Final Things to Know about a Big University: A Guide for Graduating Seniors

Paige Harris
University of Tennessee-Knoxville

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Appendix E - UNIVERSITY HONORS PROGRAM
SENIOR PROJECT - APPROVAL

Name: Paige Harris

College: Business
Department: Marketing

Faculty Mentor: Donna Davis

PROJECT TITLE: Final Things to Know about a Big University

I have reviewed this completed senior honors thesis with this student and certify that it is a project commensurate with honors level undergraduate research in this field.

Signed: Donna Davis, Faculty Mentor

Date: 05-08-01

General Assessment - please provide a short paragraph that highlights the most significant features of the project.

Comments (Optional):
Final Things to Know About a Big University is a guide for seniors at the University of Tennessee to help them fully utilize the services offered by the university to graduates. It compiles information on applying for graduation, graduation supplies, getting in to graduate school, starting a career, donating to senior gift, being active in the National Alumni Association, services from the Student Alumni Association, and financial advice into one booklet to make the information readily available and easy to find. The booklet will be funded by the Student Government Association and turned over to the Undergraduate Academic Council to ensure updated information and a yearly printing schedule. The booklet will be distributed in academic advising centers and the registrar's office as these are places often visited by seniors.

The project was chosen because I am a marketing major, and part of marketing is to distribute information in a manner convenient to the customer. A school as large as UT can be difficult to navigate when trying to locate needed information. Final Things to Know About a Big University eases the stress and hassle for seniors who are already loaded with class work and decisions regarding life after college. I feel it will be an asset to graduates and the university.
Final Things to Know about a Big University
A guide for graduating seniors
Introduction

Congratulations seniors! You have made through several years of hard work and achievement, and you are now ready to graduate. This guide was developed to give you quick access to university policies and services meant especially for seniors. You will find application deadlines, career guidelines, financial advice, information and being an active alum, and much more! Making plans for life after the undergraduate degree can be stressful, so hopefully this booklet will help to eliminate some of the hassles and questions. Above all, take time to enjoy your last year on campus. Never miss an opportunity to be with friends or take part in campus activities because the real world is waiting just on the other side of graduation. Hopefully, this booklet will help to make the transition a little easier. Good luck with your final year!
Table of Contents

Applying for Senior Standing and Graduation ......................... 1
Graduation Supplies .......................................................... 2
Graduate School .............................................................. 4
Career Services .............................................................. 6
Senior Gift ................................................................. 8
National Alumni Association ............................................. 9
Student Alumni Association ............................................. 12
Financial Planning ......................................................... 13
Applying for Senior Standing and Graduation
209 Student Services Building
974-2101
web.utk.edu/~registra

Application
The applications for senior standing and graduation have been combined, and now students apply only for graduation. This application should be turned in one year (80-90 academic hours) prior to the commencement date. When the application has been completed, a senior standing sheet will be sent to both the student and his/her academic advisor.

Term of Graduation | Application Deadline | Commencement Ceremony
--- | --- | ---
Fall 2001 | May 31, 2001 | December 15, 2001
Spring 2002 | August 22, 2001 | May 11, 2002
Summer 2002 | January 9, 2002 | No ceremony
Fall 2002 | May 30, 2002 | December 13, 2002
Summer 2003 | January 13, 2003 | No ceremony

Commencement Ceremonies
Beginning Fall 2001, all colleges will be holding separate ceremonies on campus for their graduating students. These ceremonies will be in addition to the University Commencement Ceremony. The University will hold two ceremonies per year, thus eliminating the summer commencement ceremony. The University will not hold a Summer 2002 commencement ceremony. Students will be allowed to walk in the summer semester, but will participate in the fall term ceremony. Some exceptions will be made for students who wish to participate in the spring ceremony prior to summer graduation. These students will receive their diplomas two weeks after the end of the summer term. Students must contact the Graduation Specialist during mid-spring to be considered for participation in the spring ceremony.

Diplomas
Diplomas will be made available two weeks after the commencement ceremony. Students may pick up their diploma or have it mailed. If the diploma is not picked up within a week, it will be mailed to the student's permanent address. It is important students who have an address change notify Jacqueline H. Jones in Room 201 Student Services Building or call her at (865) 974-1157.
Graduation Supplies
University Bookstore
974-3364

Cap and Gown
Caps and gowns for the commencement ceremony may be purchased from the University Bookstore at the Graduation Counter. Buy your cap and gown early, because the bookstore cannot guarantee your size will be available later in the semester. Architecture students have a deadline for renting hoods. Check with the bookstore to get the deadline for your term of graduation.

Bachelors cap and gown $14.99 (plus tax)
Master cap and gown 19.99 (plus tax)
Doctor cap and gown 24.99 (plus tax)
Souvenir tassel 4.99 (plus tax)

Caps and gowns may also be purchased separately (just the cap or just the gown). Master and doctoral students may rent their cap, gown, and hood. Check with the bookstore for prices.

Announcements
Graduation announcements should be mailed two weeks prior to the date of the ceremony.

Generic announcements (they have the ceremony information, and you place a namecard) may be purchased from the bookstore at the Graduation Counter for $3.49 plus tax for four invitations. The namecards are $3.99 plus tax for 25. Allow three to four weeks for delivery.

You may also purchase graduation announcements from Jostens. These announcements are personalized and include ceremony information, your name, degree, and major. They also come with the inner and outer envelopes. Jostens charges $38.68 plus tax for 25 announcements and $7.75 for each additional five announcements. Shipping and handling must be paid on all orders. Jostens also has notecards, yeardate seals, return address labels, “Hear the Year” CDs, and certificates of appreciation. You can pick up information at the bookstore, online at www.shop.jostens.com, or by phone at 1-800-353-5299.

There are also a variety of other companies selling invitations that mail brochures directly to your home.
**Class Rings**
You can purchase your class ring at the bookstore from either Jostens or Art Carved. Both companies offer a variety of styles and a range of prices as well as payment plans to suit your current financial needs. Jostens sends representatives to the bookstore periodically, and both companies have brochures available all year round. To contact Jostens, call 1-800-424-1492. To contact Art Carved, call 1-800-531-5131 or look them up on the internet at www.artcarved.com/college. Allow six weeks for delivery.

**Plaques**
You may order your diploma in the form of a 14 by 17 plaque from the bookstore’s Graduation Counter for $45 plus tax. You must bring your diploma into the bookstore in order to mount it in the plaque. Allow six to eight weeks for delivery.

**Frames**
The bookstore offers a variety of sizes and colors of frames for your diploma. The prices vary, but you can usually find frames on sale during the week of graduation. The framing kits are do-it-yourself, so it is not necessary to bring in your diploma.
Graduate School

Timeline
• End of junior year: Request information from schools you are interested in attending
• Fall senior year: Take appropriate entrance exams (MCAT should be taken the previous spring)
• January 1-February 15: Most application deadlines fall within these dates. However, the earlier you apply, the better your chances of getting in.
• Allow two weeks to write essays
• Give references two weeks to write your letter

Entrance Exams
Graduate Record Examination (GRE)
• www.gre.org
• Registration booklets available in:
  College of Education Advising Center (214 Claxton Addition)
  Arts and Sciences Advising Services (220 Ayres Hall)
  Graduate School Admissions (218 Student Services Building)

Graduate Management Admission Test (GMAT)
• www.gmat.org

Law School Admission Test (LSAT)
• Registration booklets available in the Law School Admissions Office

Medical Admission Test (MCAT)
• Registration booklets available in Arts and Sciences Advising Center (220 Ayres Hall)

Miller Analogy Test (MAT)
• Contact the Psychological Corporation at 1-800-622-3231

The appropriate entrance exam should be taken during the fall semester of your senior year (except the MCAT which is taken during spring of your junior year). Study guides can be purchased at a bookstore, and you can take a test-prep course. To contact KAPLAN, call 1-800-KAP-TEST or visit the Internet at kaptest.com. To enroll at the Sylvan Learning Center, call 690-0617. The Golden Key National Honor Society and Alpha Epsilon Delta Honor Society partner with KAPLAN to offer free practice tests at least once a semester. Call KAPLAN at 1-800-KAP-TEST to reserve a seat.
Helpful Internet Sites
Tests:
   Educational Testing Services (ETS) www.ets.org
   Princeton Review www.review.com

Graduate School Guides
   Graduate School Guide www.schoolguides.com
   The Catapult’s Graduate and Professional School Guide
      www.jobweb.org/catapult.gguides.htm
   Colleges and Universities www.mit.edu:8001/people/cdemello/univ.html
   Peterson’s Education Center www.petersons.com

Pre-Health Majors
   American Association of Medical Colleges (AAMC) www.aamc.org
   Biomedical Internet Resources (MEDWEB) www.cc.emory.edu/WHSCL/medweb.html
   American Medical Association (AMA) www.ama-assn.org
   American Association of Dental Schools (AADS) www.aads.jhu.edu/links.html
   Occupational Therapy and Physical Therapy Directory www.slackinc.com/otpt/otpnet-x.htm
   American Physical Therapy Association apta.edoc.com/apta
   World Wide Web Virtual Library on Pharmacy 157.142.72.77/pharmacy/pharmint.html
   Association of American Veterinary Medical Colleges www.aavmc.org

Pre-Law Sites
   Law School Admissions Council (LSAC) lsac.org
   Index of Law School Web and Gopher Servers www.usc.edu/dept/law-lib/index
   American Bar Association (ABA) www.abanet.org

Career Services   career.utk.edu
   Career Services has many resources available for students heading to graduate school including:
   • Sample admissions essays
   • Handouts on writing essays
   • Handouts on entrance exams
   • Graduate school guides
   • Getting into Graduate School by Donald Asher
Timeline
- Spring junior year: Prepare resume and have it checked at career services
- EARLY fall senior year: Register online with career services at career.utk.edu
- Fall and spring senior year: Interview ALL YEAR LONG!! Some companies come only in the fall, so start interviewing with the first round in October.

Registering Online
ALL students in every major should register online with career services at career.utk.edu, even those planning to go into graduate school. Registering will put your resume on the web system, and you will receive emails targeted at your major and work interests. Employers search this database to screen resumes for interviews. You can either use the system to create your resume on the web or upload it from Microsoft Word. Once in the system, you can take part in on-campus interviews and resume referrals to employers.

Job Seeking Workshops
Career services holds the following workshops all year for those students looking for a job:
- Resume writing
- Interviewing skills
- The company visit
- Job fair know-how
- Dining and business etiquette

Job Fairs
Career Services hosts two job fairs each year, one in the fall and one in the spring, for students in all majors. Younger students are welcome to attend to learn about internship opportunities. In addition, Career Services holds a Teacher Recruitment Fair for education majors and a Social Service Career Fair for those seeking work in non-profit industries.

Other Services
- Resume critique
- Mock interviews- they video tape a practice interview
- Handouts on how to write a resume and cover letter, negotiating a salary, sample interview questions, making the transition from college to career, etc.
- Sample resumes, cover letters, letters accepting a job, and letters turning down a job on hand
- Books to help find a job
- Career counseling
- Mini computer lab for searching the internet, writing cover letters, etc.
- Self-assessment to prepare for interviews
Salary Conversion
To find out what your salary will be worth in the city you will be moving to, go to www.homefair.com/calc/salcalc.html. This web site has a salary converter as well as resources to help you find an apartment, moving advice, etc.

Helpful Job Seeking Internet Sites
monster.com
headhunter.com
hotjobs.com
jobs.com
nashvillechamber.com
nbci.com/careers

Alumni Services
Alumni of University of Tennessee may continue to be a part of the web resume database, on-campus interviewing, resume referral to employers, and finding employer information.
History
The Senior Gift began in 1991 to provide a way for graduating seniors to contribute to the University of Tennessee. The primary goal has been to fund opportunities that will benefit future students. The chimes that ring in Ayres Hall and the stone council ring on the lawn of Humanities Plaza are examples of the projects that have benefited students and faculty over the past ten years.

Making a donation
Anyone is welcome to donate to the senior gift, and seniors are highly encouraged to do so. Each year donors receive various benefits such as having their name on the plaque and attending receptions. Senior Gift accepts payment programs and accepts cash, checks (made out to UT), or credit cards. To request information or mail a donation, write to:

Senior Gift
Tyson Alumni House
1609 Melrose Avenue
Knoxville, TN 37996-3550

Serving on the Committee
Membership on the steering committee is open to any senior interested in fundraising and development. Members are selected through an interview process in the spring. To pick up an application, go by Tyson Alumni House.
Becoming a Member
Once you graduate from the University of Tennessee, you are automatically a member of the Alumni Association. Membership is free, and as a welcome, the Alumni Association sends each new member a miniature copy of his or her diploma approximately two months after graduation. The association asks that you keep them posted of your current address in order to receive the newsletter and other mailings. You can update your information by phone at (865) 974-3011, on the internet at www.utalumni.utk.edu, or by mail at:

University of Tennessee National Alumni Association
600 Andy Holt Tower
2317 Volunteer Blvd.
Knoxville, TN 37916-9981

Alumni Chapters
UT alumni chapters are located in nearly every Tennessee county and in various cities throughout the nation. To find the chapter nearest you, visit the web site at www.utalumni.utk.edu. The chapters host social gatherings, parties to watch UT sporting events, guest speakers, and news from the UT campus. When visiting the campus, the National Alumni Association in conjunction with the Student Alumni Association will host special events or the members.

Alumni Referral Service
The Alumni Referral Service is for students and alumni who are moving to a new city. You can apply with the Alumni Association, and they will give you a list of UT alumni who live in the area. You can contact other alumni for information about the area, advice, or to become involved in the local alumni chapter. Contact the office at 974-3011 for more information.

Reunions
The Homecoming football game each fall serves as the reunion weekend for UT graduates. This weekend is full of activities for graduates to enjoy while reuniting with former classmates. For a schedule of events, visit the web site at www.utalumni.utk.edu.

Publications
As a UT alum, you will receive several publications. The Torchbearer is a quarterly newsletter containing Knoxville campus news and UT alumni information. Tennessee Alumnus is another quarterly magazine which contains feature articles from all four UT campuses. It is mailed to all UT alumni the first year following graduation, and then only to annual giving contributors. Also sent to all contributors is a pocket calendar.
**Educational Programs**
To keep UT graduates informed about current issues, the National Alumni Association sponsors various informative programs. For example, the Women's Council sponsors a series of educational seminars around Tennessee each year, and Alumni Summer College is held on campus each year.

**Volunteer Alumni Network (VAN)**
The VAN program involves alumni in the recruitment of superior students to UT Knoxville. VAN members from across the nation make personal contacts with prospective students to inform them about the campus. Out-of-state members also represent UT at various college nights.

**Lobbying Efforts**
UT alums are becoming more active in the lobbying campaign to increase funding for higher education in Tennessee. To become active in this campaign, call the association at 974-3011.

**Donating Money**
The Alumni Association uses gifts and donations to help constantly improve the University of Tennessee. Gift may be marked as “Greatest Need” which will be used for academic enrichment such as student scholarships, faculty teaching awards, and library development. Donations may be specifically designated to be used or whatever fund or purpose the donor desires, provided such use is acceptable to the University of Tennessee. Also, if desired, donors may request that their gifts be placed in a special University endowment or trust.

The National Alumni Association has developed clubs for donors. Membership in these clubs brings various benefits to match the level of contribution, among them being:
- The opportunity to apply or reserved tickets and parking (based on availability) for home football and basketball games on all campuses
- The opportunity to join the UT, Knoxville University Club
- Invitations to periodic Tennessee Society receptions and dinners
- Selected University publications.

The donor clubs are:

<table>
<thead>
<tr>
<th>Club</th>
<th>Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Century Club</td>
<td>$100-299 annually</td>
</tr>
<tr>
<td>Third Century Club</td>
<td>$300-749 annually</td>
</tr>
<tr>
<td>University Circle</td>
<td>$750 or more annually</td>
</tr>
<tr>
<td>President’s Club</td>
<td>$10,000 commitment</td>
</tr>
<tr>
<td>Tennessee Society</td>
<td>$25,000 commitment</td>
</tr>
<tr>
<td>Heritage Society</td>
<td>$50,000 or more</td>
</tr>
<tr>
<td>Benefactors Society</td>
<td>$100,000 or more</td>
</tr>
<tr>
<td>Founders Society</td>
<td>$1,000,000 or more</td>
</tr>
</tbody>
</table>
All gifts can be made in a lump sum, in installments, or as part of a payment plan. All checks should be made payable to the University of Tennessee. The Alumni Association also accepts donations made by credit cards. To request more information or to donate to the University, write to:

University of Tennessee
Office of Alumni Affairs and Annual Giving
600 Andy Holt Tower
2317 Volunteer Blvd
Knoxville, TN 37916-9989
Purpose
The Student Alumni Associates (SAA) work in conjunction with and under the UT National Alumni Association (UTNAA) to provide an enriched relationship between students and alumni, a resource for the student body regarding alumni, campus, and service activities, and an increased sense of school spirit. Through this volunteer service, SAA fulfills its pledge of "Students serving Students . . . Past . . . Present . . . Future."
The SAA is involved in all activities listed in the National Alumni Association section.

Becoming involved
The Student Alumni Associates recruits and accepts new members once per school year around the second week in February. Fliers and other signs are posted around campus to alert all students of the membership drive. At this point, applications for membership are made available at the Tyson House and online at web.utk.edu/~saa.
Financial Planning

Establishing Credit
Everyone needs established credit. In order to secure a major loan (such as for a house or car), you must have at least three lines of verifiable credit. This can be through a bank, mortgage company, or credit card. Lenders want to know you can be responsible for the monthly payments. To establish credit with a bank, you have two options:

• Small loan with a co-signer- This is a loan for around $1000. Don’t pay off the entire loan immediately. Make regular payments for at least six months to prove responsibility.
• Secured loan- This is a loan for around $1000, but it is secured with money already in your possession. For example, if you have $1000 in a savings account, the bank will put a freeze on that money, then lend you $1000. If you fail to make payments, they can take the money from the savings account. Once again, you need to make regular payments for at least six months.

Bad Credit
When a bank runs a credit check, several items can show as bad credit. Some examples are:

- Late or unpaid health club fees
- Late or unpaid bank notes
- Late or unpaid phone bills
- Late or unpaid doctor and hospital bills
- Late or unpaid child support

An instance of bad credit will stay on your record for seven years. However, banks will grant you the opportunity to explain items on your report.

Rates
Shop around for rates, but be careful of prepayment penalties. Companies that offer financing at extremely low rates often have terms and conditions that can put the customer at a disadvantage. Banks and credit unions generally have customer-friendly policies.

Credit Advice
• Pay student loans off as soon as possible. Your goal should be to be debt free.
• If you owe money to several places, pay off those with the highest interest rates first.
• Owe as little money as possible. You should only have loans for your house, car, and education. Wait to buy smaller items until you can afford them.
• Have enough available cash for emergencies (car repairs, broken appliances, etc.).
• Don’t let your spending get out of hand. If it is taking control of your life, seek help.
IRA (Individual Retirement Account)
An IRA is a tax-deferred investment for retirement. This means you deduct your contribution from your taxable income for the current year and pay taxes on the total sum when you withdraw it. If you withdraw the money before the age of 59 1/2, there is a penalty of ten percent. You can contribute up to $2000 every year. Your IRA can be in the form of a CD (through a bank), insurance, or mutual funds. Contact your bank or a financial advisor for more information or to open an IRA.

Roth IRA
A Roth IRA is much like a regular IRA, but the money is not tax deferred. You must pay income taxes on your contribution in the current year. However, if the Roth IRA is kept for more than five years, the growth is tax-free. This is usually the better option for young investors. For more information, call your bank or a financial advisor.

401K
The purpose of the 401K is to plan for retirement. However, the 401K is offered through your employer. Like the IRA, contributions to the 401K are tax-deferred. Each company has their own policy for managing the 401K, but most will match employee contributions up to a certain percent. For example, if you contribute $1000 and your employer will match ten percent, your employer will “donate” $100 to your retirement account. Essentially, you are getting free money. For this reason, financial advisors recommend maxing-out the 401K as the choice retirement plan.

Investment Advice
- Younger people can assume more risk.
- Ideally, you should have three to six months savings in available cash (for unexpected emergencies) before entering a new investment.
- Plan early for retirement and your childrens’ education. Don’t procrastinate!
- Meet with a financial advisor or purchase financial planning books and software to help keep track of your money and investments.