



Photos courtesy of Microsoft Office Publisher 2007

What Every College Student Should Know Before Graduating

By Brianna Jordan

We've all been taught that certain milestones are expected to happen at certain ages. By the age of five, a child should be able to write their first name and last name. By the age of 10, a child should know addition, subtraction, and possibly even multiplication and division. And of course by the age of 13, a teenager most likely should have an idea about what he/she is interested in pursuing once they've graduated from high school.

Because of the ideal milestones that are inevitably set for us, there are certain milestones that college students should reach before they graduate.

#1 College students should begin to establish their credit history.

There are ways to establish credit and to continue with a "good" credit score. According to www.LearnVest.com, credit card companies "love to hammer new students and new graduates with seemingly generous offers of unsecured credit cards. Don't take the bait. There are ways to establish credit without opening yourself up to the slippery slope of introductory interest rates that change after six months or the temptation to use that credit to live above your means." Suggestions in order to maintain a high credit score include: applying for a secure credit card with a reasonable spending limit rather than

applying for an unsecured credit card; also, paying bills on time and keeping your balances low. It is also advised not to take on more credit than you need and if you've missed a payment, you should get current and stay current.



#2 College students should network.

There is so much importance in networking. Networking is simply interacting with others who may share the same interests as you do. According to Kathy Jo Pollack of www.selfgrowth.com, "There is no better time than now to strengthen or build your network. A solid network will serve you well for years to come and will be an additional tool in your toolbox especially during these times of economic uncertainty."

Pollack also explained how to network: "... always exchange contact information or business cards and follow-up. Start and maintain a database of the contacts in your network that includes their name, email address, phone number, as well as *how*, *when*, and *where* you met with any additional pertinent notes to help jar both your memory as well as your contact's memory. Continue adding to this database and make it a point to keep in touch with any appropriate news or possibly pass along an article of interest. It is all about relationships. Build them and keep them strong. Working together is much easier than going it alone."

#3 College students should have a solid resume and cover letter.

We all know that a resume and cover letter are extremely vital for future employers. Prior to graduation, a college student should have an expert look over his/ her resume and cover letter. The appearance of one's resume and cover letter is vital. There are so many unnoticed mistakes that could be made without knowing it. An expert from www.ehow.com suggests, "Don't send a resume without a quality cover letter. First impressions are lasting impressions, and when it comes to the job search, your cover letter often makes the first impression. Cover letters are just as important as resumes, and knowing how to craft a good one is an essential job-searching skill."



#4 College students should learn the value of patience.

Many college students have the notion that once they've graduated, a job will be waiting. In today's tough economic times, however, this may not be the case. Graduates must not get frustrated because they don't have a job lined up after getting their degree. To relieve the stress from job hunting, www.healthline.com recommends listening to music, calling a friend, eating right, laughing and exercising to combat stress.

Pathways After a Bachelor's Degree in Physical Science

Educational Attainment, Common Occupations, and Synthetic Work-Life Earnings Estimates



All holders of physical science degrees
(aged 25-64 and working full-time, year-round)

\$3,166,000
1.1 million people

Finished college.

Continued on to advanced degree in any field.

Bachelor's Degree

Work-Life Earnings
\$2,527,000



Master's Degree

Work-Life Earnings
\$3,193,000



Professional Degree

Work-Life Earnings
\$5,447,000



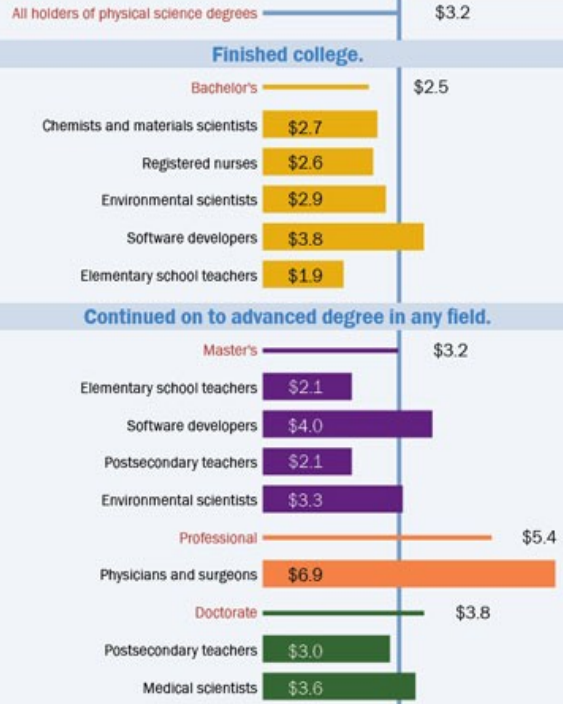
Doctorate Degree

Work-Life Earnings
\$3,825,000



How much can you earn?

(In millions of dollars)



1 icon = 25,000 people

Note: Synthetic work-life earnings are created by adding annual earnings between age 25 and 64. For more information on these numbers please see www.census.gov/hhes/socdemo/education/data/acs/infographics/faqs.html.

Source: 2010 American Community Survey.