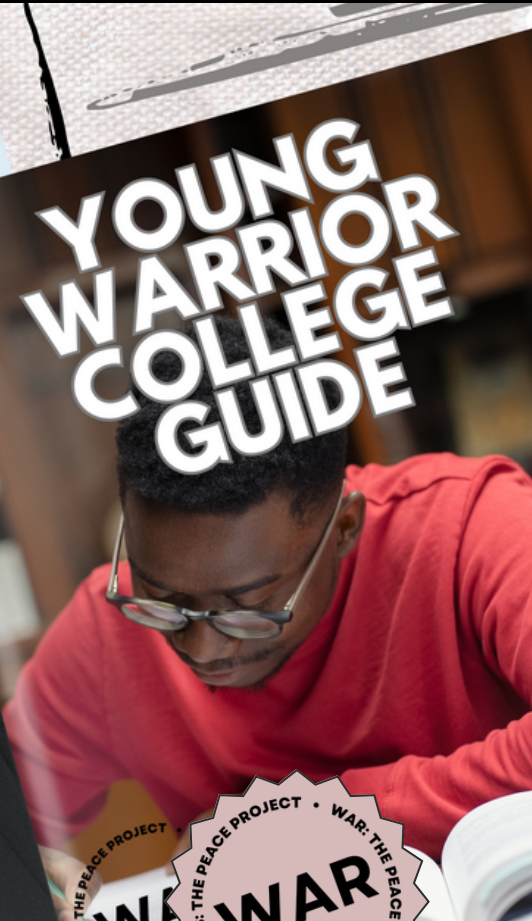
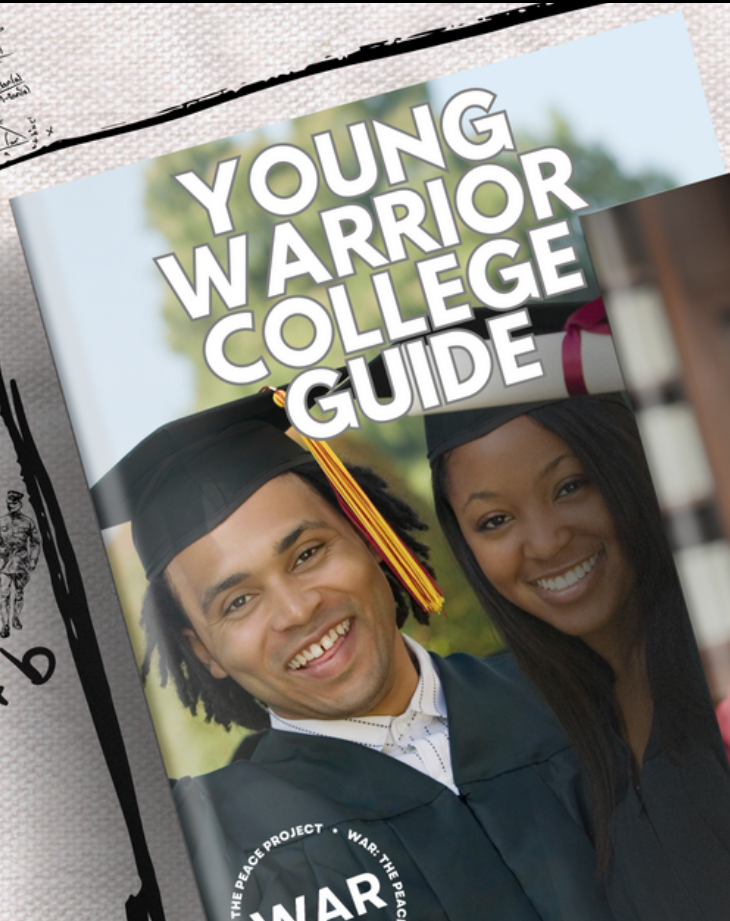


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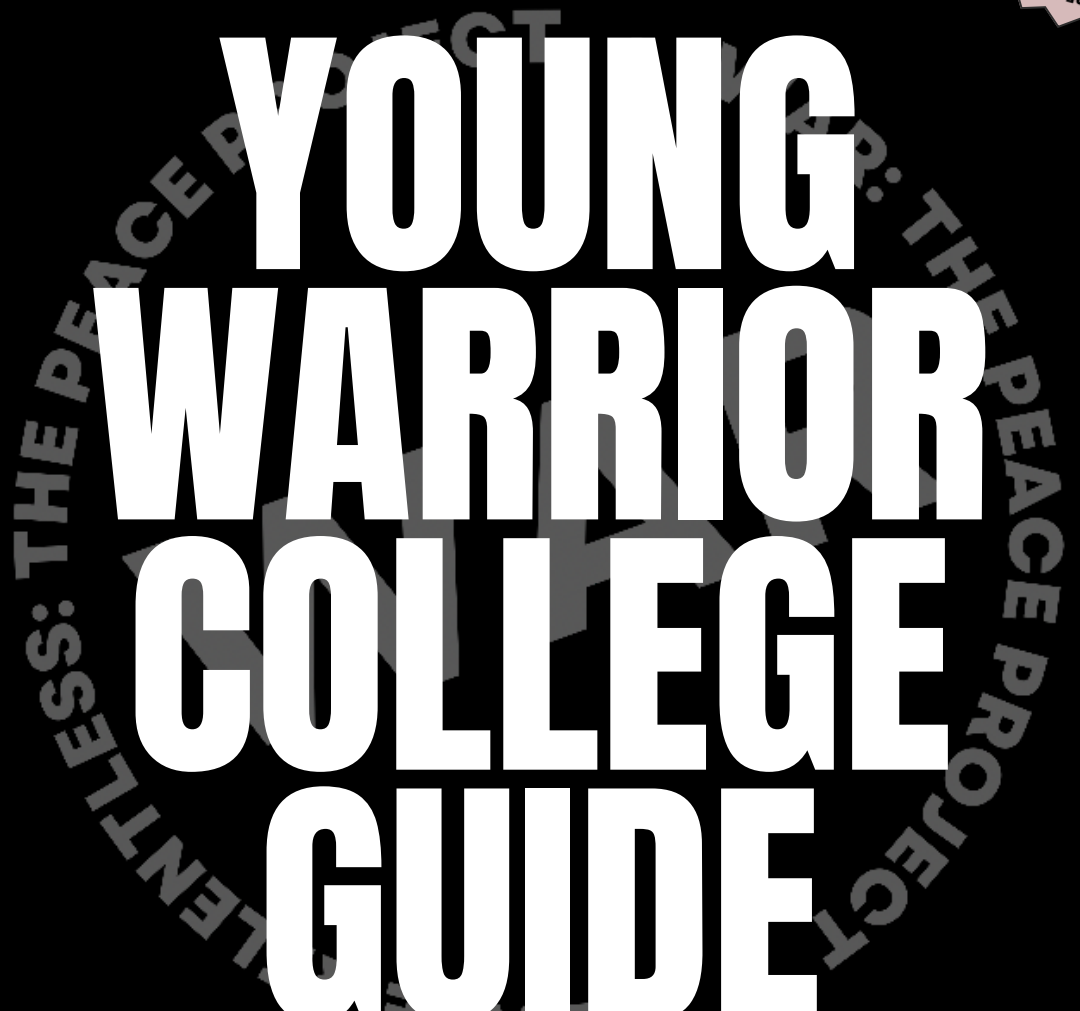


WAR: THE PEACE PROJECT

YOUNG WARRIOR COLLEGE GUIDE

SUPPORT THROUGHOUT YOUR
ACADEMIC JOURNEY

GUIDANCE THROUGH YOUR POST-
GRADUATION ENDEAVORS





HEY, I'M L. WHITE

We've ALL been there before, but you don't have to do it alone.

The Young Warrior's College Guide is a comprehensive college guide designed to assist high school students in their transition to college life, support them throughout their academic journey, and provide guidance for their post-graduation endeavors. This guide aims to equip you with essential knowledge, resources, and strategies to make informed decisions, overcome challenges, and maximize your potential during these crucial years.

WAR: The Peace Project, President

LET'S DO IT!



Table of **CONTENTS**

COLLEGE PREP

In this chapter, readers are guided through the essential steps and strategies to navigate the path towards higher education successfully. From GPA requirements to community service and visiting possible colleges, we'll help guide you.

CHOOSING A SCHOOL

We embark on a journey to find the perfect college that aligns with your unique aspirations and academic pursuits. By defining your priorities and conducting thorough research, we help you explore factors like academic programs, campus culture, and financial considerations. This chapter empowers you to select a college that sets the stage for an enriching and fulfilling higher education experience.

TESTING

Let's equip you with essential strategies to conquer standardized admission tests like the ACT and SAT. We explore effective study methods, recommended study materials, and where to find test prep classes. By mastering these techniques, you'll boost your confidence and performance, ultimately increasing your chances of gaining admission to your dream college. This chapter is your roadmap to excel in college testing and open doors to a bright academic future.

THE APPLICATION PROCESS

We guide you through the intricacies of the college application process. From application requirements to deadlines, we provide valuable insights to ensure you present a standout application. By following our step-by-step guidance, you'll be well-prepared to embark on your journey to college with confidence and determination.

REGISTRATION PROCESS

Here we offer essential tips and step-by-step guidance during your registration process. From selecting courses and meeting with advisors to understanding registration timelines, we ensure you're well-prepared to navigate the process seamlessly. By staying organized and proactive, you'll secure your desired classes and kickstart your academic journey on the right foot.

Table of **CONTENTS**

WHAT TO BRING

We cover the must-haves for a smooth and well-prepared move-in day at college. From practical items like bedding, kitchen supplies, and toiletries to personal touches that make your new space feel like home, we provide a comprehensive checklist for an effortless transition. By being well-prepared and organized, you can start your college journey with comfort and confidence in your new living space.

OMG: IT'S MOVE IN DAY!

Navigate campus traffic, meet your roommate and exploring campus resources. We'll guide you through the exciting process. Prepare for the hustle and bustle of move-in day and embrace the adventure with ease and enthusiasm, setting the stage for an unforgettable college experience.

YOUR VERY FIRST DAY

From locating your classrooms and understanding campus protocols to organizing your course materials and setting academic goals, we equip you with the essential tools for a seamless transition into the college academic environment. By being properly prepared, you'll walk into your first day of class with readiness and enthusiasm, ready to embrace the opportunities that lie ahead.

MINDFULNESS

We explore the power of mindfulness in college life. From cultivating self-awareness and managing stress to fostering focus and building meaningful connections, we provide practical techniques to incorporate mindfulness into your daily routine. By embracing mindfulness, you'll unlock a sense of balance and presence, enabling you to thrive academically, emotionally, and socially throughout your college journey.

IT'S TIME FOR CLASS!

This chapter covers key study techniques to excel academically, tips for fostering meaningful friendships, and effective methods for building strong testing skills. By mastering these essential strategies, you'll enhance your college experience, achieve academic excellence, and cultivate a supportive network for a successful journey in higher education.

Table of **CONTENTS**



FINANCIAL LITERACY

We delve into the critical importance of financial literacy for college students. From understanding budgeting and managing expenses to navigating student loans and credit cards responsibly, we equip you with the knowledge and skills to make informed financial decisions. With mastering financial literacy, you'll establish a solid foundation for a financially secure and successful college experience.



WORDS OF WISDOM

In this final chapter, the writers and the contributors share invaluable knowledge and insights to guide college students during their first years. From academic excellence and time management to personal growth and navigating campus life, these experts offer a treasure trove of wisdom to ensure a fulfilling and successful college journey.



Let's Talk COLLEGE PREP

Welcome to the exciting journey of college preparation! In this chapter, we will explore the essential steps and strategies to help you navigate the path towards higher education with confidence and success. This chapter will provide you with practical insights and valuable tips to ensure you make informed decisions and unlock the doors to your dream college.

- **Grades and Overall GPA**

Grades and GPA are crucial for college enrollment because they serve as a primary indicator of a student's academic performance and potential. Colleges use GPA as a standard measure to assess a student's consistency and dedication to their studies over time. A strong GPA demonstrates a student's ability to handle rigorous coursework, which can significantly impact their chances of being accepted into their desired colleges and programs.

- **Extracurricular Activities**

Extracurriculars showcase a student's diverse interests, skills, and passions beyond academics. Admissions committees value well-rounded individuals who are actively engaged in activities outside the classroom as they demonstrate qualities such as leadership, teamwork, and time management. Participation in extracurriculars also indicates a student's ability to balance their academic responsibilities with other pursuits, which can make them a valuable addition to the college community.

- **Community Service**

Community service is vital for college enrollment as it reflects a student's commitment to making a positive impact in their community. Engaging in volunteer work demonstrates qualities such as empathy, social responsibility, and a willingness to contribute to the greater good. Admissions committees often value applicants who show a genuine dedication to service because it indicates a potential for leadership and a desire to create meaningful change in the world. They are a great way to help & meet potential professionals and **YES**, church activities count! Check with local nonprofit organizations and your county website.

- **Find Your Learning Style**

Explore different ways to learn or hone your study skills! Keep in mind there will be no one breathing down your neck to study in college. Learn now, it'll save you so much time and stress! {1.Visual, 2.Auditory, 3.Verbal, 4.Physical, 5.Logical, 6.Social and 7.Solitary}

[Check out The 7 Different Learning Styles](#)

- **Discuss Dual Enrollment With Your Counselor**

Dual enrollment refers to a program that allows high school students to take college-level courses while still enrolled in high school. Through dual enrollment, students can earn both high school and college credits simultaneously for the courses they successfully complete. This program enables students to get a head start on their college education, experience the rigors of college coursework, and potentially reduce the time and cost of earning a college degree.



- **Visit Prospective Colleges**

Visiting prospective colleges is important for college enrollment because it allows students to get a firsthand experience of the campus environment, academic programs, and overall college culture. These visits help students assess whether the college aligns with their preferences and goals, helping them make more informed decisions during the application process. Additionally, college visits provide an opportunity to interact with current students and faculty, gaining valuable insights that can influence their final choice of college and enhance their chances of a successful application.



CHOOSING



A SCHOOL

MAKING THE RIGHT CHOICE FOR YOU

Key Things
To
Remember

LET'S
DO IT

What You Will Learn

We'll help guide you through a general checklist to help choose the perfect college that aligns with your unique goals and aspirations. The chapter provides practical information to aid you in understanding what different educational options you have. Make an informed choice by creating a personalized checklist that aligns with your priorities and trust your instincts throughout the college selection process. Check out our "Deciding A Career" form in the back to help guide your path.

Key THINGS TO REMEMBER

01

4 YEAR COLLEGES / UNIVERSITIES

Universities typically offer a wide range of undergraduate and graduate degree programs, including bachelor's, master's, and doctoral degrees in various fields of study. Universities are generally larger institutions with a more extensive campus. Although they are a bit more costly, they have a broader range of academic departments, and a larger student population.

02

JUNIOR COLLEGES

Junior colleges are generally more affordable than typical universities and primarily provide two-year associate degree programs and certifications, often focusing on your core courses. These colleges are usually smaller in scale, with a more intimate learning environment and fewer students.

03

TECH VS TRADE SCHOOLS

Also known as vocational schools or career schools, these educational institutions focus on providing practical and skill-based training for specific careers or industries. These schools offer a variety of programs that equip students with hands-on experience and expertise. Their primary goal is to prepare students for immediate entry into the workforce or to enhance their career prospects through specialized training.

04

INTERNSHIPS AND APPRENTICESHIPS

An internship places an emphasis on observation, learning from others, and gaining practical exposure to various aspects of the industry or profession. An apprenticeship combines on-the-job training with classroom instruction. Interns can be paid or unpaid, while apprentices typically receive compensation for their work, as they are providing labor and contributing to the workforce.

05

JOINING THE ARMED FORCES

This can be a great alternative to college for individuals seeking practical skills, discipline, and a sense of purpose. The military offers comprehensive training, leadership development, and potential career advancement opportunities, providing a unique pathway to personal growth and professional success.

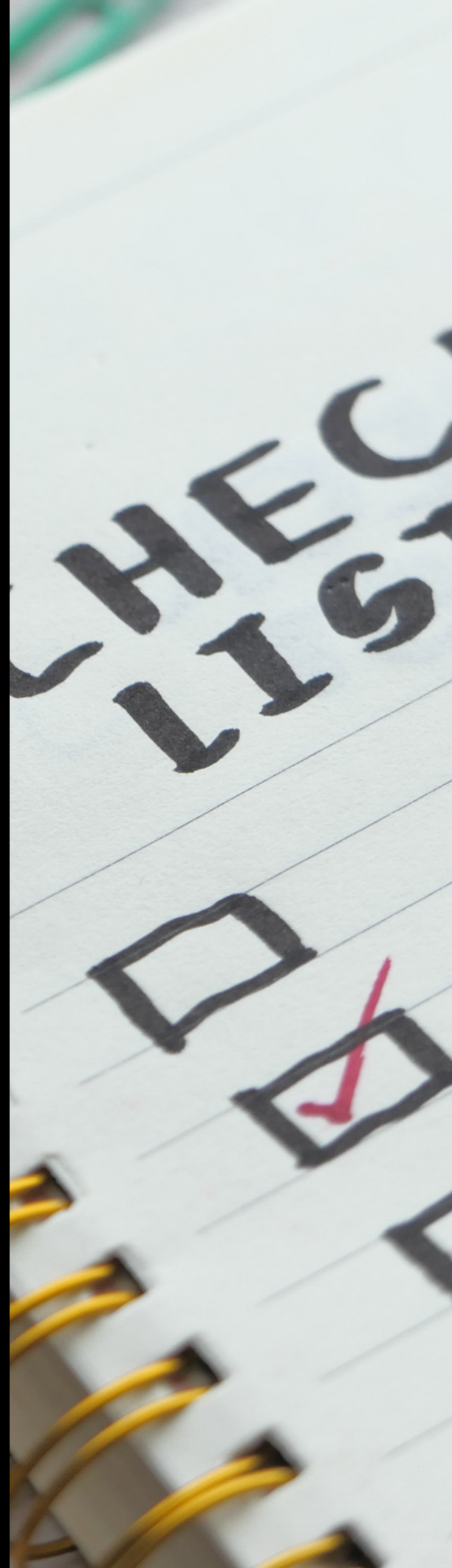
MAKE A LIST OF WHAT'S IMPORTANT TO YOU

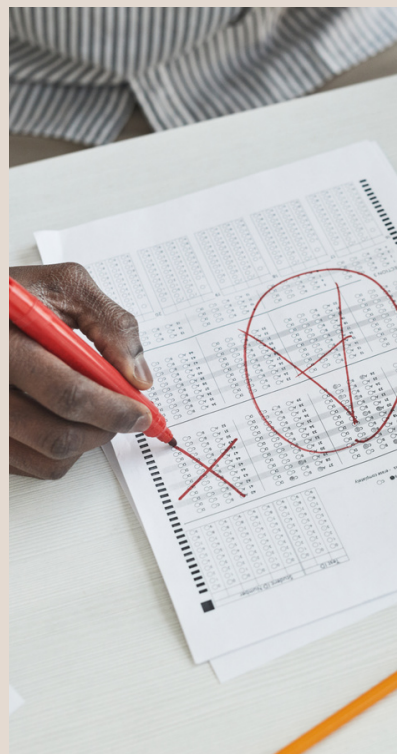
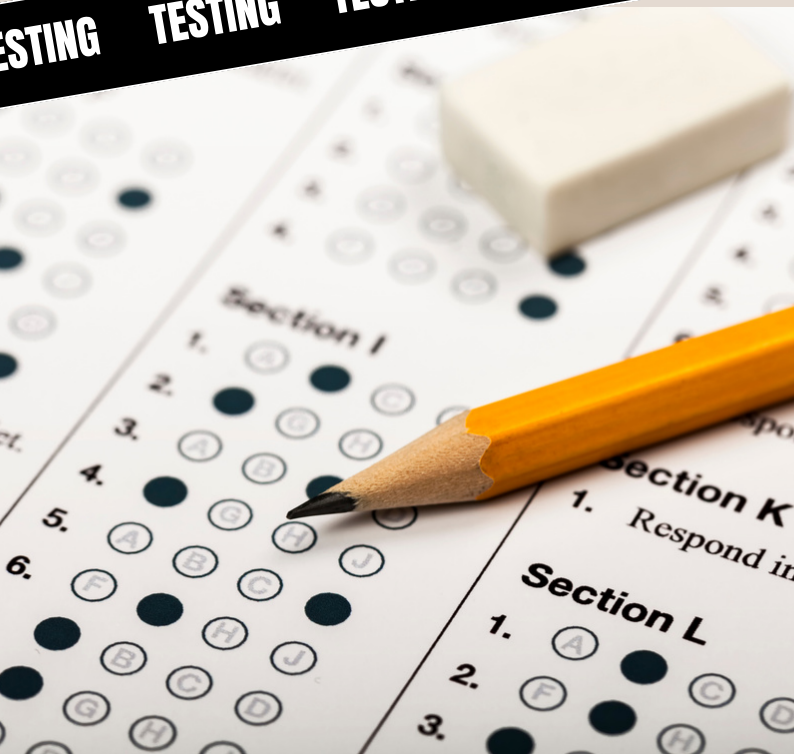
This will help you have a clear picture of the experience you'd like to gain from your school of choice. Examples include:

- Social aspects. (i.e., extracurricular activities.)
- Proximity to the neighboring town
- Location of the school
 - Is it close to home or out of state?
 - Is it a college town?
 - Are places close enough to walk if you're without a vehicle?
- What type of school you would like to attend?
 - HBCU, Ivy League, State or Private school, etc.
- Does the school you're thinking about offer an exchange program?

When making your decision, ALWAYS REMEMBER:

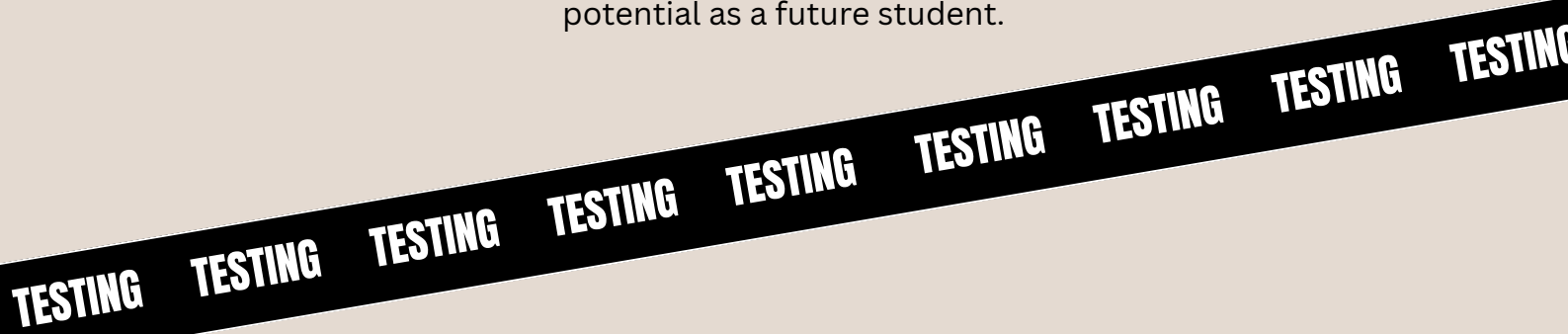
- Don't follow friends or boyfriends/girlfriends to college! You can make new friends! Live for yourself.
- Don't let family determine your career path or school choice, this is your life, not theirs.
- Embrace the value of opinions, but never feel compelled to yield to external influence.
- Check The School's Accreditation!!!





A Quick Guide to **TESTING**

In this chapter, we'll delve into the world of college admission testing and equip you with valuable insights and resources to boost your confidence and performance. These tests play a significant role in the admission process, offering colleges a standardized measure of your academic abilities, helping them make informed decisions about your potential as a future student.



Let's Talk ACT VS. SAT

The ACT (American College Testing) and SAT (Scholastic Assessment Test) are two standardized college admission tests widely accepted by colleges and universities in the United States. While both tests serve a similar purpose—to assess a student's readiness for college—they have some key differences in their format, content, and scoring. Here are the main distinctions between the ACT and SAT:

1. Test Structure:

- ACT: The ACT consists of four main sections—English, Math, Reading, and Science. There is an optional Writing section, which some colleges may require.
- SAT: The SAT has three main sections—Evidence-Based Reading and Writing (EBRW), Math, and an optional Essay (the Essay is scored separately).

2. Content:

- ACT: The ACT places more emphasis on testing students' knowledge of grammar and punctuation in the English section, and it includes a specific Science section to assess data analysis and critical thinking skills.

- SAT: The SAT focuses on evidence-based reading and writing skills, including passages that may contain charts or graphs for analysis in the reading section. The math section of the SAT includes more advanced algebra and problem-solving questions compared to the ACT.



- Scoring:
 - ACT: The ACT uses a composite score, which ranges from 1 to 36, averaging the scores from the four main sections. The optional Writing section receives a separate score.
 - SAT: The SAT uses a composite score, which ranges from 400 to 1600, combining the scores from the EBRW and Math sections. The optional Essay receives a separate score.
- Scoring Deduction:
 - ACT: The ACT does not penalize students for incorrect answers, so it's beneficial to answer every question, even if you're unsure of the correct response.
 - SAT: The SAT implements a scoring deduction for incorrect answers, known as the "guessing penalty." It's essential to be strategic when answering questions on the SAT.
- Time Allocation:
 - ACT: The ACT provides slightly less time per question, making it a faster-paced test.
 - SAT: The SAT offers more time per question on average, allowing students more time to think through their responses.

College Testing requirements are always changing. Make sure to check what your colleges of choice are looking for. Have an idea of what your passing test score is and set a reasonable, minimum goal for yourself.

Understand what composite scores are and how they will affect your ability to enroll in core classes. The Internet has a plethora of information on this topic so use it to your advantage! Search for workbooks and practice tests! [Khan Academy](#) has great reviews with personalized learning and is completely free! Look locally as well, usually churches and libraries offer study material as well!

Helpful Links

ACT and SAT Links

[ACT Link](#)

[SAT Link](#)

Understanding Your Test Scores

[ACT Test Scores](#)

What's A Good Score

[Finding Your Goal Score](#)



The **APPLICATION PROCESS**



In this chapter, we briefly highlight key things to keep in mind during your college application process. We share thoughts on application costs, requirements and obtaining letters of recommendation.

- **Where Should I Apply?**

College applications cost! Creating an application budget can be helpful in this area. Depending on your budget try to choose between your top 4 or 5 schools. Check out [Common App](#), a nonprofit organization of 1000+ colleges and universities that simplifies, informs and supports your college application journey.

- **Costs**

Take a look at **ALL** costs, including tuition, application, travel, etc. They can add up!

- **Email**

Make sure to create a professional email address to keep all of college communications. Email addresses that contain nicknames, lewd words and/or phrases may be viewed as unprofessional.



- **Application Requirements**

Make sure to look into what type of requirements you need to apply such as:

- ACT or SAT Scores
- Community Service Hours
- Letters of Recommendation
- Personal Statements/Essay Questions
- In-person Interviews
- Application Deadlines

(Although recommendation letters are not always required, they're great to have nonetheless! Ask your favorite teacher, mentor, organization president, or established family or friend to write a glowing recommendation on your behalf and submit it with your college applications.)

Triple check your application and make sure it's pristine. Completely fill it out and be sure to check your grammar and spelling.

[Research and apply for scholarships!!](#)

THE REGISTRATION PROCESS THE REGISTRATION PROCESS THE REGISTRATION PROCESS



The **REGISTRATION PROCESS**

Let's guide you through the intricate process of college registration. We cover crucial steps such as selecting courses, meeting with academic advisors, and understanding the registration timeline. Additionally, we highlight the significance of staying organized and proactive to secure your desired classes, ensuring a seamless and successful start to your academic journey.

THE REGISTRATION PROCESS THE REGISTRATION PROCESS THE REGISTRATION PROCESS THE REGISTRATION PROCESS THE REGISTRATION PROCESS

The Registration **PROCESS**



APPLY FOR FINANCIAL AID

Most schools have the link already embedded on the website! There three important deadlines to keep in mind per the FAFSA website:

1. The college deadline (which is generally early).
2. The state deadline.
3. The federal deadline.

Plan to submit your FAFSA form by the earliest due date for your best chance to receive financial aid.



ACADEMIC ADVISOR ASSIGNMENT

You will be assigned an academic advisor or counselor once you're accepted to the school of your choice. This person will be the one helping you create a class schedule, as well as give you advice about the best courses to take with regards to your major. Make sure you take the time out to speak with them about what you'd like to achieve. Meet them in person once you make it on campus, they're going to be one of your best supporters.



CREATING A CLASS SCHEDULE

Most class placements will be based on your standardized scores. Keep in mind your first and second year will mostly be general courses. Make sure that you have a balanced schedule in place, your academic advisor will be there to help you, but make sure you're thoroughly looking over your options as well. Remember you know yourself better than they do. Don't schedule an 8:00am o'clock class if you can't be out of bed before 9:00am!



TOURING THE CAMPUS AND ORIENTATION

If possible make sure to tour the campus before classes start. Knowing where everything is located will be a lifesaver in the long run! It will also provide you with a better idea of where everything is located! Orientation is A MUST! Attending orientation will help you meet new people as well as get a better idea of how the school functions.

WHAT TO BRING



**MAKE A LIST OF EVERYTHING
YOU NEED TO MAKE IT EASY**

LETS
MAKE A
CHECKLIST

What you will learn

Pack your bags AND your dreams! Get ready for a whirlwind adventure as we spill the secrets on what essentials to stash in your college suitcase, from cozy blankets for all-night study sessions to the ultimate playlist for dorm room dance parties. Your first year awaits, and we've got you covered with all the must-haves for an unforgettable and successful journey ahead!

Short And SWEET



Room Essentials

Sheets, pillow, pillowcases, comforter, mattress cover & pad (make sure you have a few, just so you're not without clean bedding) and a throw blanket.

Ear plugs, eye mask, & an alarm clock (It's all fun and games until you forget to charge your phone and sleep through class.)

Poster tape, desk fan, trash can, mini fridge (if your dorm doesn't include one), storage container, hangers, laundry basket (have multiple so you can have one for washed clothing and one for things that need to be washed.)

Shoe organizer (Trust us, you'll need the space), personal hygiene items, grooming kit, first aid kit, cleaning supplies and ALL the band-aids (accidents happen). A coffee maker with a traveling mug is a great idea for coffee drinkers!

COFFEE PLEASE

Shower Must Haves

Shower caddy, flip flops, bath towels, bathrobe, shower caps

*Body wash, deodorant, shampoo, conditioner, face cleanser and moisturizer. Make sure to have enough of these on hand so you don't wake up one morning scrambling because you're out!

Class and Study Stuff!

Paper, pencils, pens, binders, highlighters, white-out, organizer, wall calendar, desk lamp, power strip, water bottle, backpack

lock box (to keep personal items or important documents in) and a white board with dry erase markers.



Food

Your favorite snacks, quick breakfast items (in case you can't make it to the cafeteria), ramen (because it's college and it's delicious), bottled water, any food or drink items you can realistically fit into a dorm room!

Clothing

Make sure to pack enough clothes so that laundry can be dragged out as long as possible, jackets, sweaters (classrooms are always cold) and rain gear.

Tech Stuff

Computer, E-reader, handheld gaming system (you have to relax sometimes), printer, and make sure you pack all of your chargers! Oh, and don't forget to pack a bluetooth speaker and your best playlist to dance to.

A change jar (it'll be a lifesaver for laundry day or a rainy day!) There is a rumor going around that it may be in app form now". Lol



IN DAY OMG: IT'S MOVE IN DAY OMG: IT'S MOVE IN

OMG



IT'S MOVE IN DAY

MAKING THE RIGHT CHOICE FOR YOU

Should You
Move In
Early?

LET'S
DO IT

What You Will Learn

Here, we provide you with invaluable insights to ensure a smooth and well-prepared move-in day for college. We cover practical tips like creating a checklist for essentials, coordinating with roommates, and familiarizing yourself with the campus layout. Additionally, we emphasize the significance of embracing the new experience with an open mind and a positive attitude, setting the stage for a memorable and successful college journey from day one.

24/7 Open

You should move in as early as possible. You'll save time, stress and are less likely to deal with pesky elevator delays or potential breakdowns. Keep in mind, it's going to be a little overwhelming and unfortunately, it's unavoidable. Your emotions will run high, and your stress will be even higher. Just make sure to breath! Take it one step at a time.

MAJOR KEYS



→ Expect the elevator to break and be prepared to use the stairs!

- Know that you may have to lug your things up the stairs. Learn early that some things will be out of your control. The elevator always breaks down eventually!

→ Roommates

- If you aren't able to choose a friend as your roommate, pray, pray, pray, and pray again that you get a good roommate.
- Remember, you don't have to be best friends with your roommate, you just have to coexist peacefully and respect one another.
- Also hide your snacks and label your underwear (Seriously! You wouldn't believe the horror stories we've heard...)

$$\begin{array}{r} 2a+3b=16 \\ 2a-4b=2 \\ \hline 7b=14 \\ b=2 \end{array}$$

$$\begin{array}{l} ax^2+bx+c=0 \\ ax^2+bx=-c \\ x^2+\frac{bx}{a}=-\frac{c}{a} \\ x^2+\frac{bx}{a}+\frac{b^2}{4a^2}=-\frac{c}{a}+\frac{b^2}{4a^2} \\ \left(x+\frac{b}{2a}\right)^2=-\frac{c}{a}+\frac{b^2}{4a^2} \end{array}$$



IT'S ALMOST YOUR FIRST DAY IT'S ALMOST YOUR FIRST DAY IT'S ALMOST YOUR

It's **ALMOST YOUR FIRST DAY**



It's almost your first day of class! Let's discuss the importance of being fully prepared for your first day of college. We cover essential tips such as organizing your class schedule, familiarizing yourself with campus resources, and setting academic and personal goals. Additionally, we highlight the significance of creating a support network and maintaining a positive mindset to navigate the exciting transition to college life successfully. By following these guidelines, you'll embark on your college journey with confidence and readiness.

ALMOST YOUR FIRST DAY IT'S ALMOST YOUR FIRST DAY IT'S ALMOST YOUR FIRST DAY IT'S AL

IT'S ALMOST TIME FOR CLASS!!! HERE ARE SOME THINGS TO KEEP IN MIND BEFORE THE BIG DAY!

- Wake up early enough for breakfast! The best way to start the day is by eating something so you can be wide awake during class. (Plus, your stomach won't embarrass you on the first day.)
- Try to memorize your class schedule, times and locations! Running back and forth across campus is great cardio but can result in a stressful week.
- Access the campus map! Screenshot the map so you can keep a copy on your first day!
- Plan on arriving to class a little early. If you get lost, you'll have plenty of time to find the right place AND you'll get your choice of prime seating.
- **READ YOUR SYLLABUS!** Generally, on the first day, professors will highlight key points on the syllabus. Reading the syllabus will give you insight of what to expect in class. Here, you'll have all of your assignments listed and can pencil in due dates to get ahead.
- Keep a calendar to track assignments, tests and due dates. You can use your phone for this too.
- Make study buddies in your classes! It's never too soon to network and potentially make great friends.
- Attend class! Shoot for perfect attendance (Some professors give extra credit for this! 😊)
- Visit your professor during their office hours! This can help build rapport and offer an opportunity to ask any question you had during class.



BE MINDFULL BE MINDFULL BE MINDFULL BE MINDFULL BE MINDFULL BE MINDFULL BE MINDFULL BE MINDFULL BE MINDFULL BE MINDFULL

LET'S TALK ABOUT MINDFULNESS

College gives you the chance to experience a vast array of new things and that is exciting! If you've decided to go to school away from home most people fail to mention the homesickness, loneliness, or overwhelming stress that you will most likely experience in a new environment. *Mindfulness is a type of meditation in which you focus on being intensely aware of what you're sensing and feeling in the moment, without interpretation or judgment.*



[For a better understanding of mindfulness take a look here.](#)

Practicing mindfulness has increased in popularity and there are many convenient apps that you can access to help you. If you have an Apple Watch it's already downloaded for you!

Here are just a few apps to consider if you're interested in looking more into the subject:

[Headspace](#)

[Calm App for iPhone](#)

[Calm App for Android](#)

[Smiling Mind](#)

[Ten Percent Happier App](#)

[Simply Being Guided Meditation for iPhone](#)

[Simply Being Guided Meditation for Android](#)



MINDFULNESS

If mindfulness is not really your thing, that's okay! Just keep these things in mind:

- Set an alarm to wake yourself early enough to start your day without rushing. Take that time to mentally prepare for the day whether that's through yoga, journaling, or just reviewing your schedule. This will set your tone for the day. Start it off great!
- Make sure to set schedules! College is a balancing act! Make sure you have a decent sleep schedule; you're eating properly and engaging in some form of exercise!
- Find a way to relieve stress! It could be a hobby that you had previously or try something new! Most colleges have student activity fairs where you can join people with common interest. Activity fairs are a great way to meet people! Just make sure it brings you joy and helps you relax!
- Try to end each day on a positive note, whether it be a school accomplishment or a personal achievement. Just remember to always be kind to yourself.
- To ensure a good night's sleep, make sure to "power off" for the day at least an hour before bed, that means no electronics or schoolwork. Take that time to reflect and assess how you're feeling mentally and physically.

Most colleges offer mental health services to students. Never be afraid to seek help. There are people there to help as much as they can. It's okay not to be okay! You are human. Don't forget that!



IT'S TIME FOR CLASS IT'S TIME FOR CLASS IT'S TIME FOR CLASS IT'S TIME FOR CLASS IT'S TIME FOR CLASS



It's Time *For* **CLASS**

This chapter offers valuable insights on thriving in college through effective studying techniques, fostering meaningful friendships and engaging in extracurricular activities like joining clubs. Additionally, we emphasize the importance of building strong testing skills to excel academically. By striking a balance between academics, social life and personal growth, you can make the most of your college experience and create lasting memories.

IT'S TIME FOR CLASS IT'S TIME FOR CLASS IT'S TIME FOR CLASS IT'S TIME FOR CLASS IT'S TIME FOR CLASS

Successful Class Preparation

- How to study: [10 Effective Study Techniques To Try This Year](#)
- Build Test taking skills: There's more to taking tests than reviewing material and memorization. Learning how to take a test is very important. [Test Taking Strategies](#).
- Read ahead.
- Take advantage of school resources.
- Find study labs.
- Find an accountability partner.
- Take detailed notes.
- Make sure to have an assignment calendar to keep track of due dates.
- Invest in a planner to stay organized.
- Have a vast supply of index cards.

Social Life

- Join clubs.
- Hoop in the gym.
- Make new friends.
- Try new things.
- Party, just know the morning after may be a struggle. Lol
- Wear bright colored tutus! Just be yourself and true to who you are!
- Get to know your floor mates.

What happens when you realize your major isn't for you?

- Don't feel pressured to make a hasty decision about a major.
- Find shadowing opportunities in another field of interest before choosing another major.
- Talk to people that are currently in that field to see what their pros and cons are.
- It's okay to change your mind.
- It's okay to take a break.
- Don't feel pressured to rush back to school if you're not ready. Remember, opportunities appear in the strangest places.
- Don't go into a major you don't fully enjoy just because of family pressures or expectations.
- Don't doubt yourself. If this is what you really want, you can do it. It may be hard but it's definitely worth it.

FINANCIAL

Scholarship
Application

LITERACY

**EMPOWERING YOUR FINANCIAL FUTURE:
NAVIGATING COLLEGE FINANCES WITH CONFIDENCE!**

What You Will Learn

Now let's equip you with essential financial knowledge for college life, covering credit card management, saving strategies, understanding credit scores, and effective budgeting. We highlight various college payment options to help you navigate the costs of higher education. By mastering these financial skills, you can make informed decisions, maintain a healthy credit profile, and ensure a stable financial foundation throughout your college journey.



THINGS TO REMEMBER

01

EDUCATE YOURSELF

Study material related to your finances. It's crucial to understand key financial concepts and build the skills to successfully manage your money. When you get hired at your first job take time to read about taxes and how to properly fill out a W-2 form. Find a reliable accountant or try your hand at self-filling your taxes.

02

SAVING AND PLANNING AHEAD FOR COLLEGE

This is essential to ease the financial burden of higher education. Consider working during high school and college to earn extra income and develop valuable skills. When selecting a college, thoroughly assess the costs, comparing in-state and out-of-state tuition, and be aware that HBCUs, Christian-based schools, or private institutions may be pricier. Seeking employment with companies that offer tuition reimbursement such as UPS, Amazon, Verizon and Dollywood can significantly offset college costs. Lastly, remember to save with a purpose. There are always things that you'll want in the future or need unexpectedly (i.e., a car, a home, stocks, funds for emergencies, etc.)

03

BUDGETING

Set financial goals, base your budget off of your income and make sure your goals are realistic. Define and envision your budget to keep your overall goal in mind. In this tech savvy world, there are many apps available for download to help manage your savings. Some Apps to take a peek at are:

1. [Mint](#) - A free app that lets you create a budget and follow through with it. It tracks your spending in multiple categories on a spreadsheet.
2. [Every Dollar](#) - This app helps with zero-based budgeting, which involves subtracting all of your expenses from your income until you hit \$0.
3. [Albert](#) - An app that makes suggestions on how you can cut back on your spending in certain areas, such as canceling infrequently used subscriptions or cooking more often instead of going out.



THINGS TO REMEMBER

04

CREDIT CARDS

It's essential to exercise caution when considering credit cards. Only sign up for them if you genuinely need them to avoid accumulating unnecessary debt. When used responsibly, credit cards can help build your credit profile. Aim to keep your first line of credit open and pay off the card balance in full each month to avoid interest fees. Research extensively before choosing a credit card. Avoid making purchases on credit unless you have the cash to back them.

05

CREDIT SCORES

Analyze your credit reports. Each year you are eligible to receive a free credit report. Review your report regularly to ensure no errors have been made by the credit bureaus. Credit is one of your most useful tools for future purchases and rentals. Remember that unpaid bills can be reported to credit bureaus by the company that is owed. (Medical, credit cards, etc.)

- 3 credit bureaus (Transunion, Equifax, Experian)

[Equifax](#)

[Transunion](#)

[Experian](#)

- Oh no! My credit is in trouble!

There are a number of solutions to help you if you get in over your head with debt. One particular resource is [In Charge](#).

- Keep up with your [FICO Score](#). This is a credit score that sits outside of the three bureaus. It's used by lenders to help make accurate, reliable, and fast credit risk decisions across the customer lifecycle.

Key

THINGS TO REMEMBER

06

COLLEGE PAYMENT OPTIONS

- Pell Grant - A form of federal financial aid awarded to undergraduate students who demonstrate exceptional financial need.
- [Everything You Need To Know About the Pell Grant](#)
- [TEACH Grants](#)
- [Federal Supplemental Education Opportunity Grants \(FSEOG\)](#)
- [State Grants](#)
- [Sallie Mae](#) (The first government entity that serviced federal education loans.)
- [Federal Pell Grants](#)
- [FAFSA](#)
- [Scholarships](#)
- [529 College Savings Plan](#) - An opportunity for families to grow their savings tax-free as long as the money is spent on qualified educational expenses.
- **Remember**, even partial scholarships matter..."Every little bit helps". When it comes to student loans, remember not to take more than you need.



Words of WISDOM

“You hear this all the time...try not to take these years for granted. School first but enjoy the college experience and don't be afraid to travel or chase your dreams.”

L. WHITE -MISSISSIPPI STATE UNIVERSITY

“College is about living and thriving. Use this time to learn more about yourself! Try new things, branch out, make connections and friends that will hopefully be lifelong. Don't take yourself too seriously and don't let familial expectations keep you from being your true self. Live your best life and know we're rooting for you!”

L Y N N A. -MISSISSIPPI STATE UNIVERSITY;
JACKSON STATE UNIVERSITY

“It's okay to meet new people! Also, make sure you choose a career that can finance the life you want to live.”

DENISHIA H. -GEORGIA STATE UNIVERSITY

"You can get extra time on your test by utilizing the resource office. There are 24 hours in a day. If you spend 4 hours in class, 10 hours sleeping and 1 hour studying for each class, use the 6 hours left to go to every party and enjoy these college years! Don't take any drugs, they may be laced with fentanyl.”

SHAR N.-VALDOSTA STATE UNIVERSITY

“It's okay not to know what you want to do or major in when you start school, do what appeals to you. Make sure you keep a 3.0 - 3.5 GPA so you can get a scholarship for the second year. Oh, and when you're at a party or bar don't let anyone hand you an open cup. If you put your drink down, leave it down. If everyone at the party seems like they are on something, leave immediately.”

C A R A J. -FORT VALLEY STATE UNIVERSITY;
GEORGIA STATE UNIVERSITY;
CAPELLA UNIVERSITY

Words of WISDOM

“Have fun!”.

JESANDA E. -UNIVERSITY OF
HOUSTON

“Dream big...”.

ADRIANE W. -SPELMAN COLLEGE

“Enjoy the college experience as a whole. We seldom get another chance in life to be adults without the responsibilities and obligations of true adulthood. Balance your studies with personal time and enjoyment. You don’t have to get an A in everything, you just have to PASS. Take advantage of the resources- career services, tutoring and prep, research labs- you’ve already paid for all of it; use it!”

JESSICA B. -MISSISSIPPI STATE UNIVERSITY

“It’s okay to change your mind. More than once. You can change your mind about friends, your major, a class, your dating partner, anything. Change it until it feels like the right decision for you. Be your authentic self. The right people will be there to love and support you. Have fun! You will only be this age and have this exact college experience once.”

ERICA M. -UNIVERSITY OF GEORGIA;
GEORGIA TECH UNIVERSITY

"Don't be afraid to ask questions. There are no stupid questions. Don't waste your days. Take advantage of what you're there to learn. High School is free...college isn't."

PRINCESS P. -SOUTHERN UNIVERSITY OF
BATON ROUGE

"Remember, you'll NEVER get these years back! Try everything at least once (within reason) lol. Make new friends and start a passive business to have money flowing by the time you graduate."

PETRI P. -UNIVERSITY OF SOUTHERN
MISSISSISSIPPI

DECIDING A CAREER

WHAT ARE YOUR HOBBIES?

WHAT ARE YOUR INTERESTS?

WHAT ARE YOUR DREAMS?

WHAT KIND OF LIFE DO YOU WANT TO LIVE? BETTER YET WHAT WOULD MAKE YOU HAPPY AND ALSO MAKE YOU MONEY?

LIST 5 CAREER CHOICES YOU'D BE INTERESTED IN:

- 1.
- 2.
- 3.
- 4.
- 5.

NOW TAKE A LOOK INTO WHAT ROUTE YOU WOULD NEED TO TAKE TO GET INTO THOSE CAREER FIELDS. WHILE DOING THIS NARROW DOWN YOU FIVE CHOICES TO YOUR TOP THREE.

WITH YOUR TOP THREE SELECTIONS, LOOK INTO CONNECTING/ CONTACTING A PROFESSIONAL IN EACH FIELD. YOU CAN USE THIS AS AN OPPORTUNITY TO GAIN INSIGHT INTO THAT PARTICULAR FIELD AS WELL AS LOOK INTO POTENTIAL SHADOWING OPPORTUNITIES.

SHADOW FOR ABOUT A WEEK OR TWO AND RETURN TO THIS CAREER TOOL TO WRITE OUT WHAT YOU ENJOYED MOST ABOUT THE EXPERIENCE.

*IF YOU NEED MORE HELP WITH CHOOSING A CAREER TRY THIS LINK, IT OFFERS FREE ASSESSMENT TOOLS TO HELP WITH YOUR CAREER CHOICES!

[CHOOSING A CARRER](#)

IT'S TIME FOR CLASS IT'S TIME FOR CLASS IT'S TIME FOR CLASS IT'S TIME FOR CLASS IT'S TIME FOR CLASS IT'S TIME FOR CLASS

We Would Love Your Feedback!

Please
[CLICK HERE](#)
to fill out a small
survey
and
let us know how we
did!
Thank you!



A Letter From the President

To Our Incredible Contributors,

As we conclude this transformative journey through "The Young Warrior College Guide," we stand in awe of the collective spirit and dedication that brought this endeavor to life. This guide is not just a compilation of words and advice; it's a testament to the power of community, mentorship, and the unwavering belief in the potential of our youth.

Each page of this guide is a reflection of your commitment to shaping the futures of high school and college students across the nation. Your wisdom, expertise, and generosity have illuminated the path forward, providing a guiding light for countless young warriors as they embark on their collegiate adventures.

With your contributions, this book has become a beacon of inspiration, offering insights into academics, personal growth, resilience, and holistic well-being. You have shared your experiences, hopes, and lessons, creating a tapestry of knowledge that will empower generations to come.

As the President of WAR: The Peace Project, I am profoundly grateful for your support. Your belief in our mission has enabled us to cultivate a resource that transcends its pages, reaching into the hearts and minds of those who seek guidance and direction. Your dedication echoes in every chapter and serves as a reminder that, together, we can transform aspirations into achievements.

We invite you to take pride in the legacy you have helped create – a legacy that champions education, fosters empowerment, and nurtures the growth of young warriors who are poised to shape the world. This book is a testament to your generosity, and its impact will continue to ripple through time, enriching lives and creating a ripple effect of positive change.

As you turn this final page, know that your contribution has made a lasting imprint on the future. You have empowered dreams, ignited passions, and offered a compass for those seeking their path. We extend our heartfelt gratitude for your unwavering support and dedication.

With deepest appreciation and warmest regards,



L. White
WAR: The Peace Project, President

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