



Your dream, your plan, your future

Navigating Your Financial Future offers many free financial resources such as online workshops, helpful links, audio presentations, a monthly E-newsletter, and more!

Questions? Outreach Representatives are available to answer your questions. Simply visit our website at: www.navigatingyourfuture.org and choose the "Contact Us" tab to locate an Outreach Representative near you.

Additional Resources:

www.pbs.org/your-life-your-money

www.mappingyourfuture.org

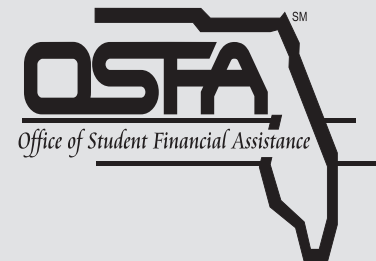
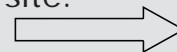


Florida Department of Education

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School and Life Management



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NAVIGATING YOUR FINANCIAL FUTURE

School and Life Management

Seeking higher education can add a variety of pressures and responsibilities to your life situation. Many students have families, work, community involvement, or extracurricular activities. When pursuing educational goals, take time to consider your values and expectations of this important commitment.

Use the following five steps to make the most of your time and energy:

1

Manage your time.

Time management is an important skill necessary for academic achievement and professional success. By learning to take charge of your schedule, you will be able to balance the demands of life and stay focused on your goals.

Priorities: Evaluate all of your current commitments and prioritize them in order of importance. Learn to say “no” to other commitments that do not meet your priority list.

Logistics: Utilize your network of friends and family to support you with childcare, transportation, and other items while in school. Make arrangements well in advance of classes starting. Have a “Plan B” if something falls through.

Schedule: Create a system that works for you. Know what time of day is best for you to study and complete assignments to optimize your time and energy.

Studies: Discipline yourself to study each and every day. Avoid saving class assignments for a single day. If you have an unexpected emergency or obligation, your work and performance will suffer.

2

Decide on your goals.

Setting goals helps you establish priorities for daily life and enables you to stay on track with your educational plan. Goals can be short term (1 year or less) or long term (more than 1 year).

Use the SMART goal technique to set goals in an achievable format to ensure success.

S: Specific (Name it and claim it!)

M: Measurable (What are the benchmarks?)

A: Attainable (How will this occur?)

R: Realistic (Is this reasonable?)

T: Time based (What is the deadline?)

*An example of a **SMART** goal: Earn an Associate's Degree in Nursing by attending a local community college full-time for 2 years.*

S: Specific (Obtain an AA in Nursing)

M: Measurable (Passing grades in required courses)

A: Attainable (Enroll in local community college)

R: Realistic (Nurses are in high demand for jobs)

T: Time based (2 years)

3

Stay on track with your goals.

Create a circle of support by surrounding yourself with family members and friends who are supportive of your educational goals. Their main role will be to keep you accountable for staying on track with your goals.

If you are a first generation student...families may not know how to best support your educational efforts. Communicate your goals and the timeline required to complete them. Help them understand the importance of your journey.

4

Celebrate the small things.

Each completed assignment or passing test score is one step closer to reaching your goal. Learn to see the big picture as a series of smaller achievements leading up to the desired degree or certificate.

5

Know where to find help on campus.

Student support services are offered on every campus. Many are called: Learning Commons, Office of Student Affairs, Student Counseling Center, Career Center, and more.

Need help with homework?

Free or low cost tutoring services are available.

Experiencing stress?

Check out the school's wellness center team for tips to reduce stress through exercise and nutrition.

Need childcare?

Many campuses offer free or reduced childcare options for enrolled students.

Feeling overwhelmed?

Confidential counseling services are available for students. Referrals may be made to other agencies.

Career assistance?

Campus career centers offer help with resumes and interview skills.

Need help balancing campus life?

Try enrolling in a college success class or seminars on time management and money management.