By the end of this lesson, you will be able to:

- Explain common time-related issues people report as causing stress
- Illustrate helpful strategies for managing stress
- Identify sources of academic stress and discuss ways to prevent and manage them
- Describe the process of conducting a financial inventory and the benefits of budgeting

Image 1: charles wilson @sxc.hu
When we ask people about what stresses them, time is usually mentioned. In fact, for college students, some of the most significant sources of stress are related to demands on time. Many students complain that they need more time to accomplish things. In reality, though, if we used our time more efficiently, much of our stress would be reduced. Plus, we have yet to figure out a way to add hours to our day!

Another confounding factor in all of this is the typical American attitude towards time. Generally, in the US, punctuality, productivity, and efficiency are highly valued. These are all good things and each is very likely related to academic success. However, if we focus on these qualities too intensely, we tend to progress toward a faster pace of life which contributes to greater perceptions of time-related stress.

It’s not uncommon for people in the United States to report that they regularly feel rushed and hassled. Research has shown that the more often people report feeling rushed, the more often they also experience or exhibit:

- Greater overall distress
- Higher irritability
- More feelings of tiredness
- Poorer health
- Greater hostility
- Less fun and playfulness
- Lower overall quality of life
- More feelings of sadness
- Greater chances of impaired social relationships

These are just a few of the commonly reported effects of time-related stress. Not a very pretty picture, is it?


* Image 1: Jean Scheijen @ sxc.hu
When we ask people what, specifically, about time causes stress, they often report one of the following issues:

- Chronic Overload
- Disorganization of Time
- Inadequate Control of Time
- Procrastination
- Too Much Time for Low-Priority Activities or Unwanted Obligations
- Inadequate Time for Fun and Relaxation

As we discuss each of these, we’d like you to think about if or how these play a role in your life.

Image 1: Fabio Brodbeck @ sxc.hu
Chronic overload is the classic feeling of having too much to do, and not enough time in which to do it. If you're feeling this way, it's important that you ask yourself why.

Are you overloaded because you simply have committed to too many things? Maybe there truly isn't enough time in the day for you to be able to realistically accomplish everything. When developing a class, work, and social schedule, it's important that you realistically estimate the time you'll need for each commitment. If you've underestimated something, it might be a clue that you need to cut back. We'll talk about how to do that later in this lesson.
Some of your time-related stress might stem from how you organize your time. Is your schedule designed with efficiency in mind? Are you spending a lot of time traveling from one part of campus to another? Is there a way to design your class schedule so that this happens less often? Or, do you have blocks of study time built into your schedule? If you’re trying to study in 30-minute breaks between classes, you might not be as productive as you’d like because you’re always stopping and starting! Using these short breaks to review notes after a class, or to take a break for a walk with a friend might be better than trying to tackle a larger project. Again, you’ll have to see what works best for you. If you work, are you able to negotiate your hours with your supervisor?

Sometimes, you can eliminate a lot of time-related stress just by taking a careful look at your weekly schedule and organizing it in a more efficient manner.
Another common time-related stressor is feeling that your time is not really your own. In this case, you might be feeling like you really don't have control over how you spend your time; maybe other people and obligations are determining this for you. Examples of this may be:

- You'd like your class schedule to be more compact and efficient, but you can't change it because your required classes are offered only at certain (inconvenient) times.
- You are the newest employee at work, so your schedule is created last, often with the hours no one else wants.
- You're working on a group project and the group meetings have to be held at a time when everyone can attend. Given everyone’s schedules, your meeting times are not that great, but they can't be changed because no other times work.
- You feel like you have no time for yourself because most of your time is committed to other obligations.

Image 1: Frank Köhne @ sxc.hu
Procrastination means to put something off. This is a common issue for many college students and it can contribute to all sorts of stress - not to mention sleep deprivation due to the necessity for an all-nighter or two! The big question is, why do we procrastinate? Sometimes we procrastinate because we really dread doing something, like a research paper. Or, maybe we procrastinate because we're not really interested in the activity or because it seems too complicated or difficult. Maybe the task is huge and appears overwhelming. Some people even procrastinate out of the fear of success! Whatever the reason for procrastination, we do know that procrastination doesn't really help us cope and generally only makes stress worse. We also know that procrastination can become a habit, leading to a repetitive cycle of stress and other not-so-desirable outcomes.
It's interesting to look at your weekly schedule and then reflect on the importance of each activity. Does each activity in your week help you achieve a priority? If it doesn't ask yourself why you're spending time on it; you very well might come up with other compelling reasons. However, if you can't really find a rationale for why you spend time on that activity, you might want to re-evaluate it.

When you review your schedule, you might also find that you actually spend some of your time on activities that you don't particularly enjoy and that aren't really important to you. Again, ask yourself why. We knew a student who regularly attended an exercise class at her university rec center, even though she hated it. She felt she had to go, though, because her roommate loved the class and they had started attending it together. When this student was encouraged to talk to her roommate and explain her dislike of the class, the roommate laughed and said, "Why in the world would you keep going to a fitness class you don't like?" Good question. It turns out this student and her friend were able to agree on a different class they both liked.
Whether we spend a lot of our time on things we don't really enjoy, our time is unorganized, we procrastinate, or we take on too many commitments, the result is the same: less time for rest, relaxation, and doing other things we enjoy. Some people think that time spent on these things is frivolous. Let's be clear about this: Time spent on rest, relaxation, and play is not frivolous; it is important and necessary for a healthy, balanced life. All too often, though, this is the area of our lives that suffers when we have "time issues."

Rest is critical to happiness and even academic performance. Recent recommendations state that college students ideally should get between 8 and 10 hours of sleep each night. We'll cover this in more detail later, but skimping on your sleep can not only affect your mood and productivity, but it can also depress your immune response. Who has time to be sick?

Taking some time each day for relaxation or doing something you enjoy is important, too. Now, granted, there are people who spend too much time on relaxation and fun, but there are probably far more who don't take enough time for these things. Taking a break and doing something you enjoy or finding time to relax is a good thing; it is not a waste of time. Often, if you take some time out, you'll find that you're rejuvenated when you return to your work. It's all about finding the right balance.

Too much to do, too little time...it’s a complaint that many people often make. In reality though, if we take a long, hard, honest look at how we spend our time, we’d probably find that we really do have more than enough time available for all that we need and want to do. The problem is that we tend to waste a lot of time or not manage our time as wisely as we could. On the surface, it might seem like this is a simple thing to do, but it can definitely be challenging. Most of us have a multitude of people, projects, and other things that demand our time and attention. The trick is recognizing that we have only so many hours in each day - and to do our best in life, some of those hours need to be spent on essential things like sleep, relaxation, nutrition, and fitness. The rest of our time should be spent on those aspects of life that matter most to us: our values and priorities.

How does your schedule look? How do you spend your time? It can be valuable to assess how you spend your time and address whether it lines up with your values and priorities. You might be surprised at what you find!

Image 1: Member #17754 @ sxc.hu

* [Time Management Strategies](http://www.studygs.net/timman.htm)
One of the most helpful time management strategies is to do an ABC analysis. With this technique, you identify your priorities and then classify them in terms of importance and immediacy. The exercise is thought provoking because it asks you to think about what’s really important to you and then helps you organize your time around those priorities.

Here’s how it works. Begin by making a list of all those things that are important to you, starting with the big things like family, friends, school, and future dreams, as well as the other things, such as work obligations, social events, and clubs you’re in. Next, on a separate piece of paper, make three columns: an "A" column, a "B" column, and a "C" column. The A Column will be the things that are most important to you and urgent. These are your highest priorities—the aspects of your life that mean the most to you, require immediate attention, and that cannot be ignored. The B Column will be the things that are important, but do not necessarily carry as much meaning as the A items. They also do not involve as much urgency. These aspects need and deserve your attention, but they are secondary to the A items. Finally, the C Column will be the things that mean something to you, but they are not of immediate importance, nor do they deserve as much attention as the things that belong in the A or B columns.

Once your columns are created, start putting the items from your first list into one of the three columns. For some of the items on your list, it may be difficult to decide the appropriate column, but go with your gut and recognize that there is no right or wrong answer. Your list may evolve over time. Once you’re done adding all your items to the columns, review your lists and think about how you typically spend your time. Most of your time each week should be spent on your A list priorities. Your C priorities should involve substantially less of your time and the B priorities should fall somewhere in between. Take a good look at your weekly schedule and ask yourself if this is how your life is organized. If you are spending a lot more time on C aspects of your life compared to items in your A and B columns, ask yourself why.

Imagine one student’s example:

"When I did this activity, I actually found out that I was spending time on stuff that really wasn’t important to me - and I was even spending time on stuff I didn’t enjoy! As opposed to focusing on the things that really mattered most. For example, faith was one of the priorities I listed in column A but after looking back on how I was spending my time I realized that I hadn’t prayed or been to a service in months and wasn’t feeling spiritually connected. Since then, I joined a student group and I’m feeling a lot better about this aspect of my life. I don’t even miss the things that were previously using that time."
Most college students recognize the importance of using a planner to manage their time. If you don’t use one and you find that managing your time is becoming difficult, we’d encourage you to give this a try! A planner is a great way to organize your daily, weekly, monthly, and semester-long obligations. When everything is gathered in one place, it is easier to visualize what you need to accomplish and how much time you might need to devote to each task. It doesn’t matter if you use a paper planner or a digital planner, or both! The key is finding a system that works well for you and sticking with it!

- Image 1: Charles Thompson @sxc.hu
Time blocking and time mapping are more detailed ways to plan the use of your time. Some students really find one or both of these options quite helpful.

With the time blocking strategy, you not only enter your obligations on your planner or calendar, but you also block out segments of your time for each activity. This really makes you think about how much time certain activities will take, and where in your schedule you might find the time for them. So, if you have a big chemistry test and you think you'll need a total of 10 hours to study, you would take a look at your calendar the week prior to the test and actually block out those hours. Then, you treat that study time as you would any other obligation and you refuse to let other demands interfere with it.

Time mapping is a little different. In this technique, you plan out each day in segments of 15 or 30 minutes. So, let's say it's Sunday night and you want to "map" your day on Monday. You would break your Monday into 15-minute or 30-minute segments and then enter your obligations into the schedule. It's similar to time blocking, but in this case, you start with a blank schedule and then fill up the time.

One word of caution is warranted here: avoid putting too much detail in your schedule! Spending too much time scheduling can actually be a waste of time. It's important to craft a reasonable schedule that you can implement, but if your schedule is too detailed, it is unlikely you'll be able to follow it completely, because life sometimes gets in the way. Your schedule needs to be user-friendly and help you plan your time, but it should also leave room for last-minute surprises. Flexibility is the key!

The most important thing, though, is finding a system or strategy that works effectively for you. You might prefer to use a simple planner, while a friend might like to map his or her time. There is no right or wrong approach!
Consider delegating when possible and when it makes sense! Whenever you're working with other people, whether it's for a class, a job, or something else, remember that you don't have to do all the work yourself. Often, we think we need to do everything ourselves in order to get it done right. That might sometimes be true, but more often than not, you really can depend on others to pull their weight. Give delegating and dividing the work among several people a try. Just remember, good communication is the key!
Doing one activity at a time instead of multi-tasking will also help you manage your time. You'll perform each task much more efficiently and productively if you focus on one task at a time. We tend to multi-task because we've bought into the fallacy that it's a great way to get multiple things done at once, but this couldn't be further from the truth. The human brain just isn't capable of devoting full concentration to multiple tasks at the same time. If you want proof of this, think about what research tells us about texting or talking on a cell phone while driving - not a good idea because our attention to driving is impaired\textsuperscript{1}! The same is true with studying.

Other ideas for managing time might appear simplistic, but each can make a big difference for you. Try breaking large tasks into smaller, more manageable tasks and then schedule time for each of the smaller tasks. This makes big projects seem less intimidating! This is especially helpful for combatting procrastination.

You might also want to think about minimizing distractions when you're studying. You'll find that you get a lot more done in a shorter amount of time. Turn off the TV, resist the urge to check Facebook or surf the Internet, and find a place to study where you're not interrupted by other people. If you're in a place where there are a lot of other people, or where there's the potential for some noise, you could turn on your iPod, pop in your headphones, and ignore the distractions. Or, a better option might be to find a quiet location in the library.

Another strategy to managing your time is to protect it! We touched on this in some earlier slides, but it definitely is important to stick to your priorities and structure your time so that you can attend to them. This often involves firmly, assertively, and politely refusing to let other people, events, or distractions infringe on time that you'd like to devote to one of your priorities. Remember that it is definitely okay to set boundaries on how you spend your time. If you don't set these boundaries, no one else will do it for you.

Also, try to ensure that your environment agrees with your preferences for pace of life. People living in large cities often report having faster paced lives than people living in smaller cities or rural areas. Similarly, some career paths are more frenzied and busy, while other work options are more predictable and involve more regular schedules. Choosing an environment and a career that agrees with your time preferences can go a long way in reducing time-related stress. If you like a lot of activity and a busy pace of life, then it would be good to live in an environment and find a career that supports these preferences. The same is true if you crave less activity and a slower pace of life.

Finally, take care of yourself; this might be the best time management advice of all! When you get enough sleep, eat a balanced diet, engage in regular activity, and take some time for relaxation, you'll have more energy and be able to stay focused on the tasks of your day. Nothing can derail efforts to manage time effectively, more quickly, than inadequate sleep, a poor diet, or sluggish feelings!
Stress surrounding academic issues is nothing new for college students, but it might surprise you to know that research has shown that perceptions of academic stress increase when students feel more stressed about time. So, learning to manage your time effectively can reduce stress overall, and, specifically, stress related to academic endeavors.

Of course, there are other sources of academic stress, too. Students worry about grades and GPA, meeting professors’ expectations, deadlines, academic overload, exams, academic readiness…the list could go on and on! Luckily, many of the coping strategies we're covering in this course will help with these stressors. But we can offer some more specific advice, too.


* Image 1: chris.gilbert@sxc.hu
Sometimes, stress related to academics stems from our perceptions - and even misconceptions - about how prepared we are for particular courses and college in general. It is totally natural and expected that you'll sometimes encounter situations where you question your ability to succeed in a course. It's important, though, to not let your worries spiral out of control. A few key suggestions can go a long way in preventing or reducing stress related to these feelings.

If you find yourself questioning whether or not you can succeed in college, remember that your school chose you, just as much as you chose your school. You would not have been admitted if the admissions staff didn’t think you would succeed. Now, more than ever before, colleges strive to accept students who are a good fit, both academically and socially. So, if you ever start questioning your capability to succeed in this environment, remember that your school wants you to thrive as their student and they have many resources to help you. A chat with your academic advisor will no doubt yield a wealth of information on academic student support services available to you. If you continue to feel as though the school you chose isn’t quite the right fit, listen to those feelings and weigh your options.

To prevent feelings of under-preparedness in classes, be sure to always check the prerequisites for each course. There are good reasons for the prereqs so consider them before registering. Your professors want to make sure that you’re ready for the course demands. If you happen to enroll in a course for which you’ve met the prerequisites, though, and you feel a bit overwhelmed during the first few days, give that situation careful consideration. Ask yourself why you’re feeling this way. It would be wise to visit with the professor to gain his or her insight as to whether or not the course might be right for you at this point in time. If you find that a course isn’t a good fit for you, consider changing your schedule. That's exactly the reason why most colleges give you the first week or so of each semester to drop and add courses without penalties.
Expectations surrounding academic performance will come from a variety of sources throughout your college career, including your professors, your advisor, your program or major, your family, and even your friends. Future employers will probably be interested in your academic performance, as well. Many students say they feel stress related to meeting expectations of others, as well as themselves.

Sometimes, you may feel like the expectations of family, friends, and others can be tough to meet. This can be a positive, motivating factor in our lives that can help you realize your full potential. However, if the expectations of others are unrealistic or if they don’t mesh with your plans and goals, they can create significant stress. As with many other stress related issues, honest communication is the best solution here. Whether it’s a need to explain your life and career ambitions to your family, or it’s a desire to explain your views on an issue to your friends, it is critical that you express yourself clearly and truthfully. More often than not, when people come to understand your position, they adapt their expectations of you to align more closely with your aspirations and views. You may find that they may not always agree with you, but you can agree to respectfully disagree.

In an ideal world, all professors would have reasonable expectations of their students and they would also explain these expectations in a clear manner. Of course, as we all know, this sometimes isn't reality. If you encounter a class where the expectations aren't clearly conveyed, it is imperative that you talk with the instructor and clarify those expectations early in the semester. It is hard to navigate through ambiguity, so it is important to gain as much clarity and direction as possible, as early as possible. If your instructor has a teaching assistant, asking him or her for interpretation and guidance is also a good idea. Don't be shy about approaching your instructors, as addressing student questions is an expected part of the job. Remember that much of their success is directly tied to the success of their students. The vast majority of instructors truly want you to learn!
Sometimes, the most demanding and unrealistic expectations come from ourselves. These are often related to irrational beliefs. Changing irrational beliefs can be very challenging, but it’s well worth the effort. Unrealistic expectations create significant stress because they reflect unattainable goals. If your expectations are unrealistic, you’ll have trouble achieving those excessively demanding goals, and you'll feel a sense of failure—an unrealistic sense of failure, but powerful nonetheless. The following are examples of some of the unrealistic expectations we’ve heard from college students over the years:

- Anything less than an A is failure.
- I have to always take the hardest, most challenging classes and do well in them, so I can get into grad school.
- I have to take the maximum number of credits each semester to get my money’s worth and graduate on time.
- I have to be involved in multiple campus activities so that my resume looks good.
- I need to find my life partner before I graduate because after college, it might be too late.
- I chose this major to get a high-paying job after I graduate even though I don’t really enjoy it.

Granted, there may be some validity to portions of these statements, but in general, each of these expectations also has a rather unrealistic component, which, as you’ve learned, often leads to stress and unhappiness.

Are the expectations you hold for yourself realistic? Consider your expectations and try to determine why you hold each of them. Then, evaluate the pros and cons of this line of thinking. Finally, replace the unrealistic expectations with more reasonable thoughts. You'll be amazed at how much better you'll feel! We're not recommending that you set your goals super low and not live up to your potential, but we are recommending that you try to set rational and reasonable expectations for yourself.
Test anxiety is a very real concern for many students. It's actually a form of performance anxiety. See if you can relate to the following scenario: You've attended class faithfully, taken good notes, done all of your readings and homework, and feel like you really understand the material. Now, it's time to take the first exam. You feel fine until the exam is passed out. Suddenly, you start to feel anxious, your heart beats a bit faster, you sweat a little, and you feel like you really can't remember anything you've studied. Your mind draws a blank and you feel you can't answer any of the questions on the test.

This is a classic description of test anxiety. Obviously, test anxiety can significantly affect your grades, as it impairs your ability to concentrate and do well on exams. It's actually pretty normal to feel a little nervous before exams; this small amount of nervousness can actually help you focus and do well - a form of positive stress! But, if the nervousness gets overwhelming and interferes with your performance on tests, it needs attention. Students with severe test anxiety often engage in pessimistic, what-if thinking, as well: "What if I can't remember anything? What if I fail this test? What if I do poorly on all of the exams and then fail the course?" They are also stressed by the physical symptoms they experience, often asking themselves, "What's happening to me? Why do I feel like I'm going to get sick? Why is my heart racing?" As you can see, the experience of test anxiety can become a vicious cycle of worry, unpleasant symptoms, and irrational thoughts, all leading to more anxiety, more intense symptoms, and further irrational thoughts. It can be an extremely difficult cycle to break.

Some students might not experience test anxiety, but they may see these symptoms develop before they have to give speeches or make presentations; this is referred to as presentation anxiety. Regardless, all anxiety is a reaction to anticipating something stressful. The problem is that the bodily reaction to the anticipation is more extreme than it should be.
Students who tend to worry a lot, who are perfectionists, or who haven't adequately prepared for an exam are the students most likely to experience test or presentation anxiety, but it can happen to anyone. What can you do about it? Here are some tips that might help:

Our first suggestion is to take an active approach; let your anxiety motivate you to develop a study plan. If you're able to plan ahead and allow yourself time to truly master the material, you'll feel more confident and probably less anxious at exam time. If you're dealing with presentation anxiety, purposeful practice can make a huge difference in reducing your sense of stress.

Also, utilize rational self-talk. When your mind starts inventing all sorts of negative scenarios and your worries threaten to overtake you, stop them in their tracks! Changing your "self-talk" can be an incredible stress reliever. Challenge yourself to dwell only on realistic, positive, and rational statements. The more you stop the negative, irrational thoughts and replace them with positive, rational ones, the more relaxed and confident you'll feel.

Don't forget to relax! Remember our discussion on deep breathing? Breathing is the most convenient, and often very effective, coping resource available. When you begin to feel your anxiety increasing, pause and take a few minutes to slow your breathing and take several deep, relaxing breaths. Remember to focus on each breath; this takes your mind off the exam temporarily and gives your body a chance to return to a less anxious state. Some students also like to perform a longer relaxation or meditation exercise before they take exams or give presentations.

You also want to be sure to take care of yourself. If you aren't well rested, fed, and hydrated, your chances of experiencing test anxiety will be greater. We should also note that your chances of doing well on any exam would be reduced by these variables, so be sure to get a good night's sleep before test day and make sure you don't skip any meals. You'll also want to be sure to drink plenty of water, as dehydration can also muddle your thinking. We really can't emphasize enough how important adequate sleep, nutrition, and hydration are for enhancing academic performance!

Finally, seek help if you don't feel you can manage this anxiety on your own. Talk to your academic advisor about services available on campus.
Academic overload occurs when academic demands exceed human limits and students have too much to do, in too little time, with too few resources.

It is characterized by some or all of the following conditions:

- Long and difficult study hours
- Unreasonable workloads
- Insufficient time for relaxation and fun
- A fast, pressured work pace
- Excessive and extensive performance monitoring
- Unrealistic expectations of what can be achieved with the available time and resources

Maybe you’re registered for a class that is simply too demanding, given your other courses and obligations. Or, perhaps you’re taking too many challenging courses at once. Maybe your workload is generally fine, but towards the end of the semester, you find that you’ll have many projects and exams due at once. Finally, it could be that your work or social obligations are demanding so much of your time that the academic overload is due to lack of time, rather than too much work?

All students feel overwhelmed from time to time, for example, during midterms or finals week. But if you find that you feel this way throughout the entire semester, it is probably a sign that something needs to change.
The first thing to do when feeling overloaded is to ask yourself, why? As we discussed in the time management section, it's good to take a thorough inventory of all you do and then see if everything aligns with your priorities. If you find that your feelings of overload stem from too many things to do in too little time, consider what could be eliminated or reduced. Remember, there are only 24 hours in each day. If you find that your overload is due to excessive academic demands, you might try some of the following ideas:

First, communicate! If your overload is related to one specific class, talk to your instructor or professor. Explain how you're feeling and ask for guidance and advice. This may be an eye-opening conversation for both of you. If you're feeling overloaded because of the rigor of your schedule, see your academic advisor. He or she can help you take an objective look to see what can be changed. Your advisor can also direct you to many helpful campus resources, like tutoring services, the campus writing center, and research help from the library.

You'll also need to prioritize. Again, use the techniques we discussed earlier in this lesson to identify your priorities and organize your time around them. This strategy can be really helpful as the end of the semester approaches, when you might have to manage several deadlines at once. Don't forget that you need to be a priority, too. Be sure to allow time for sleeping, eating, exercising and relaxing. This will go a long way in helping you manage your stress. On the other hand, try to resist the urge to use caffeine, tobacco, or alcohol to help you cope. These substances cause more harm than good.
Many students find it surprising to learn that underload can be just as stressful as overload. Academic underload occurs when you find that your course schedule is not challenging, engaging, or motivating. Underload occurs for many reasons. Maybe you haven't registered for classes that are challenging enough. Could it be that, in one semester, you have several courses which you find to be fairly easy, not that engaging, or not quite relevant for you? Or maybe you simply have too much free time on your hands, given your current schedule. This sounds absolutely wonderful to those of us who feel we never have enough time, but having too much free time can make us feel like we're drifting without enough meaningful work to do.

If you do feel that underload is an issue, explore the idea of adding an additional workshop or half-semester class. Or, maybe try volunteering for an organization that interests you. Volunteering often provides just as many benefits for you as it does for the organization and people you serve. It can be an immensely rewarding experience. In future academic terms, try to create your schedule with a mix of courses, some challenging and others not quite so intense. This way, you can try to prevent feelings of underload and overload.

We all need to find that happy medium in our academic and life schedules. We need to have enough challenging activity to engage and motivate us, but not so much activity that we begin to feel overwhelmed. It’s all about balance, as we’ve said before.

• Image 1: Sebastian Laube @ sxc.hu
Feelings of ambiguity result when students do not understand expectations, or feel that expectations or requirements haven’t been clearly stated. This can be a significant source of academic stress and is generally referred to as academic ambiguity. Either the expectations were never provided or unclear expectations created confusion. If expectations haven’t been provided or you don’t understand those that have been, be sure to ask for clarification. Sometimes, people assume that we understand their expectations. Regardless, all instructors would prefer to spend time clarifying expectations for a class or assignment, rather than have students submit work that is way off base.

As you can see, the key to addressing ambiguity is communication and as you’re probably noticing, good advice for most academic stressors.
Declaring a major and making decisions about future career paths can invariably become one of the most stressful college experiences for some students. It's possible to let your mind conjure up all sorts of scenarios and consequences of either not declaring a major in a timely fashion or declaring the wrong major. In reality, though, it is quite possible for this to be a positive experience of self-exploration. It may help to approach it in a systematic way.

To begin, spend some time brainstorming things you like or enjoy, such as hobbies, interests, favorite classes, or engaging topics. Next, think about environments that you prefer. Would you rather spend your time outside or inside? Around many people or few? Making many personal interactions or not so many? Working with kids or adults? Experiencing ambiguity or having control? Working with your hands? Throw all sorts of questions at yourself and jot down the insights you make as a result. Many of these preferences may be hints at what type of work you would enjoy in the future.

Next, take advantage of the many services and assessments your college has to offer. For example, talk to your advisor or consider taking a career class. Your campus probably offers other tools and evaluations to help students determine life paths as well.

Another factor to consider when deciding on a major is employability. What does the projected job market look like for your potential career? Will you be able to find a job and support yourself after you graduate? While this is not the only factor that matters, it is definitely something to consider, especially given the high cost of college these days.

You might also want to consider conducting informational interviews with people who work in the field you’re considering. Many students have found this to be very helpful, as they are able to learn about the real work world in that field. You may learn something that would cause you to think you’ve found the perfect major and career. Or, you may learn that a certain career just isn’t for you!

Of course, the most important question of all is, what will make you happy? Ideally, you’ll find a major that matches your interests and that leads to a career you’ll love! Hopefully, it will challenge, reward, and engage you. Of course, you may change careers a few times throughout your life, but it would be great if your college major could give you a good start for the journey!
Have you ever heard the saying "money doesn't buy happiness?" Well, it's really true. In fact, research has shown that after people earn enough to provide for their basic needs in a comfortable manner, more money does not yield more happiness (Buettner, 2010). We also know that having inadequate financial resources to meet your needs can be a significant source of stress. College students are certainly not immune from this. In fact, the Centers for Disease Control and Prevention (2010) lists limited budget as a significant stressor during the college years. This, coupled with the current economic climate, rising tuition rates, and the increased need for student loans creates a perfect scenario for financial anxiety.

So, how can you cope with financial worry? Well, as has been the case with many issues we've covered thus far in this course, the first step is to take a thorough inventory. This time, the inventory concerns your budget. This includes identifying: your obligations and fixed expenses, such as tuition, rent, food, and utility bills; other expenses that you don't need but that you'd like to have, such as coffee drinks, partying, new clothes and electronics; and all of your financial resources—your income, savings, and any help from family. Then, when you look at what resources you have available and compare them to your total expenses, fixed, as well as optional, ask yourself the necessary question: "Am I living within my means?" In other words, are you able to afford your lifestyle? If the answer is no and the problem appears to be that your fixed costs are more than your resources, then it will be important to find a responsible way to fund those expenses. Scholarships and loans might be in order, as the value of a college degree far outweighs the cost over time. Of course, some colleges are much more expensive than others, and this may be an important thing for you to consider, even while you're enrolled.

If you conduct your financial inventory, though, and find that you're spending too much on optional things, try to determine the reason behind each of these expenditures. Did you buy something just because you wanted it? Did you spend money going out to eat just because your friends wanted to go, even if a perfectly fine meal was waiting for you at home? Do you go to Starbucks for a $4 coffee simply because you tend to wake up too late to make your own? Did you buy some new clothing because it was on sale and seemed like a good bargain, not because you actually needed it?

Now, you're probably thinking that we're going to tell you that good budgeting means never spending any money on anything fun. But, that's not what we're trying to say at all! It's okay to spend money on things you like and social outings, but the key is to make sure you can afford it. You don't want to find yourself 5 years from now regretting financial decisions you made today. There is a way to enjoy your time in college and manage your money.

* Image 1: jenny w. @ sxc.hu
Here are some ideas on how to successfully manage and reduce financial stress throughout college:

- First, consider the importance of good credit. Many students don’t realize that your credit score is the most valuable asset you will ever possess. You should learn what drives a good credit score, start building it, and work to keep it that way your whole life.
- Next, at the beginning of each semester, create a budget using spreadsheet software. Include income, fixed expenses and average spending in several categories, such as auto maintenance, insurance, and gas, utilities, hair care, entertainment, and so on. Your spending budget should be based on your income, not the amount you have left on your credit card maximum. If you use a credit card regularly, use the website to log into your account and analyze your spending. It is smart to assess and re-assess where your money is going. Then adjust when needed.
- Additionally, be careful with interest rates and annual fees for credit cards. Read the fine print! Don’t get caught in the credit card trap of carrying larger balances each month by paying only the minimum. You could end up paying thousands in interest over the course of several years. Enough to by a new car!
- Also, be sure to pay your bills on time. Late fees can add up fast and affect your credit score.
- Lastly, remember that having money does not equate to happiness, but the absence of money can lead to stress. Pursue a career that you have a passion for and will enjoy. Do not pursue a career solely for the money you might make. Be smart with your money and strive to achieve happiness. Admittedly, these words of wisdom are more long-term.

Here are some short-term tips you can use today:

- Make sure you have enough money in your account before spending it! Overdraft fees can be anywhere from $35 to $50!
- Use daily deal sites and look for student discounts if you need a night out. But, remember, just because it’s a bargain, does not mean you have to buy it!
- Be skeptical of any get rich quick scheme. If it sounds too good to be true, it usually is.
- Try not to eat out all the time! You have the potential to spend hundreds of dollars on food or coffee drinks that you could have at home or in a dining hall.
We'd be very irresponsible if we didn't recognize that some students simply don’t come to college with very many, or even adequate, financial resources to prevent financial stress and anxiety. This is an unfortunate, but very probable reality in today's world. We've already mentioned the benefits of college loans in these situations, but there are other ways to cultivate financial resources, as well.

Scholarships are one way to help pay for college and there are literally thousands available! Doing an online search can be overwhelming, but there are a few websites that can help you sort through the myriad of scholarships. The financial aid office on your campus is also a great resource; they not only have information about scholarships available at your own college or university, but they often have information on other reputable scholarships. Your parents' employers are another potential source of scholarships; ask Mom and Dad to check into it! Finally, reach out to your high school counselor to inquire about scholarships in your hometown.

Some students think that they definitely should not work during their college years. However, students who have jobs, especially on-campus jobs, often find that they manage their time better simply because they have to. A job during your college years can also look great on a resume! If you're worried about the time commitment, but you need the money, remember that many student jobs are part-time, usually anywhere from a few hours a week to 20 or more. And, if your job is related to your field of study or provides another experience for your resume, it might be a good idea and provide some needed cash. Keep in mind that students who work more than 20 hours per week tend to struggle with time management and academics.
We've covered a lot of ground in this lesson: time management, academic stress, and money management. The one thing that all of these issues have in common is that stress associated with them can be greatly reduced by aligning your commitments with your priorities and goals. Take a long, hard look and a thorough inventory of your time, your academics, and your financial situation and see if you need to make some tweaks in any of those areas to help you align your lifestyle with your priorities.
Congratulations!

You've reached the end of Lesson 6: Sources of Stress: Time, Money and Academics.

Please review the resource links below from this lesson for more information about lesson-related topics.

Next Lesson:

Why not continue with Lesson 7: Interpersonal and Environmental Stress

It's 20 pages long and will take about 27 minutes

Continue (/Viewer/Course/Main?LessonId=18&CourseId=3&LocationId=2)

Time Management Strategies (http://www.studygs.net/timman.htm)
University Counseling Center (http://www.uccs.umn.edu/)
Boynton Mental Health Services (http://www.bhs.umn.edu/east-bank-clinic/mental-health-services.htm)
http://www.collegescholarships.org/ (http://www.collegescholarships.org/)
http://www.fastweb.com/ (http://www.fastweb.com/)
http://www.collegeboard.org/ (http://www.collegeboard.org/)
Budget Creator (http://www.mappingyourfuture.org/money/budgetcalculator.htm)
Smart Spending Budget Calculator (http://www.bankrate.com/calculators/smart-spending/college-student-budget-calculator.aspx)

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