A close-up photograph of a person's hands writing in a white notebook with a yellow marker. The person is wearing a blue shirt and a dark watch. The background is blurred, showing other people in a classroom or meeting setting.

# College Success Manual

## Cracking the System

Build your network with key individuals.

PAGE 15

Ed.1

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# LETTER FROM DR. J REAL TALK

## IT ALL STARTS WITH A PLAN

**College is fun, exciting, nerve-wracking, and expensive all wrapped in one ball. It is said that college is the last frontier before entering the real world. College can be fun for some and be overwhelming for others. As a first-generation college student, I had no idea where to start or how to graduate, but I knew one thing: I would graduate in four years.**

After my academic advisor told me I would be graduating in five or six years due to my remedial courses, I refused to accept this fate and wrote out a blueprint (which is on page 10) that would help me graduate in four years. The blueprint worked.

Along the way, I also learned the importance of setting goals, networking and keeping strong through tough times. The College Success Manual will help you get started on your blueprint towards graduation.

Graduating from college is not easy but it is not impossible. There is no magic formula or overnight process where you wake up one day and have it all set. You must continuously work on your plan to graduate from college on the date you specify.

No one can guarantee you anything, not even me. I cannot ensure you will graduate in four years using the manual. But what I can say is that the manual will guide you on the right path.

You alone have the power to make your life a success. The College Success Manual is here to help you along your journey. Share your journey on social media using #mrjrealtalk

Dr. J  
@DrJRealtalk



# ESTABLISH YOUR OWN GOALS



Establishing goals is one of the most important things in life. Goals help you know what you want to accomplish in life. Without setting goals, you lack focus and direction. Whether it is setting one goal or forty-two goals, it is important to write them down. Creating forty-two goals is ambitious, but it will make you wonder beyond your wildest imagination.

You don't have to complete all forty-two goals in one month, year, or even decade but establish a timeframe of when you want to complete your goals. Writing down your goals is the first step and being specific is the second step. Goals without a plan are just dreams. Be specific with each goal.

Let your imagination go wild and do not be constrained to the goals, such as paying off bills or going on vacation. Have fun with your goals because you never know when the opportunity may come that will allow you to complete that wild goal of yours.

**"Without setting goals you lack focus and direction."**

---

# GOALS

1. Example: Run a half-marathon before I graduate college with a time of less than two hours.

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

6. \_\_\_\_\_

7. \_\_\_\_\_

8. \_\_\_\_\_

9. \_\_\_\_\_

10. \_\_\_\_\_

11. \_\_\_\_\_

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13. \_\_\_\_\_

14. \_\_\_\_\_

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# GOALS

15. \_\_\_\_\_

16. \_\_\_\_\_

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21. \_\_\_\_\_

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25. \_\_\_\_\_

26. \_\_\_\_\_

27. \_\_\_\_\_

28. \_\_\_\_\_

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# GOALS

29. \_\_\_\_\_

30. \_\_\_\_\_

31. \_\_\_\_\_

32. \_\_\_\_\_

33. \_\_\_\_\_

34. \_\_\_\_\_

35. \_\_\_\_\_

36. \_\_\_\_\_

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38. \_\_\_\_\_

39. \_\_\_\_\_

40. \_\_\_\_\_

41. \_\_\_\_\_

42. \_\_\_\_\_

# PLAN TOWARDS GRADUATION

"YOU CAN PLAN A PRETTY PICNIC BUT YOU  
CAN'T PREDICT THE WEATHER" OUTKAST

Creating a roadmap to graduation can help you track your success. Not writing anything down can get you lost on your road to graduation. Writing down your planned graduation is the start. It is up to you to decide how you are going to reach your planned destination.



# Example

---

## 2020-2021 Academic Year

### Fall 2020

Biology 101  
English 101  
Intro to Art History  
Intro to College Math

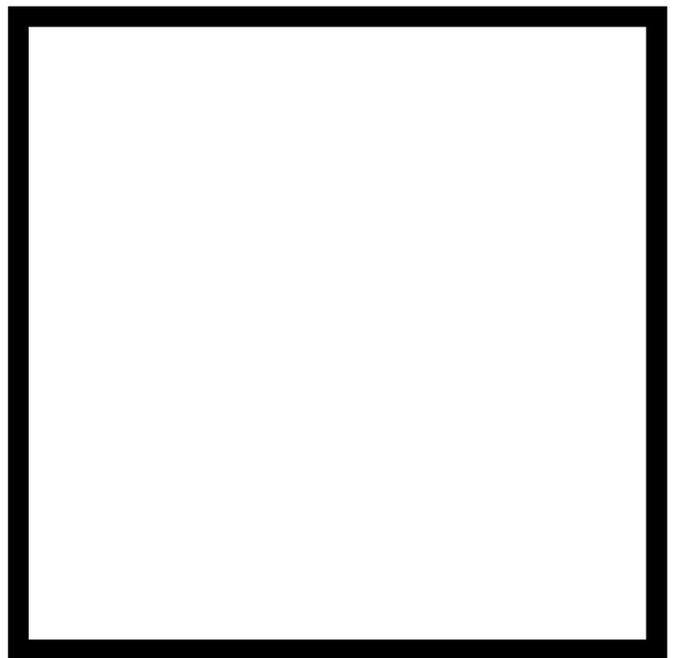
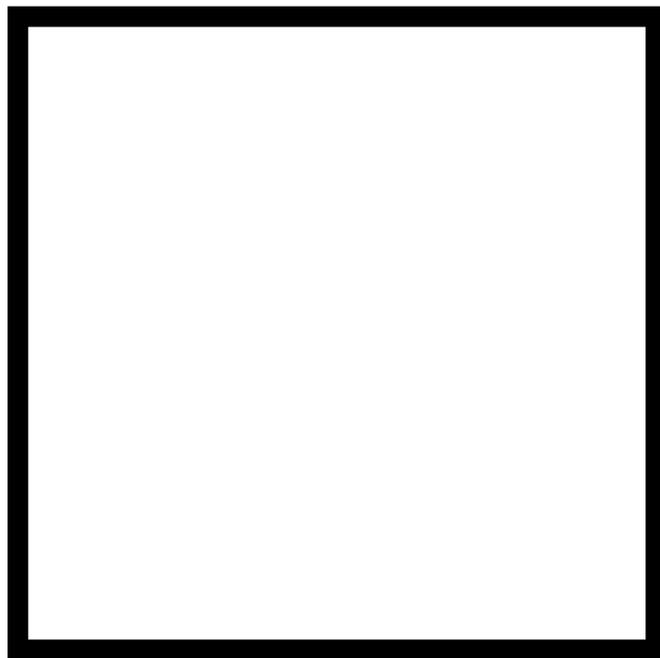
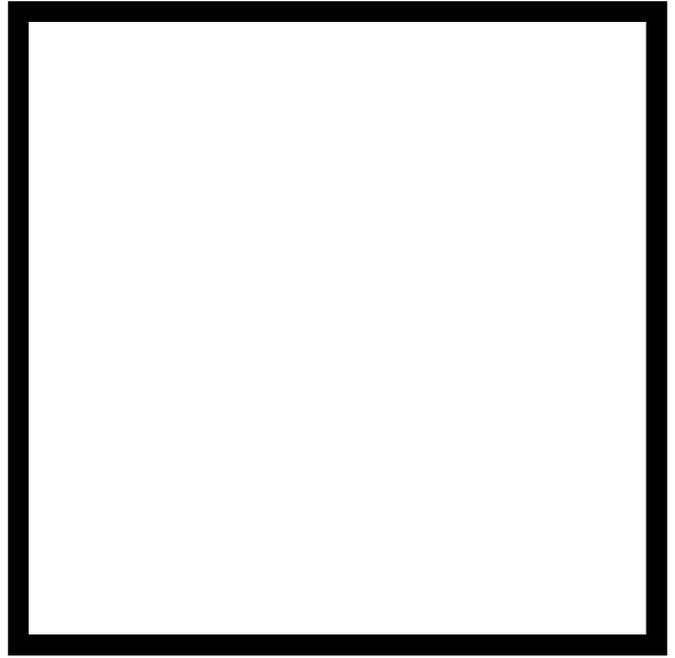
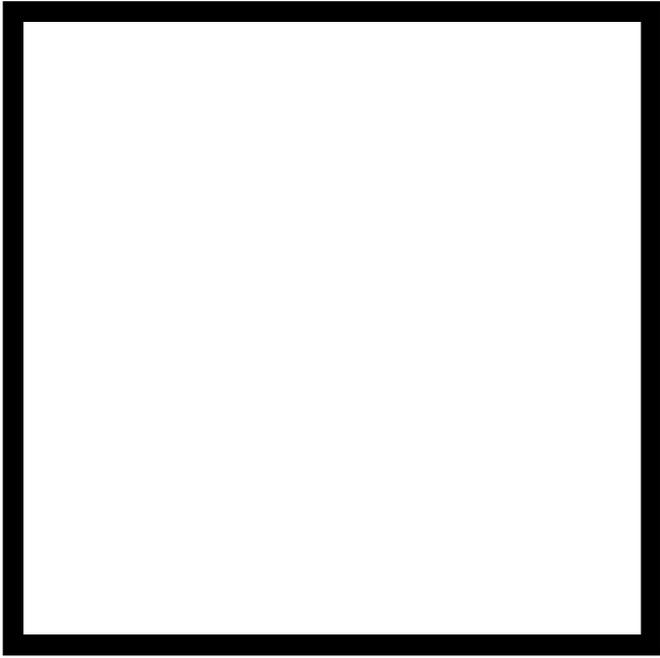
### Spring 2021

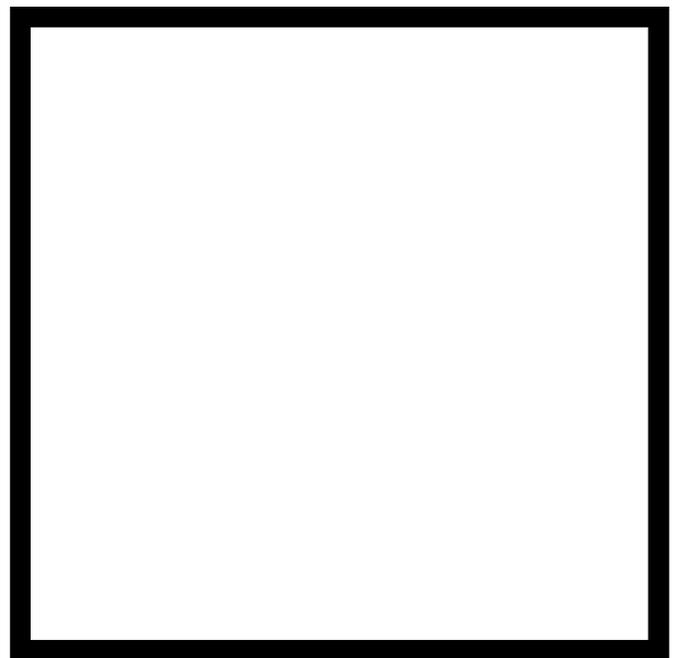
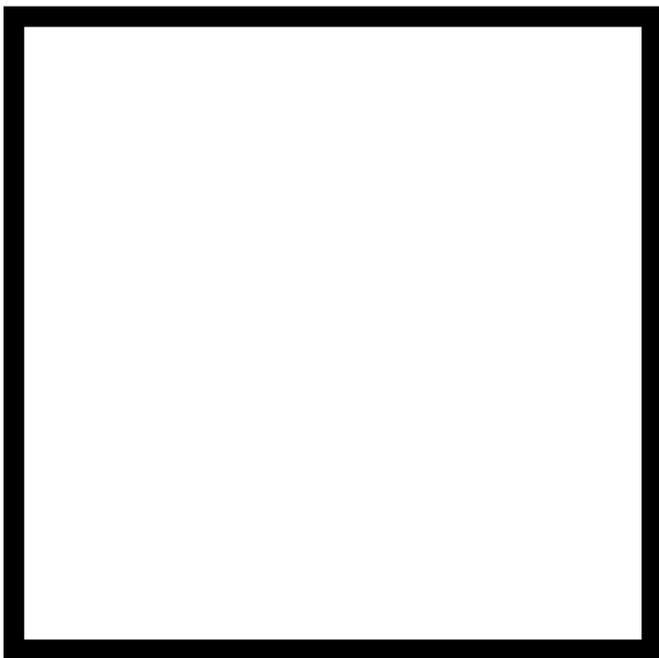
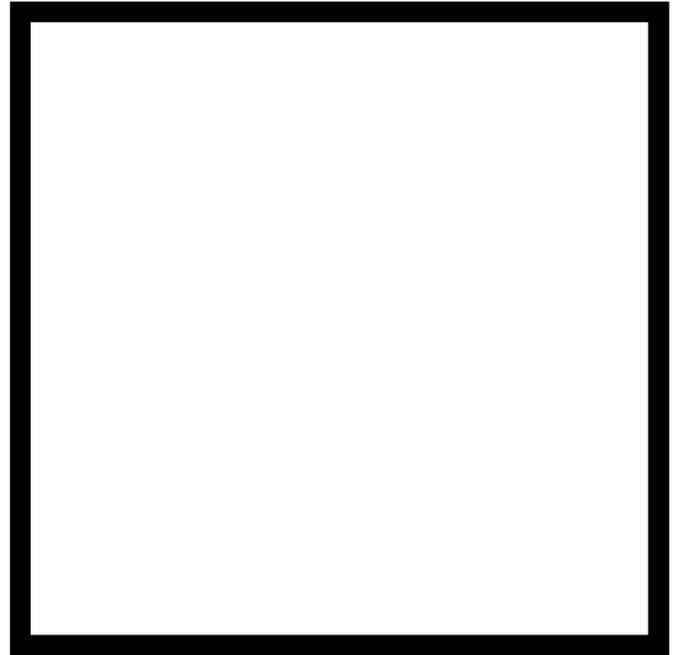
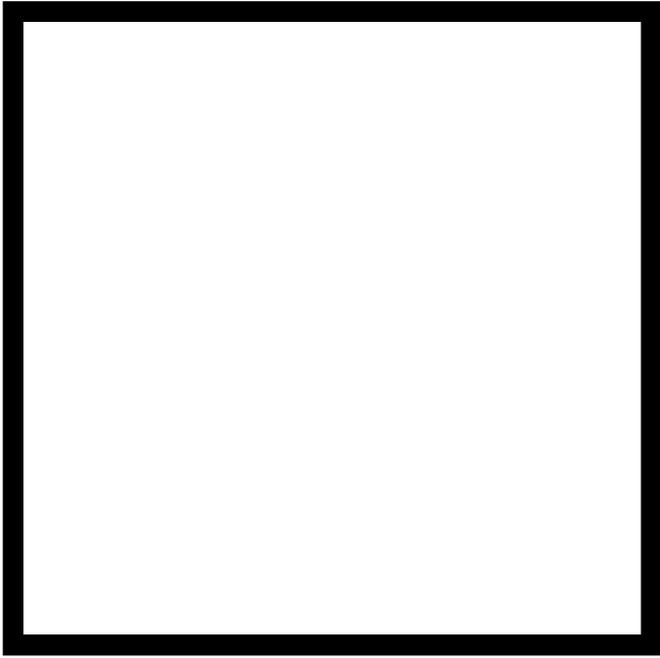
Statistics 200  
English 102  
American History 104  
Intro to Drawing

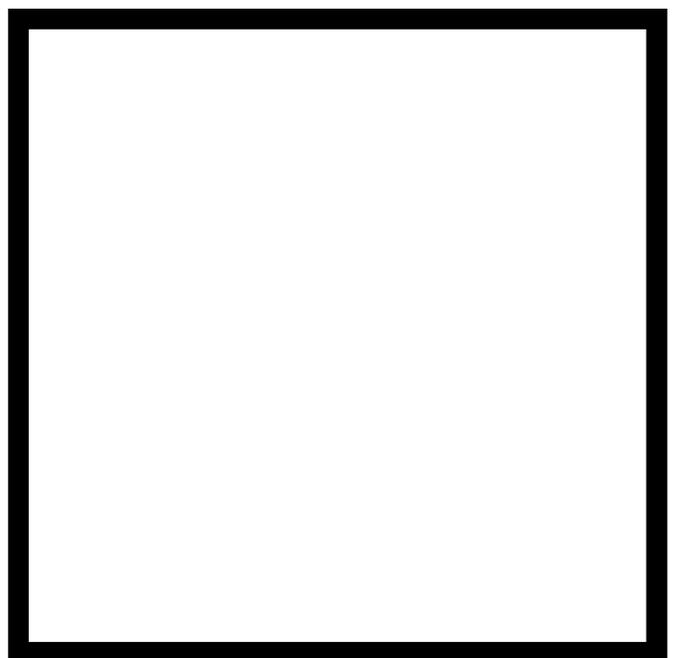
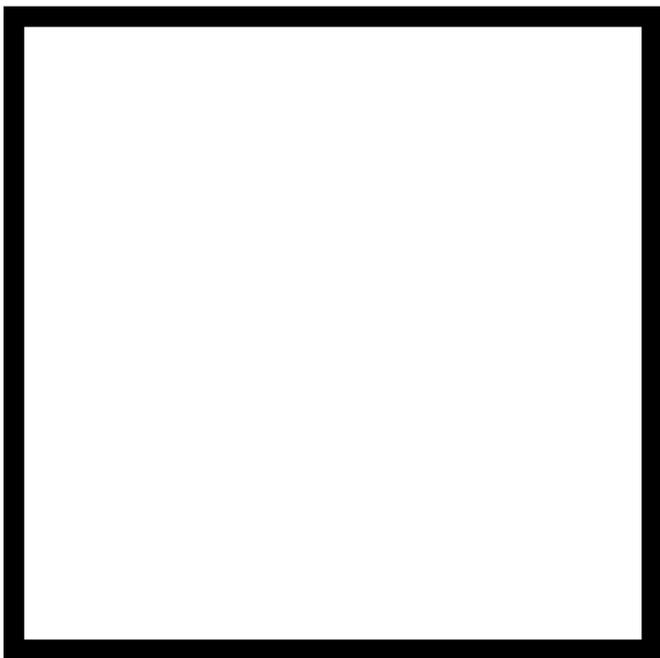
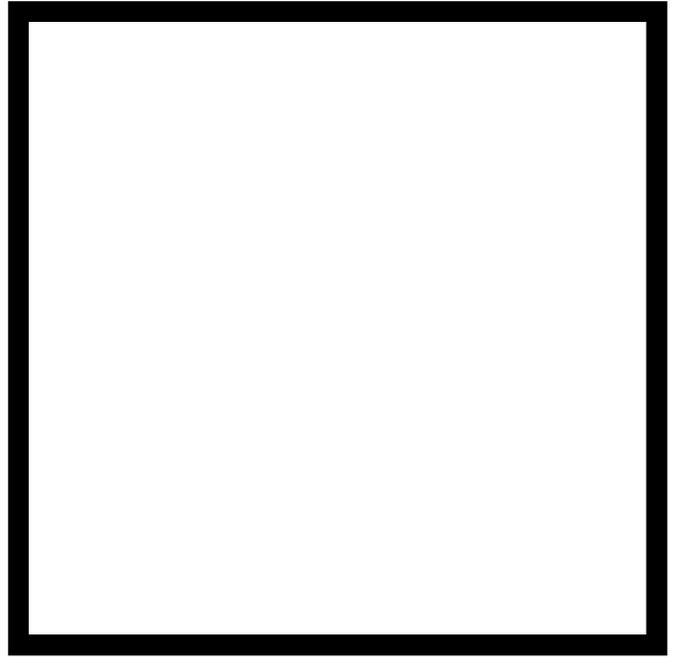
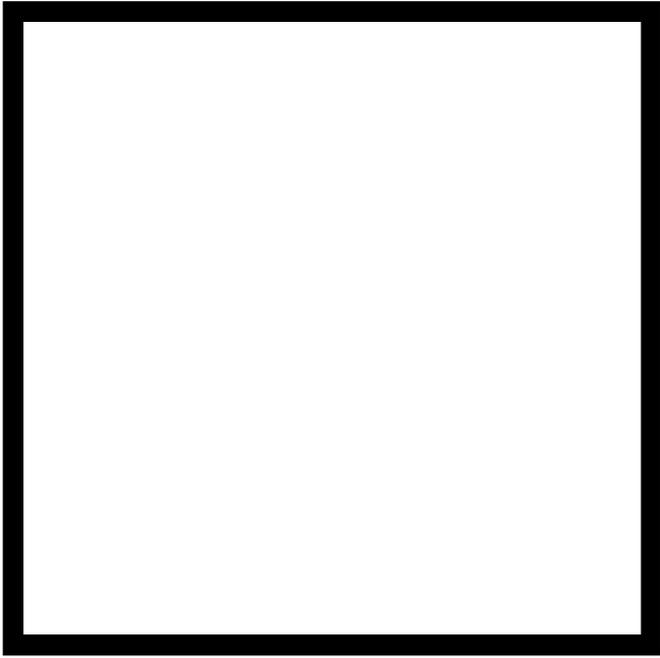
### Summer 2021

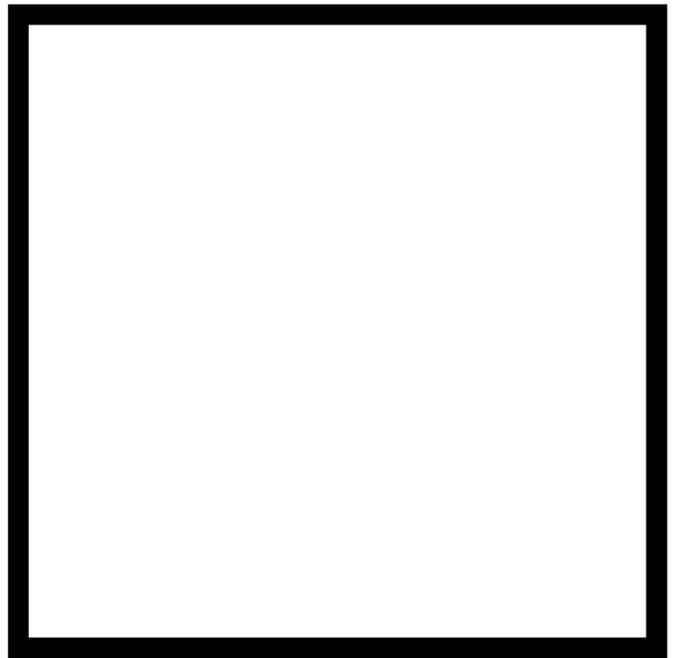
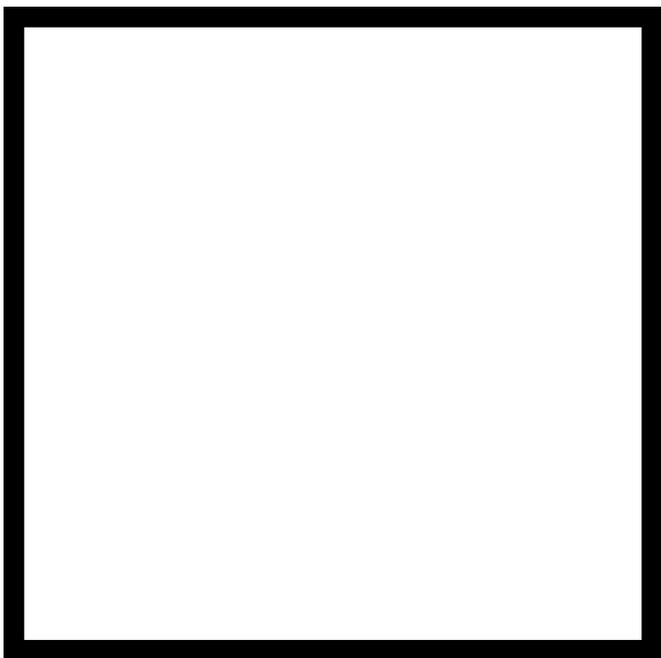
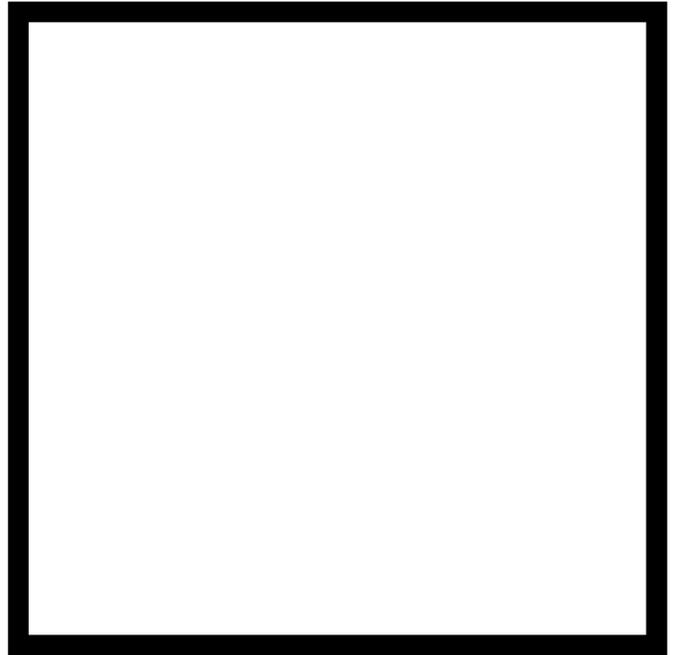
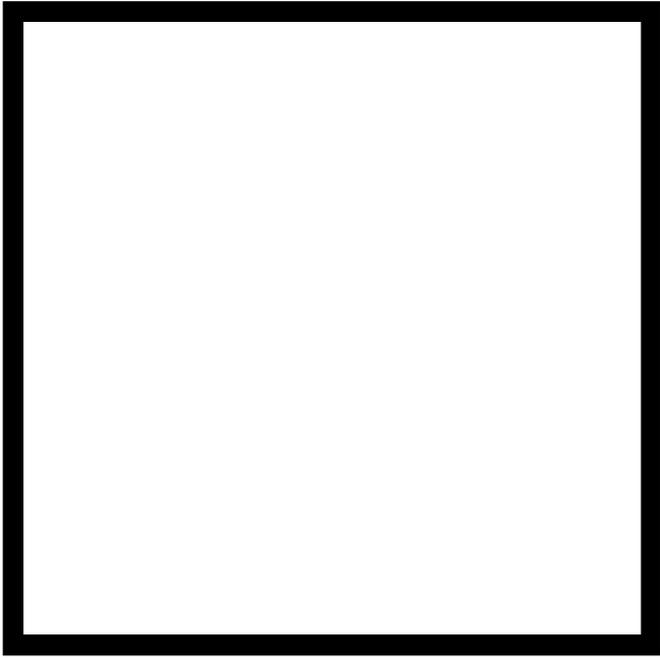
Biology Lab 200

### Optional Courses









# BUILD YOUR NETWORK

## IT IS A TWO-WAY STREET

Networking is one of the most important parts of your professional career. Having an established network takes a while to build and to nurture. Do not expect everyone you meet to be part of or to bring value into your network. There will be times when you meet someone who brings value but then you realize you are being used for the person's own benefit. Do not get discouraged when it happens; learn from the situation and move on with your life. There is no limit on the number of individuals who can be in your network but make sure everyone in your network has value and that you have time to communicate with each one on occasion.

There is no point to have over one hundred people in your network when you can only communicate with two of them. Your network circle is about quality, not quantity. It is better to have five individuals in your circle who can connect you with the resources needed than to have one hundred and none of them be able to help you with anything.

Start building your network with at least five individuals. Each individual in your team should come from different backgrounds and experiences. Do not have everyone on your network team from the same profession. You want to have differences of opinions and guidance.

Remember that networking is a two-way street, not one-way. You have to provide help when needed and pay for coffee. Do not just use your network whenever you need something. Send them an email once in a while, ask them about their family, and follow up with major events in their life. People know when they are being used, so make sure you are not using your networking team for your own benefit. Remember to follow-up to their emails, calls, and text messages in a timely manner.

One last thing: Assure yourself that you have a business card on you at all times. It is not expensive to purchase a business card online. All you need is your name, phone number with area code, and professional email. Believe me, people will take you seriously when you hand them your professional business card.

## DEFINING EACH MEMBER OF YOUR NETWORK



**The Mentor:** This is the type of individual with decades of wisdom who will guide you throughout your college years and beyond. Pay attention to what your mentor has to say because it will help you get through college and life.

**The Connector:** This individual is very well connected. Do not use this person whenever you need something. Assure that you keep in contact with this person, follow up and invite this person for coffee to update them on your life. Remember to ask them first on their updates.

**The Realist:** This is the type of person who will not sugarcoat anything. The realist likes to be blunt so learn to take nothing personally and take professional criticism. Learn to tell the difference between real talk and keeping you away from your goals.

**The Professional:** This individual has at least a decade of professional experience and wants to help someone like yourself. Make sure to keep in contact with this person and do not pose a threat to this person.

The fifth person can come from any background or profession who wants to help you succeed.

# KEEP YOUR FINANCES IN CHECK

## DO NOT OVERSPEND

According to consumer finance research, one of the biggest stresses college students have and a major reason for dropping out is financial stress. As a college student, it is tempting to splurge on things you do not need. I remember as a college student a splurged on a \$100 cigar humidor even though I rarely smoked cigars. Do not get caught up in splurging because you feel stressed. That is why it is critical that you budget your money, reduce the number of student loans, and protect your credit score at all times.

## BUDGET

A budget serves the purpose of managing your finances, assuring that you do not overspend and that your income is higher than your expenses. Not establishing a budget can land you into financial trouble. As an undergraduate, I never created a budget for my expenses, which is one of the reasons I accumulated \$10,000 in credit card debt. Creating a budget is simple and easy but updating your budget is the hard part. Only you can manage your own expenses. If you are tech-savvy, there are plenty of online tools to help you budget your money. Some banks even have a budget tool associated with your account. Take advantage of the free tools available online. In the resources page, I created a simple budget template to help you get started.

## FINANCING YOUR DEGREE

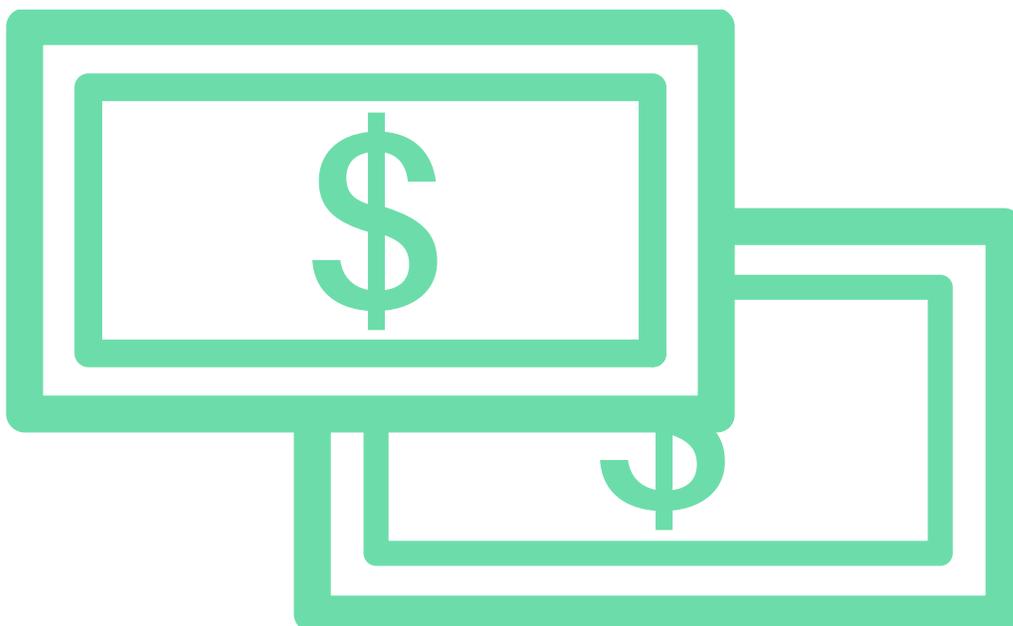
Paying for college is not easy. Although there are billions of dollars in scholarship funding for undergraduate degrees, there are times when scholarship money is not enough to pay tuition. There are a number of ways to pay for college excluding scholarships which include fellowships, ROTC (Reserve Officers' Training Program), employee tuition reimbursement, student loans, and work study. I highly recommend being careful with a number of student loans you take out during your undergraduate years. Student loans may be an easy way to pay for school, but they are not the easiest to pay off.

There are options such as loan forgiveness to help reduce your student loan debt, but student loan debt is amazingly difficult to be forgiven. You can declare bankruptcy and still not get rid of your student loans. Consult the university financial aid office before you take out student loans. In the resource page, I provide scholarship resources for your benefit.

## CREDIT SCORE

Protecting your credit score should be a top priority. A credit score is a three-digit number calculated by a mathematical algorithm that determines whether you are worthy of being provided a loan or credit card. Credit scores range from 300 to 850 with 850 being the highest score, which is the score you want to reach in your lifetime. Ruining your credit score at a young age can hurt your chances of landing a job, renting an apartment under your name, getting a cell phone in your name, and even purchasing a vehicle without having a co-signer. In the resources page, I describe what makes up your credit score.

Protect your credit score at all times. Do not co-sign a lease or a loan with your friend because should your friend not pay up, you will end up paying the loan. And if you decide not to pay the loan, not only will your friend's credit score suffer but so will yours. Think twice before not paying your credit card, co-signing on your friend's lease, or purchasing a car you cannot afford. Damaging your credit score at a young age can hurt your chances of getting your dream job and you will have to beg your parents to co-sign a lease on an apartment.



# REMEMBER WHY YOU STARTED



When the tough gets going, remember why you started. There will be days when you want to drop from all your classes but hold on and continue the path. Many people before you struggled and got through college. I entered college with a 16 on the ACT and managed to graduate in four years with Cum Laude honors. I say this because I've talked to people who feel discouraged after receiving a bad grade on a paper. Do not let a bad grade get you down. Grades are important but remember your degree has your name and date of graduation, not your grade point average.

Remember to watch your expenses, set up a budget, take care of your credit score, and be careful with student loans. Enjoy college as it will be an amazing time and it will be your last years before getting into the real world.

If I can offer any more words of guidance it is this: It is your job to graduate from college, not your parents, loved ones, or friends. Do not get caught up in the social scene. Parties will come and go throughout your lifetime. There will be plenty of "you should have been there" moments.

Focus on your studies, enjoy college, and take advantage of every opportunity.

Keep strong and remember why you started.

# BUDGET YOUR MONEY

STICK TO YOUR BUDGET AND CONTROL  
YOUR INCOME AND EXPENSES

Income	Expenses
Wages = \$	Rent = \$
Scholarship Money = \$	Transportation = \$
Student Employment = \$	Utilities = \$
Other = \$	Cell phone = \$
	Entertainment = \$
	Internet Subscription = \$
	Education = \$
	Health = \$
	Groceries = \$
	Dining out = \$
	Other = \$
	Other = \$
Total = \$	Total = \$

# CREDIT SCORE

## FACTORS INCLUDED IN YOUR FICO SCORE

35%

Payment history: on-time payments.

30%

Amounts owed: how much do you owe on each of your accounts.

15%

Length of credit: How long you have established credit.

10%

Mix of credit: installment and revolving

10%

Accumulation of debt: number of credit inquiries and opening dates.

When you are in college, building your credit score is one of the most important financial responsibilities. Do not ruin your credit while you're young because you will regret it later. Be careful with how many credit cards you obtain, do not reach the credit limit, and always pay your bills on time. Do not worry about reaching an 850 credit score because it takes years of healthy financial responsibility. Remember to take care of your credit.

# CREDIT SCORE

SCORE RANGE BASED ON FICO SCORES

760-850	Excellent
700-759	Very Good
660-669	Good
620-659	Fair
580-619	Poor
500-579	Very Poor

# SCHOLARSHIPS

## A SHORT LIST OF COLLEGE SCHOLARSHIPS

Federal Student Aid office: <https://studentaid.ed.gov/sa/types/grants-scholarships/finding-scholarships>

U.S. Department of Labor: <https://www.careeronestop.org/toolkit/training/find-scholarships.aspx>

College Scholarships: <http://www.collegescholarships.org/financial-aid/>

College Board: <https://bigfuture.collegeboard.org/scholarship-search>

Bureau of Indian Education: <https://www.bie.edu/ParentsStudents/Grants/>

Hispanic Scholarship Fund: <https://www.hsf.net/>

Scholarships for Women: <http://www.scholarshipsforwomen.net/>

United Negro College Fund: <https://www.uncf.org/?gclid=CO348bXW9dQCFVq5wAodtoQJ4w>

Fastweb: <https://www.fastweb.com/college-scholarships>

ROTC Programs: <http://todaysmilitary.com/training/rotc>

**Be careful with organizations scamming you for information. If an organization is charging for a scholarship it most likely is a scam. Check your local organizations, chamber of commerce, and churches for scholarships.**

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<http://www.drjrealtalk.com>

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<http://www.thestartupofyou.com/>

"What are the Different Credit Score Ranges?" Experian

<http://www.experian.com/blogs/ask-experian/infographic-what-are-the-different-scoring-ranges/>

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