Your College Navigator, LLC

Admissions by design, not chance!

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June 2022

June 4th—SAT

June 11th—ACT

Seniors – Thank teachers and others who helped you

Thank scholarship providers

Have your final transcript sent to your college

Summer 2022

Do Something Interesting

Job, internship, or community service; summer program

Explore Colleges

Use websites, guidebooks, virtual online tours and on-campus tours and interviews

Rising Seniors

Begin to work on Common Application and other applications as they become available

Craft your essay

Narrow college list

Prepare for fall SATs and/or ACTs

College tours & interviews

Summer Plans—Starting a Business

Still thinking of ways to make your high school summers count? Some young adults score an internship, some are lucky enough to undertake travel that incorporates fun and community service, and others take a summer job in order to squirrel money away. One exciting idea is to start your own business. The right business can accomplish a lot – real world experience, money in the bank, and a roadmap towards your future. How, you may ask? Consider a few businesses that were started by high school students: Maddie Rae's Slime Glue, Wise Pocket, Are you kidding, Me and the Bees Lemonade, Maya's Ideas and Mo's Bows. These are a few that illustrate the wildly successful young entrepreneurs who continue to thrive and grow, despite their youth. A few multimillionaires today got their start as very young men: Mark Cuban sold garbage bags out of his garage, Elon Musk built and sold a video game, and Richard Branson bred and sold parakeets. A few extremely successful young women who are changing the world include: Riya Karumanchi, Hannah Grace, Riya Sinha, Avye Coulote and Miracle Olatunji.

The takeaway from all these names and ideas is found in the word "variety." There are so many interesting ways of starting your own business during high school! Here are a few ideas: Candle making, skin care/ make-up/ beauty products, fashion accessories, toy/ teen product reviews, baking cookies/decorating cakes, party/ special event/ holiday set up and take down, rickshaw rides, social media marketing, dog walker, house/pet sitter, babysitting, music/academic tutor, cleaning houses/cars, house/apartment mover, window cleaner, tour guide to local fishing holes/natural areas, dog treat baker or even dog poop picker-upper. All these ideas are well within the grasp of an active and ambitious high school student, matching individual skills, interests and abilities. Some students choose to spend time first exploring and learning more about setting up a business. Check out Camp BizSmart, Treps, Moonshot Junior and Junior Achievement. These are wonderful opportunities for high school students to explore entrepreneurship with the goal of supporting their ideas.

For those who have decided to forge ahead with their business idea, there are some important steps to take in order to ensure a smooth beginning:

Explore the market and come up with a solid pricing structure for your product or service.

Pick a good name for your business, check that it hasn't already been 'taken', and select a URL. Again, make sure that it hasn't been adopted by another business.

Market early and often. Vary your marketing media – online, flyers, canvassing friends and family.

Start saving your money as soon as you can. If you know you have an entrepreneurial spirit, start saving in elementary/middle school and ask family for extra chores to build upon your savings.

Seek advice from those in the know but don't limit that advice to just family. Explore local resources already in the field. If you can, get a part-time job during the school year in that field to learn from the inside. (Continued p. 3)

Focus on Majors: Fashion Design/Merchandising

Career Paths for Fashion Design / Merchandising Majors

Retail Management

Event Planner

Fashion Trend Analyst

Fashion Journalist

Visual Merchandizer

Product Designer

Mall Manager

Fashion Consultant

Fashion Show Director

Costume Designer

Fashion Editor

Import/Export Manager

Fashion Buyer

Pattern Maker

Stylist

To learn more:

Fashion Group International, Inc., www.fgi.org

International Association of Clothing Designers and Executives, www.iacde.net

Women's Wear Daily, www.wwd.com

Do you love fashion? Are you usually the first in your group to spot the latest clothing trends? Is *Project Runway* one of your favorite reality shows? If you answered yes to one or more of these questions, a college major in fashion merchandising and a career in the fashion industry may be a good match.

While many people picture clothing designers when they think of the fashion industry, designers actually play a relatively small role in keeping the fashion industry running. In addition to designers, the fashion industry relies on professionals with skills in areas as diverse as researching and predicting fashion trends; marketing and advertising; sourcing and production of textiles, clothing and accessories; and retail operations. Across the supply chain, the U.S. textile and apparel industry directly employs more than 4 million people, and contributes $350 billion to the U.S. economy each year. Globally, the fashion industry accounts for $2 trillion in sales annually.

A major in fashion merchandising can help you prepare for a career in this fast-paced, creative industry. As a fashion merchandising major, you'll study how clothing, textiles, and accessories are designed, produced and marketed to consumers. Most programs begin with a class that will introduce you to the fashion industry and then move to classes in specific aspects of the industry, from design to production to retailing. Depending on your program, you may supplement the courses in your major with additional courses in business and communications. Some colleges allow students to specialize in a particular part of the industry, such as textiles or apparel, while others give students the chance to combine fashion merchandising with courses in specialized areas such as fashion design or fashion advertising. Typically, the classes in this major will have a strong "hands on" learning component; instead of just writing papers about how the fashion industry markets clothing, you'll be asked to develop advertising plans and ads for class assignments.

Most colleges offering fashion merchandising majors also offer off-campus study programs in fashion capitals such as New York or Milan to give students in-depth exposure to the industry. Internships at fashion and retail corporations are also encouraged and some fashion merchandising programs require internships as part of the major. Stronger fashion merchandising programs often have connections within the fashion industry that can help students land these highly sought-after internships.

Fashion merchandising majors will be prepared for a wide variety of career paths after graduation. Typical entry level job titles include assistant buyer, production assistant, marketing specialist, retail analyst, and visual merchandizer. According to industry research, most entry level positions will have starting salaries of between $45,000 and $55,000, depending on position and company. Mid-career managers can expect salaries in the $70,000 to $100,000 range, and senior executives often see salaries in the $150,000 or higher range, depending on their area of specialization, skills, and experience. However, a fashion merchandising major provides strong business knowledge and skills that can be applied to other businesses, so graduates are not limited just to positions within the fashion industry.

Want to learn more? Check out the links in the sidebar to the left.

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Financial Matters: Pre-College Financial & Legal Matters

There are a few legal and financial issues that should be addressed before your son or daughter goes off to college. If your child has turned or will turn 18 during the next year, she is legally an adult, and you, her parent, lose the legal authority to make decisions on her behalf. That means that you have no legal right to see her grades, to manage her finances (although you remain responsible for paying her college tuition), or to make medical decisions or speak with her doctor. So, before she goes off to college, consider asking her to sign some documents that will allow you to continue to help your child.

- FERPA release: with your child's permission, you can speak with the college about her performance. Colleges often have their own FERPA release forms, so ask your college for a copy.
- HIPAA Authorization: allows you to access your child's health records and speak to her doctors about medical issues.
- Advance Care Directive for Health Care: allows you to act on your adult child's behalf in the event that she is incapacitated and unable to make decisions for herself.
- Durable Power of Attorney: allows you to act on your adult child's behalf regarding legal or financial matters.

You can get the last three forms mentioned from your family lawyer. Each of these forms can be revoked at any time, but having them in place while your child is away at college may provide the whole family with extra peace of mind.

This is also a good time to address money management issues.

- Set up a bank account that will allow you to easily transfer money to his account. An online bank account may be the most useful, especially if the bank has special student accounts available that will give parents access to bank information. Find out which banks have ATMs close to campus—college kids usually don't write many checks. Be sure to check on fees for using an ATM that's not part of your bank's network. Those fees can add up!
- Make plans to protect student property. College kids tend to have a lot of valuable electronics and computer equipment. Renter's insurance can protect your investment if these items were to disappear. Your homeowner's policy might also cover dorm room possessions—check with your agent.
- Health insurance: check out options provided by the college and compare these policies with your existing family medical coverage.
- Car insurance: check with your agent. If your child will not have a car at college, you may be eligible for a discount on your auto rate.
- Discuss credit card dangers: college students are besieged with credit card offers—discuss how the misuse of credit cards can affect their ability to get credit in the future. Consider a debit card as an option.

Summer Plans—Starting a Business (continued from p.1)

This serves two purposes – makes money and provides you with first-hand information and experience. Work towards building contacts and connections in your field.

Consider seeking out additional financial support. Some young people have been able to fund their new business through Kickstarter; others have been lucky enough to have family support.

Find out about your need to register your business. Do you have to apply for permits or licenses? Your local County Clerk's office will be a great place to start.

Open a bank account for your business. It's important to separate your personal funds from your business funds, and you may need an adult as a co-signer on that account.

Finally, as you embark upon your new venture, be sure to pick your passion. Come up with an idea that resonates with your specific interests and talents. It's more important to start your business doing what you both love and what you know. Don't do lawncare if you don't like the heat; don't work as a Mathematics tutor if you're pulling Ds in Algebra 2; don't decorate cakes if you hate baking…and the list goes on. Instead, target your passions and interests, abilities and talents. Be dedicated, determined, and consistent. Don't start what you can't finish, and stay with what you begin. But, be prepared to fail and don't ever be afraid of failure. If at first…you know how that sentence ends!

"Do not be embarrassed by your failures, learn from them and start again."
— Richard Branson

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Check our website for upcoming webinars and seminars.

Adjusting to College Life

Nearly every college freshman encounters a few surprises as they adjust to college life. Understanding the most common challenges can make the transition to college life go more smoothly for both students and their parents. Some common freshmen challenges include:

Academics. Even strong students can be blind-sided by college academics. Classes are often more demanding than high school classes, and may require new skills and approaches. Unlike high school teachers, college professors won't check that you're keeping up with the workload. **How to cope**: The course syllabus is your best friend; before each class, make sure you've completed the reading for that day. Don't skip classes! If you're struggling with the course work, get help earlier, rather than later. **For parents:** If your child seems to be struggling, suggest that he or she talk to the professor during office hours. The college's tutoring and writing centers can also help students adjust to the academic demands of college.

Time management. In college, how you spend your time is up to you. That sounds great, until you realize just how hard it can be to balance studying, socializing, and juggling new responsibilities like a job or doing your own laundry. **How to cope:** Your first three priorities should always be attending classes, study time (allow three hours for every hour you're in class), and taking care of your health (i.e., sleeping, eating, and exercising). Get a personal planner and block out time for those priorities first, then figure out how much time you have left over for socializing. **For parents:** Making mistakes managing time is part of the college learning experience.

New people. Most freshmen look forward to meeting new people in college, but being surrounded by strangers can also take some adjustment. New friends may have different ideas about behavior and relationships than your family and friends back home. Rooming with a stranger (or strangers) can also be a challenge. **How to cope:** The first few weeks of college are usually a social whirlwind. Remember that strong friendships need time to develop. Roommates don't always end up being best friends; try to talk out any issues that crop up with your roommate as soon as possible. **For parents:** Before your child leaves for college, discuss how to stay safe on campus, and where to get help should they encounter challenges.

Homesickness. No matter how excited you are about college, it's normal to have moments where you miss home, your family, or your friends. Adjusting to a new environment and being surrounded by new people can feel overwhelming at times and make you long for familiarity. **How to handle it:** When homesickness hits, don't panic. A phone call to family or friends can help, as can talking to others in your dorm or classes. Chances are you're not the only person feeling homesick. **For parents:** Freshmen homesickness usually passes quickly. The best way to help is to be there to listen and suggest ways that your child can connect with others on campus.