

College Preparedness & Affordability

YARA SHAHIDI

The actress and Harvard alumni talks about the importance of education and lifelong learning

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“The Student Registry from the creators of ‘The College Tour’ TV series, is designed to give students the head start they need to focus on their education without the looming stress of financial uncertainty.”

Alex Boylan, Host, “The College Tour”

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“I think it’s the No. 1 thing that can alter someone’s trajectory — having one person who believes in you, full stop.”

Daniel Lim, @limmytalks

How To Overcome Financial Barriers to College

No matter where you are on your educational journey, this roadmap can help you overcome financial barriers that may otherwise discourage you from completing your academic program.

Save a few dollars from every paycheck

Research shows that students from low- and moderate-income backgrounds with savings greater than \$500 were five times more likely than their peers to graduate from college. Put a few dollars in a high-yield savings account or 529 plan now to use for college expenses later.

File the free application for Federal Student Aid (FAFSA)

The FAFSA is your ticket to financial assistance from the U.S. Department of Education. Combined, the Department of Education, states, and colleges gave over \$125 billion to students in the 2023-24 award year. Don't pass up free money. File a FAFSA.

Consider low-cost student loan options

About 75% of college students still have unmet needs after accounting for free aid. Student loans are often the best option, but not all student loans are the same. The Department of Education's federal Stafford student loans typically have the lowest interest rates, best forgiveness programs, and most flexible repayment options.



WRITTEN BY
Gail daMota
President, Education
Finance Council

The Essential Role of Personalized Support in College Prep

College admissions are more challenging than ever, but experts Kevin Krebs and Alex Boylan agree: Personalized support is key to thriving through the process.



Kevin Krebs
Founder and Managing Director,
HelloCollege



Alex Boylan
Host and Co-Creator,
"The College Tour"

What trends are you noticing in what today's students need most when preparing for college?

Kevin Krebs: Today's students increasingly need personalized support that addresses not just academics but holistic development. With college admissions becoming highly competitive and complex, students benefit significantly from expert guidance in strategically selecting courses, crafting compelling essays, effectively managing test preparation, and navigating financial aid opportunities. There's also a growing need for early career exploration to ensure students choose majors aligned with their skills and interests, ultimately supporting timely graduation and long-term success.

Why do you think support systems are so vital to college students?

Alex Boylan: Having a supportive network or community can make all the difference. I'm always blown away by how many of today's campuses have built-in networks that help students find internships and jobs. Some will even go so far as to give students free, unworn dress clothes for job interviews, so they can not only look professional but — more

importantly — also feel confident.

Whether it's a school counselor, friend, parent, or even a TV show, every bit of caring matters. I was so fortunate to have amazing mentors along the way, and I'm trying to pass that forward. Growing up can be daunting, and it's important for students to realize they aren't alone in the process.

What are the most common misconceptions students and families have about preparing for college?

KK: One major misconception is the belief in a one-size-fits-all approach to college admissions. Many families don't realize that each college has its own admissions criteria — what stands out at one school may carry little weight at another. Additionally, many families delay college planning, mistakenly thinking there is ample time later in high school. In reality, the most successful students start early, which allows for strategic academic planning, meaningful extracurricular engagement, and thoughtful college list-building, significantly enhancing admission prospects and scholarship opportunities.

Lastly, families underestimate the importance of building a strong story about who the student is and what they will bring to their college, thinking grades and test scores are enough for acceptance. Strategically curating an intentional plan with extracurricular and leadership opportunities that align with a student's goals, passion, and expected career path can make a significant difference in whether their application receives extra attention.

How can students reduce financial stress as they prepare for college?

AB: The Student Registry, powered by "The College Tour," is a game-changer. It allows students to create a personalized registry where friends, family, and even their community can contribute toward essential college expenses — whether that's tuition, dorm supplies, books, or travel costs. It's designed to give students the head start they need to focus on their education without the looming stress of financial uncertainty. It's about showing students that they have a network of people rooting for them and invested in their success.



Mia Aston

Balancing Passion and Practicality: Mia Aston's College Success Tips

Mia Aston, whose popular YouTube channel details her daily life as an NYU film student, shares her best advice for college preparedness, career development, and financial literacy

What advice do you have for students trying to find the right balance between passion and practicality in their college and career choices?

Finding a balance between passion and practicality is actually something that I still struggle with today. The best advice I can give is to be honest with yourself. You will always have to make sacrifices. Personally, I cannot imagine doing a job that I am not passionate about. I probably will struggle immediately after graduation, but I would be miserable if I did not let myself work in a creative field. This is the unsettling sacrifice, or rather gamble, that I am making.

How can students make the most of their college experience — both inside and outside the classroom — to set themselves up for success?

The best way to make the most of your college experience is to be proactive in learning and pursuing new opportunities. I always feel the most enriched when I am allowing myself to try new things and remain curious about my major. Attend school events, open lectures, galleries, film screenings, office hours, resume clinics, and more. The community around you can be inspiring and informative as well. There is such an endless array of resources available to you as a student. Take advantage of everything.

What's one piece of advice you wish you had received when you were preparing for college?

When I started college, I wanted to be a part of so many different school clubs and work opportunities that I ended up spreading myself

too thin. I wish someone had told me to commit to one or two clubs or jobs and let the rest go. I ultimately realized it's better to give your best efforts to one thing rather than do a half job at seven different things.



The best advice I can give is to be honest with yourself. **You will always have to make sacrifices.**

What role do financial literacy and budgeting play in college preparedness, and what resources would you recommend for students?

When browsing through potential schools, I would research scholarships and apply to any offered by the college and external organizations. If you need to make money while you are a student, see if you can get an on-campus job. These jobs are great because they should be more flexible with your class schedule and coursework demands. Some of my friends are resident assistants at dorms. They are compensated through university housing and meal plans. I have other friends who work one or two service jobs to pay their bills. There are a variety of ways that you can navigate financial literacy as a student, depending on what you need.

Eating Well in College: What Students and Families Need to Know

Food is more than just a necessity in college — it fuels academic success, well-being, and connection, making informed dining choices essential for thriving on campus.

Preparing for college means choosing classes, housing, and campus activities — but what about food? While dining may not always be top of mind, what students eat has a profound impact on their academic performance, health, and overall well-being.

Because of economies of scale, campus dining can offer a wide variety of meals at a lower cost than students would typically spend cooking for themselves or eating off-campus.

Students should consider:

- **Understanding their chosen meal plan:** Are there unlimited swipes? A set number per week? Can unused meals roll over?
- **Knowing about alternative dining locations:** In addition to dining halls, many campuses offer grab-and-go options, food trucks, or mobile ordering.
- **Making the most of cooking and nutrition programs:** Some schools offer cooking classes, workshops, or healthy eating initiatives to help students develop lifelong food skills.

Students and families invest a great deal in higher education, and making informed choices about nutrition is part of that investment. As students embark on this next chapter, taking the time to understand their dining options can make all the difference.



WRITTEN BY
Robert Nelson
President and CEO,
The National Association
of College & University
Food Services

University of Memphis Global — an Online Path to a Better Future

I'll be the first in my family to earn a college degree, and that's something I hold very close to my heart.



WRITTEN BY

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Student Pursuing a Bachelor of Business Administration in Human Resources Management, University of Memphis Global

My family and I moved to the United States in 2014. We chose Memphis as our second home to start fresh and build a better future.

When I graduated high school in 2020, I decided to join the Army Reserve so I could work full-time to help support my family financially. Along the way, my parents always reminded me of the importance of a college degree. Honestly, I struggled with the decision between choosing work over school.

That changed when I discovered the University of Memphis Global (UofM Global) where I could earn my degree 100% online from an accredited, nationally recognized Carnegie R1 university. The flexibility of the program made it possible to balance work, life, and education. Once I enrolled, I knew I made the right choice.

As an online student, I stayed involved with campus life through career fairs and joining student organizations like the Society of Human Resource Management. I wanted to get the most out of my college experience and connect with people who shared my passion for HR.

Last November, I deployed to Kuwait, with a month left of fall semester. Thanks to the support and structure of UofM Global, I was able to finish strong, even making the Dean's List. I'm taking four classes while serving on active duty, and I'm proud to say I'll be graduating in May.

Being able to serve my country, support my family, and earn my degree means the world to me. I feel ready to take on whatever comes next.



To learn more, visit
memphis.edu/uofmglobal.



Yara Shahidi on Learning, Growth, and Pursuing Passions Beyond the Classroom

Actor and activist Yara Shahidi shares insights from her Harvard journey, offering advice on navigating education, discovering passions, and continuing personal growth.

What motivated you to prioritize higher education despite having so many career opportunities?

Education has always been an integral part of my life — it was never really a question of if, but when and how. My parents instilled this idea that learning is a lifelong adventure, whether that's in a classroom or out in the world. For college specifically, I saw it as an opportunity to explore my curiosities, grow a community, and continue to pour into my growth academically and mentally.

Many students feel pressure to choose the "right" college or career path. What advice would you give to those struggling with that decision?

My favorite piece of advice from when I was trying to figure out my own path is when my mama told me that your degree is proof, to yourself and to the world, that you can start and complete a project. This isn't to make light of the vastly different paths college offers to us, but to contextualize that the most valuable part of the learning experience is the life experience — learning how to listen to yourself, learning how to see things through, learning how to learn, and, when need be, learning how to pivot. In our family, we have focused on chasing our curiosities, with the belief that opportunities will blossom from the intersection of our identity and interests.



Yara Shahidi

What are some lessons from your education journey that you think every young person should hear?

First: It's OK not to have all the answers. We live in this era where everyone feels the expectation to have a five-year plan by the time they're 17. I'm 25 and still don't know what the next five years will hold for me.

Second: Let yourself be "bad" at things. With the very real pressure of having to be the best for doors to open, we can get consumed with looking polished or trying to find the "correct" way of moving. I've had to remind myself, we are not here to know; we are here to learn, and the best learning

happens when we give ourselves permission to fumble through something new.

Your generation is redefining success in so many ways. How do you think young people today can balance passion, purpose, and education?

I think it's incredible how we're expanding the definition of success beyond traditional metrics. People want to do things that feel meaningful, and I think this generation has a beautiful sense of community where we are also invested in each other's successes. Life seems like the group project we have to learn to love, and it's up to us to figure out how we want to show up for the group.

Prioritizing Happiness and Self-Care for College Student Success

Cognitive scientist and Yale psychology professor Dr. Laurie Santos shares her recommendations for creating a positive and productive mindset in college.

How can students redefine their idea of success to prioritize both achievement and happiness?

There's a lot of evidence that shows that focusing on your happiness in your college years is correlated with the metrics of achievement and success students are usually striving for. One study by Diener and colleagues found that a student's cheerfulness at age 18 even predicts their salary and job satisfaction more than 15 years later. I think students need to recognize that our happiness matters for future success more than we expect.

What's one piece of advice you wish every college student knew about happiness and well-being before stepping on campus?

Our happiness is much more under our control than we think. With simple changes to our behaviors and mindsets, we can all feel better.

How can students balance academic pressures with self-care without feeling guilty about taking breaks?

My biggest piece of advice would be that students need to remember that self-care isn't a distraction from success — it's actually a tool for success. A lot of students feel guilty about taking breaks because they think rest is "unproductive." However, research tells us the opposite: When you prioritize well-being and get the rest/sleep/care you need, you actually perform better academically.

One strategy I share with my students is to reframe breaks as a performance strategy. Instead of thinking, "I don't deserve a break until I've done enough work," flip the script and think, "Taking a break will help my mind recharge so I can do better work." When you take a break, remind yourself:

Dr. Laurie Santos
Photo by Mara Lavitt



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Our happiness is much more under our control than we think. **With simple changes to our behaviors and mindsets, we can all feel better.**

"This is not wasted time — this is me investing in my brain's ability to learn."

Many students feel overwhelmed when choosing a college or major. What advice would you give them about making big life decisions?

A lot of students stress about picking the single right college or major that will lead to a meaningful and happy career. However, the science of happiness tells us that this kind of fulfillment isn't just about what you do or what college you end up in — it's about how you shape your work to align with your strengths and values. This is where job crafting comes in.

Job crafting is the idea that you can reshape how you spend your time (including at work or in your major) to make it more fulfilling. Research on job crafting by Amy Wrzesniewski shows that fulfillment isn't just about what you do, but how you approach it. You can craft your major by focusing on courses and projects that align with your strengths, connecting with mentors and peers who inspire you, and reframing tasks to see their deeper purpose.

ASU Online: Where Success Is Accessible and Innovation Is Standard

What is your passion? What sparks your curiosity and brings you joy? Whatever it is, Arizona State University (ASU) will help you find it, study it, master it, and turn it into a rewarding career, regardless of your previous educational journey.



WRITTEN BY
Casey Evans
Chief Operating Officer,
EdPlus at ASU

For more than 15 years, ASU has offered high-quality programs online taught by the same world-renowned faculty that teach on-campus students, using the same rigorous curriculum. ASU offers more than 300 degree programs online, with over 100,000 graduates now working across nearly every industry, helping to strengthen the university's reputation for educational excellence and career readiness. ASU graduates are highly recruitable, with ASU ranking No. 2 in the United States among public universities for the employability of its graduates, ahead of UCLA, the University of Michigan, and Purdue University.

ASU Online combines the exceptional resources and academic excellence of the nation's most innovative university with a rigorous, world-class online learning experience. Students are supported every step of the way, ensuring they gain the skills and knowledge they need to thrive in their career, no matter where they are in the world.

"ASU's rigorous coursework and knowledgeable instructors have been instrumental in preparing me for my career, equipping me with the skills to excel in my field," said Evelyn M., '24 BS in speech and hearing science.

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To learn more, visit asuonline.asu.edu

ASU Arizona State University

Meet the Key People Shaping Your College Experience

By engaging with these key figures on campus, you can make the most of your college experience and set yourself up for success.

Instructors: Use office hours to get to know your instructors. You might be interested in a similar topic, land yourself a research opportunity, or find yourself a new mentor!

Academic advisers: Academic advisers help anytime you are thinking about your course of study, whether you want to drop a class, change your major, add a minor, or take a summer class.

Student success staff: Is chemistry or calculus stressing you out? Your institution has a student success center to help. Our advice: Get help as soon as you start feeling overwhelmed. Don't wait until you're behind!

Financial aid team: If your financial situation changes, the financial aid office is your first call. They might adjust your aid package and/or connect you to additional financial resources.

Health center staff: If you are feeling overwhelmed or are struggling, schedule an appointment to gain access to counseling sessions, support groups, and workshops.

Friends and peer mentors: Decades of research on college student success tell us that your fellow students, or your peers, are key to your success. Many campus offices employ student staff members, often called peer mentors. By getting involved on campus, you will make friends who support and encourage you.



WRITTEN BY
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LimmyTalks Talks College Preparedness

Daniel Lim, also known as LimmyTalks online, shares his advice for college applications, finding mentors, and finding your place in the world.

What's one piece of advice you wish someone had told you when you were preparing for college?

Talk to as many people as you can. I did this for the first month of college, and I probably met a couple hundred people in that month alone, going to everything I could and talking to every person on the bus and in the food court. I stopped doing that after the first month, and I wish I hadn't.

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Just stick to something. Do things.
**The worst thing you can do
is not do anything.**

Many students feel overwhelmed or unsure about their next steps. What's your message to someone who doesn't have it all figured out yet?

There are two options: You can either work inhumanely hard at something that's already established, or you can — and, in my opinion, should — experiment. Every major invention you can think of was a result of serendipitous experimentation. So, experiment with what you like! It won't be clear immediately, but you'll learn things that will eventually help you find the next stepping stone, then the next one, and the next one until you find yourself in a great spot — career-wise, fulfillment-wise, financially, or whatever else it is that worries you now.

What's one mindset shift or daily habit you think every high school or early college student should adopt starting today?

Just stick to something. Do things. The worst thing you can do is not do anything. You learn way more from doing things than anything else. Just do stuff, don't think too much, and dive in!

What role do you think mentorship plays in making college feel more accessible, and how can students find that support?

It's immeasurable. I attribute a lot of my growth



Daniel Lim | Photo by Alina Lim

as a person to older friends I made at the tennis courts as a middle and high schooler. I also think it's the No. 1 thing that can alter someone's trajectory — having one person who believes in you, full stop.

As for finding mentors, the common advice is to find a way to add value to their lives as well. The actual thing doesn't matter much when you're young, it's the effort that counts. Just reach out to people who are cool to you!

What's something you learned after high school that you wish you had known while applying to college?

The admissions officers are looking for nice people. Don't get me wrong, you need great grades and extracurriculars to get into a top university. However, beyond that, stress less about trying to come off as an intellectual person and just be a normal, nice human being in your essays.

Smart or Risky? Using AI in College Applications

Is your child cheating if they're turning to AI for help with college applications? The answer isn't clear-cut. When used thoughtfully, AI can save time, help with organization, and spark creativity. But if misused, it can easily backfire and risk your child's college dreams.

Most people are familiar with ChatGPT, but there are a host of tools to support the admissions process, including platforms to explore colleges aligned with specific interests (AdmitYogi), keep application tasks organized (Trello), and find scholarships based on career aspirations (BigFuture).

The biggest risk? Relying on AI to write application essays. These essays are your student's opportunity to demonstrate something about their values, perspective, and character — things that grades and test scores can't capture.

Originality is key, and no matter how advanced generative AI gets, it will never capture the quiet pride of walking away from a captain position on the robotics team to pursue a true passion for journalism — or the growth that came from navigating the space between your Indian heritage and Western traditions.

Most colleges are aware of AI-generated writing and have started using tools like GPTZero and Turnitin to spot it, so over-relying on technology is a good way to have an application flagged or even disqualified. Bottom line — don't ask a machine to write a human story.

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Instead, it's best to use AI at the beginning and end of the process for idea generation, as a sounding board or for minor edits — never for writing full paragraphs, sentences, or even phrases. Your child might try

prompts like: “Generate a list of questions to help me explore my values,” “Scan my essay for places where I could add more specific details,” or “Is it clear how I grew as a person from this experience?”

While there's no replacement for the human touch of an expert, AI tools can help students refine their ideas and polish their writing.

AI can be a powerful tool in college admissions, but only when the student stays firmly in the driver's seat. The best applications come from creativity, originality, and personal perspective — things no algorithm can replicate.



WRITTEN BY
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To learn more, visit
sayhellocollege.com

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THAT

Find-Your-Future ENERGY

There's a feeling we all share at Colorado State. That incomparable, unstoppable, ready-for-what's-next frequency that only happens here. It's an energy that sparks us to find our flow, embrace change, and chase our dreams. It fuels our interdisciplinary research, propels our programs to new heights in national rankings, and shapes our sustainable campus. When you find your unique energy at CSU, you discover yourself. We invite you to visit and tap into a life-changing wavelength that has the power to change the world.

#1
SUSTAINABILITY
Curriculum
-AASHE

#3
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program in the nation
-U.S. News & World Report

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participated in
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RESEARCH
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