

WELCOME!

As you get adjusted to the flow of your classes, and settle into a routine, consider mixing up where you study. Changing where you study can help you to push past procrastination and make new connections in and around campus. Check out my favorite study spots below, as well as insight from Student Success' Financial Empowerment and Major exploration Services staff.



CREDIT CARD TIPS FROM FINANCIAL EMPOWERMENT

Credit card companies market heavily to college students. While you certainly do not need to have a credit card, here are some tips for college students who choose to open a line of credit:

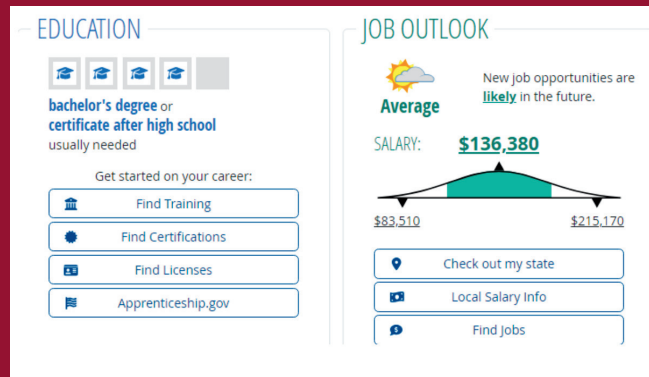
- Stick to one card. Aside from a single card being easier to manage, multiple credit inquiries in a short time can negatively affect your score. If you are applying for multiple cards to afford your lifestyle, you should instead increase your income or cut costs.
- Only spend what you can pay back on time. A card's credit limit might be higher than what you can afford. Even if you make the minimum payments, what is not paid will accrue high interest, usually upwards of 20%.
- Do your own research on credit cards before applying, sites like [Nerd Wallet](#) are a great resource for financial education!
- It is a big step in your financial journey, so don't take it lightly!



Emerson Cochran

WHAT CAN I DO WITH THIS MAJOR?

- Have you ever looked at Careers by Major? You can explore the potential future of the major you love or even the major you are thinking about changing. Facts about the current job outlook as well as projected salary based on the state where you hope to one day work is all information you can locate with just a few clicks.
- Instead of wondering where the future will take you, check out the options beginning with [Explore Careers | University of Arkansas \(uark.edu\)](#).
- If you want to talk about your ideas more, then make an appointment with a Major Exploration coach. Together, we can talk about what you want to do with your life after college. [Major Exploration Coaching | Academic Advising | University of Arkansas \(uark.edu\)](#).



Sarah Beth Tyler

RYLAND'S FAVORITE STUDY SPOTS

5. Gearhart Hall, especially the Honors Lounge
4. Arsaga's in the Law Library
3. Puritan Coffee
2. Fayetteville Public Library
1. The CORD

Another helpful note: the City of Fayetteville offers free wifi in some of its city parks, so you can maximize your time in the sunshine while studying up for your next test, or putting together that A+ paper! With fall weather on its way, it could be a perfect way to mix up your study routine!



Ryland Arnold

