

#ADULTING

Tips for Seniors to
Transition Successfully
2021



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INTRODUCTION



Transitioning into your next stage of life is a big change, and can cause a lot of positive and negative feelings. Whatever your path is it's important to take care of yourself. There are many resources out there, and this is your guide to help.

Because of COVID-19, the possibility of not being able to see friends, peers, teachers, and others can feel overwhelming and may cause you to experience negative emotions. Feelings of loss, excitement, and uncertainty are normal. However, in these unclear times, these feelings can become more intense, and it may be important to reach out for help. Please remember that therapists are available. Visit www.mindpeacecincinnati.com to search for a provider.

Due to the ongoing changes about COVID-19, additional resources are available at <https://mindpeacecincinnati.com/covid-19/> and at <https://mindpeacecincinnati.com/resources-for-families/transitions/> for graduating seniors.

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SELF-CARE, RESILIENCY AND SLEEP TIPS



SELF-CARE

Self-care refers to the activities and routines practiced to benefit your psychological, physical, spiritual, and social well-being. Self-care activities should be practiced on a regular basis. These activities help reduce stress, increase productivity, improve health, help achieve work-life balance and prevent burnout.

PHYSICAL

- Spending time in nature can lower stress. As little as 10 minutes of sitting or walking in a natural setting can lower your heart rate and blood pressure while also increasing feelings of calmness and comfort.
- Drink water! A good general rule is simply to drink water whenever you feel thirsty. By listening to your body, you can stay healthy and hydrated! Dehydration is one of the major causes of headaches.
- Exercise or dance to get out extra energy and relax. This helps to release endorphins (chemical in your brain) that makes a person feel good.
- Eat three well-balanced meals.

PSYCHOLOGICAL

- See a therapist or participate in support groups during times of high stress.
- Keep a journal to clarify thoughts. Evidence shows that writing about stressful events helps come to terms with them, reducing the impact they have on your life (Psych Central, 2016).
- Take a break from television, social media, and the internet to avoid exposure to negative information.
- Express emotional healing practices of crying, laughing or story-telling.
- Read books or listen to podcasts.
- Participate in activities that make you happy, feel good and are empowering.
- Plan ahead, stay organized, and set time to relax. Consider using a planner or scheduling app like *Todoist*.
- Set realistic goals for yourself.

SPIRITUAL

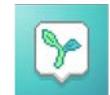
Self-care involves caring for your soul. It can help you find peace between your inner feelings and emotions and the stressors of your life. Spiritual wellness involves seeking a purpose and meaning in your life.

- Try meditation or yoga.

Check Out These Apps!



Eternal Sunshine-
inspirations,
meditations &
podcasts



Aloe Bud- a self-care
companion



Todoist- organize
reminders & planning



Relax Melodies-
integrating
mindfulness into sleep

- Pray or attend a religious service.
- Express gratitude. Think of 3 different things you're grateful for every day.
- Complete a mindfulness exercise.

Mindfulness Exercise Example: "5-4-3-2-1"

Focus on the world around you. What are:

- 5 Things you see
- 4 Things you hear
- 3 Things you can touch
- 2 Things you can smell
- 1 Thing you can taste

SOCIAL

Social self-care is having fun with the people you love. It could mean making time to meet for lunch or simply having a FaceTime call. Socializing and connecting with people lifts up our emotional mental health with feelings of love, empathy and acceptance.

- Spend time with quality friends and family and share how your days are going. Don't be afraid to seek support from others, and to ask for help.
- Be an active member of the community by joining an organization or helping with community service at the local foodbanks, recreation centers, schools, etc.

RESILIENCY

Resiliency is the ability to adjust to circumstances and keep going during tough times, whether it's a minor hassle or a major life event. Resilience also helps you take on challenges, form stronger relationships and embrace new experiences. A lack of resilience can lead to anxiety, poor self-care, depression and risky behaviors, such as substance abuse. We can't always control events, but we can control our responses.

MANAGE STRESS

Identify your sources of stress and how they affect you. Once you understand how your behavior changes in response to stress (e.g., your health suffers, you isolate yourself from others), you can modify unhealthy or unproductive reactions and develop coping strategies for your vulnerable areas. Self-Care kits can aid in immediate relief when you're feeling overwhelmed (see examples on the next page).

EXAMINE YOUR THOUGHTS

Negative or inaccurate thoughts about ourselves, others, or the future can produce unhelpful emotions and behaviors. Increase your awareness of how you interpret events, so you can challenge and alter counterproductive thoughts and develop a more adaptive thinking style.

BUILD A SUPPORT NETWORK

Positive social connections provide assistance, guidance, and comfort during difficult times. Strengthen your relationships with family, friends and trusted others to form a support network. The quality of these relationships is more important than the quantity.

Open the Virtual Door to Self-Care!

For calming, refocusing, exercise, self-awareness and mindfulness tools to help in your self-care process visit our Virtual MindPeace Room™.

<https://mindpeacecincinnati.com/virtual-mindpeace-rooms/>



Young Adults

SELF CARE KIT EXAMPLES:

Self-care kits should contain some of your favorite ways to de-stress. Suggested items to include could be a stress ball, journal, blanket, earbuds, essential oils, or a favorite book. See examples below.



Kit Contents: Cotton balls, nail polish remover, bottle of nail polish, tea, socks, facial wipes, a candle, and a book.



Kit Contents: Journal, pens, comfortable clothing, tissues, blanket, snacks, candles, books, tea, knitting supplies, and a favorite movie or show.

Put together a self-care kit with items in your home. Think about these questions and fill an empty shopping bag or box with your favorite items.

- What snacks do you like to eat?
- What do you do to distract you? Is there a craft you do, show you watch, or activity you enjoy?
- What makes your body feel good? Do you have a favorite pair of sweatpants or a cozy t-shirt?
- Think about your five senses (taste, smell, touch, sight and sound). What can you do to appeal to all these senses?
- What's a way you can express yourself? Art, journaling poetry, music or something else?

SLEEP

Not getting enough has adverse effects on a person's cognitive thinking and processing skills. The hippocampus controls the brain's memory, and when you experience sleep deprivation your memory also suffers. All the information you think you've retained—vanished. The most important thing you can do if you want to do well is get good sleep. Young adults need 7+ hours of sleep every night.

FACT:

Light from televisions, cell phones and other electronics negatively impacts your sleep. This type of light is often called "blue light" and can impact your circadian rhythm. The circadian rhythm helps our body and mind know what time of day you're supposed to be awake or sleeping.

TIPS FOR GETTING GOOD SLEEP

A lack of sleep can have physical consequences. Not enough sleep can make you sick, leading to more colds, flu, coughs, and sniffles, and can be associated with weight gain.

- Avoid caffeine at night, and limit it during the day.
- Create a sleep schedule, and stick to it.
- Don't sleep in on weekends or days when you have time off. Wake up close to the same time every day.
- Put books and technology away at least 30 minutes to an hour before bedtime.
- Don't use a computer or phone in bed.
- Exercise earlier in the day, never just before bed.
- Sleep with earplugs and use an eye pillow to drown out any bright lights and loud noise.
- Turn out the lights when it's time to go to bed; a bright room will keep you awake. If you fall asleep to a TV, make sure you put it on a sleep timer!

SCREENS

Did you know that kids from the ages of 8-18 spend on average 7.5 hours a day in front of a screen? Whether it's scrolling through your phone, iPad, or sitting in front of the TV, too much screen time has been linked to sleep problems, poor grades, and a greater risk of obesity. Being in front of screens for long amounts of time can also lead to mood problems, a lack of physical activity, and poor self-image (aacap.org, 2020).

Tips for managing screen time

- Turn off your notifications
- Set a timer, when it goes off get off your technology
- Try something new; read a book, workout, hang out with friends!
- Turn your phone on do not disturb
- Set boundaries

RESOURCES:

American Academy of Child & Adolescent Psychiatry. (Feb, 2020). *Screen Time and Children*.

https://www.aacap.org/AACAP/Families_and_Youth/Facts_for_Families/FFF-Guide/Children-And-Watching-TV-054.aspx

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National Sleep Foundation. (2019). Retrieved from <https://www.sleepfoundation.org/>

Resilience 101. (n.d.). Retrieved from <https://www.scoreforcollege.org/resilience101>

TIP:

Try blue light glasses! You may be working virtually or doing school online, because of this you may be spending extra time in front of a screen. Blue light has a high energy frequency that can delay the body's release of melatonin, which can result in having a hard time falling asleep. Wearing blue light glasses can reduce the impact of blue light which can result in improved sleeping patterns. According to a Christopher M. Barnes's (2020) study, participants who wore blue light glasses reported sleeping 5-6% longer and got 14% better quality of sleep than participants who did not wear blue light glasses.

MEDICATION AND CARE TEAM CONTACT LIST



Medication Name	Dosage	Frequency
Medical Physician(s)	Specialty	Contact Information
Mental Health Provider(s)	Title (Psychologist, Therapist, Psychiatrist)	Contact Information
Pharmacy Name	Pharmacy Phone Number	
National Crisis Line- Available 24/7	School Crisis Line	
1-800-273-8255		
Text HOME to 741741		

*Consider purchasing a medication lock box to keep your medication safe.

SYSTEMS OF SUPPORT



The Struggle is Real!

If you're overwhelmed or having difficulty coping, who will you seek out for support? Consider establishing a support team, in addition to professional assistance you may already have. Depending on the severity of your symptoms, you may need occasional or ongoing help.

MILD SYMPTOMS

- Talk with a trusted friend or advisor
- Review your self-help or coping strategies
- Reach out to your support team
- Consider speaking with a therapist in your community or at your university (visit www.MindPeaceCincinnati.com or your college counseling office for help finding a provider)

MODERATE SYMPTOMS

- Assess severity and contact the community crisis line, mobile crisis unit, or call 911 if needed (see below)
- Consult with your care team (medical/primary care and psychiatric)
- Schedule an appointment to be seen for therapy. (visit www.MindPeaceCincinnati.com or your college counseling office for help finding a provider)
- Contact your family or a trusted friend for support

SEVERE SYMPTOMS

- Call 911 or go to the nearest emergency department
- Contact the National Suicide Prevention Lifeline at (800) 273-8255 or text "home" to 741-741
- Contact your local mobile crisis unit:
Butler County (844) 427-4747, Clermont County (513) 528-7283,
Clinton and Warren County (877) 695-NEED (6333), and Hamilton County (513) 584-5098

If you have a friend who is dealing with one or more of the signs below, support and listen to them. Express your concern for their wellbeing and ask how you can support them at this time. Also, tell a trusted adult or ask if you can help them find mental health services and support (MentalHealth.gov, 2020).

SIGNS OF MENTAL HEALTH ISSUES:

- Withdrawing from social activities
- Thinking of harming yourself or others
- Low or no energy
- Feeling numb or like nothing matters
- Suicidal thoughts
- Risk-taking behaviors
- Severe mood swings
- Change in eating habits
- Repeated use of drugs or alcohol
- Drastic changes in behavior, personality, or sleeping habits

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References:

MentalHealth.gov. (2020, May 28). *What is Mental Health: Early Warning Signs*. Retrieved from <https://www.mentalhealth.gov/basics/what-is-mental-health>

National Alliance on Mental Illness. (n.d). *How to Help a Friend*. Retrieved from <https://www.nami.org/Find-Support/Teens-Young-Adults/How-to-Help-a-Friend>

UNDERSTANDING YOUR OPTIONS AND PREPARING FOR THE WORKFORCE



JOINING THE WORKFORCE

Getting a job immediately after high school remains a good choice. Students who go this route benefit from training on how to search for employment, write a resume, and develop interviewing skills. Many companies reimburse employees for continuing education in areas related to their employment. You should ask about this benefit through the human resources departments of potential employers.

Here's a local organization that helps youth with the transition.

[Ikron Transitional Youth Program](https://cincinnati.ikron.org) provides curriculum designed to assist youth in planning a career, completing trial work experience, and obtaining and maintaining employment. Call (513) 621-1117 or go to <https://cincinnati.ikron.org> for more information.

Entering the **military** can be an excellent choice for students. Discipline, earning money, saving for college, learning a trade — all of this is possible in the armed forces. Veterans are also entitled to many benefits both while in the service and after.

Speak to a current or former service member if you are unsure if the military is the right choice for you. You should carefully explore all of the pros and cons of a military career. After all, if you don't like the service you can't easily drop out. Those who enlist in the military, whether it's for active duty (full time) or National Guard/Reserves (part-time) have a minimum service obligation.

REMEMBER: Whatever you choose to do now does not have to be what you do forever. You can always go back to school or change a career path — lots of people do this every day.

Certain retail or hospitality industry organizations offer training programs for high school grads. You may want to consider career options in computing, bookkeeping and payroll, or sales. Talk to your school counselor or a favorite teacher about the job market in your area and be sure your family and friends know you're looking.

Another route that could be taken post-graduation is **time off from school**. For some people starting college right away can feel overwhelming. If you intend to go to college but just don't feel ready to start yet, you might want to consider taking a year off to pause and regroup. This practice is common in some countries, like the United Kingdom, and it's called a "gap year." However, make sure you plan out a budget and living situation ahead of time. If you have already applied and been accepted to college, ask for a deferred admission. Even if you decide not to apply to college, it can be a great idea to take a year off to do something you may not have an opportunity to do again. Lots of volunteer organizations would welcome your time and energy and would provide you with a wonderful learning experience. These experiences are most often in person, but may have remote options.

Don't overlook **trade** opportunities. Careers in a trade or technical skill allow you to specialize in a particular occupation that typically involves working with your hands. Jobs may include carpentry, masonry, electrical work, mechanics and more. Apprenticeships provide an affordable way to enter

these in-demand careers. They provide a combination of on-the-job training and related classroom instruction under supervision. Over 90% of apprentices turn in to employment after the program completion. To understand what opportunities are available visit www.Apprenticeship.gov.



Another option is an **internship**. Over the course of a year, you could potentially participate in two or three internships to explore career choices. Internships are short-term work experiences to learn about many areas of a particular career. These could be in-person or virtual. Most often, this is offered to students. This helps get entry-level experience in particular jobs or industries. They're also a great way to make contacts and develop mentoring relationships. If you have a business in mind contact them to see if they offer internships. Most internships are unpaid, so planning ahead is crucial if you need to save money for living expenses.

TALKING TO YOUR FAMILY

What if your post-graduation plans differ from what your family has in mind? Talk openly with your family about your plans — both for the short term (what you want to do next year) and the long term (what you think you'd like to do in life). If your family wants you to go to college, but you don't feel you're ready or that college isn't right for you, explain why.

GETTING ADVICE

Even if you can talk to parents about anything, having other insights can be helpful. For school and career guidance, visit your school counselor and talk with adult friends (for example, godparents or friends of the family). Make an effort to talk to people in the fields that interest you. If you think you want to be an accountant, call some accountants and ask them about their work. Most people are flattered to get calls like this, and they'll usually take the time to talk.

TRANSITIONING HEALTHCARE

For some, turning 18 and graduating from high school means finding your own medical coverage. Young adults have many healthcare coverage options, including:

- **Short Term Medical Insurance:** temporary benefits that can be available as soon as the next day
- **A Parent's Health Insurance Plan:** coverage lasts until you're 26
- **Individual Major Medical:** an option that may include access to catastrophic plans and subsidies
- **Job-Based Coverage:** a medical insurance offered through an employer
- **Medicaid:** a low-cost or no-cost option for those who qualify financially

For more information about your health care transition visit: www.gottransition.org.

ADDITIONAL SUPPORT

Transitioning into life after high school can be challenging. Some decide to seek support in your community or with the aid of a therapist. Find local resources at www.MindPeaceCincinnati.com.

REFERENCES:

CareerOneStop. (n.d.). Retrieved from <http://www.careeronestop.org/FindTraining/Types/apprenticeships.aspx?frd=true>

Chen, G. (2008, February 08). The Top 7 Community College Myths. Retrieved February 11, 2019, from <https://www.communitycollegereview.com/blog/the-top-7-community-college-myths>

The Best Health Insurance for Young Adults - [7 Options to Consider]. (2018, September 5). Retrieved from <https://www.healthdeals.com/blog/save/young-adult-health-insurance/>

GETTING THE JOB



Getting a job immediately after high school remains a good choice. Students who go this route benefit from training on how to search for employment, write a resume, and develop interviewing skills. Many companies reimburse employees for continuing education in areas related to their employment. You should ask about this benefit through the human resources departments of potential employers.

Don't know what you want to do after graduation? Consider taking a career aptitude test to help you understand what job might be best for you.

- Meyers-Briggs- a personality test which measures psychological preferences in how people perceive the world and make decisions. (www.16personalities.com)
- MAPP Career Assessment Test-measures your temperament, aptitude, how you get along with people, and the top careers that match your needs. (www.assessment.com/TakeMAPP)

APPLYING FOR JOBS

Questions to consider:

- Do you have all the skills required for the position?
- Have you prepared a resume?
- If you don't have experience, use school projects, extracurricular activities, or even team sports as examples of
 - Teamwork
 - Organization
 - Problem solving
 - Persistence

Suggestions & Tips to Include in a Resume:

- Include your contact information.
- Add professional title and objective.
- List work experience and achievements.
- Mention your top 5 skills.
- Include additional sections such as certificates and volunteer hours.
- Ask for help from your school counselor.
- Proofread!

Resume Example:

John Smith

123 Main St. Cincinnati, OH 45000
jsmith@email.com

OBJECTIVE

To obtain an administrative assistant position.

SKILLS

Proficient in Microsoft Office.

EDUCATION

Cincinnati High School—(2018-Present)

EXTRACURRICULAR ACTIVITIES

- Varsity Swim Team (2019-Present)
- Relay for Life- Organized events for 2 years (2018-Present)
- Big Brother/ Big Sister- Coordinated afterschool activities (2018-Present)

WORK EXPERIENCE

Swim Club—(2018-Present)

- Assisted in providing proper pool safety through lifeguarding.

BE PREPARED

INTERVIEWING- Research the company you are applying.

- Look at their website.
- If you know someone who works for the company, ask for their help.
- Browse the company's social media.
- Get to know the industry you're interested in by looking at the news and recent events (Google News is a good place to start).
- Theglassdoor.com is a good website to look at anonymous company reviews and compare pay.
- Some examples of things to know about the company would be:
 - Its motto.
 - Its product(s) and what makes it stand out.
 - The history of the company.

Nerves are common when interviewing. Here's a tip to keep you calm.

1. Slowly breathe in through your nose for 4 seconds
2. Next hold your breath for 4 seconds (if comfortable)
3. Breathe out through your mouth for 4 seconds
4. Hold your breath for 4 seconds
5. Repeat this process twice more

IN-PERSON INTERVIEWING- Bring a face mask, copies of your resume and a pen and paper for note-taking.

DRESS- Look professional for all interviews whether or not they are in person or via video conference.

Men

- Dress in a manner that is appropriate for the job you are applying. This may mean wearing a suit, or at minimum dress pants and a button down shirt.
- For suits, wear matching jacket and pants, dress shirt, tie, coordinating socks and dress shoes. A dark colored suit with a light colored shirt is your best option.
- Avoid loud colors and flashy ties.
- Clothing should be neat, cleaned, and pressed. Make sure you have fresh breath and don't eat or smoke before the interview.
- Hair should be neat and facial hair trimmed.

Women

- Generally, wearing a knee length skirt or dress pants is your best option.
- Interview suits should be simple and dark in color. Anything tight, bright, or sheer should be avoided.
- Light makeup.
- Keep your jewelry, nails and hair accessories to a minimum, and stick to those that are not flashy, distracting or shiny.
- Conservative, close toed and back and low heeled shoes.
- Neat, clean and conservatively dressed hair.

Body Language

- Firm handshake
- Eye contact
- Good posture
- Smile!

Taking the time to interview the company allows you to ask yourself, is this the right culture for me? Know what your needs and wants are in a job before stepping into an interview.

Interview the interviewer: Prepare some questions to ask. Examples would be:

- “What is your favorite part of working here?”
- “What type of training is offered at this job?”
- “What is the most difficult part of this job?”

AFTER THE INTERVIEW:

- Shake hands with the person you interviewed with.
- Thank them for giving you the time to interview.
- Send a follow-up email and/or hand written notecard thanking them, and reiterate your interest or kindly decline the offer if disinterested.

PHONE, VIDEO OR SKYPE/ZOOM INTERVIEW TIPS:

Many companies are now using phones, Skype, Zoom or other video platforms in place of in-person interviews before bringing you onsite (Vivian, 2019).

- Test your technology and make sure it’s working, making sure the camera is positioned correctly, and lighting is fixed so your face is illuminated.
- Prepare your space. Make sure that the room you’re in is quiet, clutter-free, and the background looks professional.
- Look at the camera, not the screen.
- Close all other programs on your computer.
- Dress as if the interview was face to face.
- Keep your resume and a pen and paper handy.
- Keep a glass of water handy in case your mouth gets dry.

RESOURCES:

Bockanic, William N. "Making the job interview work for you: here are some tips to help you distinguish yourself from the competition." *Strategic Finance*, Dec. 2012, p. 47+. *Gale Academic OneFile*, Accessed 19 Feb. 2020.

DeCarlo, Laura. "How to Succeed in Your Phone Interviews (A.K.A. Phone Screens)." *Job Hunt*, Job Hunt, 10 Mar. 2019, www.job-hunt.org/job_interviews/telephone-interviews.shtml.

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How to stop shaking voice and hands during public speaking. (2018, September 10). Simply Amazing Training. <https://simplyamazingtraining.co.uk/blog/shaking-public-speaking>

Parker, Yana, and Beth Brown. *The damn good resume guide: A Crash course in resume writing*. Ten Speed Press, 2012.

Vivian. "10 Useful Tips for a Skype Interview That Lands the Job." *University of the People*, 2 July 2019, www.uopeople.edu/blog/10-useful-tips-for-a-skype-interview-that-lands-the-job/.

PREPARING FOR COLLEGE LIFE



ROOMMATES

In many cases you and your roommate may be good friends, but, what if you're not? Your roommate will offer a different perspective on things which may be helpful. Some people may opt to request a switch in roommates, but this may not be possible. That's why it helps to start with the idea that you'll respect differences no matter what.

TIPS FOR GETTING ALONG WITH YOUR ROOMMATE:

- If you don't know your roommate, reach out to them before school starts.
- Make a roommate agreement that outlines your expectations of one another while living together when you first move in. This could include things such as:
 - When you would like lights out.
 - Who does what chores?
 - When guests can come over/how late.
 - Who pays what bills? (if that applies)
- Communicate. Being clear with your message but listening as well will help solve problems before they get worse.
- Respect. Having mutual respect for each other's privacy and property will allow you to avoid certain conflicts before they start.



MAKING FRIENDS

Try to get involved. Many schools have student organization fairs where all of the campus clubs gather and promote their organizations, so you can meet people with the same interests. You'll also meet people in your classes or dorm.

Search for social media groups associated with your college. These are often larger networks including alumni, which may also include other students from your area. Creating a network of people from your hometown at an out-of-state school is incredibly useful when it comes to making friends, carpooling on school breaks, and much more.

STAYING HEALTHY

It's very easy to catch bugs like the flu in a dorm environment. People come in and out of your room all the time, and those who are sick may pass it on. With this in mind, universities have created health centers staffed with doctors, nurses, dentists, nutritionists and counselors, ready to tend to your needs. Check out your student orientation packet or your school's website to find out more information about the health center and where it's located.

Washing your hands frequently also applies at college. You'll have to think about community bathrooms, shared computer terminals, and cramped living quarters, all which can make germs way too happy. It's a good idea to carry antibacterial hand lotion in your backpack. When your roommate gets sick, use a

germ-fighting solvent to occasionally wipe down shared things like doorknobs or remote controls. See your primary care physician prior to starting college to ensure your wellness and update any necessary vaccines.

Make a stop at the school counseling center. All universities have one, and first-year fears are something the counselors know well. The counselors will either talk to you one-on-one or if there is a peer group for students who are feeling like you, you can choose to join. Talking to others who are in the same situation can be comforting. You can also talk to your resident advisor (RA) about any adjustment or roommate problems.

TIP: Make a stop at your school counseling center!

If you have a chronic health condition it is important to talk with the college health center before school starts to make sure you have a health team established and ready to care for you while you're at school.

INSURANCE PLANS

Some schools require all students have non-emergency health care insurance. In these cases, the school usually offers a low-cost insurance plan that can be paid for at the time of registration and used worldwide. These plans often cover basic health care and injuries sustained in intercollegiate or club sports as well.

TIP: Add emergency numbers to your phone or write them in a place where you can easily find them.

At other schools, however, the health insurance is optional and not necessary to receive treatment at the school health center. There may be a charge for medical services. Before you go to school, look into whether your school requires health insurance and discuss with your family what kind of health insurance you have.

FINANCES

STUDENT LOANS

Sixty-five percent of graduating college seniors have student loan debt (The Institute for College Access and Success, n.d.). Loans are very common and can be stressful for college students. These tips will help you stay on top of college debt stress. For further questions reach out to your university's financial aid department.

- Get organized
 - Make sure you are aware of the terms of your loan. Understand how much you owe and the process of paying the loan. This information will assist you with developing a budget and repayment plan later (Schretter, n.d.).
- Have a positive mindset
 - Remember the reasons why you have a student loan. Remind yourself that loans will pay off in the long run and you made a smart financial choice for the future.
- Don't push off the stress of student loans
 - If you are feeling stress over your finances, don't hide from it. The sooner you acknowledge the stress, the faster you can move forward. Acknowledge that you may be paying off these loans for years and develop a finance action plan for yourself. Taking that first step helps us feel more in charge of our life (Inslar, 2017).

CONSIDER MAJORS:

- Will I be able to pay back my student loans with the salary I receive?

- Research the projected salary of the profession you are interested in. If the job requires financial loans or advanced education, make sure you are able to pay off those loans and not over load yourself with debt.
 - Research the salary of your future profession here:
<https://www.bls.gov/oes/2018/may/oesnat.htm#00-0000>
- What is the projected growth of this profession?
 - Research the profession you are interested in. This will give you the full picture of what your career will look like in the next couple years and also if there will be job openings.
 - Research the projected growth of your profession here:
<https://data.bls.gov/projections/occupationProj>
- What are my talents and strengths?
 - Identifying your talents can be a valuable asset in your career search because you can search for jobs that highlight your professional strengths (Career Profiles, n.d.).
- How much money do I want to make?
 - Money is not the main factor in choosing a career. However, your salary can play a role in your quality of life and where you live.
 - Once I'm graduated, how much of my salary should go towards student loans?
 - These are great questions to ask yourself before choosing a career to make sure your future salary will be able to support your student loan debt. On average 10-20% of your salary each month should go towards your student loan debt (Huffington Post, 2015).

EMERGENCY CARE

Knowing about the health insurance you carry, or the location of the health center is not all you need to stay well. You might need to get a prescription filled, or you might become injured and need emergency treatment. When you get to school, check to see if your health center offers 24-hour medical attention. If not, make a point to learn how to access emergency medical care through a local emergency department or urgent care clinic. Put these emergency numbers into your phone or write them in a place where you can easily find them.

You should also find a pharmacy. Although some schools offer a pharmacy on campus, other students may need to venture off campus to find one. It's no fun to go hunting around for these things when you're sick!



FIRST-YEAR FOOD

Many college campuses have lots of fast-food restaurants within easy reach of dorms or classes. Living in the dorms or on a meal plan can also come with all you can eat buffets. Considering your health while in college is just as important as classes, friends, and any other extra circular activity.

TIPS:

Eat at regular intervals and try to eat three well-balanced meals and maybe one or two healthy snacks- at the same times each day. That way, your body knows what to expect. Pay attention to your inner signals. Eat when you're hungry and stop when you feel full. Eating right is all about balance. You'll want to eat foods from each group every day. If your meals include too many items from one food group, it's at the cost of nutrients from another.

Also, it's tempting to pull all-nighters with the aid of caffeine, but too much caffeine can cause anxiety, dizziness, headaches, and the jitters. Caffeine can even interfere with your sleep. Watch out for it in energy drinks, soft drinks, iced teas, and over-the-counter medications.

FITNESS

Students should aim to get 60 minutes of moderate-to-vigorous exercise every day. Get started by checking out what's offered at your campus recreation center. Many rec centers have equipment and offer classes in everything from aerobics to yoga to self-defense, and may have a pool, or a track. If indoor exercise doesn't appeal to you, some colleges and universities offer excursions within the area like horseback riding, yoga at sunrise, or even a snowboard or white-water rafting trip. Plus, this is a great way to make new friends.

STUDY TIPS

- Pick a place and time
 - This should be a place that makes you happy and inspired and that is quiet, comfortable and tidy, and distraction-free.
 - Find a time that's best for you. Is it in the morning or do you work better at night?
- Study every day
 - Prioritize studying so the information is always being renewed in your mind. Then you won't feel overwhelmed with last-minute cramming.
- Plan your time
 - Make a to-do list. Try the Todoist app for help.
 - Set alarms for study plans.
- Discover your learning style. Are you a:
 - Visual learner: prefer learning by seeing.
 - Auditory learner: prefer learning by listening.
 - Tactile learner: prefer learning by doing.
- Review and revise
 - Quiz yourself or ask a friend to quiz you.
- Take breaks
 - Working too long on one task can lower your performance.
- Ask for help
 - Reach out to professors, family, friends or teaching assistants.

Check out the podcast "[College Info Geek](#)" for tips and strategies while in college.

TRY QUIZLET:

Quizlet helps you study on the go by providing tools and games to get you ready for your test(s).



- Stay motivated
 - You could decorate your study space with inspirational quotes or photos of people you admire and family members you want to make proud.
- App it up
 - Study apps such as Quizlet can help you on the move.
- Look after yourself
 - Make sure you eat well and get enough sleep and physical exercise. It's also a good idea to make sure you drink lots of water when you're studying. You'll study better if you take care of yourself.
- Consider if you need learning supports. Contact the college office of disability for more information.

SAFETY

College campuses can give you a sense of security—a feeling that everyone knows each other and watches out for one another. However, there can be perpetrators who take advantage of this feeling. It's possible to relax and have a good time while still making safety a priority. Consider these tips for staying safe and looking out for your friends in social settings.

- **Make a plan.** If you're going to a party, go with people you trust. Agree to watch out for each other and plan to leave together. If your plans change, make sure to touch base with the other people in your group. Don't leave someone stranded in an unfamiliar or unsafe situation.
- TIP:** Notice where emergency phones are located on campus!
- **Protect your drink.** Don't leave your drink unattended and watch out for your friends' drinks if you can. If you go to the bathroom or step outside, take the drink with you or toss it out. Drink from unopened containers or drinks you watched being made and poured. It's not always possible to know if something has been added to someone's drink.
 - **Trust your gut.** You are never obligated to remain in a situation that makes you feel uncomfortable, pressured, or threatened. You can help a friend leave a situation that you think may be dangerous.
 - **Be a good friend.** Trust your instincts. If you notice something that doesn't feel right, it probably isn't.
 - **Be alert and speak up.** Notice and listen to others. Respect other's wishes and speak up if something isn't right.
 - **Share your location.** Let someone know where you're going for the evening. If using a ride share, use the notifications settings to share it with a friend.

The following tips may reduce your risk for many different types of crimes.

- **Know your resources.** Who should you contact if you or a friend needs help? Where should you go? Locate resources such as the campus health center, campus police station, and a local sexual assault service provider. Notice where emergency phones are located on campus, and program the campus security number into your cell phone for easy access.
- **Stay alert.** When you're moving around on campus or in the surrounding neighborhood, be aware of your surroundings. Consider inviting a friend to join you or asking campus security for an escort. If you're alone, only use headphones in one ear to stay aware of your surroundings.
- **Be careful about posting your location.** Many social media sites, like Instagram and Snapchat, use geolocation to publicly share your location. Consider disabling this function and reviewing other social media settings.
- **Make others earn your trust.** A college environment can foster a false sense of security. They may feel like fast friends but give people time to earn your trust before relying on them.

- **Think about a Back-up Plan.** Spend some time thinking about back-up plans for potentially sticky situations. If your phone dies, do you have a few numbers memorized to get help? Do you have emergency cash in case you can't use a credit card? Do you have the address to your dorm or college memorized? If you drive, is there a spare key hidden, gas in your car, and a set of jumper cables?
- **Be secure.** Lock your door and windows when you're asleep and when you leave the room. If people constantly prop open the main door to the dorm or apartment, tell security or a trusted authority figure.

ALCOHOL & DRUG USE

College is a popular time for young adults to experiment and explore. This exploration can often lead to trying drugs and alcohol. It is important to remember that drugs and alcohol can become highly addictive.

Underage Drinking

Underage drinking is common on college campuses, but it can have some serious consequences. If you ever find yourself in a situation where you are presented alcohol underage, consider the following information.

- You can always say no! It's common to feel pressure to drink in social situations but always know you have a choice.
- Some schools have a 'Medical Amnesty Law' that is used to prevent overdoses or alcohol poisoning. This law allows underage drinkers to call for medical help without fear of legal implications.
- Underage drinking and using fake identification are illegal and could have legal consequences such as fines, misdemeanor charges or jail time.

Statistics to Consider

- Roughly 80 percent of college students-four out of every five-consume alcohol to some degree. It's estimated that 50 percent of those students engage in binge drinking, which involves consuming too much alcohol in too little time.
- Nearly 150,000 college students develop some type of alcohol-related health problem every year. This may include liver damage, high blood pressure, inflammation of the pancreas and other health complications.
- College students who participate in frequent drinking activities are also more likely to develop a dependency on alcohol later in life. Although alcoholism typically results from years of drinking, it can also happen during periods of heavy and frequent drinking during college. Bad drinking habits in college can evolve into other issues, like alcoholism, in the future.
- Roughly 20 percent of college students meet the criteria for having an alcohol use disorder (AUD).
- Almost 2,000 college students ranging from 18 to 24 years old die from unintentional, alcohol related injuries every year.
- Drinking too much too often can lead to alcohol dependence, addiction, and internal damage, especially to the liver. The younger a person is when they start consuming alcohol, the more likely they are to struggle with alcohol abuse or addiction later in life. Students who begin drinking while underage, including during social events in college, put themselves at risk of a lifetime of harm.

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EMERGENCY CONTACT LIST FOR FAMILY MEMBERS



This information is for _____

College Address _____

CONTACTS	NAME	PHONE	EMAIL
Resident Advisor			
Dean of College			
Counseling Services			
Campus Crisis			
Roommate			
Campus Friend			
Health Center or Urgent Care			
Nearest Hospital			

HOUSING OPTIONS



LIVING ON CAMPUS, IF GOING TO COLLEGE

Pros	Cons
<ul style="list-style-type: none"> ○ Freedom- Living in a dorm or school housing will give you freedom to discover yourself outside your family. 	<ul style="list-style-type: none"> ○ Expenses- Living on campus, with an addition of a meal plan, is an additional cost that should be considered. On average, it costs \$9,000 a year to live on a college campus not counting meal plans and other amenities. (Robert, 2020)
<ul style="list-style-type: none"> ○ Proximity- Your dorm is within walking distance of class, the library, your best friend's dorm room, and food in the cafeteria. This means no worries about getting up extra early in the morning and driving to class. 	<ul style="list-style-type: none"> ○ Lack of privacy- Living on campus in most cases means you'll be sharing a room with a roommate. If this poses an issue for you, you may want to explore other options.
<ul style="list-style-type: none"> ○ Meeting new people- Living on campus is a great opportunity to meet new people in your dorm outside of just your classes for friendships that could last a lifetime. 	<p><i>"All our dreams come true if we have the courage to pursue them."</i></p> <p>-Walt Disney</p>

LIVING AT HOME

Pros	Cons
<ul style="list-style-type: none"> ○ Cost- Living at home could allow you to cut down on costs of meals and other expenses like water and electricity. 	<ul style="list-style-type: none"> ○ Limited freedom- You may not enjoy the freedom your peers have who are living in a house/apartment.
<ul style="list-style-type: none"> ○ Family support- Living at home will give you the opportunity to rely on your family for emotional and financial support while transitioning to adult life. 	<ul style="list-style-type: none"> ○ Commuting- Because of travel time, you may have to get up extra early in order to make it to class or work on time.

INDEPENDENT HOUSING

Pros	Cons
<ul style="list-style-type: none"> ○ Life skills- This helps you gain real life experience, such as understanding rental contracts, budgeting bills, cleaning, and grocery shopping. 	<ul style="list-style-type: none"> ○ Less involvement- You may not be as likely to hear about events or be as involved as your peers.
<ul style="list-style-type: none"> ○ Freedom- This gives you more choice to make your space your own, i.e. using your own furniture, not having to follow other's rules. 	<ul style="list-style-type: none"> ○ Expenses- In addition to rent, gas/ electric, cable, and internet are things to consider when thinking about living independently.

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STEPS TO TAKE BEFORE LEAVING FOR COLLEGE

Get familiar with the school's website: orientation, housing, and student health and disabilities offices.

If needed, request housing and/or academic accommodations. You will need documentation which may include letter or form signed by a doctor.

Register for orientation! Go as early as possible. If class scheduling happens then, you will have more choices.

Register for fall classes as early as possible. Buy textbooks for your classes. You may be able to rent an on-line version or buy used.

Reach out to roommate(s). If you are interested in Greek life, check out rush guidelines.

Be aware of move-in dates and times.

Clean up social media sites and change mailing addresses before move-in.

Consider establishing a Health Care Power of Attorney. This can be helpful in situations where you need a trusted friend or family member to speak on your behalf in emergencies. More information can be found at <http://mindpeacecincinnati.com/help-for-families/transitions/>.

Make tuition and housing payments.

Register for housing as soon as you can. There will be more choices.

Go to the doctor to get a checkup, vaccines, your medication list and a signed immunization form. This may be required to attend orientation and register for classes.

Check health insurance policy and pharmacy benefits along with insurance requirements by your school.

During orientation, visit the health center to know what is available. If you need therapy, set up your provider in advance. If you have accommodations, visit the Disabilities Office to introduce yourself.

Get a calendar and mark important dates for the semester.

When you arrive on campus, meet with your freshman advisor.

COLLEGE COUNSELING SYSTEMS



CONTACT INFORMATION

Community providers are also available in Greater Cincinnati.
Search the database at: www.MindPeaceCincinnati.com/search

An important consideration when going to college is understanding how their mental health system works. Each school has a slightly different system, processes and specifications for care. Be sure to contact the mental health or counseling services at your college of choice during the summer, before heading to campus. Here are some questions to consider asking:

- Can the school counseling office offer ongoing therapy?
- If not, do you have transportation to get to appointments?
- How will you obtain your medication?
- Is there an on-site psychiatrist available to help with medication management?
- What support is available to students in crisis?



It's ideal to meet face-to-face with the counseling department and their therapists to begin establishing a relationship before classes begin. Developing a relationship, taking care of paperwork (such as filling out disability forms), and understanding their school system of support are all things that should be accomplished before classes begin. By doing so, you will relieve stress and establish a safety net of support if a crisis should arise.

COLLEGE OR UNIVERSITY	OFFICE OF COUNSELING SERVICES	WEBSITE	REQUESTING APPOINTMENTS
Bowling Green State University	(419) 372-2081	https://www.bgsu.edu/counseling-center.html	Call (419) 372-2081 Mon-Fri 10-4
Cincinnati State	(513) 569-5779 (Clifton)	www.cincinnati-state.edu/real-world-academics/student-services/counseling-center	Request Form: https://web3.cincinnati-state.edu/eforms/eform.aspx?form_id=1750
College of Mount St. Joseph	(513) 244-4949	https://www.msj.edu/student-life/wellness-health-resources/index.html	Call (513) 244-4949
Indiana University	(812) 941-2244	https://www.ius.edu/personal-counseling/index.php	call (812) 941-2244 or email sepersco@ius.edu
Miami University	(513) 529-4634	http://miamioh.edu/student-life/student-counseling-service	Call (513) 529-4634
Northern Kentucky University	(859) 572-5650	https://hcs.w.nku.edu/counseling/counseling-services-available	Call (859) 572-5650
Ohio State University	(614) 292-5766	https://ccs.osu.edu/	Online registration: https://webauth.service.ohio-state.edu/idp/profile/SAML2/Redirect/SSO?execution=e2s1
Ohio University	(740) 593-1616	https://www.ohio.edu/student-affairs/counseling	Call (740) 593-1616.
University of Cincinnati – Blue Ash	(513) 745-5670	www.ucblueash.edu/students/services/counseling-services	Call (513) 556-0648 and indicate you are a blue ash student
University of Cincinnati – Main Campus	(513) 556-0648	www.uc.edu/counseling	Call (513) 556-0648
University of Dayton	(937) 229-3141	https://udayton.edu/studev/health_wellness/counselingcenter/index.php	Call (937) 229-3141
University of Kentucky	(859) 257-8701	https://www.uky.edu/counselingcenter/	Call (859) 257-8701
University of Louisville	(502) 852-6585	http://louisville.edu/counseling	Call (502) 852-6585 or email coping@louisville.edu
Wright State University	(937) 775-3407	www.wright.edu/counseling	Call (937) 775-3407
Xavier University	(513) 745-3022	www.xavier.edu/health-wellness/counseling	Call (513) 745-3022

SYSTEM OVERVIEW

COLLEGE OR UNIVERSITY	INITIAL VISIT FEE	SESSION CHARGE	SESSION LIMIT	MEDICATION MANAGEMENT*	HOURS	SUPPORT NETWORK	CAMPUS CRISIS SUPPORT*
Bowling Green State University	No Charge	No Charge	Determined by therapist	Yes, through Falcon Health Center	Mon. Fri 8-5	Yes (through counselors on campus)	(419) 502-4673 Wood County Crisis Line
Cincinnati State – Clifton Campus Only	No Charge	No Charge	10 sessions per semester	Refer out	Mon.-Fri. 8-4	None	None
College of Mount St. Joseph	No Charge	No Charge	No session limit	Refer out	Mon-Fri 8:30-4:30	None	(513) 807-2516 On-Call Counselor
Indiana University	No Charge	No Charge	May refer out after so many sessions	Refer out	Mon-Fri 9-5	None	(800) 221-0446 Regional Crisis Line
Miami University	No Charge	3 free sessions per semester, \$25/therapist or psychiatrist Or group therapy at no charge	No session limit, free sessions reset every semester	Yes, through the student health center	Mon-Fri 8-5	Yes (through counselors on campus)	(855) 249-5649 On-Call Counselor
Northern Kentucky University	No Charge	\$15/therapist (fees are currently suspended for spring 2021), group sessions are no charge	15 sessions per academic year	Nurse can prescribe some medications	Mon.-Fri. 8:30-4	Yes (through counselors on campus)	(859) 572-7777 Campus Police, ask for On-Call Counselor
Ohio State University	No Charge	No Charge	10 sessions per calendar year, may refer out after	Yes	Mon-Thurs 8-8 Fri 8-5	Yes (through counselors on campus)	(614) 292-5766 After Hours
Ohio University	No Charge	No Charge	No session limit	Yes	Mon.-Fri. 8-5	Yes (through counselors on campus)	(740) 593-1616 24/7 University Crisis Line
University of Cincinnati – Blue Ash	No Charge	3 free sessions per semester, \$35/therapist, or no charge for group therapy	May refer out after so many sessions	Refer out	Mon- Fri 8-2	None	(513) 556-0648 Crisis Counseling 24/7

COLLEGE OR UNIVERSITY	INITIAL VISIT FEE	SESSION CHARGE	SESSION LIMIT	MEDICATION MANAGEMENT*	HOURS	SUPPORT NETWORK	CAMPUS CRISIS SUPPORT*
University of Cincinnati – Main Campus	No Charge	3 free sessions, \$35/therapist Or no charge for group therapy	May refer out after so many sessions	Refer out	Mon-Fri 9-4	BSN www.ucincybsn.org	(513) 556-0648 Crisis Counseling 24/7
University of Dayton	No Charge	No Charge	Will create an action plan, may be referred out	Yes, will refer to psychiatrist	Mon-Fri 8:30-4:30	Yes (through counselors on campus)	(937) 229-2121 Public Safety 24/7
University of Kentucky	No Charge	No Charge	Typically 5-7 sessions, based off needs assessment	No	Mon.-Fri. 8-4:30	Yes	(859) 257-8701 24/7 University Crisis Line
University of Louisville	No Charge	No Charge	Typically 10 sessions, then will refer out	Refer to Campus Health Services	Mon.-Fri. 9-5	Yes (through counselors on campus)	(502) 852-5787 24/7 Student Care Team
Wright State University	No Charge	No charge for students who pay \$20 semester fee \$20 /appt for students who waive fee	No session limit	No	Mon-Fri 8:30-5	Yes (through counselors on campus)	(833) 848-1765 Raider Cares Line
Xavier University	No Charge	No Charge	Typically about 6-8 sessions	Yes	Mon- Fri 8-5	Yes (through counselors on campus)	(513) 745-3022 Therapist On-Call (513) 745-1000 Campus Police

*Medication Management: school can provide on-campus medication services with a psychiatrist

*Campus Crisis Support: therapist on-call or a 24/7 hotline to call in case of a crisis