



## Time Management and Self Management: Keys to Student Success

Why do some graduate and professional students start to fall apart when the pressure's on, missing deadlines, making excuses and becoming stressed and scattered? How do other students manage to keep it all together no matter how big a class load and work load they take on?

"It's no big secret," says Tara Kuther, Ph.D. "There are tried and true ways of managing stress that all successful students use. These include managing their time, not taking on too much, making choices of what work to complete and how to spend their time, delegating work around the house in order to permit more family and study time, and self management to

reduce anxiety."

Kuther is an associate professor of psychology at Western Connecticut State University specializing in developmental psychology. She has authored several books for college students in psychology on professional development topics such as academic success, careers in psychology and graduate school admissions.

In her experience with graduate students, Kuther says she sees some of the same problems cropping up repeatedly.

"Time management is the primary difficulty I see students experience," she says. "They have difficulty managing multiple commitments, especially scheduling time to meet multiple demands. All other challenges really come down to the issue of time management — determining how much time a task will take, how much time you have, allocating time for each task, and sticking to a schedule. In college there is more unstructured time and students can get lost. Learn-

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ing how to devise their own structure is critical to students' success."

The challenges faced by professional and graduate students are often larger than those they faced in their undergraduate years. While structure may not have been an issue then, the increased work load demands it now.

Is success in graduate/professional school linked to certain personality types or intelligence levels?

No, says Kuther. "Many students believe that either you have 'smarts' or you don't. What they don't realize is that the ability to learn is a skill — and it can be cultivated with practice."

"Another faulty assump-

tion is that work habits are static and personality-based — that we can't change them. So, for example, some students believe that they need to cram, because they don't think they can retain information in small chunks. Or, they think that they work best if they wait until the last minute to write a paper. These are really self management issues in that it's possible to train oneself to work in a new way."

A high degree of emotional intelligence can make more of a difference than IQ in a student's ability to succeed. Self management is a component of emotional intelligence — how we handle ourselves

### Top Tips for Time Management

Tara Kuther, Ph.D. offers these time management tips for graduate students:

- Start using a planner to map out your days, now. Schedule all of your classes, work hours and commitments.
- Keep a to-do list and schedule time to tackle items.
- When confronting a large task, like a paper, make a list of all the component parts, like searching for literature, reading, taking notes, drafting an outline, and so on. Then schedule time for each to ensure that you make consistent progress.
- Map out how you spend your time. It's not enough to schedule time. You also have to note how you actually used your time. You may be surprised to learn that the 10-minute break is really an hour. By seeing how you spend your time — and how long it really takes to accomplish tasks, you can create schedules that are more realistic — and that you are more likely to keep.

## Keys to Student Success

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and our relationships.

“Several elements of emotional intelligence can foster academic success,” Kuther notes. “Being aware of one’s emotions and learning to manage them are

essential to controlling the anxiety that can impede academic success. Learning how to control one’s emotions can also help in fostering and directing motivation, holding back impulses, and delaying

gratification to reach goals. Social skills, including the ability to understand others’ perspectives, build and manage relationships are also essential to success in school.” ■

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### Resources

- <http://gradschool.about.com> - Dr. Tara Kuther’s Web site on graduate school admissions and survival.
- “Working with Emotional Intelligence,” Daniel Goleman (Bantam Books, 1998).
- “Emotional Development and Emotional Intelligence,” Peter Salovey, Ph.D., and John Mayer, Ph.D. (Basic Books, 1997).
- “Executive EQ: Emotional Intelligence in Leadership and Organization,” Robert Cooper and Ayman Sawaf (Perigee, 1998).
- “Time Tactics of Very Successful People,” B. Eugene Griessman (McGraw-Hill, 1994)

## Money Matters: Shopping for a Credit Card

*You can find lists of credit card plans, rates, and terms on the Internet, in personal finance magazines and in newspapers. The Federal Reserve System surveys credit card companies every six months. You’ll need to get the most recent information directly from the credit card company — by phoning the company, looking on the company’s web site, or reading a solicitation or application.*

In an ideal world, we’d all be earning enough to pay cash for everything. But credit card debt is a fact of life for many students. It pays to be a smart consumer when you are choosing a card.

Information about most of the features is given in the disclosure box that must appear in all printed credit card solicitations and applications.

The Federal Reserve System offers this checklist for comparing credit cards. Make sure you know the answers to the questions below before selecting a credit card.

### Do you expect to:

- Pay your monthly bill in full?
- Carry over a balance from month to month?
- Get cash advances?

### What are the APRs?

- For purchases?
- For purchases?
- For cash advances?
- For balance transfers?
- If you pay late?

### What type of interest does the card have?

- Fixed or variable?
- Tiered?

### How long is the grace period?

- If you carry over a balance?
- If you pay off the balance each month?
- For cash advances?

### How is the finance charge calculated?

- One cycle or two?
- Average or adjusted?
- Minimum finance charge?

### What are the fees?

- Annual
- Late-payment
- Over-the-credit-limit
- Set-up

### What are the cash advance features?

- Transaction fees
- Limits

### What is the credit limit?

### What kind of card is it?

- Secured?
- Regular?
- Premium?

### Does the card offer other features?

- Rebates
- Frequent flier miles
- Insurance
- Other

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