Acknowledgements

This guide was written by the National Collaborative on Workforce and Disability for Youth (NCWD/Youth). The authors are Jana Hallas, Institute on Community Integration for the University of Minnesota and Mindy Larson and Dana Fink, Institute for Educational Leadership, with contributions from Nathan Cunningham of the U.S. Department of Labor’s Office of Disability Employment Policy.

Suggested Citation


Copyright 2015 National Collaborative on Workforce and Disability for Youth

The National Collaborative on Workforce and Disability for Youth (NCWD/Youth) is composed of partners with expertise in disability, education, employment, and workforce development issues. NCWD/Youth is housed at the Institute for Educational Leadership in Washington, DC. NCWD/Youth is charged with assisting state and local workforce development systems to integrate youth with disabilities into their service strategies. To obtain this publication in an alternate format please contact the Collaborative at 877-871-0744 toll free or email contact@ncwd-youth.info. This report is part of a series of publications and newsletters prepared by NCWD/Youth. All publications will be posted on the NCWD/Youth website at www.ncwd-youth.info. Please visit our site to sign up to be notified of future publications. This document was developed by the National Collaborative on Workforce and Disability for Youth, funded by a grant/contract/cooperative agreement from the U.S. Department of Labor, Office of Disability Employment Policy (Numbers OD-16519-07-75-4-11 and OD-23804-12-75-4-11). The opinions expressed herein do not necessarily reflect the position or policy of the U.S. Department of Labor. Nor does mention of trade names, commercial products, or organizations imply the endorsement by the U.S. Department of Labor. Individuals may reproduce any part of this document. Please credit the source and support of federal funds.
Making My Way through College is a guide for any student pursuing a degree or other type of credential (e.g., certification, license) at a two-year or four-year community college, college, or university. You will find information on a variety of topics relevant to preparing for and succeeding in college and transitioning from college into the world of work. Much of the information provided is relevant to all students, but the primary focus of the guide is on navigating the college experience for students with disabilities or those who think they may have a disability.

Under the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act, schools may not discriminate on the basis of disability and must ensure that the programs being offered, including extracurricular activities, are accessible to students with disabilities. Under these laws, a person with a disability is anyone who has a physical or mental impairment that substantially limits one or more major life activities, a person who has a history or record of such an impairment, or a person who is perceived by others as having such an impairment.

Families and professionals who work with students entering or in postsecondary education are encouraged to share this guide with any students who may benefit from the information.
Welcome to the world of postsecondary education! The next few years will be a fun and exciting time of personal growth on your way toward your future career! While you are preparing, there are some things you need to know in order to make the most of your college experience and be successful.

You have probably been looking forward to being out on your own and to being able to make your own decisions. While this is exciting, it can also be a little scary. Over the past several years, you may have had parents, teachers, counselors, administrators, and case managers guiding you on your way through school. They may have been “telling you what to do” and advocating for you, but hopefully they were also listening to your needs, interests, and goals to support you in learning how and when to advocate for yourself.

Now that you’re moving on to college, it’s time to put the self-advocacy skills you’ve been developing into practice. This means that you will need to not only recognize when you need assistance, but also know where to go and ask for help when you need it. If you haven’t learned
about self-advocacy before and don’t know where to start, you may want to begin by talking to some of your peers with disabilities or with staff from your local independent living center. The Career Services or Disability Services offices at your school, however, are probably the best places to get the facts about how your school can support you. These offices are there to help students, and it’s your responsibility to seek them out. Absent your written consent, not even your parents have the ability to talk to your school and/or teachers on your behalf. So if you need help, you must be the one to ask for it, and it’s now up to you to decide whether, when, and how to share personal information (such as information about a disability) in order to obtain this assistance. See “Decisions about Disability Disclosure & Connecting to Disability Services” on Page 6 for more on this topic. For more information on self-advocacy in transitioning to college, check out a guide at http://accessproject.colostate.edu/sa.

Another new challenge will be organizing your schedule. Classes will not be all day every day but will meet just a few times a week. Getting used to this lack of structure can be challenging at first. You will need to be responsible for getting to your classes on time, every time, and for getting all of your reading and homework assignments completed on time. Some professors do not take attendance at all, while others include it in your grade. It is important to know the attendance policy and communicate with your professors if you need to miss class, including as an accommodation need. A lot of information is packed into the few hours you meet for class each week, so missing just one class can mean you miss a lot. Professors will give you a syllabus on the
first day of classes, which helps you manage your work load by informing you about assignments and when they are due. You may find that your grades in some classes come from only a few tests or papers towards the middle and end of the term, so make sure to keep this information handy and set reminders that help you stay on track with weekly reading or project assignments leading up to major deadlines.

It is also important to make the time to meet with your professors so that you are more than just a “face in the crowd” and to ask them for pointers on what you need to do to get the most out of their course. Professors can serve as a great resource as you explore different subjects and their related career options. Even though it can be intimidating, professors like it when you are engaged in their courses, and will have a better understanding of you if you ever need references or recommendations to get a job or internship in the future.

Getting the facts about college means learning how to succeed in your studies first and foremost in order to graduate and launch or reenter your career. College is an amazing opportunity, so it’s important to stay focused. However, there are a number of other benefits to college that you don’t want to forget because they also help in the long run and make the experience worthwhile. College is a time to study, but it’s also a time to make friends, engage in student life and clubs, grow personal and professional networks, and expand your perspective and understanding of yourself and those around you. Don’t be afraid to try new things that interest you! College can seem like a lot to handle at first, but it’s exciting to start putting the pieces together with school and to become a part of the community there and in your local area.

Get the Facts about College Checklist

_Do I_

☐ know how to advocate for myself and my needs?
☐ know where to go for help?
☐ have a way to get to classes?
☐ understand the syllabus for each class?
☐ know how to connect with my professors?
☐ have a schedule or calendar for classes, events, and assignments?
The Why, What, & How of Disclosing a Disability

To get reasonable accommodations or other disability services in a postsecondary setting, unlike in high school, you will need to disclose your disability at different times to several people including staff members in the Disability Services office. Disability disclosure is a very personal decision, and it is important to be informed and take charge about whether, when, where, and why to disclose as well as what information and to whom. Before you make a decision, it’s helpful to educate yourself about disability disclosure by reviewing *The 411 on Disability Disclosure: A Workbook for Youth with Disabilities* at [http://www.ncwd-youth.info/411-on-disability-disclosure](http://www.ncwd-youth.info/411-on-disability-disclosure). Remember to keep the conversation about disclosure focused on what you can do and the areas in which you might need a little additional support. You will want to be assertive by standing up for your personal rights; expressing your thoughts, feelings, and beliefs in a direct, honest, and appropriate way; showing respect for yourself and others; and leaving room for compromise.

Understand Your Rights & Responsibilities

In disclosing your disability in a postsecondary setting, you have certain rights and responsibilities. You have the right to:

- be treated fairly and in a nondiscriminatory fashion;
- discuss your academic needs, supports, and accommodations in a non-judgmental setting;
- have information about your disability treated confidentially and respectfully;
- know what happens to personal information you choose to share with counselors, faculty, or staff;
- work collaboratively with staff to identify necessary supports for your success;
- obtain information about disability support services as well as physical and programmatic access at the
institution of your choosing; and
- be self-determined and thoughtful about your needs and options.

You have the responsibility to

- investigate and fully understand the academic and practical requirements of your chosen course of study, including determining that this option matches your skills and abilities;
- recognize that disclosing on an application form or prior to enrollment does not eliminate your responsibility to contact Disability Services, your professors, and other faculty/staff in a timely manner for any needed accommodations, supports, and information; and
- understand that Disability Services staff or faculty may not be able to address your needs effectively if you do not disclose them in a timely manner.

Every college and university has a Disability Services office with the goal of making sure that students with disabilities have an equal opportunity to participate in programs, classes, and activities at the school. This is done by providing reasonable accommodations and/or modifications like sign language interpreters, assistive technology, tutoring, extended time for tests, audio or Braille textbooks, and many other options. Disability Services offices can vary a lot in size and capacity, which may have factored into your decision to choose one school over another.

As soon as you apply for disability services, you are automatically disclosing your disability in order to explore accommodation options. That information is kept confidential by the Disability Services office unless you give them permission to disclose on your behalf. Additionally, when you begin classes, you will also need to disclose your disability to professors if you need an accommodation in their class. If you wait to disclose your disability until after classes have already started, it can be more difficult to get accommodations and can affect your progress in a class.

**Applying to Receive Disability Services**

To access services from the Disability Services office, you first need to apply. Most schools will allow you to apply for services as soon as they have confirmed your admittance. It can take a long time to get the services you need, so you want to start this process as soon as possible. Many schools send an application for disability services along with an acceptance package, but if
not, you can visit the university’s Disability Services’ website to fill out an online or print application.

To show that you are eligible for services, you will be required to provide information about your disability from a medical professional with your application. Different documentation may be required depending on your disability or disabilities, so you should first ask the Disability Services office for all of the requirements. You will then likely need to schedule an appointment with a doctor familiar with your disability in order to get all of the information you need. You may need to get some medical or psychological tests done. Even if you had testing done before for a 504 plan or an IEP in high school, you may need new or different tests in order to get the required information for college. This medical testing could be expensive. If you are registered with Vocational Rehabilitation Services, they may be able to assist with this cost, or it may be covered by your health-related insurance.

After you have all the documentation you need, you should submit it to your school. You may need to follow up after a few weeks to make sure they have received your information and to see if they need anything else. It is your responsibility to make sure the office has everything they need to put your accommodations in place. Always keep copies of all of your applications and documentation and take notes of dates when you communicated with office staff.

**Meeting with the Disability Services Office**

If you live near your school, you may wish to schedule an appointment with Disability Services well before school starts. If you do not live close by, you should call ahead of time and schedule this appointment for when you arrive during orientation. Prior to the meeting, you should make sure you feel comfortable discussing the parts of your disability that influence the accommodations you need in educational settings. To prepare for this discussion, complete activities in “Unit 6: Postsecondary Disclosure” of *The 411 on Disability Disclosure: A Workbook for Youth with Disabilities* at [http://www.ncwd-youth.info/411-on-disability-disclosure](http://www.ncwd-youth.info/411-on-disability-disclosure). You should also review the accommodations and modifications you received during high school and think about whether those will cover what you need to be successful in college. You may need more, less, or different accommodations in a postsecondary setting. Furthermore, you may need not only accommodations during class, but also for your living situation, campus transportation, extracurricular activities, and other programs and services provided by the college or university.
During your initial meeting, you should review the accommodations and modifications recommended by Disability Services and suggest your own if necessary. You should also be familiar with how the Disability Services office notifies professors of class accommodations. They may notify your professors on your behalf or provide you with an official letter that you can give to your professor on the first day of class. Even if they notify your professors, it is still important for you to talk to your professors directly. Although it can be scary to single yourself out to a professor, especially in a big class, it is also a great way to make a personal connection. If a professor is familiar with you and your needs, he or she may be more likely to work with you throughout the year if any additional needs arise.

Advocating for Yourself throughout College

In college, even more so than in high school, you need to be a strong advocate for yourself to make sure you are receiving all the accommodations you need to be successful. You are the only one who knows whether accommodations are helping you or not. However, the Disability Services office is your ally in handling situations that occur throughout your time in college and can act as a liaison with other offices on campus. It is important to develop a relationship with Disability Services personnel early on and to maintain a relationship by speaking with the office regularly and updating them on your challenges and successes. Additionally, if you develop a disability while in college or the nature of your disability changes in any way that affects your accommodation needs, you should make sure to apply for new or increased services as soon as possible.

During your time in college, you should reflect on whether the accommodations you selected are working for you or if you need to make a change. You may find that you need accommodations more at some times than at others. For example, if you have a physical disability or chronic illness, you may need additional support for transportation in the winter with snow on the ground than in the spring. If you are hard of hearing, you may not need an American Sign Language interpreter or C-Print during a small class, but you may for a class in a larger lecture hall. If you have a learning disability, you may need tutoring services for a class where you write a lot of essays but not for a math class. You may also need to schedule meetings together with Disability Services administrators and certain instructors if any issues arise throughout the semester.
Disclosing Your Disability Outside the Classroom

You may also find it helpful to disclose your disability in non-academic situations during college such as in a social situation, while involved in a community service activity, in an employment setting, or even in your online interactions. There are advantages and disadvantages to consider before you decide what, if any, information to share about yourself with others in any of these settings. Practicing disclosure in different situations helps you to feel more comfortable with the information you need to share to get accommodations that allow you to fully participate in education, work, and all other areas of life. The 411 on Disability Disclosure: A Workbook for Youth with Disabilities, linked on Page 8, is a great guide for thinking about disclosure in social, community, and employment situations as well as for education purposes.

When it comes to your online activity, just remember that any information or images of yourself that you share on the Internet could be seen by potential employers and other individuals for years to come. Employers often use Internet searches to learn about job applicants during the interviewing process. Read Cyber Disclosure for Youth with Disabilities (http://www.ncwd-youth.info/cyber-disclosure) for suggestions about managing issues of online disclosure.

Disability Disclosure Checklist

Have I...

- considered disclosing my disability to request reasonable accommodations and services?
- educated myself about my rights and responsibilities related to disclosure?
- found out what documentation is necessary to apply for accommodations?
- applied for disability services at my school?
- thought about what accommodations I need?
- met in person with a staff member at Disability Services?
- informed my professors about relevant accommodations related to my disability?
- considered whether or not to disclose my disability in social, community, and employment situations?
- educated myself about online disclosure?
Figuring things out on your own can be hard, but luckily there are lots of people at your new school who can help. Get to know who is who and what they do. Start by attending orientation to get to know the campus, where your classes will be, where different services are located, and about different student organizations you can join. Take a tour of the school, figure out how you will get to all your classes and meetings (See “Accessibility at Your School” on Page 12), and ask where the following offices are located:

- **Student Services:** This office provides information on registration, student records, counseling services, tutoring options, graduation requirements, financial information, and much more. This is a good place to start with any of your needs.
- **Career Services:** This office offers career development assistance such as career assessments and exploration tools, guidance on resume writing and interviewing skills, and help finding internships and job opportunities.
- **Disability Services:** If you have a disability, this office provides guidance on what accommodations are available, what documentation is required, how to get
accommodations from professors, and information on how to qualify as a student with a disability. See “Decisions about Disability Disclosure & Connecting to Disability Services” on Page 6 for more details.

Other places that you’ll want to locate early on include the library, computer labs, student union, dining halls and eateries, the student bookstore, and any gathering places for other students or friends.

Most schools have a student handbook (either online or in print), which provides important information for all students. Don’t forget to read it!

For more general information about searching colleges and getting to know what is available, see http://www.ecampustours.com.

**Accessibility at Your School**

Getting to know about accessibility and universal design at your school is an important part of orienting yourself. Accessibility refers to the ease by which an individual can access information, services, and physical spaces. Universal design is the “design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or special-

ized design” (Center for Universal Design, 2008). Colleges and universities can vary a lot in terms of accessibility and universal design, including in the ways that professors set up learning environments like classes. Newer campuses may have been built more in line with accessible or universal design principles than older ones. Campuses in urban settings may have more access to public transportation than rural or suburban campuses. College campuses are not required to make every entrance of every building accessible, but they are required to provide equal access to all programs and services for people with disabilities. Universally designed classes and physical spaces along with individualized accommodations help colleges provide equal access.

It is possible that you will be one of just a few students with disabilities at your college, so the Disability Services office might not be aware of every inaccessible building or situation. You will need to familiarize yourself with the programs and services you will be using to make sure they work for your needs. Before you actually start classes, take a tour of the campus to get a sense of the physical layout and if you plan on living there imagine how you will get from the dorms to your classes and other places on campus like the Student Union or recreation facilities. On many college campuses, using
a car on a daily basis can be very challenging, so you may find yourself walking, pushing your wheelchair, riding a bike, or using public transportation more than you have done previously.

Get familiar with the on-campus transportation like buses and shuttles. Are they equipped with lifts and ramps? Are the bus drivers trained on how to assist people with all types of disabilities? If not, talk to the Disability Services office. Also ask if there is alternative transportation for people with disabilities during times when standard transportation may be unavailable.

Take note if certain dormitories are located closer to the buildings where you will have classes and other areas where you may be spending a lot of your time. Tour the buildings and ask to see an accessible dormitory room. Note where furniture may need to be moved, shelves lowered, or doorways widened and make those requests to Disability Services as well as the campus facilities office. Often dormitories may have a bathroom shared with many other individuals in your hallway or on your floor. Think about whether a shared bathroom will work with your current routine or if you will need access to an individual bathroom.

Do you use personal assistance services (PAS)? Think about the schedule you will have for them. If they will be assisting you in the morning or evening, you may need to request special approval for them to visit and get them access to the building. You will need to talk to the Disability Services office as well as the campus facilities office. You may also need to get approval if PAS will help you during meal times or in between classes. Think about if you will come back to your dorm in between classes or if there are certain accessible bathrooms around campus that may work for you. Check out Making the Move to Managing Your Own Personal Assistance Services (PAS): A Toolkit for Youth with Disabilities Transitioning to Adulthood (http://www.ncwd-youth.info/PAS-Toolkit) for tips on how to find, hire, train, and pay for PAS.

Once you have your class schedule, explore each of the buildings and take note of where the accessible entrances, parking spots, restrooms, and elevators are located. If there is not an accessible way for you to get into the building and classroom safely and easily, alert the Disability Services office. It is possible they may need to change the location of your classroom so you have access. There may only be one accessible entrance to the building or one elevator. If that is the case, make sure your instructor
knows. If an elevator breaks down, it could cause you to be late or miss a class, and you want your instructors to be aware of this situation before it happens. If this does happen, it is your responsibility to notify your instructor and make up any work missed during class. Some classes, like science labs, will have additional equipment that may need to be made accessible to you. Try to speak with the instructors for these types of classes and the Disability Services office as early as possible so that your classroom experience will be a positive one.

Once you have developed a routine that works, remember college is about more than just classes! There are extracurricular activities everywhere and if they are operated by the school, they are required to be accessible to you as well. Talk to the Disability Services office and student services office about accommodations, if necessary. Finally, your access needs may change as you go through college if you change your program of study or develop new interests and then you will need to work with new people to make your college experience accessible.

---

Get to Know Your School Checklist

**Have I...**

- attended orientation?
- taken a tour of the campus and familiarized myself with the physical layout?
- visited Student Services?
- stopped by Career Services?
- contacted the Disability Services office and asked for information on allowable accommodations (if appropriate)?
- located the library, computer lab, student union, dining hall/eateries, student bookstore, and any other popular gathering places?
- read the student handbook?
- assessed whether the school’s programs and services will work for my needs?
- figured out daily transportation around campus?
- requested adjustments to my living situation or dorm room (if needed)?
Paying for college and the living expenses associated with going to college can be a big new challenge. Taking steps to prepare can really help to ease the burden.

It is important to know what the total cost of your education will be, including tuition, books, housing, transportation, food, healthcare, and any other fees. These costs can vary widely from school to school. Completing the Free Application for Federal Student Aid (https://fafsa.ed.gov) is a good place to begin and is a required step every year. Contact your school’s financial aid office or bursar to learn about when tuition and fees are due and how to receive alerts, payment plan options and possible scholarships, and waivers or grants. Learn more about paying for college at http://www.consumerfinance.gov/paying-for-college.

When you have information about your tuition and fees, it is a good idea to create a budget, and most importantly, stick to it! Learning more about finances and how to manage your money can help with this process. Two websites that can assist you with budgeting are https://www.360financialliteracy.org/Life-Stages/College-Students and http://www.smartaboutmoney.
In general, your budget should include living expenses like housing, transportation, food, and health insurance. Some students choose to live at home during college, but others move away and have more expenses to consider. Either way, you should make sure you are covered by health insurance during college (see “Take Charge of Your Health and Well-Being” on Page 24 for more details).

Part of budgeting likely includes setting up checking and saving accounts to manage your money. To learn about how to set up a bank account, including when and where to set it up and researching if your college has banking options, see this resource for college students: [http://www.consumerfinance.gov/students](http://www.consumerfinance.gov/students). Keep in mind that a debit card often comes with a checking account and allows you to withdraw money from an ATM, whereas a savings account is typically only for depositing money so that you can build up your resources over time. You can also use your debit card to purchase items in stores or online but be careful to keep your card number and security code secure. Writing checks is another method of payment that comes out of your checking account.

Another financial tool you have probably heard of is the credit card. Credit is a little more complicated and may not be something to consider right away. In addition, you have to be careful not to overspend with your credit card and to pay your bill in full each month in order to avoid paying interest and to maintain a good credit score and report. Having a good credit report can influence your ability to get loans in the future and is often checked by employers or landlords before they will offer you a job or apartment. To learn more about credit cards, see [https://www.consumer.gov/articles/1010-using-credit](https://www.consumer.gov/articles/1010-using-credit).

Another important financial consideration during college is how you will pay taxes.
Some students will remain dependents of their families, which means their families will claim them on tax forms, and they do not need to file separately. Talk to your family to see if you are a dependent. If not, you will need to learn about how to file taxes based on your income level and how to claim certain deductions associated with being a student by reviewing the information at http://www.irs.gov/Individuals/Students/Student’s-Page---Higher-Education.

If you have a disability, there are other financial tools and strategies to consider. Some steps to take include the following:

- Learn more about resources that students with disabilities can use to pay for college at http://www.washington.edu/doit/college-funding-students-disabilities;
- Look into whether you qualify for or need to re-determine your eligibility for monetary benefits through Supplemental Security Income (SSI), if appropriate, by visiting http://www.ssa.gov/ssi;
- Contact Vocational Rehabilitation Services (VR) and set up a meeting with a counselor there to see if you qualify for services and/or assistance, if you have not already done so, because VR may be able to help with some postsecondary education related expenses such as tuition and accommodations such as assistive technology. VR counselors will also work with you to find a job after you graduate, so keep in touch with them regularly while you are in school and update them on your progress.
- To find an office in your state, go to https://rsa.ed.gov; and
- Review the section of this guide, “Learn about Disability Benefits Planning” if you are receiving disability-related benefits from Social Security.

---

**Figure out Your Finances Checklist**

*Have I...*

- [ ] applied for FAFSA?
- [ ] applied for scholarships?
- [ ] met with the Financial Aid Office?
- [ ] started learning how to manage my money and financial decisions?
- [ ] determined my budget?
- [ ] researched qualification for SSI?
- [ ] contacted Vocational Rehabilitation Services?
Paying for college can be a daunting task for anyone. For students with disabilities, there are a number of supports in place in addition to traditional scholarships and financial aid. Youth with disabilities may qualify for some forms of government assistance. Supplemental Security Income (SSI) is a federal program for people with disabilities who have little to no income and few resources. Eligibility if you are over 18 is based on your individual income, not your family’s income as a whole, and there is an asset limit (usually $2,000) that you cannot go over. SSI provides cash benefits monthly.

Any earned income can reduce the amount of money received through SSI, except for what is earned in a work-based learning program as a part of an education program like a college work-study job. Under the Student Earned Income Exclusion, however, a person who is under age 22 and regularly attending school may exclude some earnings from income. The amount that can be excluded is adjusted annually. Additionally, you can set up a Plan for Achieving Self Support (PASS). PASS allows you to put aside income towards a specific work-related goal, such as college tuition, textbooks, or a computer. Money in a PASS does not impact the rest of your savings. Through the Achieving a Better Life Experience (ABLE) Act of 2014, you also have the
option of setting up an ABLE account to save for disability-related expenses without worrying about the asset limit that can affect SSI eligibility and other public benefits. To be eligible for an account, the age of onset of your disability must be before you turn 26 years old. Learn more at http://tinyurl.com/nn963sd.

If you receive SSI currently and are planning to attend school in a different state, you may need to contact the state’s office in order to continue receiving your benefits. To find your local office to get started receiving benefits or to update your information, visit the Social Security Administration’s website at http://www.ssa.gov/ssi.

Some students with disabilities who are significantly below the poverty limit and are also currently employed may be eligible to open an Individual Development Account (IDA), which is a savings account that uses matching deposits from community based and nonprofit organizations. The match can vary, but, for example, if you had a 2:1 match, then each time you deposited $25 in the account, you would receive an additional $50 in a match.

All students, including students with disabilities, need to be aware of their finances and learn how to manage them properly to plan for the future. Students with disabilities additionally need to learn about the specific benefits available to them and how to maintain their eligibility in those programs. All students should keep track of their finances in order to continue being able to pay for college expenses and as preparation for living independently after college.

### Disability Benefits Planning Checklist

**Have I...**

- learned about how any disability benefits that I receive may be affected by my earnings?
- determined whether and how the Student Earned Income Exclusion applies to me?
- set up a Plan for Achieving Self Support (PASS) or an Individual Development Account (IDA), if eligible?
- considered an Achieving a Better Life Experience (ABLE) account, if eligible?
- ensured that I will continue to receive benefits even if I attend school out of state?
- learned how to properly manage my finances and disability benefits?
There are some basic needs that all students have to figure out, especially if you’re living away from home for the first time. Just a few of these include

- where you’ll live (housing);
- how you’ll get around (transportation);
- what, where, and when you’ll eat (this might involve food shopping and cooking for yourself or buying a meal plan to eat on campus);
- how you will connect to other students, including those with disabilities; and
- how you will maintain your health and well-being.

Given all the challenges of adjusting to college life (starting over in a new environment, learning new routines, taking on greater responsibilities), it’s smart to think carefully about your var-
ious needs and what types of support will help you navigate these new experiences and succeed in reaching your goals.

**Find support:** Once you’ve thought about what you need to succeed, find out what services are offered by your school as well as other organizations in your community. Start by talking to your advisor and Student Services staff about what’s available at your school. If something you need isn’t offered, ask where else they suggest you look for services. If your school offers Health and Counseling Services, learn how you can use what’s available. Some schools provide free or low cost health services (e.g., screenings, immunizations) and mental health counseling. Others make referrals to providers in the local community. See “Take Care of Your Health & Well-being” on Page 24 for more guidance.

**Get involved:** Some forms of support come from getting involved in activities and organizations at your school and in the community. Consider joining one or more student organizations related to your interests and needs. You could also join a study group or participate in tutoring to keep up with your schoolwork. See “Connect with Other Students, Including Students with Disabilities” on Page 22 if you are interested in getting more involved with opportunities at your school and in your community.

**Stay in touch with family and friends:** While college is a time of learning and exercising independence, your family—parents or guardians, grandparents, siblings, significant others, or other family members—can still be a valuable source of support alongside your friends. They may not relate to everything you’re going through, but they may be a helpful sounding board and knowledgeable about useful resources or strategies. Keep them informed of what you’re doing and how things are going for you in school so that they can support you along the way.

### Decide What Support You Need Checklist

*Have I...*

- planned my needs for housing, transportation, and food?
- looked into student organizations on campus?
- joined a study group?
- found Health Services on campus?
- thought about how my family and friends can continue to support me?
In college, you will meet a lot of new people who influence your perspective on topics both inside and outside the lecture hall. As you develop your social network, connecting with other students is a great opportunity to meet people whose opinions or identities differ from or relate to your own. For example, gathering together peers with and without disabilities encourages you all to share experiences, talk about challenges, and develop a mutual understanding. Similarly, connecting with people from different races, religions, cultures, gender identities, and sexual orientations can expand your view of the world and lead to more creative and productive thinking. Because you can expect to collaborate with a highly diverse group of individuals in today's workplaces, it is ideal that your social network in college also reflects this diversity.

A great way to meet other students, including those with disabilities and other diverse identities, is through a registered student organization or club. There are student organizations for people with all types of interests and hobbies. Often there will be a day during the beginning of the school year when clubs set up booths to recruit new members. Most colleges also have student government bodies that are often decided by elections early on in the academic year. These groups represent student voice and can be a valuable activity to help grow your leadership skills.

If you are looking to connect with other students with disabilities, there may already be an organization on your campus. You can ask the Disability Services or Student Services offices for that information. You can also look up organizations online. Certain national organizations like Delta Sigma Omicron, the Autistic Self-Advocacy Network (http://autisticadvocacy.org), We Connect Now (https://weconnectnow.wordpress.com), and Project Eye to Eye (http://www.eyetoeyenational.org) have chapters on many college campuses. You can read their mission statements, and if
you like the work, you can contact their office about setting up a chapter on your own campus. The national organization can provide you with resources and support throughout the process.

Starting a new organization that meets your interests or introduces you to a new perspective may appeal to you and allow you to gain some leadership experience. Contact the Student Services office to find out about your school’s requirements for starting an organization, such as recruiting a small group of interested students and coming up with a mission statement or purpose. What do you want the organization to achieve? Will you advocate for a specific cause like disability rights on the campus? Will you be a support group? Will you plan community service opportunities? CollegiateLink (http://www.campuslabs.com/products/collegiatelink/for-students) is an online tool used by many colleges to organize student involvement opportunities, and you can review its resources as you think about how to begin your club.

When getting to know students with all types of identities, you will hear about a variety of different experiences. It is important that all students in the group have an opportunity to share and are heard. It should be a safe and confidential place for people, and, most importantly, it should be fun!

Study groups are another way for you to connect with your peers. Think about starting or joining a study group with other students in your classes to help you understand the material and form friendships with those in your program. If you are having difficulty with your classes, you may be able to access tutoring through Student Services.

Connect with Other Students Checklist

Have I...

☐ looked into the different registered student organizations or clubs on campus?

☐ contacted any of the student organizations or clubs that interest me?

☐ considered creating a new club or student organization?

☐ introduced myself to other students and started developing some new friendships?

☐ joined a study group?
College can be a stressful time for many people, which can impact your health and well-being. Taking care of your physical and mental health is an additional responsibility you now have. It is important to be proactive because you will do best in school if your health-related needs are addressed. Some schools have health services that provide some free and paid services through an insurance plan you pay for as part of your tuition and fees. The paid services will depend on your health insurance. You should also talk to your family to find out if you have health insurance through their plan, which is possible up until age 26, or if you have your own insurance plan. Check with your school’s admissions office to find out what if any student health insurance plan options are offered.

If you are not covered by your family’s insurance or a student health plan, you can enroll in your own plan through the healthcare marketplace with some lower costs based on your income. To learn more about health insurance options for college students, see Healthcare.gov’s website at [https://www.healthcare.gov/young-adults/college-students](https://www.healthcare.gov/young-adults/college-students). Health insurance may seem difficult to manage, but it’s a necessary part of growing up and making sure you can have

GETTING ORIENTED: **TAKE CHARGE OF YOUR HEALTH & WELL-BEING**
a healthy transition from pediatric to adult care. An organization called Got Transition has a number of resources for you to make sense of this transition and the logistics of using health insurance at [http://www.gotttransition.org/resources](http://www.gotttransition.org/resources). Also, see the U.S. Department of Labor’s *Transition Quick-guide: Take Charge of Planning and Managing Your Own Health and Career Goals* at [http://www.dol.gov/odep/pdf/HealthCare-CareerTransitionQuickGuide.pdf](http://www.dol.gov/odep/pdf/HealthCare-CareerTransitionQuickGuide.pdf).

People with disabilities may be eligible to receive coverage through Medicaid. In most states, if you are receiving Supplemental Security Income (SSI), you are automatically eligible for Medicaid, either as primary or secondary insurance. You can learn more about Medicaid coverage by contacting your state’s Medicaid office. Your insurance coverage can determine where you receive certain services and how you get your medications. If your insurance is based in a different state than your school, you may need to set up a system for mail order medications and other durable medical equipment like respiratory and urological equipment, diabetes testing supplies, and mobility aids.

When you begin school, you should schedule a wellness appointment with a doctor at the school’s health center or an off-campus health provider as soon as possible. Some schools do not have a health center on campus, in which case you should contact your health insurance provider to see which doctors in the surrounding area are covered by your insurance and then schedule a wellness appointment with one of those doctors. This will allow you to become familiar with the doctors and get all of your information on file with the health center or local provider. Doing so will make it easier if you have a medical emergency later in the year. Keep copies of all medical information on paper or on a computer.

If you have mental health concerns, you should also schedule an initial appointment with the mental health or counseling services offered at your school or with an off-campus provider. Depending on your school, you may be able to have regular counseling appointments at the student health center, or you may get referred to an outside doctor. Keep the health center or your local health provider updated on any changes you experience. Many students with and without disabilities develop mental health concerns in a college setting. If you think you might be developing a new condition or are experiencing symptoms from a condition you have had previously, visit the health center or your local health provider immediately to discuss your concerns. Active Minds ([http://www.activeminds.org](http://www.activeminds.org))
has a number of resources available to help college students identify mental health conditions and receive appropriate supports.

Living independently at a college or university can significantly impact your health in ways you may not be prepared for. You are no longer in an environment where someone ensures that you eat, sleep, and manage your time well. Having good sleeping and eating habits can be tricky when you have so much to do and so many new and exciting opportunities to explore. Make sure you organize your week and complete your assignments on time so that you are able to get enough sleep every night and eat healthy meals regularly.

If you have a disability and are finding it challenging to manage your health and your school schedule, talk to the Disability Services office about solutions. You may need to seek an accommodation for staggering assignment deadlines or to adjust your course load. If you have special dietary concerns or allergies, make sure your dining hall is aware of them. If the dining hall is not able to assist with those concerns, you should speak to Disability Services about a reasonable accommodation. For many students with and without disabilities, college may also be the first time you will need to address concerns about sexual health. Talk to the health center or your local health provider and seek out print or online resources to help answer any questions you have regarding your sexual health and responsibilities.

You know what you need better than anyone else, so be proactive with your health-care needs. If an emergency occurs, you may need some time away from school to get healthy. The Disability Services and Student Services offices may be able to help you figure out how to do that in a way that minimizes impact on academic progress.

---

**Take Charge of Your Health and Well-Being Checklist**

**Have I...**

- figured out my health insurance coverage while I am enrolled in school?
- scheduled an appointment with a doctor at my school’s health center or off-campus?
- found out what mental health or counseling services are available at or near my school in case I need them?
- organized my schedule so I am able to complete all my assignments, get enough sleep, and eat healthy meals regularly?
Career development is a lifelong process that starts with understanding yourself by identifying your interests, skills, and values. Various self-exploration activities can help you gain a better understanding of yourself and help inform your career exploration, which is another essential part of the career development process. It’s important to explore a range of career options and consider how they match up with what you know about yourself so that you can make an informed decision about your career and life goals. Once you’ve got a goal that feels right to you, it’s up to you to take charge of your career development by creating a plan to achieve your goal (or goals). Career planning and management, the third important phase of career development, should include determining what steps you’ll take to complete education and training, develop skills, and build the experience that you need to successfully obtain and manage your chosen career.

By attending college, you are carrying out part of this plan. Up until now, making your plan may have involved some self-exploration and career exploration activities, but you may need more opportunities to develop an understanding of yourself and your career options through
your studies and advising conversations. You will also want to work on developing a wide range of career planning and management skills during college to prepare you for success. To sum things up, your time in college is critical to your career development process, so use it well!

Some students start college with a chosen area of study or major, while other students start out undecided or what is called “undeclared.” If you’re undecided, you might have the opportunity to take some classes during your first year as a way to explore what interests you. But taking courses for exploration purposes isn’t always possible depending on how much money and time you have available. Given the high cost of postsecondary education, it’s important to make an informed decision as early as possible about your career goal so you can decide on a specific area of study or major with confidence.

If you need to do more self-exploration to help you select an area of study or major, here are some ways to go about it. Begin by thinking about how you would answer these questions:

- What interests me?
- What do I enjoy learning about?
- How do I enjoy spending my time?
- What are my strengths and positive qualities?
- What are my skills? What am I good at doing? What would I like to do better?
- What are my values? What is important to me?

Questions like these are typically a part of interest inventories and other career assessments. You might have completed some assessments while you were in high school either with a school counselor, as part of a class, while developing an individualized learning plan, or as part of your IEP transition planning process. If so, review those results as a starting point. After reviewing this information, you may realize that your interests, goals, or skills have changed. You can use free online tools to identify your current interests, skills, and values by visiting [http://www.careeronestop.org](http://www.careeronestop.org).

The Career Services office at your school can be another good career development resource. They can assist you with

- identifying your interests, skills, and values;
- identifying and exploring possible careers; and
- making an individualized career and education plan.
This information can help guide a conversation with your Academic Advisor, who is assigned by your school to help you in forming your career goals and in identifying programs of study that match your interests, skills, and goals. You may be assigned a general Academic Advisor at first and then a new one after you declare a specific major. If your goals develop and change over time, your Academic Advisor can help you throughout college to make sure you are progressing and adjusting your plan when necessary. Your Advisor can also help you determine which classes to take and in what order; how and when to declare a major; how heavy of a course load to take; and what additional resources may be available for you to maximize your time in college.

College opens the door to a number of subjects and career paths you may not have known about before. Take time early on to explore possible majors and, if possible, visit related work sites to help you figure out which one is the best fit for you.

As you begin to understand yourself better, check out the section on “Create Your Individualized Plan” on Page 30 to help inform your decision-making during college and beyond.

Understand Yourself Checklist

Have I...

☐ reflected on my interests, skills, and values?

☐ reviewed or completed interest inventories or career assessments?

☐ met with Career Services to see how they can assist me?

☐ met with my Academic Advisor?

☐ discussed major/certificate/program options?

☐ begun setting career goals?
There is no one-size-fits-all plan for decision-making during college and beyond. Everyone is different, and while you will have some requirements you must meet to graduate and earn the degree or credential that prepares you for your chosen career, you have a lot of choices. Making a plan to fit your specific strengths, goals, and needs will help to ensure your success. Use the resources and services available to you to create your own individualized plan. You must consider what motivates you, your goals, and the supports you need when creating your plan. While it must be your own in order for it to work for you, here are some tips to help you get started:

**Meet with your Academic Advisor** to see if there is a specific plan that needs to be submitted to your school and if there are planning tools available to get you started. If your school doesn’t require or offer a planning tool, you can download an individualized career development plan tool online at [http://iel.org/sites/default/files/IEL-Postsecondary-ICDP.docx](http://iel.org/sites/default/files/IEL-Postsecondary-ICDP.docx).

**Review your four-year plan, graduation plan, or individualized learning plan** from high school and reflect on what type of classes were easiest for you and most difficult and how those compare to the classes you will have to take over the next year or more. Plan to balance more challenging classes with less intense classes so you don’t overload yourself. Review what academic and emotional supports helped you be successful in your classes.

**Review your IEP or 504 Plan** (if applicable) and see if resources available are accessible and what accommodations you may need to access these resources.

Remember to advocate for yourself. If you need assistance or guidance, ask for it!

---

**Create Your Individualized Plan Checklist**

**Have I...**

- thought about my goals, motivations, and skills?
- worked with my Academic Advisor to create my plan?
- developed a plan as may be required by my school?
- accessed necessary supports to meet my goals?
- asked for necessary accommodations to help me access what I need?
Now that you have gotten to know your school and have made a plan to guide your way through college, it’s important to keep the momentum going each semester by taking some key steps to get the most out of college. The following list will help you stay on the path you have planned or help you adjust your goals as necessary throughout your college years and beyond:

- **Meet with your Academic Advisor** to review and update your individualized plan and determine which classes you need to take, which classes are available, and what combination of classes would be best for your learning style.

- **Get to know your professors.** Determine when their office hours are and how to best communicate with them throughout the semester. Remember that if you need accommodations, even if Disability Services lets your professors know about your eligibility for accommodations, you are responsible for arranging them with each professor, each semester.
• **Create a schedule or calendar.** Put in all assignments and due dates first, then include your work and study schedule, and finally add in some recreation and social events. Use your phone, a hard copy, or whatever works best for you! For an alterable template, see [http://www.calendarsthatwork.com/calendar.php?calendarId=monthLSf1](http://www.calendarsthatwork.com/calendar.php?calendarId=monthLSf1).

• **Access available services** as needed, such as tutoring, health, mental health, and career services you learned about during Orientation.

• **Talk to alumni and peers** in your area of study for tips on classes, professor recommendations, forming study groups, and getting connected to work-based learning experiences in your field like internships or job shadowing.

• **Reflect and plan ahead.** Revisit your successes as well as what was difficult for you each semester and plan to alleviate the difficulties and duplicate the successes. Reflect on the types of classes you took (online, hybrid, or classroom based) and in which setting you were most successful.

• **Revisit your semester’s budget.** Were you able to stick with it?

Should you make adjustments this semester?

• **Keep track of your records** on your computer and/or in hard copy. Make sure you have a secure location for all important records and documents, such as immunizations/medical records, disability testing, entrance testing, student aid information, and transcripts.

---

### Each Semester Checklist

<table>
<thead>
<tr>
<th>Have I (each semester!)</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ reviewed and updated my individualized plan?</td>
</tr>
<tr>
<td>☐ met with my professors?</td>
</tr>
<tr>
<td>☐ discussed accommodations with each professor?</td>
</tr>
<tr>
<td>☐ created a schedule with important deadlines and dates?</td>
</tr>
<tr>
<td>☐ accessed available services?</td>
</tr>
<tr>
<td>☐ met with other students to form study groups?</td>
</tr>
<tr>
<td>☐ reflected on last semester to help plan this semester?</td>
</tr>
<tr>
<td>☐ revisited my budget?</td>
</tr>
<tr>
<td>☐ kept track of my records?</td>
</tr>
</tbody>
</table>
During your first year of classes, you should decide what degree or credential you wish to pursue to achieve your career goal and create a plan to get there (if you’re still undecided, see the “Planning for Success” section of this guide, beginning on Page 27). Once you have a career goal in mind and know what educational path will get you there, take time to explore career opportunities in your area of study. It’s also never too early to start networking, to build work experience, and to practice the soft skills that employers look for in new hires.

**Do your research:** Career Services is a good place to start gathering career information. They may also be able to provide information about career fairs and help you explore careers through activities such as job shadowing, workplace visits, informational interviews, and other opportunities to meet employers.

**Network:** Make sure you keep contact information for anyone you meet in your career field of interest, so that you can reach out to them in the future when you are searching for a job. Set up meetings with professors to learn more about their experience in the field and to ask...
about connections they may have to help you meet potential employers. Professors or Career Services may also be able to set you up with a career-focused mentor in the field in which you want to work, who can give you advice on how to enter the field and help you network with others in the field. People that you meet through student organizations, clubs, and other activities, such as community service, are another valuable resource for networking. Tell these contacts about your career goals and ask them if they have any suggestions as you’re searching for work experiences, career mentors, and jobs.

**Build work experience:** While most employers want to see that you’ve completed a postsecondary degree or credential, they also want to know about your prior work experience. Building work experience while you’re in college will be immensely helpful as you start your job search. Ask Career Services as well as professors about internship opportunities or other ways to gain work experience related to your program of study. Remember that the relationships you build with your professors or other advisors and mentors can lead to their providing recommendations that help you obtain a work experience. Try to do multiple internships, either during the summer months or during the academic year. Internships not only build your work experiences, but also your professional networks when you begin looking for work after college. Paid internships are ideal, but any internship helps build your resume.

Students with disabilities can also use the Workforce Recruitment Program ([https://wrp.gov/LoginPre.do?method=login](https://wrp.gov/LoginPre.do?method=login)), which is a recruitment and referral program that connects federal and private sector employers nationwide with highly motivated college students and recent graduates with disabilities who are eager to prove their abilities in the workplace through summer or permanent jobs.
If you are receiving support from Social Security while in school, you will want to understand the relationship between going to work and being paid and the impact on your income and health benefits. You may be eligible for certain “work incentives” that allow you to earn some income and keep your Social Security and/or health benefits. The rules can be very complicated, so you will want to consult the experts in your area. To learn more visit http://www.socialsecurity.gov/work and http://www.ssa.gov/work/WIPA.html.

**Practice soft skills:** Soft skills are important traits that make you marketable in today’s rapidly changing workplace. Six key soft skill areas are communication, enthusiasm and attitude, teamwork, networking, problem solving and critical thinking, and professionalism (identified in the soft skills curriculum developed by the Office of Disability Employment Policy at http://www.dol.gov/odep/topics/youth/softskills). Seize any opportunities to develop and practice these skills, including work experiences, class assignments (e.g., hands-on projects, group work), and through other activities such as student clubs, leadership roles, and community service.

**Review and update your plan:** Use your individualized plan as a place to gather information you have collected about potential careers, to document your work experience and the soft skills you’re developing, and to record contact information you have received through networking. As you gain more information and experience, revisit your goals and confirm that the classes you are taking will prepare you for the career you want.

---

**Year One & Beyond Checklist**

*Have I...*

- researched career opportunities?
- talked to career services about career fairs, mentoring, and other ways to explore my career area and network?
- looked into internships and other ways to gain work experience?
- met with professors and other people in my career field of interest to ask for guidance and advice?
- practiced soft skills?
- saved career related contact information in a safe place?
- updated my plan?
The last year of college is fun, exciting, and exhausting! In addition to keeping up with your classes, which may be the most challenging yet, this is also the time to begin to look for a job. Career Services can do a lot to help you with this search, including

- assisting you with writing and reviewing your cover letter and resume;
- informing you about job leads and possible job placement; and
- helping you practice interviewing and interview FAQs.

When looking for employment, there are a lot of things to consider. Where you want to live is one consideration. Would you be willing to move to a new city? The type of company or organization you want to work for is another consideration. Spend time researching employers to learn about their mission statement, affiliations, and goals, and to determine if they meet your ideals of the “perfect place to work.”

Acquire or borrow appropriate clothes for your job interview. Many communities have second
hand shops that offer reduced priced clothing. Additionally, some areas have community organizations with “Dress for Success” or “Clothing Closet” programs that provide appropriate interview clothes for free. If you are eligible for Vocational Rehabilitation services, they may also provide assistance with buying workplace attire. While a suit is appropriate for many interviews, this may be too formal or inappropriate for all industries. Seek advice from Career Services or ask some of the people you have come to know in the industry.

Career Services can also help you prepare for interviews by providing sample questions and setting up mock interview sessions for students. If you don’t already have a resume, creating one now is the most effective way to summarize your qualifications, including education and work experiences, to show an employer what you bring to the table. A cover letter is also a valuable tool for explaining how your experiences directly relate to the specific job you’re applying for. Reviewing your plan to include this skill-building may be necessary.

Begin applying for jobs and interviewing several months before graduation. Many students will be graduating at the same time, so planning ahead really pays. Be prepared to inform potential employers when you would be available to begin work. Factor in time for moving if it would be required.

Your Final Year Checklist

Have I...

- created a resume and cover letter?
- acquired or borrowed clothes for an interview?
- practiced my interviewing skills?
- talked to Career Services and contacts about job leads?
- looked into job placement options?
- determined where I want to live?
- researched potential employers?
- applied for jobs?
- reviewed my plan?
Graduation is a time to celebrate! You are making your way through the final steps of this part of your education! Take time to recognize all that you have accomplished with earning your degree, license, or certificate. Way to go!

By this point, you may have interviewed for and accepted a job or internship in your field to launch your career, or you may just be starting your job search. In addition to finding and getting a job, you will need to determine where exactly you will live. You may choose to continue to live at home, with a roommate, or on your own. If you will be finding a new place, give yourself plenty of time to search for the right place. If you are moving to a new city, your new employer may be able to recommend an area where you should look or may even have relocation agents to assist you. If you are working with a vocational rehabilitation (VR) services VR counselor, make sure to contact them and see what services will be available to you if you relocate. You will also need to consider transportation when you think about where you want to live in relation to work.
Take time to reflect on what has been most helpful to you in making your way through college. What supports and services were most beneficial? How will you get these supports when you are at work, in the community, and on your own?

If you have a disability, take time to consider:

- whether you need to disclose your disability in order to request accommodations at work;
- what types of accommodations are necessary to do your best on the job; and
- if you choose to disclose, when and how will you talk with your employer about your disability (e.g., during the interview, once you have an offer, after you have accepted the job and started working)?

The decision to disclose a disability is very personal and requires careful consideration. The 411 on Disability Disclosure provides helpful guidance as you consider whether, what, when, and how to disclose. Find out more at http://www.ncwd-youth.info/411-on-disability-disclosure.

To learn more about workplace accommodations you can request, visit the Job Accommodation Network at https://askjan.org. Also think about how you can make accommodations for yourself in order to have a successful career. For example, you can utilize a recorder during meetings if note taking is not as effective or not an option for you. Taking responsibility for minor adjustments that help you perform your job better is an important skill employers will value.

Graduation Checklist

Have I...

- celebrated?
- looked for and/or found a job or internship?
- determined if I will live alone, with family, or with a roommate?
- looked for a place to live?
- talked to VR to see if benefits change where I will live?
- determined how I will get transportation?
- reflected on what helped me be successful?
- determined what supports I will need to continue my success?
Now that you are beginning your new career, there are just a few more tips to help you be successful:

- **Create a budget.** Revisit your college budget and make adjustments including your new salary, repayment of student loans, living expenses, and any other additions or subtractions you may have. See the websites in “Figuring out Your Finances” for more resources.

- **Set goals.** Think about where you want to be in the future. Consider if you want to continue your education, where you want to live, how you would like to advance in your career, as well as any goals you may have for your personal life. For more information on setting goals, see [http://www.wikihow.com/Set-Goals](http://www.wikihow.com/Set-Goals).

- **Revisit your goals and budget** once a year to make adjustments as things change in your life.

- **Discuss with your employer what you need to be successful.** You may come to realize what type of support helps you do your best, and communicating this with your employer will benefit you both.

- **Continue managing your health and well-being.** Employers usually provide health insurance, but you may need to consider purchasing your own if not.

- **Make new friends and keep the old.** Having a strong personal and professional network in place can help you thrive and succeed throughout your life.

---

**Out in the World Checklist**

*Have I...*

- reviewed and altered my budget?
- created personal and professional goals for my next stage of life?
- determined what helps me be successful?
- communicated my needs to my employer?
- learned how to maintain my health and well-being?
- created and maintained my personal and professional connections?


