Have a plan for your college money? You had a plan to come to college. You or your parent(s) planned a way to afford college. Now plan to finish college with a degree.

Plato said, “The beginning is the most important part of the work.” Here are some tips to help you plan to get finished quickly.

1. Complete 30 semester credit hours per academic year.
   Most degree programs at UTSA take 120 semester credit hours so 30 earned credits per year will get you finished in 4 years. Plan to go to class, study, and pass the course!
   Don’t withdraw from or fail courses - ever. If you feel in trouble academically, talk with the professor, go to tutoring or supplemental instruction; study, study, and study some more!

2. Use summers for school.
   If for some reason you do not earn the 30 credit hours in fall and spring semesters, use the summer to make up the missing credits. Perhaps you can take something at the nearest community college; although you will want to be sure it transfers appropriately to UTSA.

3. Use summers for CLEP (College Level Examination Program).
   Earn credits for many core curriculum and elective courses through this examination program. These tests are about $110 each versus about $1000 to take the course – a significant savings! There are study books and some online materials to help you prepare.

4. Select a major early in your college career.
   Meet with a career counselor at the UTSA Career Services center. Talk with a professor in the desired major. The sooner you get started on the “major” path, the less likely you will take courses that don’t apply to that major. If you are late in deciding on a major, you will likely need to take courses in the summer term to catch up.

5. Meet with an academic advisor.
   Periodically have an academic check-up! Map your courses semester by semester so you don’t miss prerequisites or the exact semester the course is offered.
   Track your own degree progress. Use the online degree evaluation called “CAPP” through your ASAP account. You can also see how your credits might fit with a different degree through the “What if” function.

6. Limit your work hours to less than 20 per week.
   If you can work on campus, do it. School employers understand about exams and projects. Rarely can a student work more hours per week and make decent grades, especially with off-campus employment.

7. Make school your number one priority in life.
   Sacrifice now. Live frugally and buy what you need not what you want. Look for money-savers and avoid money-wasters. Don’t be a victim of lost opportunity!

Maya Angelou said, “Nothing will work unless you do.” So get working on your plan!