COLLEGE for RURAL WISCONSIN

Adulting 101

January 2026

You Don't Need Everything Figured Out Yet

- About 75% of students change their major at least once.
- Most adults change careers 3–7 times.
- Your path is yours, don't compare what you've done or where you're at with others.
- Flexibility is a strength. Life happens, be ready for change.



Build Strong Habits Early

- Wake up at a consistent time.
- Use a daily to-do list or planner.
- You control your schedule, use it wisely.
- Balance work with rest, friends, and family.

Communicate Professionally

Use professional communication for:

- Emails
- Job applications
- Classes
- Job interviews
- Internships
- Phone calls



Remember:

- No slang in professional emails.
- Avoid overly familiar language, if you don't know the person well.
- Avoid using textese or abbreviations you'd use when texting.
- Proofread before sending.
- Always pause before replying to a frustrating email. Avoid responding in anger.

Think before posting on social media or make all your accounts private. Future employers may see it and do make hiring and firing decisions based on what they see.



Asking for Help Is a Strength

- More people want to help than you think.
- Opportunities go to those who speak up.
- Asking early makes problems easier to solve.
- It's okay to say "I don't know".

Building a Healthy Financial Life



- A budget helps you plan for the future.
- Moving to bigger cities often means more spending temptations.
- Know the difference between needs and wants.
- Watch out for credit card usage - it's the number one source of debt for most people.
- Work towards an emergency fund—even putting aside small amounts make a difference when the unexpected happens.



Your Credit Score Matters

Credit scores impact more than you think!

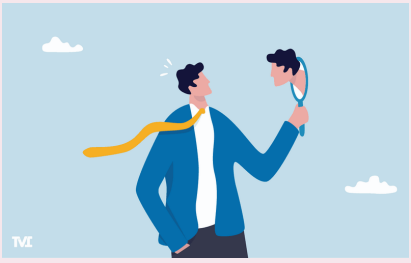
- Loans
- Housing
- Utilities
- Some jobs
- Insurance
- Phone plans

Remember:

- Always pay bills on time.
- Don't spend more than you can repay.
- Pay off credit cards each month to avoid interest and increasing debt.

Your World Gets Bigger

- Meeting new people leads to new opportunities.
- Try new things—you'll learn what fits you.
- Networking is about relationships, not favors.



Advocate for Yourself

- You will have to make your own medical, academic, and financial decisions.
- Speak up for what you need. No one is going to do it for you.
- Asking questions shows responsibility.

Need support? Want to ask a peer?

Connect with a Rural Peer Advisor - rural college student - through our email (collegeforruralwisc@gmail.com) or our app, InterWoven (Apple or Google)

Authored by: AJ Uhl, Rural Peer Advisor