

The ZinjenZine

by Jennifer Schoen, The College Application Guru at Zinjenzo.com



Welcome to the Zine, tips and insights on getting into college and being successful!

It's Madness!



If you're a senior, you are in the midst of Madness. Not because you've spent 100 hours watching the NCAA tournament last month, but because you are getting those

acceptance letters (and maybe some denial and waitlist letters) and you have to make a big decision. Where will you spend your next four to five years? It's madness!

Celebrate your acceptances; then consider these factors in making your decision:

Which college is the best fit? If you can, visit your top two choices to see which college is the best fit. Talk with students on campus and ask about campus life - from food to professors, from clubs and organizations to parking on campus, from living on campus to great things to do on the weekend - ask. A good general question to ask students - what is your favorite thing about your school and your least favorite?

What is it you want to study? If you know what you want to study, make sure the college you

choose has that major. If you are undecided, then look to see if there are a few majors you can choose from in subjects you are interested in learning about.

Review your financial aid package. Make sure you understand what you are being offered in terms of the big three: grants and scholarships (free money), loans you have to pay back, and work-study money. You'll also have to decide what you and your family are willing and able to afford.

Finally, don't forget to think about your family.



Going across the country sounds like an adventure, but you will get homesick. Then again, I know students who could see their house from their dorm room and they still experienced

homesickness. A better question, if you go far away to college, how often can you afford to come home? Are you okay with that answer?

There are many other factors to consider, so be sure to ask questions, talk to the people important to you. Once you've made your decision, send in your deposit and get ready for an amazing experience!

The Three Rules of Money

These three rules are for you whether you are getting an allowance or working full time in the summer. If you can follow them now while you're young, it will pay you big dividends later - especially when you get your college degree and the big money starts to come in.

Pay Yourself First



Why should everyone else get all of your money? The only way to truly save is to put money aside (not for the next big sale at Nordstrom's or the new pair of Nike's you've been wanting) but to put aside money for down the road. I'm talking about money for your first house, your masters or doctoral degree, a trip to another country after graduation. And yes, I'm even talking about you saving for retirement! Money grows if you invest and save it where it can gain interest. The more money you sock away now, the more time it has to grow and accumulate interest. Get into the habit of putting money aside and not touching it for any reason. As you watch it grow, you'll feel great about your financial discipline.

Pay Down Your Debt



No matter what the debt is, after you pay yourself your \$1, \$5, \$10 or whatever amount you choose per week, the next step is taking care of what you owe to others. Whether you owe your brother 50 cents, or our Dad \$20, or the credit card company \$150, you need to start paying that back when it's due and as regularly as you can until the debt is paid off. Be careful of getting into too much debt. In my mind, there is good debt and bad debt. Good debt is a loan for college, for a house, and for a car to get you to work where you make the money to pay your debts. Bad debt is credit card debt - especially when it gets out of hand. As a young adult, try not to use your credit card if you can't pay the whole amount due within 2 months. And watch that if you have money due to a credit card company that you don't just pay the minimum.

Spend Less than You Earn



Sounds easy enough and like common sense. It is the only way to stay ahead, build some savings - long term savings for items in the future or short term savings because you want a new laptop for college. Either way, having money set aside is important. The best way to follow this rule is to know what you earn? Do you know how much money comes to you each month? And do you know where your money goes? Try keeping a money diary for a week and account for every penny that comes in and goes out. It can be quite an eye opener!

For Sophomores and Juniors: College Visits



Spring and summer are great times to visit colleges. Chances are you don't need to travel far to find a college or university where you can take a tour. As a junior, visiting a college now will give you a good feel for where you might "fit." And fit is a very individual thing - some people will go by a check list to see if they can check off what they are looking for in a college. Others will just know if a college is right for them based on how the place feels and the people they meet while they are on campus.

If you want to apply to a college far away and can't make a visit, then try and connect to some students who attend that college. Admissions folks can tell you all about what it takes to get in and what they look for in admissions, but students will tell you about the residence halls, food, professors and what they do for fun. All vital information! Ask an admissions counselor to arrange for you to talk to someone. I think they'd be happy to do that to keep you interested in their university.

Scholarships

It's not too early (or too late for you seniors!) to look into scholarships. Here are some great websites:

www.washboard.org for scholarships in Washington state

www.fastweb.com for scholarships across the country

And talk with your college & career center and guidance counselors about local scholarships. They can be a great source of information!

My goal as Zinjenzo (and some advice)

Sophomores and juniors: Before you know it, you'll be applying for college. This is a great time to start thinking about what's important to you and who you want to become. Start thinking about this now so you'll be able to find a college that has what you are looking for AND so you know how to write about yourself when it comes time to write personal statements for college and scholarship applications. Be proud of the great things you've done, of the challenges you've faced and overcome, and the unique things that make up who you are. My goal at Zinjenzo is to help you figure out what to write about yourself and then write it the best way you can for college applications and scholarship essays. Please ask any questions you have using the free forum at www.zinjenzo.com, or by emailing me at jschoen@zinjenzo.com. I am also happy to work with students one-on-one. To find out more, drop me a line!



If you'd like to invite me to your school to present "The Fantastic Four: Tips to Writing a Great Personal Statement," contact Jennifer Schoen at secrets@zinjenzo.com.