grow up to be savers and responsible about money, and others will blow through everything they earn and then some. The good news is that if you know yourself, you can change certain behaviors if they're causing you unhappiness or if you find yourself broke all the time.

<https://www.moneycrashers.com/psychology-of-money-saving-spending-habits/>



Excellent Resource for Learning About Finances – Khan Academy

www.khanacademy.org

The Khan Academy in Partnership with Bank of America has created Better Money Habits tutorials and videos. <https://bettermoneyhabits.bankofamerica.com/en>

Recommended Books:

Buffett: The Making of an American Capitalist

This is a biography of Warren Buffett, the CEO of Berkshire Hathaway who's widely recognized as the greatest investor of our time. One dollar invested with Buffett when he began his career back in 1956 is now worth \$47,317. He amassed an enormous fortune on this simple premise—if you can't explain a stock idea to a 6-year-old, move on. The book gives readers an appreciation for Buffett's investment philosophy and genius and, along the way, provides an up close and personal look at a one-of-a-kind life.

Becoming Warren Buffett – an HBO documentary about the life of one of the richest man in the world.

A Must Watch for Women:

Mellody Hobson is president of Ariel Investments, LLC, a Chicago-based firm, with over 3 billion in assets, and one of the largest African American-owned money management and mutual fund companies in the U.S. Her passion is financial literacy and helping people understand and manage their resources. The following TEDxMidwest video is a wonderful & brief video that all young women should see.

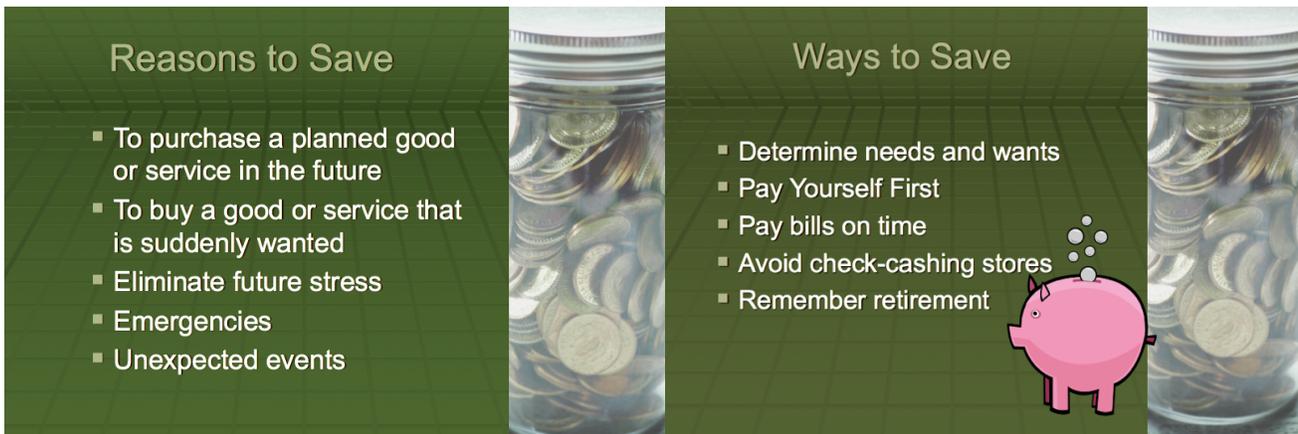
<https://www.youtube.com/watch?v=h9o5Zx7m4Fs>

College Students:

HAVE A PLAN – A FINANCIAL PLAN. In college that means setting up a budget, a simple list of “Income vs Expenses”. This short video by the University of Oklahoma explores that, and other decisions that will impact your financial success. <https://www.youtube.com/watch?v=JYxiz2T9kfc>

EVERYTHING YOU NEED TO KNOW ABOUT SAVING & BUDGETING:

<https://www.khanacademy.org/college-careers-more/personal-finance/pf-saving-and-budgeting/modal/v/options-for-tracking-and-managing-your-spending>



The infographic is set against a dark green background with a grid pattern. It features two columns of text flanking a central image of two glass jars filled with coins. A pink piggy bank is positioned at the bottom right of the central image.

Reasons to Save	Ways to Save
<ul style="list-style-type: none">▪ To purchase a planned good or service in the future▪ To buy a good or service that is suddenly wanted▪ Eliminate future stress▪ Emergencies▪ Unexpected events	<ul style="list-style-type: none">▪ Determine needs and wants▪ Pay Yourself First▪ Pay bills on time▪ Avoid check-cashing stores▪ Remember retirement

THE TRUE COSTS OF RENTING:

<https://www.khanacademy.org/college-careers-more/personal-finance/pf-housing/pf-renting-v-buying-tutorial/v/the-true-cost-of-renting-a-place>

“EDUCATION IS POWER”

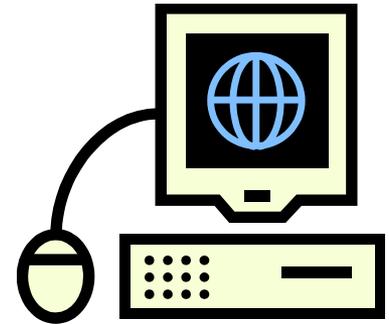
CHECKING ACCOUNT & DEBIT CARD SIMULATION

Understanding Checking Accounts and Debit Card Transactions



WHAT IS A CHECKING ACCOUNT?

- Common financial service used by many consumers
- Funds are easily accessed
 - Check
 - ATM (automated teller machine)
 - Debit card
 - Telephone
 - Internet
- Services and fees vary depending upon the financial institution



WHY DO PEOPLE USE CHECKING ACCOUNTS?

- Reduces the need to carry large amounts of cash
- Convenience – useful for paying bills
- Spending Plan Tool
 - Keeps a record of where money is spent
- Safety – using checks is safer than carrying cash



WHAT IS A CHECK?

- Used at the time of purchase as the form of payment

- Piece of paper pre-printed with the account holder's:
 - Name
 - Address
 - Financial institution
 - Identification numbers



BOUNCING A CHECK

- Check written for an amount over the current balance held in the account
 - ‘**Bounces**’ due to insufficient funds, or not enough money in the account to cover the check written
- A fee will be charged to the account holder
- Harm future opportunities for credit



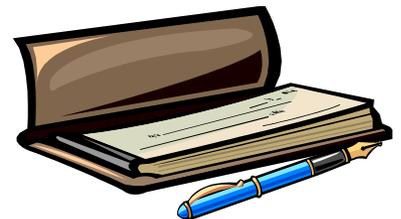
OTHER CHECKING COMPONENTS

○ Checking Account Register

- Place to immediately record all monetary transactions for a checking account
 - Written checks, ATM withdrawals, debit card purchases, deposits and additional bank fees

○ Checkbook

- Contains the checks and the register to track monetary transactions



ATM



- **Automated teller machine**, or a cash machine
- Can be used to withdraw cash and make deposits
- Additional fees may be assessed if the ATM used is not provided by the financial institution sponsoring the card

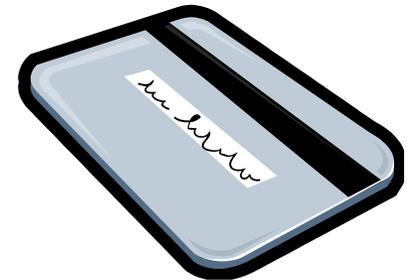


DEBIT CARD

- Plastic card that looks like a credit card
- Electronically connected to a bank account
- Money is automatically taken from the bank account when purchases are made
- Requires a PIN (personal identification number)
 - Confirms the user is authorized to access the account

TO USE A DEBIT CARD

- Swipe it through the store machine or put into an ATM
- Enter the PIN
- Complete transaction



PROS AND CONS - DEBIT CARDS

Pros

- Convenient
- Small
- Can be used like a credit card
- Allows a person to carry less cash
- Does not allow overspending

Cons

- Can lose track of balance if transactions are not written down
- Opens checking account up to credit fraud
- Others can gain access to the account if the card is lost and PIN is known



ENDORISING A CHECK

○ Endorsement

- Signature on the back of a check to approve it to be deposited or cashed
- A check must be endorsed to be deposited

○ Three types

- Blank
- Restrictive
- Special



BLANK ENDORSEMENT

- Receiver of the check signs his/her name
- Anyone can cash or deposit the check after has been signed

Endorse Here

X *Sally Smith*

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE



RESTRICTIVE ENDORSEMENT

- More secure than blank endorsement
- Receiver writes “for deposit only” and account number above his/her signature
 - Allows the check to only be deposited

Endorse Here	<i>For Deposit Only—Acct. # 1234567890</i>
X	<i>Sally Smith</i>
DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE RESERVED FOR FINANCIAL INSTITUTION USE	

SPECIAL ENDORSEMENT

- Receiver signs and writes “pay to the order of (fill in person’s name)”
- Allows the check to be transferred to a second party
 - Also known as a two-party check

Endorse Here

Pay to the Order of Mike Smith

X *Sally Smith*

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE

WORKSHEET ANSWERS

Blank

Endorse Here

X Student's Signature

Restrictive

Endorse Here

For Deposit Only—Acct. # 987654321

X Student's Signature

Special

Endorse Here

Pay to the Order of Jonathon Smith

X Student's Signature



MAKING A DEPOSIT

- **Deposit slip**
 - Contains the account holder's account number and allows money (cash or check) to be deposited into the correct account
 - Located in the back of the checkbook
- Complete a deposit slip to make a deposit
- Deposited amount must be recorded in the checking account register to keep the balance current
- Deposits can be made at an ATM or with a bank teller



COMPLETING A DEPOSIT SLIP

Deposit Slip

93-456-9540



Sally Smith
500 Great Street
Yountown, MT 55555

Date **September 1, 2006**

DEPOSITOR'S NAME

SIGN HERE FOR CASH RECEIVED

Guardian Angel Banking
423 South 15th
Yountown, MT 55555

CASH	Dollars	Cents
CHECKS LIST SINGLY		
TOTAL FROM OTHER SIDE		
SUBTOTAL		
* Less Cash Received		
NET DEPOSIT	\$	

0123456789 : 1234567890 *

○ Date

- The date the deposit is being made



COMPLETING A DEPOSIT SLIP

SLIP

Deposit Slip

93-456-9540



Sally Smith
500 Great Street
Yountown, MT 55555

Date September 1, 2006

Sally Smith
SIGN HERE FOR CASH RECEIVED

Guardian Angel Banking
423 South 15th
Yountown, MT 55555

CASH	Dollars	Cents
CHECKS LIST SINGLY		
TOTAL FROM OTHER SIDE		
SUBTOTAL		
* Less Cash Received		
NET DEPOSIT	\$	

0123456789 : 1234567890 *

○ Signature Line

- Sign this line to receive cash back



COMPLETING A DEPOSIT SLIP

Deposit Slip

93-456-9540



Sally Smith
500 Great Street
Yountown, MT 55555

Date September 1, 2006

Sally Smith
SIGN NAME FOR CASH RECEIVED

Guardian Angel Banking
423 South 15th
Yountown, MT 55555

CASH	Dollars	Cents
CHECKS LIST SINGLY		
TOTAL FROM OTHER SIDE		
SUBTOTAL		
* Less Cash Received		
NET DEPOSIT	\$	

⑆123456789 : 1234567890 ⑈

○ Cash

- The total amount of cash being deposited



COMPLETING A DEPOSIT SLIP

SLIP

Deposit Slip

93-456-9540



Sally Smith
500 Great Street
Yountown, MT 55555

Date September 1, 2006

Sally Smith
SIGN HERE FOR CASH RECEIVED

Guardian Angel Bank
423 South 15th
Yountown, MT 55555

CASH	Dollars	Cents
CHECKS LIST SINGLY		
Piggly Wiggly #601	154	01
TOTAL FROM OTHER SIDE		
SUBTOTAL		
* Less Cash Received		
NET DEPOSIT	\$	

⑆123456789 : 1234567890 ⑈

○ Checks

- List each check individually
 - Identify each check on the deposit slip by abbreviating the name of the check writer



COMPLETING A DEPOSIT SLIP

CHECKS LIST SINGLY	Dollars	Cents
1. Fran Smith #601	20	00
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
TOTAL ENTER ON FRONT	\$ 20	00

○ Checks

- If more checks are being deposited than number of spaces on the front, use the back
- List each check
- Add the total, enter it on the front



COMPLETING A DEPOSIT SLIP

SLIP

Deposit Slip

93-456-9540



Sally Smith
500 Great Street
Yountown, MT 55555

Date September 1, 2006

Sally Smith
SIGN HERE FOR CASH RECEIVED

Guardian Angel Baking
423 South 15th
Yountown, MT 55555

	Dollars	Cents
CASH		
CHECKS LIST SINGLY		
Piggly Wiggly #601	154	01
TOTAL FROM OTHER SIDE	20	00
SUBTOTAL		
* Less Cash Received		
NET DEPOSIT \$		

0123456789 : 1234567890 *

○ Total from Other Side

- The total amount from all checks listed on the back



COMPLETING A DEPOSIT SLIP

Deposit Slip

93-456-9540



Sally Smith
500 Great Street
Yountown, MI 55555

Date September 1, 2006

Sally Smith
SIGN HERE FOR YOUR RECEIPT

Guardian Angel Banking
423 South 15th
Yountown, MI 55555

CASH	Dollars	Cents
CHECKS LIST SINGLY		
Piggly Wiggly #601	154	01
TOTAL FROM OTHER SIDE	20	00
SUBTOTAL	174	01
* Less Cash Received		
NET DEPOSIT	\$	

⑆123456789 : 1234567890 ⑈

○ Subtotal

- The total amount of cash and checks



COMPLETING A DEPOSIT SLIP

Deposit Slip 93-456-9540



Sally Smith
500 Great Street
Yountown, MS 55555

Date September 1, 2006 DEPOS

Sally Smith
SIGN HERE FOR CASH RECEIVED

Guardian Angel Banking
423 South 15th
Yountown, MS 55555

	Dollars	Cents
CASH		
CHECKS LIST SINGLY		
Piggly Wiggly #601	154	01
TOTAL FROM OTHER SIDE	20	00
SUBTOTAL	174	01
* Less Cash Received	30	00
NET DEPOSIT	\$	

0123456789 : 1234567890 *

○ Less Cash Received

- The amount of cash back being received
- This amount is not deposited into account



COMPLETING A DEPOSIT SLIP

Deposit Slip

93-456-9540



Sally Smith
500 Great Street
Yountown, MT 55555

Date September 1, 2006

Sally Smith
SIGN HERE FOR CASH RECEIVED

Guardian Angel Banking
423 South 15th
Yountown, MT 55555

CASH	Dollars	Cents
CHECKS LIST SINGLY		
Piggly Wiggly #601	154	01
TOTAL FROM OTHER SIDE	20	00
SUBTOTAL	174	01
* Less Cash Received	30	00
NET DEPOSIT	\$ 144	01

0123456789 : 1234567890 *

○ Net Deposit

- The amount being deposited into the account
- To calculate the amount, subtract the cash received from the subtotal



WORKSHEET ANSWER

Deposit Slip

93-456-9540

 Sally Smith
500 Great Street
Yountown, MS 55555

Date: September 2, 2006

DEPOSITS Sally Smith MAY NOT BE A VAIL. SSG

Guardian Angel Banking
423 South 15th
Yountown, MS 55555

0123456789 : 1234567890 *

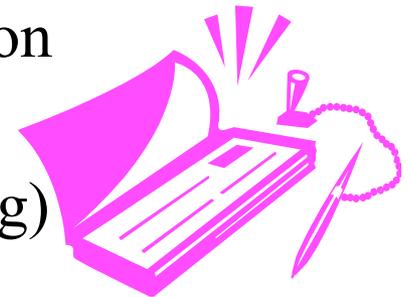
	Dollars	Cents
CASH		
CHECKS LIST SINGLY		
Lonni James #598	50	00
TOTAL FROM OTHER SIDE	101	00
SUBTOTAL	151	00
* Less Cash Received	15	00
NET DEPOSIT	\$ 136	00

CHECKS LIST SINGLY	Dollars	Cents
1- Sarah Lanning #4459	86	00
2- Roberta Smith #692	15	00
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
TOTAL ENTER ON FRONT	\$ 101	00



WRITING A CHECK

- To pay for items using a checking account
 - A check is given as a form of payment
 - Must be completed and given to the person or business
- Pre-printed items on a check
 - Name and address of account holder
 - Name and address of financial institution
 - Check number
 - Identification numbers (account, routing)



WRITING A CHECK

<i>Sally Smith</i> <i>500 Great Street</i> <i>Yountown, MS 55555</i>	93-456-9540 45086244786	301
	<i>Date</i> _____	
<i>Pay to the</i> <i>Order of</i> _____		<input type="text"/>
		<i>Dollars</i>
<i>Guardian Angel Banking</i> <i>423 South 15th</i> <i>Yountown, MS 55555</i>		
<i>Memo</i> _____		_____
0123456789 : 1234567890 : 301		

○ Personal Information

- Account holder's name and address
- May include a phone number, not required
- DO NOT list a social security number for safety reasons



WRITING A CHECK

Sally Smith
500 Great Street
Yountown, MS 55555

93-456-9540
 45086244786

301

Date _____

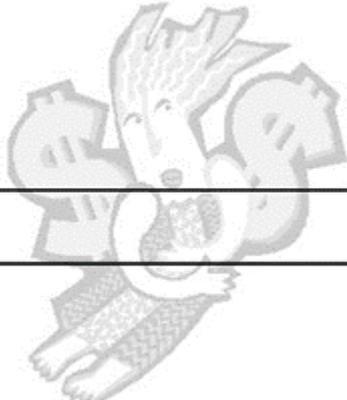
Pay to the
Order of _____

_____ *Dollars*

Guardian Angel Banking
423 South 15th
Yountown, MS 55555

Memo _____

0123456789 : 1234567890 : 301



○ Check Number

- Numbers used to identify checks
- Printed chronologically



WRITING A CHECK

Sally Smith
 500 Great Street
 Yountown, MS 55555

93-456-9540
 45086244786

301

Date September 2, 2006

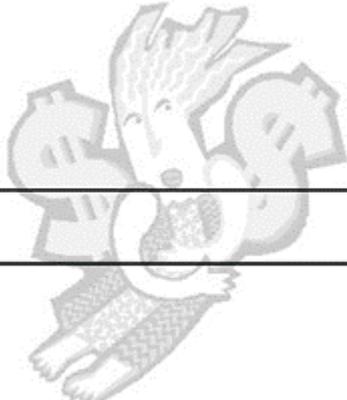
Pay to the
 Order of _____

_____ Dollars

Guardian Angel Banking
 423 South 15th
 Yountown, MS 55555

Memo _____

0123456789 : 1234567890 : 301



○ Date

- The date the check is written



WRITING A CHECK

<i>Sally Smith</i> <i>500 Great Street</i> <i>Yountown, MS 55555</i>		93-456-9540 45086244786	301
		<i>Date</i> <u>September 2, 2003</u>	
<i>Pay to the</i> <i>Order of</i> _____	GAS 'N' GO	_____	<input type="text"/>
		_____	<i>Dollars</i>
<i>Guardian Angel Banking</i> <i>423 South 15th</i> <i>Yountown, MS 55555</i>			
<i>Memo</i> _____		_____	
0123456789 : 1234567890 : 301			

○ Pay to the Order of

- The name of the person or business to whom the check is being written



WRITING A CHECK

<i>Sally Smith</i> <i>500 Great Street</i> <i>Yountown, MS 55555</i>		93-456-9540 45086244786	301
		<i>Date</i> <u>September 2, 2003</u>	
<i>Pay to the</i> <i>Order of</i>	GAS 'N' GO		<div style="border: 1px solid black; padding: 2px;"> \$15.<u>78</u> </div>
			<i>Dollars</i>
<i>Guardian Angel Banking</i> <i>423 South 15th</i> <i>Yountown, MS 55555</i>			
<i>Memo</i>			
0123456789 : 1234567890 : 301			

- **Amount of the Check in Numerals**
 - The amount of the check written numerically in the box
 - Write the cents smaller and underline
 - Write the numbers directly next the dollar sign to prevent someone else from adding numbers to change the amount



WRITING A CHECK

<i>Sally Smith</i> 500 Great Street Yountown, MS 55555		93-456-9540 45086244786	301
		<i>Date</i> <u>September 2, 2003</u>	
<i>Pay to the Order of</i>	GAS 'N' GO		\$15.⁷⁸
FIFTEEN AND 78/100			<i>Dollars</i>
<i>Guardian Angel Banking</i> 423 South 15th Yountown, MS 55555			
<i>Memo</i> _____			
0123456789 : 1234567890 : 301			

○ Amount of the Check in Words

- The amount of the check written in words on the second line
- Start at the far left of the line, write the amount in words, followed by ‘and’, and the amount of cents over 100; draw a line from the end of the words to the word ‘dollars’



WRITING A CHECK

<i>Sally Smith</i> 500 Great Street Yountown, MS 55555		93-456-9540 45086244786	301
		<i>Date</i> <u>September 2, 2003</u>	
<i>Pay to the Order of</i>	GAS 'N' GO		\$15.⁷⁸
FIFTEEN AND 78/100			<i>Dollars</i>
<i>Guardian Angel Banking</i> 423 South 15th Yountown, MS 55555			
<i>Memo</i>	GAS		
0123456789 : 1234567890 : 301			

○ Memo

- Space used to identify the reason for writing a check; optional
- Good place to write information requested by a company when paying a bill, generally the account number



WRITING A CHECK

<i>Sally Smith</i> 500 Great Street Yountown, MS 55555		93-456-9540 45086244786	301
		Date	<u>September 2, 2003</u>
Pay to the Order of	GAS 'N' GO		\$15. ⁷⁸
FIFTEEN AND 78/100			Dollars
Guardian Angel Banking 423 South 15th Yountown, MS 55555			
Memo	GAS	<i>Sally Smith</i>	
0123456789 : 1234567890 : 301			

○ Signature

- The account holder's signature agreeing to the transaction



WRITING A CHECK

<i>Sally Smith</i> 500 Great Street Yountown, MS 55555		93-456-9540 45086244786	301
		Date	<u>September 2, 2003</u>
Pay to the Order of	GAS 'N' Go		\$15. ⁷⁸
<u>FIFTEEN AND 78/100</u>			Dollars
Guardian Angel Banking 423 South 15th Yountown, MS 55555			
Memo	<u>GAS</u>	<i>Sally Smith</i>	
0123456789 : 1234567890 : 301			

○ Identification Numbers

- First - routing numbers to identify the account's financial institution
- Second - account number
- Third - check number



WORKSHEET ANSWERS

Sally Smith 500 Great Street Yountown, MT 55555		93-456-9540 45086244786	302
Pay to the Order Of: <u>Aspen Properties</u>		Date <u>September 3, 2006</u>	\$ <u>375.00</u>
<u>Three hundred, seventy-five dollars and no/100</u>		<u>Dollars</u>	
Memo <u>rent</u>	Guardian Angel Bowling	<u>Sally Smith</u>	
0123456789 : 1234567890 : 302			

WORKSHEET ANSWERS

Sally Smith 500 Great Street Yountown, MT 55555		93-456-9540 45086244786	303
Pay to the Order Of: Hungry Man		Date September 6, 2006	
			\$ 27.32
Twenty seven dollars and 32/100		Dollars	
Memo food	Guendine Vogel Basking	Sally Smith	
0123456789 : 1234567890 : 303			

CHECK 21

- Check Clearing for the 21st Century Act (Check 21)
 - When a check is written, the money is automatically withdrawn from a bank account
 - Makes “bouncing checks” difficult

DEBIT CARD

- **Account Number**—Links all purchases made with the card to a designated bank account
- **Expiration Date**— The debit card is valid and may be used until this date
- **Cardholder's Name**— The cardholder's full name is written out and displayed.
- **Magnetic Strip**— When the debit card is swiped, the magnetic strip automatically withdraws funds from the cardholder's account.



DEBIT CARD

- **Authorized Signature**— Sign in the signature box on the back of the debit card to authorize payments
 - Should also write, “See ID” in the signature box
 - Ensures the person using the card is authorized to do so
- **Verification Number**—This three digit code is located on the back of the card in the signature area
 - Help ensure the card is in the cardholder’s possession when making purchases
 - Prevents unauthorized use



CHECKING ACCOUNT REGISTER

- Place to record all monetary transactions for a checking account
 - Deposits, checks, ATM use, debit card purchases, additional bank fees
- Used to keep a running balance of the account
- Remember
 - Record every transaction!

CHECK REGISTER

DATE	NUMBER	DESCRIPTION OF TRANSACTION	PAYMENT/DEBIT (-)		DEPOSIT/CREDIT (+)		✓ T	FEE (IF ANY)	BALANCE	
			\$		\$			\$	\$	

○ Date

- The date the check was written or transaction was made



CHECK REGISTER

DATE	NUMBER	DESCRIPTION OF TRANSACTION	PAYMENT/DEBIT (-)		DEPOSIT/CREDIT (+)		✓ T	FEE (IF ANY)	BALANCE	
			\$		\$			\$	\$	
9/03	301		\$		\$			\$	\$	

○ Number

- The number of the written check; if a debit card or ATM was used, write DC or ATM

CHECK REGISTER

DATE	NUMBER	DESCRIPTION OF TRANSACTION	PAYMENT/DEBIT		DEPOSIT/CREDIT		✓ T	FEE (IF ANY)	BALANCE	
			(-)		(+)				\$	\$
9/03	301	Gas 'N' Go	\$		\$			\$	\$	
		Gas								

○ Description of Transaction

- The person/business the check was written to or where the debit card was used
- Gray line can be used to write the memo



CHECK REGISTER

DATE	NUMBER	DESCRIPTION OF TRANSACTION	PAYMENT/DEBIT (-)		DEPOSIT/CREDIT (+)		✓ T	FEE (IF ANY)	BALANCE	
			\$		\$				\$	\$
9/03	301	Gas 'N' Go	\$	15 78	\$			\$	\$	
		Gas								

○ Payment/Debit(-)

- Amount of the transaction
- Deducted from the balance

CHECK REGISTER

DATE	NUMBER	DESCRIPTION OF TRANSACTION	PAYMENT/DEBIT		DEPOSIT/CREDIT		✓ T	FEE (IF ANY)	BALANCE	
			(-)		(+)				\$	\$
			\$		\$ 100	00		\$	\$	

○ Deposit/Credit(+)

- Amount of the transaction
- Added to the balance

CHECK REGISTER

DATE	NUMBER	DESCRIPTION OF TRANSACTION	PAYMENT/DEBIT		DEPOSIT/CREDIT		✓ T	FEE (IF ANY)	BALANCE	
			(-)		(+)				\$	\$
9/03	301	Gas 'N' Go	\$ 15	78	\$			\$	\$	
		Gas								

○ ✓ T

- A box used to track whether the check has cleared on the monthly bank statement when reconciling at the end of each month



CHECK REGISTER

DATE	NUMBER	DESCRIPTION OF TRANSACTION	PAYMENT/DEBIT		DEPOSIT/CREDIT		✓ T	FEE (IF ANY)	BALANCE	
			(-)		(+)				\$	\$
9/03	301	Gas 'N' Go	\$ 15	78	\$			\$	\$	
		Gas								

○ Fee (if any)

- Any extra fees charged to the account
- Listed on the bank statement



CHECK REGISTER

DATE	NUMBER	DESCRIPTION OF TRANSACTION	PAYMENT/ DEBIT (-)		DEPOSIT/ CREDIT (+)		√ T	FEE (IF ANY)	BALANCE	
									\$ 275.00	
9/1	DEP	Deposit			144	01			144	01
		September Paycheck							419	01

○ Balance

- The running total of the checking account
- Calculated by adding or subtracting each transaction
- Keep this updated



MONTHLY BANK STATEMENT

- Lists each monetary transaction and the current account balance for a specified time period
- Includes:
 - Dates
 - Identification for each transaction (number or type, date, amount)
 - Transaction amounts for withdrawals and/or deposits
 - Interest earned (if applicable)
 - Fees or charges (if applicable)



MONTHLY BANK STATEMENT

- Lists each transaction and current account balance
 - Deposits
 - Checks
 - Debit Card transactions
 - ATM transactions
 - Additional fees



RECONCILING A CHECKING ACCOUNT

- **Reconcile**
 - Balance the checkbook register each month to the balance shown on the statement
- Do this every month to ensure the correct balance in the checkbook
 - Knowing the correct balance can help to avoid bouncing checks



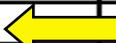
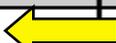
STEPS FOR RECONCILING

- View the monthly bank statement and check register

GUARDIAN ANGEL BANKING 423 SOUTH 15TH YOURTOWN, MT 55555				STATEMENT FOR: SALLY SMITH 500 GREAT STREET YOURTOWN, MT 55555	
<i>THIS STATEMENT COVERS: 9/1/06 THROUGH 9/30/06</i>					
CHECKING ACCOUNT #1234567890	Previous Statement Balance on 8/31		\$	225.00	
	Total Deposits		\$	280.01 +	
	Total Withdrawals		\$	463.60 -	
	New Balance		\$	41.41	
DEPOSITS AND OTHER CREDITS	<u>Date Posted</u>	<u>Transaction</u>		<u>Amount</u>	
	9/3	Deposit at South 15th Branch		\$ 144.01	
	9/5	Deposit at South 15th Branch		\$ 136.00	
	Total Deposits			\$ 280.01	
WITHDRAWALS	<u>Date Posted</u>	<u>Check #</u>		<u>Amount</u>	
	9/3	301		\$ 15.78	
	9/4	302		\$ 375.00	
	9/7	303		\$ 27.32	
	9/9 Debit Card	The Video Store		\$ 3.50	
	9/16 ATM	Cash		\$ 40.00	
	9/16 ATM Fee	Bank Fee		\$ 2.00	
	Total Withdrawals			\$ 463.60	

DATE	NUMBER	DESCRIPTION OF TRANSACTION	PAYMENT/DEBIT (-)		DEPOSIT/CREDIT (+)		V	T	FEES (IF ANY)	BALANCE	
										\$ 225.00	
9/1	DEP	Deposit			144	01	✓			144	01
9/2	301	Gas N' Go	15	78						15	78
9/2	DEP	Deposit			136	00				136	00
9/3	302	Aspen Properties	375	00						375	00
		Rent									
9/6	303	Hungry Man	27	32						27	32
		Food									
9/9	DC	The Video Store	3	50						3	50
		Movie Rental									
9/16	ATM	Cash	40	00						40	00
		Cash									
9/16	ATM	Bank Fee	2	00						2	00
		Bank Fee									
9/30	304	The Clothing Shoppe	43	72						43	72
		Jeans									
9/30	DC	Ice Cream Creamery	2	75						2	75
		Ice Cream									
9/30	DEP	Deposit			30	00				30	00
		Lawn Mowing									

Place a check mark in the \checkmark T column for all transactions that have been cleared and are shown on the bank statement

DATE	NUMBER	DESCRIPTION OF TRANSACTION	PAYMENT/DEBIT (-)		DEPOSIT/CREDIT (+)		\checkmark T	FEE (IF ANY)	BALANCE	
									\$ 225.00	
9/1	DEP	Deposit			144	01	\checkmark		144	01
9/2	301	Gas 'N' Go	15	78			\checkmark		15	78
9/2	DEP	Deposit			136	00	\checkmark		136	00
9/3	302	Aspen Properties Rent	375	00			\checkmark		375	00
9/6	303	Hungry Man Food	27	32			\checkmark		27	32
9/9	DC	The Video Store Movie Rental	3	50			\checkmark		3	50
9/16	ATM	Cash Cash	40	00			\checkmark		40	00
9/16	ATM	Bank Fee Bank Fee	2	00			\checkmark		2	00
9/30	304	The Clothing Shoppe Jeans	43	72					43	72
9/30	DC	Ice Cream Creamery Ice Cream	2	75					2	75
9/30	DEP	Deposit Lawn Mowing			30	00			30	00

Determine the current account balance from the bank statement

GUARDIAN ANGEL BANKING 423 SOUTH 15TH YOURTOWN, MT 55555				STATEMENT FOR: SALLY SMITH 500 GREAT STREET YOURTOWN, MT 55555	
<i>THIS STATEMENT COVERS: 9/1/06 THROUGH 9/30/06</i>					
CHECKING ACCOUNT #1234567890	Previous Statement Balance on 8/31				\$ 275.00
	Total Deposits				\$ 280.01 +
	Total Withdrawals				\$ 463.60 -
	New Balance				\$ 91.41
DEPOSITS AND OTHER CREDITS	<u>Date Posted</u>	<u>Transaction</u>			<u>Amount</u>
	9/3	Deposit at South 15th Branch			\$ 144.01
	9/5	Deposit at South 15th Branch			\$ 136.00
	Total Deposits				\$ 280.01
WITHDRAWALS	<u>Date Posted</u>	<u>Check #</u>			<u>Amount</u>
	9/3	301			\$ 15.78
	9/4	302			\$ 375.00
	9/7	303			\$ 27.32
	9/9 Debit Card	The Video Store			\$ 3.50
	9/16 ATM	Cash			\$ 40.00
	9/16 ATM Fee	Bank Fee			\$ 2.00
Total Withdrawals				\$ 463.60	



Add any **outstanding deposits** – transactions that have not cleared the bank

Deposits Outstanding		
Date	Amount	
9/30	30	00
Total	30	00

Calculate the Subtotal

ENTER	
Bank Statement Balance	\$ <u>91.41</u>
ADD (+)	
Outstanding Deposits	\$ <u>30.00</u>
SUBTOTAL (=)	\$ <u>121.41</u>
SUBTRACT (-)	
Outstanding Withdrawals	\$ <u>D</u>
CALCULATE (=)	
Total should be the same as the checkbook register	\$ <u>E</u>

Subtract any outstanding withdrawals and calculate

ENTER	
Bank Statement Balance	\$ <u>91.41</u>
ADD (+)	
Outstanding Deposits	\$ <u>30.00</u>
SUBTOTAL (=)	\$ <u>121.41</u>
SUBTRACT (-)	
Outstanding Withdrawals	\$ <u>46.47</u>
CALCULATE (=)	
Total should be the same as the checkbook register	\$ <u>74.94</u>

Compare the total with the checkbook register. If the totals are different, double check the math and make sure all service fees and bank charges are recorded in the check register.

CHECKING ACCOUNT SAFETY

- If a checkbook, ATM, and/or debit card becomes lost or stolen
 - Immediately report it to the financial institution
 - File a report with the police
- Reported lost/stolen checkbook:
 - Financial institutions generally do not hold the account holder liable for any fraudulent charges



SAFETY CONTINUED

- Reported lost/stolen ATM/debit card:
 - Within 2 business days
 - Cardholder is only liable for \$50.00
 - Longer than 2 business days
 - Could be liable for up to \$500.00
 - Varies depending upon the financial institution
 - May not charge the account holder anything if the correct steps were taken to report the lost/stolen card



QUESTIONS?

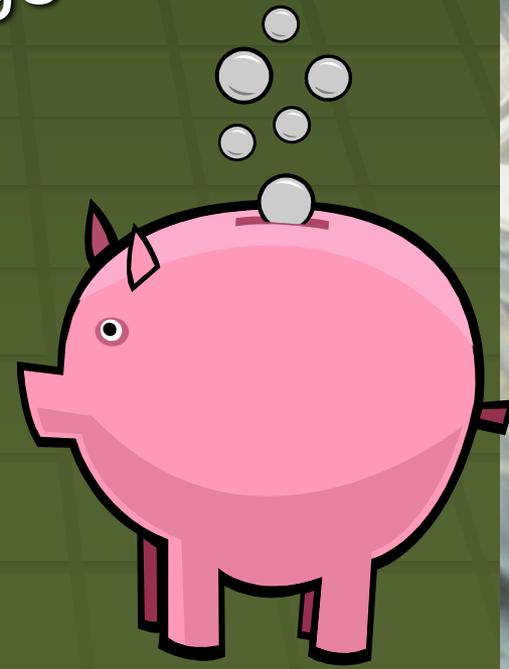


Saving



Ways to Save

- Payroll deductions
- Extra change in jar
- Jar change into savings account
- Save wage increases



Ways to Save

- Determine needs and wants
- Pay Yourself First
- Pay bills on time
- Avoid check-cashing stores
- Remember retirement



Reasons to Save

- To purchase a planned good or service in the future
- To buy a good or service that is suddenly wanted
- Eliminate future stress
- Emergencies
- Unexpected events



Government Regulations That Protect Savers

- **FDIC – Federal Deposit Insurance Corporation**
 - Insures each account in a federally chartered bank up to \$100,000 per account.



Government Regulations That Protect Savers

- **NCUA – National Credit Union Administration**
 - Insures each account in a federal credit union up to \$100,000 per account.



Assessment

- Create a bumper sticker, billboard, or print ad encouraging your peers to save.





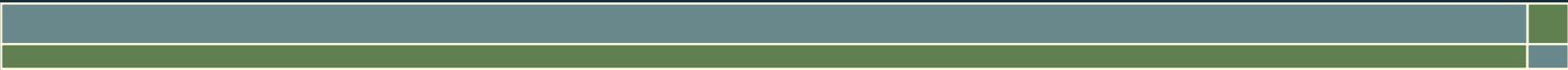
Credit



Questions to Consider

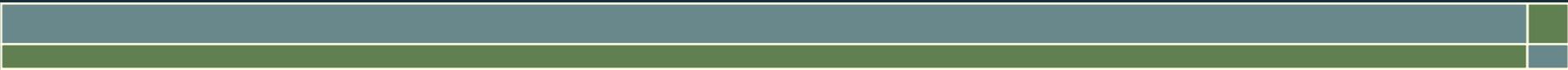
- ❑ **What is credit?**
- ❑ **Does credit cost?**
- ❑ **What are the advantages of using credit?**
- ❑ **What happens if I misuse credit?**





Credit

- **A legal agreement to receive cash, goods, or services now and pay for them in the future.**



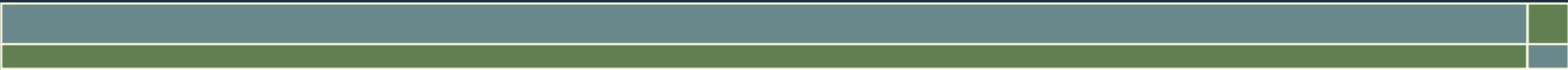
History of Credit Reporting

- ❑ **Born over 100 years ago**
- ❑ **1960s – reported only negative financial information**
- ❑ **1971 – Fair Credit Reporting Act (FCRA)**

Credit in Utah

- ❑ **The average credit card balance for 2011 was \$6,576.00**
- ❑ **Utah's average was \$5816.00**



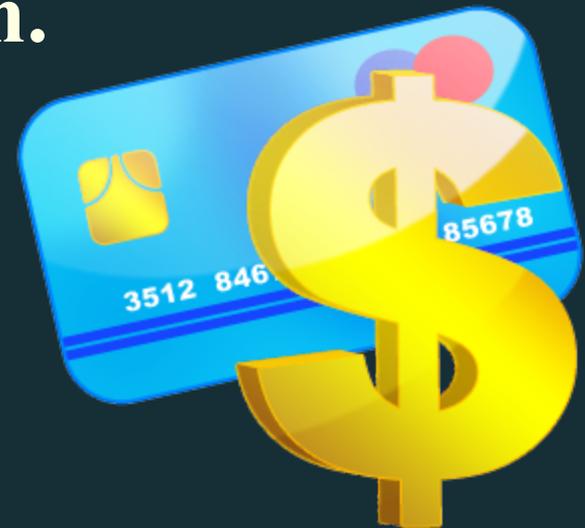


Types of Credit

- ❑ **Credit Cards**
- ❑ **Installment Loans**
- ❑ **Service Credit**
- ❑ **Revolving Credit**
- ❑ **Student Loans**
- ❑ **IOU**
- ❑ **Single Payment Credit**

Credit Cards

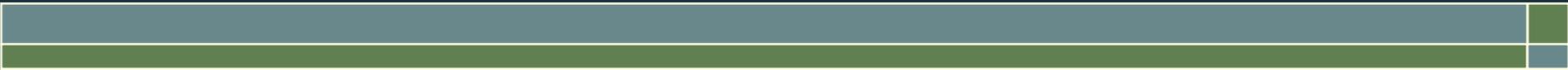
- ❑ **Plastic cards with electronic information that can be used by the holder to make purchases or obtain cash advances using a line of credit made available by the card-issuing financial institution.**





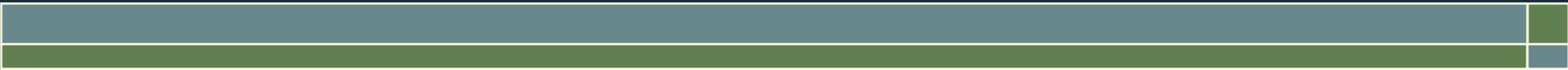
Installment Loan

- **A loan in which the amount of payment and the number of payments are predetermined, such as an automobile loan.**
 - **Fixed payment**
 - **Set period of time**
 - **Set or varying interest rates**
 - **Examples: Car loans and mortgages**



Revolving Credit

- **A type of credit that does NOT have a fixed number of payments, such as a credit card.**
 - **No stated payoff time**
 - **Limit to credit**
 - **Minimum monthly payments**
 - **Finance charges**
 - **Example: credit card**



Service Credit

- **A member's earned service, prior service, and purchased service.**

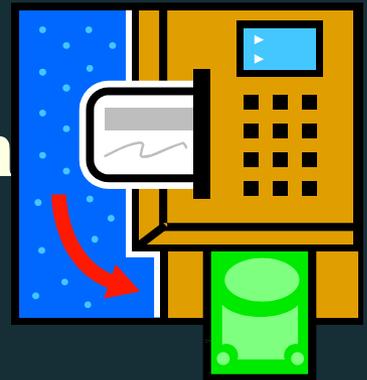
Student Loans

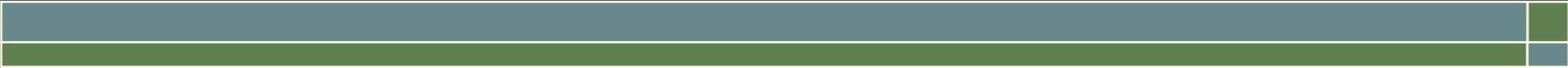


- ❑ **Loans offered to students to assist in payment of the costs of professional education. These loans usually charge lower interest than other loans, and are also usually issued by the government.**
- ❑ **Allows a person to finance their education and defer payments until after graduation.**

Debit Cards

- Debit cards are plastic cards with electronic information, that look very similar to credit cards, that you can use to take money out against your checking account.
- When you swipe your debit card remember that the money is taken immediately from your checking account.





Sources of Credit

- ❑ **Bank**
- ❑ **Credit Union**
- ❑ **Finance Companies**
- ❑ **Retail Stores**
- ❑ **Savings & Loan Associations**
- ❑ **Internet Stores**

How to establish credit

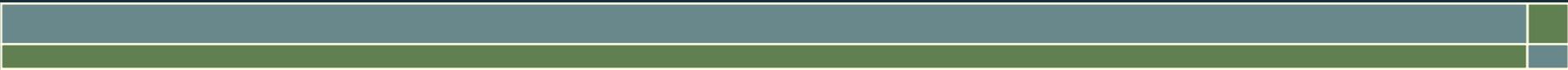
- ❑ Bank accounts
- ❑ Employment history
- ❑ Residence history
- ❑ Utilities in borrower's name
- ❑ Department store or gas credit card



How to maintain a good credit rating

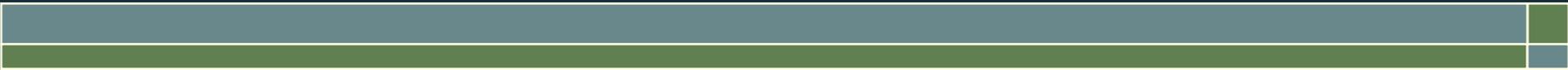
- ❑ Establish a good credit history.
- ❑ Pay monthly balance on time.
- ❑ Use credit cards sparingly and stay within the limit.
- ❑ Do not move balance to other cards.
- ❑ Check credit report regularly.





Risks of Credit

- ❑ Interest
- ❑ Overspending
- ❑ Debt
- ❑ Identity Theft



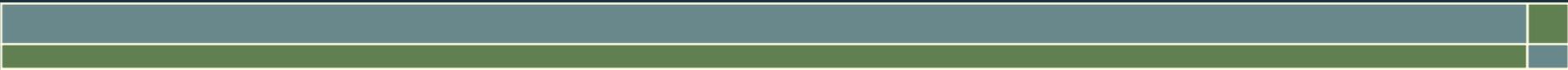
Responsibilities of Credit

- ❑ **Know the real cost of debt.**
- ❑ **Don't use credit to live beyond your means.**
- ❑ **It is all about the details...read the fine print!**
- ❑ **Pay as much as you can, as early as you can.**

Co-Signer

- **The person who agrees to be responsible for loan payments if the borrower fails to make them.**





Collateral

- **A form of security to help guarantee that a creditor will be repaid.**

Advantages



Disadvantages

- ❑ Convenient
- ❑ Immediate
- ❑ No need for cash
- ❑ Zero liability on fraud
- ❑ Helps on reservations
- ❑ Bonuses, points

- ❑ It is a loan
- ❑ Interest rate
- ❑ Additional fees
- ❑ Easy to overspend
- ❑ Can promote impulse purchases
- ❑ Risk of identity theft

The Cost of Using Credit



SCENARIO:

- ❑ Interest Rate 17%
- ❑ Minimum Payment 2.5% or \$10.00

Balance	Time to Pay Off	Interest Charged	Total Pay
\$1,000.00	12 years	\$979.00	\$1,979.00
\$2,500.00	19 years	\$2,941.00	\$5,441.00
\$5,000.00	24+ years	\$6,210.00	\$11,210.00

The Cost of Using Credit

SCENARIO:

- ❑ Interest Rate 24%
- ❑ Minimum Payment: 4% of current balance or \$10

Balance	Time to Pay Off	Interest Charged	Total Pay
\$2,000.00	9 yrs & 9 mo	\$1,774.96	\$3774.96,
\$6,000.00	14 yrs & 4 mo	\$5,775.08	\$11,775.08
\$10,000.00	16 yrs & 5 mo	\$9,774.89	\$19,774.89

How long will it take to pay off? (Paying only the minimum payment)

- You owe \$4500
- APR = 21%
- Minimum Payment:
4% of current balance or \$15

11.9 years

How much will it cost? (Paying only the minimum payment)

□ You owe \$4500

□ APR = 21%

□ Minimum Payment:
4% of current balance or

\$15

\$7,831.00

TOTAL

\$3,331.00

interest

27" TV

→ Suppose you see a TV you want to buy with a retail price of \$400.

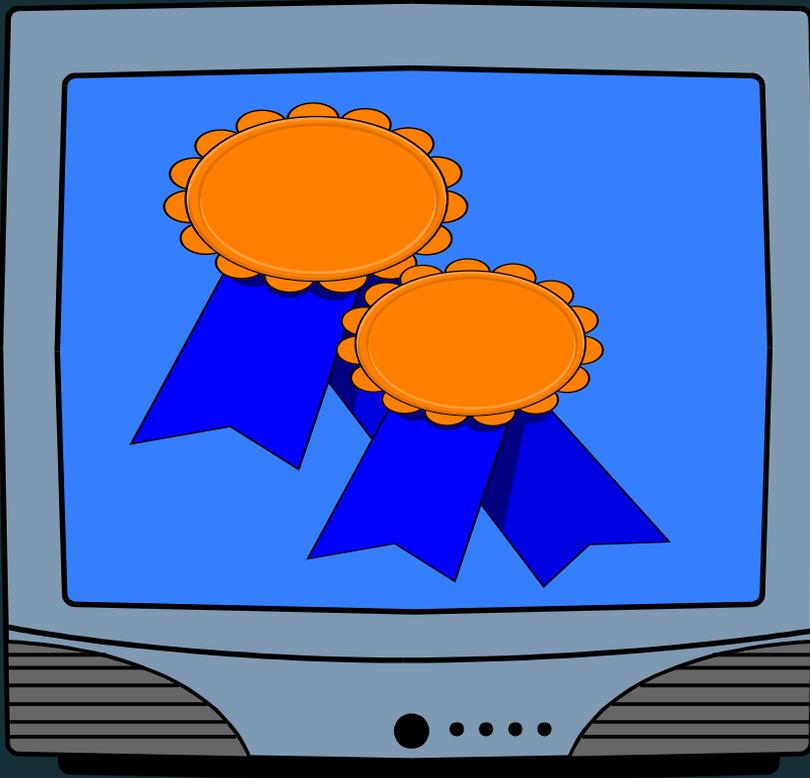


\$400.00

cash

→ If you have saved enough in your “buy stuff” account, you can withdraw your money and buy the TV. If you use a credit card, and pay off the balance within the billing cycle, you pay no interest (if it is a credit card which has the grace period).

27" TV On Sale



→If you shop around and find the same TV for \$350, you just saved \$50. But what did you save in terms of your ability to earn money? If you are in an average tax bracket of about 20%, you must earn \$62.50 before you can spend \$50. So if you avoid spending \$50, that is like earning \$62.50. If you earn \$10 per hour, you just saved the equivalent of 6 1/4 hours of work!

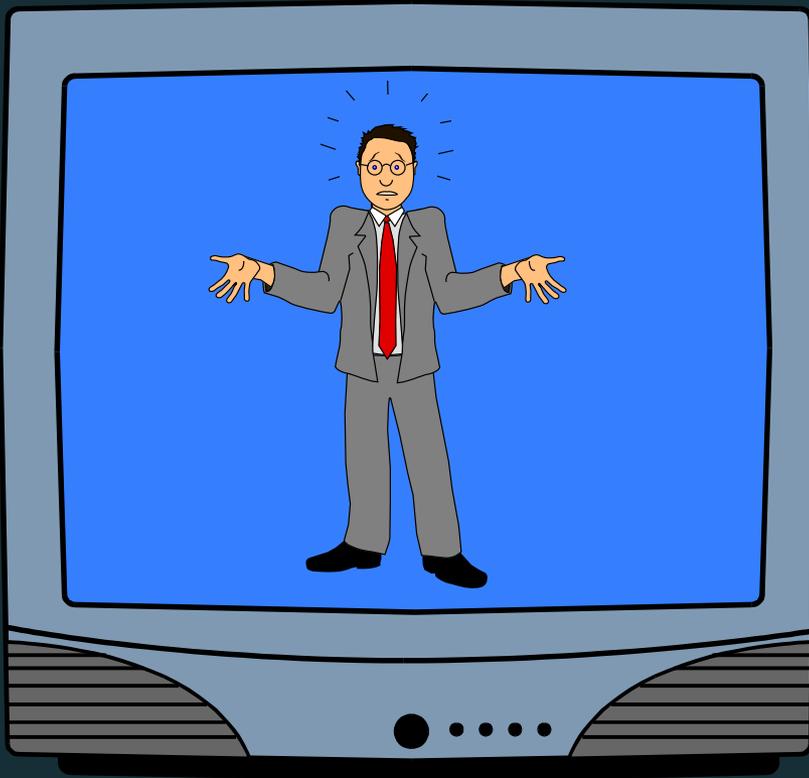
\$350.00

- **by smart shopping**
- **$\$50 / .80 = \62.50 earn**
- **$\$62.50 / 10 = \sim 6 \frac{1}{4}$ hrs**

27" TV \$400.00

using a credit card

Paying \$26.00/mo



Balance	Time to Pay Off	Interest Charged	Total Pay
\$400.00	18 months	\$59.00	\$459.00

- $\$59.00 / .80 = \74 earn
- $\$74 / 10 = \sim 7.4$ hrs extra to pay the \$59.

27" TV \$400.00

Finance Company 36% A.P.R.

18 months

\$29.00/month

\$123.00 interest

Total Cost \$ **523**

$\$123 / .80 = \154

$\$154 / 10 = \sim 15.4$ hrs



27" TV \$400.00

Too Easy Loan
(Bad Credit OK)



- 300% A.P.R.
- Car Title Pawn
- 18 months
- \$102.00 payment/month
- \$1,433 interest

□ Total Cost **\$1833**

□ $\$1433 / .80 = \1791

□ $1791 / 10 = 179 \text{ hrs}$

Costs of Using Credit

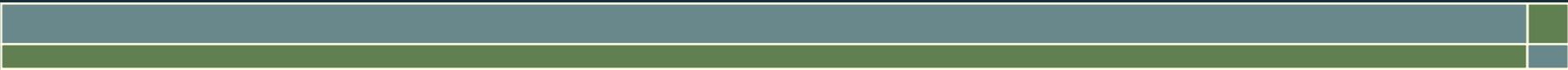
- ❑ Finance charges
- ❑ Interest
- ❑ Late fees
- ❑ Default rates
- ❑ Closing costs



Warning Signs of Credit Abuse

- ❑ Delinquent Payments
- ❑ Default Notices
- ❑ Repossession
- ❑ Collection Agencies
- ❑ Judgment Lien
- ❑ Garnishment





Financial Consequences of Debt

- ❑ **Overspending**
- ❑ **Paying high interest rates**
- ❑ **Lowers credit score**
- ❑ **Difficulty getting a loan**

Check Writing

All About Checks

Check Writing

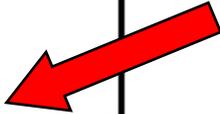
- Checks include the following information:

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891
	_____ 20 _____
PAY TO THE ORDER OF _____	\$ _____
	_____ DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA	
MEMO _____	_____
:053962407 9944444433 203	

Check Writing

- **DATE:** Include the month, day and year you are writing the check.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891	20
PAY TO THE ORDER OF _____	\$ _____	
		DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA		
MEMO _____		
:053962407 9944444433 203		



Check Writing

- **PAYEE:** Write the name of the person or business on the line, *“Pay to the order of.”*

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891	_____ 20 _____
PAY TO THE ORDER OF _____	\$ _____	_____ DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA		
MEMO _____	_____	_____
:053962407 9944444433 203		

Check Writing

- **AMOUNT IN NUMBERS:** Write the amount of the check in numbers.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891
PAY TO THE ORDER OF _____	_____ 20 _____ \$ _____ DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA	
MEMO _____	_____
:053962407 9944444433 203	

Check Writing

- **AMOUNT IN WORDS:** Write the amount of the check in words.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891	_____ 20 _____
PAY TO THE ORDER OF	_____	\$ _____
		_____ DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA		
MEMO _____	_____	_____
:053962407 9944444433 203		

Check Writing

- **SIGNATURE:** Sign all checks the way you sign the signature card.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891	_____ 20 _____
PAY TO THE ORDER OF _____	\$ _____	_____ DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA		
MEMO _____		
:053962407 9944444433 203		



Check Writing

- MEMO: Use the memo area to note the reason for the check.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891
	_____ 20 _____
PAY TO THE ORDER OF _____	\$ _____
	_____ DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA	
MEMO _____	_____
:053962407 9944444433 203	

Check Writing

- **ROUTING NUMBERS:** The nine-digit string of numbers used to identify your bank to process the transaction

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891	_____ 20 _____
PAY TO THE ORDER OF _____	\$ _____	_____ DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA		
MEMO _____		
: 053962407 8944444433 203		

Check Writing

- **ACCOUNT NUMBER:** The number used to identify your unique account within the bank.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891
	_____ 20 _____
PAY TO THE ORDER OF _____	\$ _____
	_____ DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA	
MEMO _____	_____
: 053962407 9944444433 203	

Check Writing

- **CHECK NUMBER:** The number used to identify a specific check within the sequence of the register. It usually includes 3 or 4 digits.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891
PAY TO THE ORDER OF _____	_____ 20 _____ \$ _____
	_____ DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA	
MEMO _____	_____
:053962407 9944444433	203

Check Writing

- **TRANSIT NUMBER:** Used to list checks for deposit.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891	_____ 20 _____
PAY TO THE ORDER OF _____	\$ _____	_____ DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA		
MEMO _____	_____	_____
:053962407 9944444433 203		

Check Writing

How to Write Checks: You should fill out the following 6 items.

Check Writing

- **DATE:** Include the month, day and year you are writing the check.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891	09/15 20 06
PAY TO THE ORDER OF _____	\$ _____	
		DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA		
MEMO _____		
:053962407 9944444433 203		



Check Writing

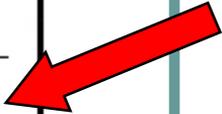
- PAYEE: Write the name of the person or business on the line, *“Pay to the order of.”*

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891	09/15 20 06
PAY TO THE ORDER OF	<u>Athletic Shoe Company</u>	\$ _____
		_____ DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA		
MEMO _____	_____	
:053962407 9944444433 203		

Check Writing

- **AMOUNT IN NUMBERS:** Write the amount of the check in numbers.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891	09/15 20 06
PAY TO THE ORDER OF	Athletic Shoe Company	\$ 55.63
		DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA		
MEMO		
:053962407 9944444433 203		



Check Writing

- **AMOUNT IN WORDS:** Write the amount in words. Start at the left, write any cents as a fraction, and draw a line in the extra space.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891	09/15 20 06
PAY TO THE ORDER OF	Athletic Shoe Company	\$ 55.63
Fifty-Five and 63/100 -----		DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA		
MEMO _____		
:053962407 9944444433 203		

Check Writing

- **SIGNATURE:** Sign all checks the way you sign the signature card.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891	09/15 20 06
PAY TO THE ORDER OF	Athletic Shoe Company	\$ 55.63
Fifty-Five and 63/100 -----		DOLLARS
 YOUR BANK 123 MAIN STREET ANYTOWN, USA		
MEMO	<i>George Washington Doe</i>	
:053962407 9944444433 203		

Check Writing

- MEMO: Use the memo area to note the reason for the check.

JAMES SMITH JANE SMITH 321 OAK ST ANYTOWN, USA	#203 12-567/891 09/15 20 06
PAY TO THE ORDER OF Athletic Shoe Company	\$ 55.63
Fifty-Five and 63/100 ----- DOLLARS	
 YOUR BANK 123 MAIN STREET ANYTOWN, USA	
MEMO Running Shoes	<i>George Washington Doe</i>
:053962407 994444433 203	

Check Writing

- Check Register: Don't forget to balance your checkbook by filling out the check register.

Number	Date	Description of Transaction	Payment Debit	Deposit Credit	Balance
	1-Jul	Beginning Balance			\$500.00
6801	1-Jul	Athletic Shoe Company	\$55.63		\$444.37
	4-Jul	Deposit		\$285.00	\$729.37

Check Writing

12 Rules About Checking

12 Rules About Checking

- 1) Only write checks when you have enough money in your account.
- 2) Write checks legibly.
- 3) Write the check amount as far to the left as possible.
- 4) Always use a **pen** to write checks.

12 Rules About Checking

- 5) Don't erase mistakes on a check.
- 6) Don't sign blank checks.
- 7) Use restrictive endorsements.
- 8) Print the right date on a check.

12 Rules About Checking

- 9) Always keep checks in a safe place.
- 10) Destroy voided or unused checks and deposit slips.
- 11) Record every transaction in the checkbook register.
- 12) Keep a running balance in the checkbook register.

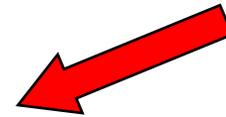
Check Writing

How to Cash a Check

How to Cash a Check

- **BLANK ENDORSEMENT:** Sign your name the same way it is written on the front of the check.

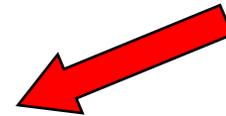
ENDORSE HERE
<i>George W. Doe</i>



How to Cash a Check

- **SPECIAL ENDORSEMENT:** Do this when you want to give someone else the money. Write “pay to the order of” and that person’s name. Then sign it. Now that person is the only one that can cash the check.

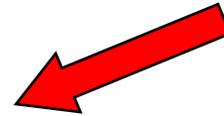
ENDORSE HERE
<i>Pay to the order of</i>
<i>William J. Doe</i>
<i>George W. Doe</i>



How to Cash a Check

- **RESTRICTIVE:** When you want your check to be very safe, like when you send it by mail to your bank, use this type of endorsement. Then , it can only be deposited into your account.

ENDORSE HERE
<i>For Deposit Only</i>
<i>George W. Doe</i>



Check Writing

The End



PERSONAL AND FINANCIAL CYBER SECURITY

Message from Anita Galeana, President Bella Charitable Foundation:

One of the most important things to remember is that **NO financial institution will ever CALL YOU and ask for your social security (SS#) number or other personal information.** However, If YOU CALL a bank or credit card company, you may be asked to punch in your account number and then a person will usually request information to security questions, in order to prove who you say you are. At the most they will ask you for the **last four digits** of your SS#.

NEVER share your account information or SS# with anyone, especially over the phone.

I use “multi-factor authentication” for my gmail account. Which means if I sign in to gmail using a new computer or iPhone, I have to provide my password, and after that I also have to type in a code that is texted to me by gmail. For banking, I also use the same two-factor authentication when logging in and I have multiple alert systems set up. For example; I receive a text message from Bank of America every time I withdrawal more than \$100 at an atm or when I use my debit card to purchase things. (A debit card is like a VISA credit card, except that the money comes out of your checking account.)

I am not an expert on cyber security or identity theft, but I have had my identity stolen in the past and my computer password stolen recently. So I have had to learn the hard way. I have been on the receiving end of multiple scam and extortion attempts, including robo calls from FOREIGN countries, and calls from fake IRS personnel. The list is long. You have to use your intuition and if something doesn't seem right, OR if someone makes an offer that is too good to be true, it is most likely a scam.

“KNOWLEDGE IS POWER”

PERSONAL AND FINANCIAL CYBER SECURITY

The following information was provided by Bank of America for its customers.

The information provided is a guide to help keep your personal and financial information safe, along with your identity. If you already have an account with a different bank, browse their website for additional information.

What you need to do:

- Use a strong, unique password for each of your accounts. Memorize them and use multi-factor authentication where available. [Learn more about creating strong passwords](#)
- Only download software or applications from well-known or reputable sources, such as Apple, Google Play or Microsoft. Check the logos, developer names and reviews to spot fake applications. Scammers count on users being too busy to see differences that can make fake software easier to spot.
- Turn off Wi-Fi and Bluetooth services when you're not using them, and avoid using public Wi-Fi for financial transactions unless you use a secure, private connection, like VPN software.
- Back up your data regularly. If you use online or cloud storage, be sure you understand your provider's privacy and security policies and keep your access codes safe.
- Use the administrator login on your home computer only for creating new users and installing software. If you use administrator accounts when browsing the internet, banking or reading email, the risk of malicious code entering your computer without detection is much greater. Create standard user accounts for yourself and everyone in your family to limit your exposure.

How you can help protect your identity

- Make sure your mobile number and email address are up to date with your banking systems. Review and respond to security and fraud alerts promptly. [Sign in to Online Banking to update your contact information](#)
- If you use the Bank of America or Merrill Lynch mobile apps, allow push alerts for more secure communication about your accounts. Review and respond to security and fraud alerts promptly.
- Review your credit report frequently and carefully by requesting a free copy of your credit report every 12 months from AnnualCreditReport.com.
- **Carry only necessary identification with you; do not carry your Social Security card.**
- Use a strong, unique password for each of your accounts. Enable multi-factor authentication or biometrics like fingerprint sign-on or retina/facial recognition when available.

How you can help protect your computer

- Equip your computer with comprehensive malware and virus protection software. We offer [McAfee® LiveSafe™](#) virus, malware and phishing detection free to our customers for 12 months and half price for the following 12 months.
- Only download software or applications from well-known or trusted sources.
- Download and install any operating system and software updates (sometimes called patches or service packs) in a timely manner.

How you can help protect your smartphone

- Enable multi-factor authentication or biometrics like fingerprint sign-on or facial recognition when available.
- Avoid clicking on links from unknown sources found within text messages, on web pages and in suspicious emails.

How you can help avoid scams

If you receive a suspicious call, text or email from someone claiming to be Bank of America, do not respond. Send it to abuse@bankofamerica.com. Our team reviews all submissions; we will only reply to your message if we require additional information.

How you can identify and avoid scams

What you need to know:

- We work hard to ensure that any Bank of America content you're receiving is really from Bank of America
- We'll never ask you to send us personal information such as an account number, card PIN or Social Security or Tax ID over text or email. If you do receive a request like this or any other suspicious phishing email, please forward it to us at abuse@bankofamerica.com. We will only reply to your message if we require additional information.
- Scammers use a variety of techniques – here are a few examples.

- Using compromised business email addresses and impersonating executives, real estate agents, attorneys or others to insist that you redirect planned wire transfers to fraudulent accounts. [Learn about business email compromise on the FBI website](#)
- Sending mailers to older adults that request the payment of a small fee in order to receive a big sweepstakes prize. [Learn how to spot and help prevent elder abuse](#)
- Posing as government officials, security officers, tax collectors or tech support to resolve a non-existent issue or assist with a hypothetical software license renewal

What you need to do:

- If you receive a suspicious call, text or email from someone claiming to be from Bank of America, do not respond, click links or open attachments. If this has happened to you, contact us right away at 800.432.1000.
- If you're being asked to send money as the result of a call, text or email, here are some questions you need to consider:
- Is the requestor rushing or pressuring you?
- Is the person asking for money someone you've never met?
- If a business is requesting that you wire money or send funds online, is it to a new account number or different from what was described on initial paperwork?
- Is the phone number that's calling you (from, for example, your title company, contractor or attorney) different than usual?
- Are you being pressured to send money to claim lottery funds or some other form of prize?

Added layer of security

The new chip on your card provides additional security when used at terminals and ATMs that are chip-enabled—the data stored on the chip is more difficult to counterfeit or copy.

No matter how you use your card, your purchases are also covered by zero liability protection: Bank of America credits your account back for fraudulent transactions.

- Bank of America emails will never ask you to reply in an email with any personal information such as your Social Security number or ATM PIN
- We fully authenticate all of our email. Make sure the email address we have on file for you is not a forwarded email (for example, you might forward mail from your college.edu address to your gmail.com account).



- If you receive an email that appears to be from Bank of America and ends up in a junk folder, leave it there.

END

Resources for Emotional Success

- **The Science of Stress (Meditation & Mindfulness)**
- **When and Where to Seek Help (Facts About Mental Health)**

STRESS

Definition of Stress – *a negative response to environmental stimuli, external stimuli or any life event and/or perception of the mind that results in either a physiological response, mental distress or both.* A stressor is an entity or thing that causes stress. It can be environmental, physical, psychological or a combination.

Stressors

- **Psychological:** Albrecht's Four Types of Stress:
 1. Time Stress: deadlines
 2. Anticipatory stress: e.g. first day of school, meeting new people, planning for an oral presentation
 3. Situational stress: e.g. your backpack is stolen with all your notes, text book and wallet
 4. Encounter Stress: this type of stress revolves around people, e.g. meeting up with a study group, being around an angry or violent person or group of people
- **Environmental:** e.g. noise, too much stimuli e.g. living in a city; pollution, extreme temperatures
- **Physical:** e.g. lack of sleep, poor diet, too little exercise, or even too much exercise

Body Responses to Stress: Fight or Flight - an evolutionary adaptation to danger that protected us from predators and other aggressors

The release of cortisol (stress hormone) results in an increase in heart rate and blood pressure, stimulates the release of glucose (for energy) and narrows the focus of the brain. *“Long-term activation of the stress response system - and the subsequent overexposure to cortisol and other stress hormones can disrupt almost all your body's processes.”* Mayo Clinic

Chronic stress can therefore result in: anxiety, depression, upset stomachs, headaches, difficulty sleeping, irritability, restlessness, memory and concentration problems, weight gain and heart disease.

Perceptions of Stress - latest research

Studies have shown that adults who have higher levels of perceived stress have earlier deaths (heart attacks & strokes) compared to those who don't. Stress is a serious risk factor for poor mental and physical health and causes premature aging on a cellular level, and memory problems. A really unhealthy lifestyle, or chronic stress can increase the expression of genes that can lead to mental health problems. Promising new research has to do with the benefits of changing our thoughts and perceptions of stress. Watch: <https://www.youtube.com/watch?v=RcGyVTAoXEU>

STUDENT RESPONSES TO STRESSORS IN THEIR LIVES:

1. Smart phones
2. Social media – everyone else’s life looks perfect (creating false personas)
3. News and information 24/7
4. Family: responsibilities/expectations/mixed messages/demands
5. Lack of support from parents – sometimes parents haven’t been to college, and therefore they don’t understand the demands of college
6. College applications/scholarship forms & applications/FAFSA
7. Negative Self-Beliefs
8. Money
9. Finding a group in college with similar interests, backgrounds, values
10. Not being able to maintain the same grades in college
11. New environment of college
12. Romance
13. Friendships: maintaining old ones, creating new ones
14. Exams
15. School Projects
16. Competing demands e.g. need to attend class and study for an exam scheduled later in the day
17. Social life – rejecting others by refusing to attend a party.
18. Fear of sexual assault or bodily harm
19. Physical Illness or mental health problem
20. Knowing what I want to be
21. Knowing what I want to study
22. Finishing college in 4 years
23. Peer pressure

ASK & REFLECT:

Which stressors are in your control? Which stressors are perceived? In other words, are stressors real or are they real because we believe them to be real?

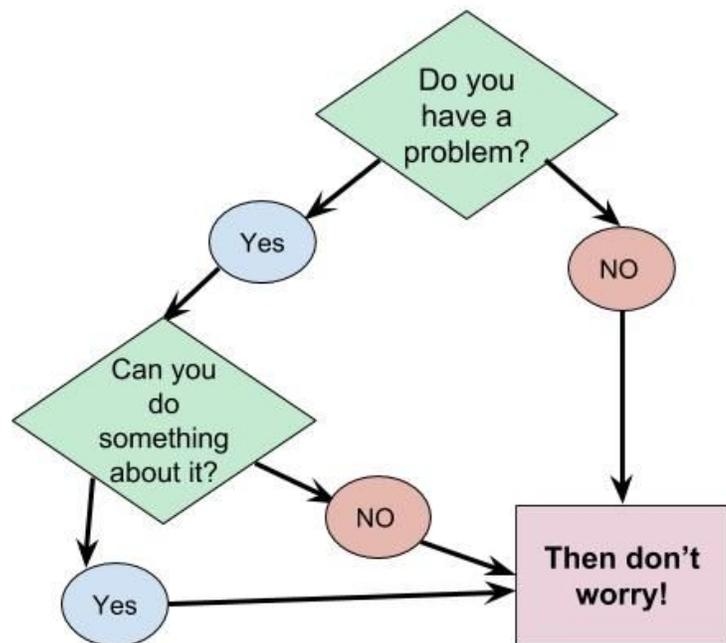
CASE STUDY

Tomas, a sophomore student, learns that his cousin has passed away. Upon hearing the news and hearing his mother cry, he feels devastated for himself and the whole family. At first, it doesn't seem real, so he goes to class as usual and "pretends" nothing has happened. However, Tomas soon learns that he is having difficulty concentrating in class. He is constantly thinking about the last time he saw his cousin, what he is going to say to the family and how difficult it's going to be to return home for the memorial service and face all his relatives. He worries about all the calls that have to be made to give support and condolences to family members.

1. First, he decides to notify his professors of what has happened and that he will attend class, but may not be as engaged or focused.
2. Second, he decides to take one day off for self-care, reflection, and getting things done that he is obligated to do under the circumstances. (Again, he notifies his professors why he will be absent.)
3. Third, he finds a good friend or empathic person to talk to.
4. Fourth, Tomas maintains those activities that bring him relief from stress and he decides to attend his intramural soccer game. He got a really good workout, and a break from thinking about the family tragedy.
5. Lastly, he made an appointment with the school psychologist, for a few weeks in the future, in case he still feels the need to talk to a professional about his feelings.

Discussion:

Tomas couldn't change what happened, and to some extent the feelings or emotions that erupted from the loss. However, he acknowledged his feelings and allowed himself the space to talk about them with friends and family. He also gave himself some time to clear his mind by playing soccer. He took control and realized that he needed to reach out for support. Tomas communicated with his professors and he made a plan to get extra support from a professional on campus. Once again he acknowledged his feelings of being distracted and unable to concentrate in class and notified his professors.



What is Mindfulness?

Mindfulness is a simple concept: it brings us home to the present moment. Mindfulness is an acceptance of thoughts, and or emotions as we experience them in the present. Whenever we acknowledge a negative emotion we can focus on our breath, the sights or sounds around us, and bring our mind to the present moment.

Meditation

Our mind is always running to the future, experiencing fear, and anxiety, or it is caught in a prison of past experiences, especially traumatic ones. When we are thinking about the past or future, our minds experience a variety of emotions: fear, anger, rejection, regret, pain, happiness, gratitude, hopefulness or joy. Whether those emotions are negative or positive we are missing what's happening in the "NOW". For meditation advise for beginners go to:

<https://www.mindfueldaily.com/livewell/meditation-advice-for-beginners-in-10-basic-steps/?rq=meditation>

There are lots of free apps too. **HEADSPACE** app offers free guided or unguided meditation at various levels, and for different situations, e.g. sleep, relaxation, and during exercise. You can even choose the length of guided meditation; 10-15-20 minutes. If you're having trouble regulating emotions, such as losing your temper, being frustrated a lot, feeling overwhelmed; with a subscription to **HEADSPACE** you get more access and meditations to help deal with these emotions.

Review & Summary:

Suffering is unavoidable and we have to live or co-exist with stress. Challenges that energize us and motivate us are probably good, even if it causes some stress. Healthy activities such as working out, meditation, mindfulness, journaling, practicing daily gratitude, doing activities you enjoy; like listening to music, playing an instrument, or other creative endeavors can bring more joy, balance and even equanimity in your life. Equanimity means mental calmness, a sense of peace or cool headedness, especially in times of stress.





YOGA

RISE, YOGA FOR YOUTH

Calming Breathing Techniques

Belly Breathing

Belly breathing calms the mind and body, engages the relaxation response, and helps cure insomnia.

Instructions: Place both hands on your belly and feel it expand as you inhale and release towards the spine as you exhale. Try to make your exhalation longer than your inhalation, letting go of any tension in your body as you exhale.

Variations: If you find it difficult to draw the belly in on the exhalation, you can gently press your belly in with your hand on the exhalation. Placing the hands or a block on the belly while doing this exercise is helpful to feel the movement of the abdomen with the breath. This breath may be practiced seated, standing, or lying down.

Alternate Nostril Breathing

This technique calms the body, focuses the mind, and balances the left and right hemispheres of the brain. It is also a good preparation for meditation.

Instructions: Sit comfortably and close your right nostril with your right thumb. Inhale fully through your left nostril and then close your left nostril with your right ring finger. Hold. When ready, release your right thumb and slowly exhale through your right nostril. Inhale through your right nostril and then close your right nostril with your right thumb. Hold. When ready, release your right ring finger and slowly exhale through the left nostril. Continue in this pattern for several breaths. When you're ready, release your fingers from your nose and take a few deep breaths.

Variations: Repeating a mantra during alternate nostril breathing, or counting the breath. Gradually work towards lengthening the exhalation to twice the length of the inhalation. (for example, 2:4, 3:6, or 4:8 ratio of inhalation to exhalation)

“The best decision I made was reaching out to other individuals going through the same issues to see how they overcame them! Problems are always at ease once you build a foundation with other individuals who’re in the same shoes. You need people in your life in order to come out as a stronger individual to the real world.”

P.U. College Freshman and Bella Scholar

What can be done about stress?

Self Care: Regular sleep habits, and healthy eating is important for proper physical and emotional health, especially brain health. Stay away from high fat, high sugar foods. Turning to drugs, food or alcohol provides only very brief relief from stress and usually leads right back to MORE STRESS! Some studies have shown that Vitamin C, Omega 3s fatty acid, meditation & mindfulness all improve brain function. Exercise, walking, jogging, or yoga produces endorphins, the feel-good brain chemical. Regular exercise improves sleep, reduces anxiety, and in many studies, exercise is as effective as medicine in treating depression.

Mindfulness/Meditation Practices

The practice of mindfulness increases awareness of what you are feeling at any given moment. We can live with stress if we are aware of it and learn techniques of resilience. Regular practice of mindfulness and/or meditation results in less ruminating with our thoughts (neuroticism), less worrying about the past or future, and decreases emotional negativity. Over time the practice creates inner peace and a sense of well-being even through adversity or stressful events.

Meditation Is Not: A Religion, A Dogma, Or A Belief System.



The Practice is the Teacher.

The practice brings clarity of mind. Just as a snow globe is opaque when it is shaken, but clears as the snow settles; the mind if given the chance to settle during meditation results in more clarity.

Cooling Breath

This breath cools the body and calms the mind. It is great to practice on hot summer days or if the room is stuffy.

Instructions: If you can, roll your tongue, curling the outsides toward the center, making a tube-like shape. Breathe in through it as if your tongue were a straw. If you cannot roll your tongue, place the tip of your tongue on the roof of your mouth for the same effect. Exhale through your nose with the mouth closed. Repeat for several breaths.

Take 5

This technique helps improve concentration and relaxes the body.

Instructions: Inhale slowly to the count of five, and then exhale slowly to five.

Balancing Breaths

Three-Part Breath (Deergha Swaasam)

Benefits: Utilizes full capacity of the lungs, calms and energizes the body, and focuses the mind.

Instructions: Students will be breathing slowly and deeply in three parts. Begin by exhaling fully through the nose. To inhale, first let the belly expand, then allow the lungs to expand, and finally the upper chest rises. As you exhale, first release the upper chest, then the rib cage releases inward, and then the draw the belly. Continue breathing this way for 1-3 minutes.

Variations: Students may practice this breath seated, standing, lying down, or in various yoga poses. One hand may be placed on the belly and the other hand placed on the abdomen to feel the movement of the breath in different parts of the torso.

Breath of Joy

This technique releases tension in the body and calms the mind.

Instructions: This technique is done standing. Inhale as you lift the arms overhead. Sigh loudly as you exhale, coming into a forward bend and letting the arms dangle. Hold the breath as you come up to stand. Repeat 5-8 times.

*** If you feel dizzy or light-headed during any of the breathing practices, please stop and let your breath come back to normal or rest in child's pose.**

BOOKS/RESOURCES FOR TEENS:

Add more ~ing To Your Life by Gabrielle Bernste

Breathe: Yoga for Teens by Mary Kaye Chriyssicas

Just Say Om! A Teenager's Guide –Your Life Journey by Soren Gordhamer

The Seven Steps for Highly Effective Teens, by Steven Covey, Jr.

Um, Like...OM: A Girl Goddess's Guide to Yoga by Evan Cooper

You're Accepted, by Katie Malachuk

Indigo Teen Dreams: Guided Relaxation Techniques Designed to Decrease Stress, Anger, and Anxiety, while Increasing Self Esteem and Self Awareness, by Lori Lite

Chicken Soup for the Teenage Soul, by Jack Canfield

The 54321 Game

This quick and easy game is a sensory awareness exercise. It works like this:



5 Name **5** things you can **SEE** right now ("A spot on the wall" or "The clouds outside.")



4 Name **4** things you can **FEEL** ("My feet in my socks" or "The breeze on my face.")



3 Name **3** things you can **HEAR** ("Traffic outside" or "The coffee maker.")



2 Name **2** things you can **SMELL** ("My lotion" or "The flowers on the table." If you aren't in a stimulating environment, feel free to move to where you can smell something or simply think of 2 smells you enjoy)

1 Name **1** good thing about **YOURSELF**

As you concentrate and try to find answers for each of the prompts, you'll be distracted from distressing feelings and be drawn into the here and now.

Anita's Video Recommendations:

- **The New Science of Stress:** How you think about stress matters. TED Talk by Kelly McGonigal
<https://www.youtube.com/watch?v=RcGyVTAoXEU>
- **UCSF's Osher Center for Integrative Medicine and The New Science of Stress and Stress Resilience:** Elissa Epel, Ph.D. Stress Soup www.integralhealthresources.com
- **Understanding Procrastination** <https://www.youtube.com/watch?v=arj7oStGLkU>



doctor.zg



Types of Headaches

MIGRAINE



HYPERTENSION



STRESS



THINKING ABOUT HOW
TO SAVE THE SEMESTER



*"Nurture your mind with great thoughts,
For you will never go any higher than you think."*

Benjamin Disraeli



RISE YOGA FOR YOUTH Recommendations:

- Traditional Sun Salutation: <https://www.youtube.com/watch?v=73sjOu0g58M>
- Free Live Nidra (guided deep relaxation) Recordings: <https://flyingvenus.com/free-live-yoga-recordings>
- MC Yogi "Be the Change" music video Themes: ahimsa, self empowerment https://www.youtube.com/watch?v=n_gQxVMod0

Meditation Resources & Articles:

- For meditation/mindfulness practice ideas, daily quotes, thoughts, wisdom & inspiration: www.mindfueldaily.com

Apps



<https://www.headspace.com/headspace-meditation-app>



Websites and National Organizations:

- Protect Your Brain From Stress:

<https://www.health.harvard.edu/mind-and-mood/protect-your-brain-from-stress>

- 7 Ways Meditation Can Actually Change The Brain

<https://www.forbes.com/sites/alicegwalton/2015/02/09/7-ways-meditation-can-actually-change-the-brain/amp/>



- ***JUST FOR FUN by James Clear*** [*Read this on JamesClear.com*](#)
The following list was compiled by James Clear, filled with insights and wisdom about life.

- Jeff Bezos, "[What Matters More Than Your Talents](#)"
- John Cleese, "[Creativity in Management](#)"
- William Deresiewicz, "[Solitude and Leadership](#)"
- Richard Feynman, "[Seeking New Laws](#)"
- Neil Gaiman, "[Make Good Art](#)"
- Atul Gawande, "[Curiosity and What Equality Really Means](#)"
- Richard Hamming, "[You and Your Research](#)"
- Steve Jobs, "[2005 Stanford Commencement Address](#)"
- Admiral William H. McRaven, "[Make Your Bed](#)"
- Arno Rafael Minkinen, "[Finding Your Own Vision](#)"
- Charlie Munger, "[A Lesson on Elementary, Worldly Wisdom](#)"
- Charlie Munger, "[The Psychology of Human Misjudgment](#)"
- Nathan Myhrvold, "[Roadkill on the Information Highway](#)"
- Jawaharlal Nehru, "[At the Stroke of the MidnightHour](#)"
- Randy Pausch, "[Achieving Your Childhood Dreams](#)"
- Sir Ken Robinson, "[Do Schools Kill Creativity?](#)"
- J.K. Rowling, "[The Fringe Benefits of Failure](#)"
- Claude Shannon, "[Creative Thinking](#)"
- Bret Victor, "[Inventing on Principle](#)"
- David Foster Wallace, "[This is Water](#)" Art Williams, "[Just Do It](#)"

When to Seek Help

The purpose of this handout is to help identify the signs and symptoms of common mental health issues in students. Left untreated, these issues can become debilitating and even life-threatening. If you feel that you may be experiencing these issues or find yourself concerned for a friend or peer, it is important to take action now.

For some, experiencing these symptoms or feelings can be scary and confusing. Discussing what you are going through with others is an important first step to getting help. Speaking up and asking for help is a sign of strength. For more information on How and When to Disclose to Others:

<https://www.nami.org/Find-Support/Living-with-a-Mental-Health-Condition/Disclosing-to-Others>

You're not alone if you're experiencing these feelings. Mental distress or illness is very common among students today. According to mental health research conducted by the National Alliance of Mental Illness (NAMI):

- One in four students have a diagnosable illness
- 40% do not seek help
- 80% feel overwhelmed by their responsibilities
- 50% are so anxious that they struggle in school
- The most common issues are depression, anxiety, suicide, eating disorders, and addiction (drug and/or alcohol abuse)

Feelings:

- Enduring sadness, despondency
- Sulking, irritability
- Rapidly changing moods, from euphoria to agitation
- Impatience
- Anger
- Hopelessness
- Fear
- Loss of interest in people or activities that used to be positive/pleasurable

Thoughts:

- Trouble concentrating, remembering or making decisions
- Racing thoughts or difficulty focusing
- Excessive worrying
- Thoughts of suicide*

Seek Help -When & Where

Physical Symptoms:

- Tiredness or lack of energy
- Unexplained aches and pains
- Changes in appetite / weight loss or gain
- Sleeping too much or too little
- Rapid heartbeat, sweating, lightheadedness, dizziness, shaking or hyperventilation

Behaviors (especially if this is a change in behavior):

- Seeming quiet or withdrawn, attempting to isolate, sitting in the back of the room
- Speaking more, or more rapidly
- Missing or arriving late to class
- Inability or unwillingness to start or finish assignments or meet commitments (sports, music, clubs, etc.)
- Falling grades
- Restlessness, fidgeting or hyperactivity
- Self harm, such as cutting
- Disrupting class or acting out
- Crying over seemingly minor things
- Changes in physical appearance, grooming or hygiene
- A negative outlook; verbalizing negative thoughts
- Engaging in impulsive, reckless or destructive behaviors (including [self-harm](#))
- Engaging in repetitive or compulsive behaviors (hand washing, counting, checking, etc.) in an attempt to control anxious feelings
- Expressing indifference or futility (“Who cares?”) when confronted with concerns
- Expressing disturbing thoughts and feelings through artwork -- some people express themselves through art -- including both visual arts like drawing and painting, and other art forms like music and poetry. A student whose artwork begins to center around dark themes like violence or death may be struggling with difficult or painful feelings.

It may be difficult for you to approach a friend or parent regarding these feelings, thoughts, or physical symptoms, but it’s important to talk to someone until you can see a counselor or professional. If a friend approaches you and is open about suicidal thoughts or depression, seek help immediately from a counselor, teacher or other adult you trust. <http://ok2talk.org/>

Seek Help -When & Where

National Suicide Prevention Lifeline

We can all help prevent suicide. The Lifeline provides 24/7, free and confidential support for people in distress, prevention and crisis resources for you or your loved ones, and best practices for professionals.

 1-800-273-8255

+1 800 273 8255

<https://suicidepreventionlifeline.org/>

- More information about mental illness at the National Institute of Mental Health website; <https://www.nimh.nih.gov/health/topics/index.shtml>
- Information for teens and their parents can be found at the following website; <https://medlineplus.gov/teenmentalhealth.html>
- Depression and Bipolar Support Alliance: https://secure2.convio.net/dabsa/site/SPageServer/?jsessionid=00000000.app268b?NONCE_TO_KEN=87E911CF6CFA6A4A1D9BF961A22870A8&pagename=home

Drugs and Alcohol

Sometimes people use drugs or alcohol to try and feel better or numb the pain they are experiencing. Any of the following behaviors can signal an alcohol or other substance use problem:

- Using drugs or drinking frequently to the point of intoxication, impaired function or blackouts
- Engaging in binge drinking, which for average adults is defined as consuming five+ drinks (for men) or four+ drinks (for women) in a short period of time
- Using drugs or alcohol to the point of interference with functioning at home or school
- Using drugs or alcohol despite dangerous or lasting consequences (such as driving while intoxicated or arrest)
- Preoccupation with obtaining or using alcohol or drugs
- Giving up other activities because they might interfere with the ability to drink or use drugs
- Experiencing a sense of shame or guilt, or a feeling of being flawed or damaged
- Ignoring longtime friends to hang out with a different crowd

College Student's Guide to Avoiding Drug and Alcohol Abuse, Addiction, Recovery and Navigating Substance Use Culture on Campus

<https://www.accreditedschoolsonline.org/resources/avoiding-substance-abuse/>

This page lists a number of [federal](#), [non-federal](#) and [law enforcement](#) resources connected with college students and substance abuse.

<https://www.campusdrugprevention.gov/resources>

Where to Seek Help

There is no one right person to seek help with at first. The most important thing is to start a dialogue with a trusted friend, a family member, a school counselor, dorm adviser, college adviser, your medical doctor or campus medical provider. The descriptions below give brief descriptions of various professionals. Larger schools may offer 24-hour support and walk-in services, or online screening for common mental health concerns.

The following website offers a student tool kit supporting student mental & physical health developed at the University of Michigan. This website was developed by experts at the University of Michigan Depression Center to help college students address mental health issues and improve their emotional wellness on campus and at home.

<http://www.campusmindworks.org/downloads/>

What Can I Expect from a Counselor?

Counseling services are provided to assist students in areas of personal growth and adjustment to life stressors. Counseling typically explores such issues as well-being, relationship, social and sexual struggles, self-esteem enhancement, academic difficulties, eating disorders, major life decisions, grief, depression and anxiety. Students seeking counseling explore their ability to cope with life effectively by establishing a trusting and confidential relationship with a counselor.

The Difference Between Counseling and Psychotherapy

Although the terms counseling and therapy are often used interchangeably, there is a difference between psychotherapy and psychological counseling. Counseling focuses on specific issues and is designed to help a person address a particular problem, such as [addiction](#) or [stress management](#). The focus may be on problem solving or on learning specific techniques for coping with or avoiding problem areas. Counseling is also usually more short-term than therapy. (Excerpt from Web MD)

<https://www.webmd.com/mental-health/guide-to-psychiatry-and-counseling#3>

Psychology vs. Psychiatry Treatment

Because psychiatrists are trained medical doctors, they can prescribe medications, and they spend much of their time with patients on medication management as a course of treatment.

Seek Help -When & Where

Psychologists focus extensively on psychotherapy and treating emotional and mental suffering in patients with behavioral intervention. Psychologists are also qualified to conduct psychological testing, which is critical in assessing a person’s mental state and determining the most effective course of treatment. (Excerpt from All Psychology Schools)

- Preventing Suicide Among College Students - SAVE A LIFE – maybe a friend’s
<https://www.nytimes.com/2018/07/02/well/preventing-suicide-among-college-students.html>

HAVE THESE NUMBERS & EMAILS HANDY!

Campus Counseling & Psychological Services

Phone: _____

Email: _____

Campus Security: _____

Wellness Center Phone: _____

College Counselor or Adviser

Phone: _____

Email: _____