



TIME FOR MIDTERMS!



Midterms are coming up, and you may find yourself experiencing some stress and anxiety. These feelings are normal! In this edition of Success Path, you'll find tips and tricks for managing test anxiety, along with insights from the Student Success team in Financial Empowerment and Major Exploration.

UNDERSTAND YOUR LOANS

Many students rely on loans for school, but not all loans are equal. Understand their differences to help you avoid future financial stress. Here are some key distinctions:

- **Interest Timing:** Some federal loans accrue interest after graduation, while others start immediately.
- **Rate Types:** Loans can have fixed (unchanging) or variable (potentially increasing) interest rates.
- **Federal vs. Private Loans:** Federal loans typically offer lower interest rates, flexible repayment options, and better borrower protections.
- **Repayment Terms:** Most loans have repayment terms ranging from 10 to 25 years.

Have questions about loans? Contact our Financial Empowerment coaches for guidance on borrowing decisions. Also, check out the Consumer Financial Protection Bureau's article, "[How much should I borrow in student loans?](#)" for other important considerations and a tool to estimate the impact of future earnings on your borrowing choices today.



Emerson Cochran

MY MIDTERMS AND MYMAJOR

As you begin studying and taking your exams, you might realize that your current major isn't the best fit for you. With so many majors to choose from, it can feel daunting to start the exploration process again. Fortunately, if you've taken the MyMajors! Assessment, you already have a great starting point.

- Each student who completes the assessment receives a report with 10 majors tailored to their interests and goals, including summaries and career information. Course requirements are also listed, helping you evaluate each option. If a major doesn't interest you, move on to the next!
- Need more guidance? Schedule a meeting with a Major Exploration Coach here: [Major Exploration Coach](#)
- Haven't taken the assessment yet? Start now here: [MyMajors! Assessment](#)



Taylor Whillock

MANAGING TEST ANXIETY

As midterms approach, stress and anxiety may increase. Here are some tips to help manage those feelings:

Before the Exam:

- **Get Enough Sleep:** A good night's sleep is crucial for reducing anxiety.
- **Limit Caffeine:** Moderate caffeine can boost focus, but too much can increase anxiety.
- **Eat Well:** Have a nutritious meal and bring snacks and water.
- **Arrive Early:** Get to the testing site ahead of time to avoid feeling rushed.

During the Exam:

- **Practice Deep Breathing:** This helps slow your heart rate and calm your mind.
- **Use Positive Self-Talk:** Encouraging thoughts can improve your performance.
- **Try Progressive Muscle Relaxation:** Tense and relax your muscles one by one.



Mads Spencer,
Editor

