

TEXT TO WIN



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PEYTON MANNING — on pace to shatter most NFL passing records — graduated with honors from the Univ. Tenn. in three years. The talented quarterback attributes his success to hardwork, focus, and commitment.



ANNE HATHAWAY is fast becoming one of Hollywood's legendary beauties. As a student at Vassar College, the star of *The Princess Diaries* and *Ella Enchanted* relished hard work and had a genuine love of learning.

BANK ONE
is becoming
CHASE

For the eighth straight year, we're pleased to again provide Life 101 to your class. This year, you'll notice something different — our name. Bank One and Chase have joined forces to offer you more access, more convenience, more choices. Our combined organizations now bring you Life 101 from Chase. Those of you still accustomed to the Bank One name will soon be seeing more of Chase.

RESUMÉ WRITING



A resumé (pronounced *rezz-oo-may*) is a summary of facts about you. A well-written resumé can be your best friend; a poorly written one, your worst enemy. Employers, college admissions directors, and scholarship selection committees seek to determine from your resumé the strengths you have to offer that other candidates do not.

LENGTH

There is no standard length for a resumé; however, one typed page is usually best for recent graduates.

EMPHASIZE THE POSITIVE

Focus on those things that stand out favorably. If your grades were high, mention them; if not, do not refer to them. Instead, emphasize extracurricular activities or other strong points. *Never* include misleading or false information. It can cost you the job — even after you have been hired!

LANGUAGE AND TYPING

Use words and phrases you are familiar with and type your resumé accurately. Be sure spelling and grammar are correct. Many applicants are passed over because of misspelled words or grammatical errors. Always have someone else proofread your resumé for you before you make copies.

WHAT TO INCLUDE

In all resúmes, your name, address, phone number, and e-mail address should be at the top of the

page. The body, or facts about you, should be categorized under several headings: education, extracurricular activities, work experience, and special skills (such as language proficiency or musical talent). Use this sample as a guideline.

SAMPLE

Jake Doe
2525 Mockingbird Lane
Indianapolis, IN 37301
555-555-5555 • jakedoe125@earthline.com

OBJECTIVE: Part-time employment while attending Purdue University

EDUCATION

Abraham Lincoln High School (2002-2005)
Mechanical Engineering 101, *Summer Program at Purdue University* (2004)
Ford Middle School (2000-2002)

HONORS & AWARDS

Honor Roll (2002, 2003, 2004)
2nd Place, State Debate Tournament (2005)
5th Place Speaker, Northwestern Forensics Championships (2004)
District Player of the Week, *Lincoln High Tennis Team* (2004)
Employee of the Month, *Neilson's Haberdashery* (April 2004)

EXTRACURRICULAR ACTIVITIES

Varsity Debate (2004-2005)
Beta Club (2004)
Spirit Club (2001-2003)
Varsity Tennis (2004-2005)
Cross-Country Team, *Junior Varsity* (2004)

SKILLS

Proficient in Microsoft Word and Microsoft Excel
Typing: 40 words per minute

WORK HISTORY

Cashier—Mack's Auto Parts, *Indianapolis, IN* (2005)
• Balanced daily receipts
• Closed store
• Prepared and made bank deposits

Retail Clerk—Neilson's Haberdashery, *Indianapolis, IN* (2004)
• Promoted from stock boy to clerk
• Employee of the Month (*after three months of employment*)

Volunteer Painter—Springfield Church Youth Camp, *Springfield, OH* (2003)

QUESTIONS TO ASK

Ask yourself the following questions before you distribute your resumé: Is the resumé complete, yet concise? Does the resumé indicate to the reader that I am a productive individual? Does the resumé look professional? Are spelling and grammar correct? Does the resumé show my significant accomplishments? Does it reflect my personality?

DOs

- Do be complete.
- Do be neat.
- Do emphasize your strengths.

- Do include references (on a separate sheet).
- Do proofread carefully.
- Do make good, clear copies.
- Do sell yourself.

DON'Ts

- Don't include transcripts.
- Don't enclose a photograph.
- Don't accentuate your faults.
- Don't misspell words.
- Don't make grammatical errors.

WHO WANTS TO BE ME?

Identity theft. These are scary words today. There are estimates of up to 700,000 identity theft victims a year—and the number is growing.

What is identity theft? It is when someone uses another person's identity to steal money from existing accounts, to open new credit accounts, to apply for loans, to rent apartments, and even to commit crimes.



Most people are not aware that they have become victims until they are denied credit, get calls from collection agencies, find unknown charges on their credit card statements, or unknown withdrawals on their bank statements.

Are students at risk? Soon you will be making large purchases (like a car), applying for loans (perhaps a student loan), or getting credit (store charge cards or bank credit cards). You will probably have a checking account with a debit card that looks like a credit card but works like a check. It can be used for withdrawing money from an ATM (automated teller machine) or making purchases that are automatically deducted from your account.

Having adult accounts places you in the position of having an identity worth stealing.

What can you do to protect your identity? Keep your private information private. Don't share PINs (personal identification numbers used to access accounts) or passwords with others. Don't keep your Social Security Number card in your wallet with your driver's license. If your wallet is lost or stolen, these two pieces of identification can allow thieves easy access to fraudulent activity. Don't leave your checkbook or other personal information lying around (especially in your college dorm or apartment). Shred any personal information you no longer need.

Be smart online. Take care in using a debit card to make online purchases (debit cards do not always provide the same level of protection against fraud as credit cards and you may be liable for debit card use even if you did not use your card—check with your bank) and always use a secure site and reputable vendor.

Watch out for 'phishing' or brand spoofing—an official-looking e-mail or a pop-up box that pretends to be from your Internet Service Provider, retail store, bank, etc.—that tries to gain valuable information from you about your credit cards, Social Security Number, passwords, etc. Remember, organizations that you have an existing relationship with, will not solicit you for your account or confidential information.

Being aware can help you prevent others from 'becoming you.'

For more information on identity theft and phishing, visit Chase.com then select 'Credit Cards' and 'Learn how to protect yourself from identity theft.'

You can also visit this website below
<http://survey.mailfrontier.com/survey/quiztest.html>

IS COLLEGE RIGHT FOR EVERYONE?



A traditional four-year college experience may not be right for every student, but some type of additional learning or training beyond high school can benefit just about anyone— not only for increased earning power but also for personal satisfaction.

Two-year community colleges, and technical, trade, and career/business schools offer students the opportunity to become proficient in a field of interest to them. Many programs can be completed within months and often cost far less than a tradi-

tional four-year college education. Financial assistance and education loans are usually available, too.

To determine what vocation may be right for you, ask yourself: What do I enjoy? What do I do well? What am I passionate about? Consider how your answers fit with a possible career. (You can also find free online aptitude, interest, and personality tests on the Internet that can help match you with an occupation—just go to a search engine like Google or Yahoo and type in "career assessment tests.") If you love animals, but veterinary school isn't an

option, look into becoming a vet's assistant, working at a zoo, or running your own pet service. Then determine how to maximize those interests and skills with either additional education or on-the-job training.

People who consider their lives and careers to be successful often indicate they are doing something they love.

Remember, those who recognize their strengths and maximize their potential often maximize their earnings, regardless of a four-year degree.



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