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Goals for Undergraduates: What You Should Know When You Graduate.

By Andrea Jussim

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I loved college. I majored in a subject which fascinated me, took the classes I wanted to, and got great grades. When I graduated, I thought I knew everything I needed to know to succeed in the big postgraduate world. I was wrong. Most of my undergraduate classes taught skills which I knew already or which came naturally to me; skills which were harder for me to master I had mostly skipped over. And what huge gaps I still have in my cultural understanding! An academic no longer, I still occasionally think about all of the knowledge and skills which I missed out on, and which would have been useful in both academia and the non-academic world.

Here is a laundry list of the skills and knowledge that anyone with a bachelor's degree should acquire before he or she graduates.

Expository writing skills.

Every college graduate should be able to write a decent essay on a non-fiction topic. The ability to communicate in written form is important not only in post-graduate study but also in almost any non-academic career if you want to rise to a high position. If writing papers is not your forte, make sure to struggle through enough college papers to know that you can (moderately) succeed at high-level writing anyway.

---Relevant classes: Many literature and social science classes require papers.

Basic research skills.

If you are interested in pursuing an academic or research-based career after you graduate, you need to gain some experience with serious research as an undergraduate. You shouldn't be afraid of classes which ask you to analyze and synthesize complex data, formulate a hypothesis, and write a paper proving or disproving the hypothesis. If you have fears about plagiarism, creative thinking, extended critical analysis, or research paper writing, you should take a class that forces you to develop the research skills you need to successfully work through these issues. Make your mistakes in undergraduate study where expectations are low, before you mess up in graduate school where the expectations are ten times as high.

---Relevant classes: Take advanced classes like a senior research seminar, an honors thesis class in

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your major, or an undergraduate research assistant position. You can also take less advanced classes outside of your field that require intensive research.

Ability to analyze information critically.

This is a key skill that will stand you in good stead for the rest of your life. You must be able to sort through information you read and hear to know if it is valid, factual, authoritative, matched to your needs, etc. Taking all information at face value is naive and dangerous.

—Relevant classes: A critical reasoning philosophy class or critical argumentation speech class will provide some of the tools for critical analysis.

Ability to find patterns in data, make inferences, and create algorithmic solutions.

Many higher-level problem-solving classes stress this skill.

—Relevant classes: An introductory linguistics class will give you lots of practice in pattern analysis.

Basic mathematical, algebraic, and statistical skills.

From personal money management to polls to health articles to gambling, you need these basic numerical skills to understand many aspects of adult life.

—Relevant classes: Take classes in mathematics, algebra, and statistics.

Basic acquaintance with history, philosophy, literature, and art.

This is the quintessential knowledge of a person well-educated in the liberal arts. A basic comprehensive knowledge of these subjects will enable you to converse with kings.

—Relevant classes: Take history, philosophy, literature, music appreciation, and art history classes.

Basic acquaintance with the life and physical sciences.

A well-educated person in today's technologically-advanced society has a basic understanding of the sciences, the human body, and the physical environment.

—Relevant classes: Take physical science (chemistry and physics) classes and an anatomy class as well as life, earth, or space science classes.

Basic knowledge of American governance, political philosophy, and economy.

As American citizens, we are part of a participatory democracy and a powerful capitalist economic system. To keep our country strong, we must be well-educated in American history and politics. We should also understand how our economic system works.

—Relevant classes: Take classes in American History, the American political system, and economics.

Basic understanding of human diversity.

We live in a troubled, hostile world, where many people find it hard to tolerate and understand each other's differences. The undergraduate experience allows you to counteract this tendency by exposing yourself to various cultures, languages, and lifestyles. A liberal arts education should teach that underneath our many differences, we share all of the same basic needs.

—Relevant classes: Human beings are diverse in a multitude of ways, so there is a wide variety of classes that explore these differences. Take classes in anthropology, sociology, abnormal psychology, linguistics, foreign languages, and history (other than American or European history). There are also

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many classes that explore cultural differences in ethnicity, sexual orientation, religion, and other demographic groups.

Andrea Jussim is an experienced writer with experience in teaching and research. She entered a prestigious 5-year Ph.D. program immediately after completing her undergraduate studies, but left with an M.A. and her sanity two years later.

Federal Student Loans versus Private Student Loans - which is best for me?

By Vanessa McHooley

Federal Student Loans versus Private Student Loans - which is best for me?

You have gotten all the grants and scholarships you can, but you still need money for your education. It's time to look at loans. But which is better - federal loans or private loans?

Federal loans

If you need to take out a loan to help pay for your education, you should always look at federal loans first. The largest source of education loans around, federal loans are long-term loans with low interest rates designed for students who need money for their educations. They have several benefits when compared to other borrowing options, including

- Lower interest rates
- Options to postpone payments
- Longer repayment terms
- Easier credit requirements

Eligibility for some of these loans, such as the Federal Perkins Loan and the Subsidized Federal Stafford Loan, are needs-based, while others are not. You will need to complete a FAFSA to apply for these loans.

The most common federal student loans are listed below:

Federal Perkins Loan

The Federal Perkins Loan is a low-interest loan available to students who have exceptional financial need, based on the information provided on their FAFSA. Undergraduates can borrow up to \$4,000 per year, while graduate students can borrow up to \$6,000 per year.

Federal Stafford Loan

The Federal Stafford Loan is available to undergraduates and graduate students. Loan amounts depend on a student's year in school and whether they are financially dependent or independent. Your college's financial aid office determines your eligibility.

Stafford loans can be subsidized or unsubsidized. Financial need determines which type a student is eligible for. Subsidized loans are based on financial need. The government pays the interest while the

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student is in school, in deferment, and in their grace period.

Unsubsidized loans are available to all students, regardless of income. The student is responsible for all interest.

Federal PLUS Loan

The Federal PLUS Loan (Parent Loan for Undergraduate Students) is a low-interest education loan for parents. Each year, parents can borrow up to the cost of attendance, minus other financial aid received (scholarships, grants, student loans, etc.).

The PLUS loan is not based on financial need. Qualified applicants must pass a credit check.

Private loans

Private loans are designed to supplement federal loan programs and are available from schools, banks, and education loan organizations. They are usually used to cover education costs that cannot be met by federal aid.

Terms for these loans vary according to the lender and your credit history. Keep these things in mind as you consider taking out a private loan:

- Private loans have credit requirements, and you may need a co-signer
- The lender determines the interest rates and fees, which may be affected by your credit score
- Private loans may not offer deferment options
- Private loan programs may offer borrower benefits, such as interest rate discounts or rebates

No matter what type of loan you take out, be conservative and borrow wisely! All loans have to be repaid, whether federal or private.

This article is distributed by NextStudent. At NextStudent, we believe that getting an education is the best investment you can make, and we're dedicated to helping you pursue your education dreams by making college funding as easy as possible. We invite you to learn more about Federal Student Loans or Private Student Loans at <http://www.NextStudent.com>.

My goal is to help every student succeed – education is one of the most important things a person can have, so I have made it my personal mission to help every student pay for their education. Aside from that, I am just a pretty average girl from SD.

Federal Student Loans versus Private Student Loans - which is best for me?

Writing Graduate Application Essays Made Easy

Federal Aid For Your College Education

A PLAN IS A BEGINNING!

Setting Achievable Goals For Success

Success Secrets

One Million a Year
Free Government Grants
Time Stretching Tips
Beat that Fat



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