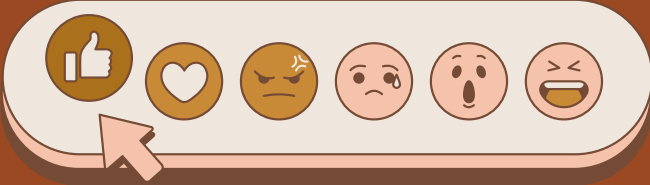


Modern Obstacles for College Students

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“How is a College Student’s Academic Performance Impacted by Financial Stressors?”

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UNIV 100 : Mastering the First Year

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Being a university student in present-day America can be overwhelming for many. When one takes into account the different costs that a great number of students endure in pursuit of their education, it soon becomes evident that there is a clear correlation between the students' financial situation and their academic performance. Many studies and inquiries have shown a divisive trend among college students who have a more considerable debt, and those who do not. Upon further examination, these publications highlight the fact that, typically speaking, the students with debt-related stresses are at an academic disadvantage when compared to their unindebted counterparts. This is the result of a variety of factors, but most notably, the fact that the constant preoccupation of financial stressors is a clear-cut inhibitor of academic success.

Before opening the door to debate and speculation around the impacts on GPA and general academic well-being, it is imperative that we focus on attrition and graduation rates. Finances, more than knowledge, will make or break a student's ability to see a degree through. Additionally, it is no secret that students who are members of any minority are at a disadvantage when compared to non-minority students in this regard. (Long and Riley, 2007) This is due to a variety of factors which include, but are not limited to: historical marginalization, socio-economic status, and cultural barriers. However, the worries and complications caused by unfavorable financial conditions are felt universally. In his doctoral dissertation, Brian Douglass Braush states, having drawn upon his study's conclusion, that college students will graduate with an average debt of \$30,000. (Braush, 2018, page 18). This sum can be seen through two different lenses, both objective and subjective. Objectively speaking, one can determine that for the average freshly-graduated student, this is a significant debt to carry; moreover, one that will last for, typically speaking, decades. The subjective lens by which one can also view the carrying of this debt is also comparable to a "golden handcuffs" scenario. Golden, in the sense that the

acquisition of that degree may set the graduate up for future successes, but also handcuffs them to a typically inescapable debt that will take years to repay in its entirety. Having stated that, it is only natural to draw a parallel between the stress and preoccupations associated with these rising costs for collegiate education, and the students' likelihood to graduate. Attrition rates are extremely significant when referring to the topic of how finances affect academic performance because of the simple, yet undeniable fact that for there to be academic performance in the first place, the student has to be able to remain in that academic pursuit in the first place, and if a student has to drop that pursuit for economic reasons, then that is absolutely a problematic aspect of how finances affect student performance.

In an idyllic world, students are able to satisfy their thirst for knowledge without much ramification on their wallets; essentially, only preoccupied with maintaining their standing. However, if there is one thing that characterizes our reality here in the United States, is that it is often dismal and cruel, for we know that the majority of students not only face, but actually struggle with their financial obligations to their respective institutions, on top of their academic ones. It has reached a point unlike anything seen before in our history. Ellucian performed a survey in mid- 2024, which illustrated and supported this notion, highlighting the sickening proportions that this economic crisis has affected the students of America. In the second paragraph, it states that just a \$5,000 difference, "... would change their [the students'] top school choice." Additionally, in that same section of the press release in which the result of the survey was announced by Ellucian, it states that 61% percent of students' education is negatively affected by the stress of financial factors, thus presenting the reader(s) with unequivocal proof that academic performance is directly linked to the students' financial situation.

It is no secret that a student that decides to go to college is not meant to be exclusively focused on academics 24/7; for that is an unrealistic expectation that nobody should meet. College is an all-encompassing conglomerate of Academia and socialization. A student's well-being should be the paramount priority in each of the various institutions across the U.S. However, to ponder about every factor that influences a student's well-being would be to go far beyond the scope of this writing. Instead of that, it is more appropriate to zero in on a very specific aspect of this: The impact that a student's financial status can have on their own personal well-being, and consequentially, on their ability to perform adequately in an academic setting. Mental health was, for many years, a problem that was relegated to the back-pages of irrelevancy for many experts and analysts. It is only until recent years, that we as a society have begun to broaden our understanding of just how much relevance and vitality mental health possesses for everyone, not just college students. An experiment presented by The National Library of Medicine, serves to support and contribute to everything that has been stated thus far serves as an informative resource of this topic. Citing results of an immersive survey that analyzed how students' well being was impacted by the constant stress of financial obligations in the sense that financial stress, "...impedes their ability to succeed academically." (Moore et al.) And it further states that "Another major theme is the impact of finances on students' social lives. Students experiencing financial stress find it challenging to navigate relationships with wealthier peers, often leading to feelings of isolation and embarrassment." (Moore et al., 2024). These results are conclusive proof of the fact that, in conjunction with the adverse academic effects, there is a demonstrated correlation between a declination in mental health and a student's finance-related stress.

In conclusion, the effect of increased financial stressors on academic performance can be consequential in a variety of ways. Things like a student's mental health, GPA, retention/attrition, and social standing, can be influenced by this concern. Consequentially, this gives way to the acknowledgement of a trend in which students of any ethnic, racial, or sexual minority, are more susceptible to economic constraints in their education, and as such, on their academic performance. It is without question, that the disparity between the ever-rising costs of education, and a student's ability to pay for their schooling is a monumental issue in this country. It is our responsibility, as the current generation, to ensure that the generation that inherits this world is presented with a cradle that promotes unshackled growth through innovation. Humanity's "tomorrow," is exclusively dependent upon our actions today. Maybe the absolute reinvention of society is impossible, and frankly, unnecessary, but its improvement isn't. Why not start with an educational system that permits students to become more cognizant and intelligent without shackling them to a debt whose constant reminder could serve as the executioner of absolute potential?

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How Exercising Benefits First Year College Students

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Starting college can feel like stepping into a whole new world. For many first-year students, this transition can be exciting but also very stressful. Between managing schoolwork, working a job, and learning how to live by yourself, it's easy to get overwhelmed. One of the best ways to cope with these challenges is through exercising. Not only does staying active improve physical health, but it also plays a significant role in staying mentally healthy. Exercising can positively impact mental well-being, weight management, and resilience in the face of new challenges. By making exercise a priority, first-year students can pave the way for a successful and fulfilling college experience.

Engaging in physical activity is crucial for maintaining mental health, especially when going through something as stressful as adapting to college. To illustrate, one study I had found sheds light on the connection between exercise, sleep, and depression in college students. It found that regular, moderate, or vigorous exercise significantly reduced depressive symptoms among male students (Cahaus, 2020). Being a first year student myself, I have gone through some very stressful periods. Going to the gym helped me deal with these stressful times and combat the negative emotions I was facing. Another study examines the motivations behind why students choose to exercise and how it relates to their mental health. The surveys reveal that students often see exercise as a way to cope with stress rather than just a fitness routine (Mayersky, 2022). This shows how crucial exercise can be for emotional balance. When I find myself being overburdened with assignments, taking a break for a quick workout helps me regain composure and mental clarity.

The social aspect of exercising can also create a sense of community, which is important for first-year students. Joining a group fitness class or playing sports can create friendships and help build connections between your college experiences that can benefit you. The connections

made during these activities can make the transition to college life feel less isolating and more enjoyable.

In addition to mental health benefits, exercise is also essential for maintaining physical health. According to a study by Miller and Hartman (2020), “Over half of first-year college students experienced significant weight gain, often due to a lack of regular physical activity.” For many people, gaining weight can be very discouraging, especially when students are trying to fit into a new environment and feel confident in their bodies. Staying active helps counteract this, allowing students to feel healthier and more energetic. For many, college can lead to a lot of unhealthy eating habits, but incorporating exercise can help balance those changes. Developing a routine that includes different types of workouts, like cardio and strength training, can lead to lasting health benefits. I've found that even just committing to regular walks or recreational sports helps me stay energized and makes me feel better physically.

Exercise not only makes you stronger physically but also strengthens emotional resilience. A study from Raveendran and Ajayan (2024) found that students who exercise regularly tend to develop better coping strategies compared to their non-exercising peers. Instead of falling victim to unhealthy coping strategies such as drinking or doing drugs, becoming dedicated to better yourself physically often drags you away from this steep path. Being able to pick a healthy way to cope with your issues when you're in a stressful mood shows that you are able to responsibly deal with your emotions rather than caving in and doing something that you will either regret or will harm you in the long run. This can be shown by a study from Weinstock, in which he found that participating in an exercise intervention program significantly reduced alcohol consumption among students (Weinstock 2016).

Building healthy habits early on can be key to preventing negative patterns. Students who engage in regular physical activity are more likely to make healthier choices in other areas of their lives, including nutrition and sleep. By creating a balanced lifestyle, exercise contributes to a more rewarding college experience. Before I started exercising, although I didn't know it, my diet was very unhealthy. As time went on, I gained knowledge on dieting as well as how to exercise. This knowledge helped me realize my unhealthy patterns and also helped me become the person I am today. To fully reap the benefits of exercise, first-year students should consider incorporating physical activity into their daily routines. Most universities offer various resources, from gyms and fitness classes to recreational sports teams, making it easier to get involved. Joining a club or class not only provides structure but also makes exercise more enjoyable, making it easier to get started.

Setting achievable fitness goals can also help students stay motivated. Whether it's committing to attend a weekly exercise class or participating in recreational sports, finding activities that you can enjoy makes a huge difference. Having a workout buddy can add accountability and make exercise feel less like a chore. Mindfulness practices, such as yoga can also be incredibly beneficial for managing stress. These activities promote relaxation and help students develop coping skills that will serve them well throughout their college journey.

In summary, exercise offers a wide array of benefits that can significantly impact first-year college students. From enhancing mental health to aiding in weight management and fostering healthier lifestyle choices, incorporating regular physical activity is essential for navigating the challenges of college life. By making exercise a priority, students can improve their physical well-being while also developing emotional resilience and social connections.

Embracing a fitness routine during this pivotal time can lead to a healthier, happier, and more successful college experience.

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Don't Waste Time

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College can be one of the most important times of a person's life. When going to college everyone is aiming to succeed but many factors and elements of a college student's life play into how they grow in the classroom. Elements such as how drinking can affect a student's mental health or how social commitments affect a person's emotions. But one of the most important factors leading to a college student's success is time management. Efficient Time management leads to assignments getting done on time, provides a sense of accomplishment, and can benefit a student's mental health due to a lack of stress. Time management is not just a college skill but a life skill that can help students plan effectively throughout college and beyond.

Effective time management is a critical skill for college students, it directly influences their academic performance, personal well-being, mental health, and overall college experience. By perfecting this skill, college students can handle the demands of schoolwork, extracurricular activities, and personal commitments more effectively, leading to a more balanced and fulfilling college life. One of the most significant benefits of efficient time management is its positive impact on academic performance. College often presents a difficult workload with multiple assignments, exams, and projects that require careful planning and prioritization. This is why when an opportunity to stay on top of the often-heavy workload of being a college student presents itself, a student must think about the future and take that opportunity. Even seeking out tutors or an instructor to help with the organization or completion of your schoolwork can extremely benefit a college student's workload. "Longer-lasting, instructor-implemented interventions may be necessary for improving college students' time management behavior" (Kelly, Cucculo, and Clinton-Lisell, 91).

One of the leading causes of poor time management is the abuse of social media and entertainment devices which lead to distractions and wasted time. Elliot Panek explains this in

his article *Left to their own devices*. “Much of the research on self-control and media use examines different media (e.g., cell phones, television) in isolation” (Elliott, 6). Elliot provides an insight into which media or online applications are the most tempting or distracting to students and which media or applications interfere with students’ abilities to complete schoolwork. To do this he conducted an analysis that compares the significance and the strength of the relations between amounts of use, self-control, guilt, and the amount of time on schoolwork across various popular leisure media and online applications. Elliot Explains how to manage your time properly and take breaks properly. He explains how poor media can affect your time management and focus.

Many strategies can be a part of the effective time management of a college student. One of these methods is the Pomodoro Technique, where students work for 25 minutes followed by a 5-minute break, they can maintain focus and avoid burnout. Creating a study schedule that allocates specific times for different subjects helps students ensure they cover all the material and don’t fall behind. Two more strategies I found were in an article by Michael McCune. Michael explains two simple but effective strategies for achieving his academic goals. His first strategy is to study in between classes. He expresses how he realized the importance of the time he was wasting in between the blocks of classes he had and how when he took advantage of this time instead and accomplished homework and assignments, he was left with more time to focus on class and plan for his afternoons. Another strategy Michael utilized is to simply be present, whether it's in the classroom or off campus, an effective routine to work with is imperative to the overall success of a college student. “Be present. Inevitably, your class schedule and obligations will force you to create a routine” (McCune, 29).

Time management is not just a college skill; it is a life skill that will benefit students in their future careers and personal lives. Learning to manage time effectively provides discipline, organization, and responsibility. These skills are essential in a working environment, where deadlines and multitasking are commonplace. By developing strong time management habits in college, students prepare themselves for the demands of a professional job. These skills also contribute to personal development, enabling students to balance various aspects of their lives, such as work, family, and hobbies, long after graduation.

The topic of time management could apply to my life in many ways by planning my day, I can ensure I have time for exercise, relaxation, and hobbies while also making time for friends and family. It also prevents procrastination, allowing me to stay ahead of my household tasks or personal goals. This allows me to have a more organized and fulfilling life. In my professional life, time management can increase your efficiency and effectiveness. By setting clear priorities and deadlines, I can avoid wasting time on non-essential tasks and stay focused on what matters. For instance, creating a daily or weekly schedule can help me make time for meetings, project work, and follow-ups, ensuring nothing slips through the cracks. Effective time management can also help me minimize distractions and stay on track, allowing me to make consistent progress toward my career goals. Ultimately, time management empowers me to take control of my day, align my actions with my goals, and improve my overall well-being. Whether it's setting aside time for important projects, maintaining a work-life balance, or finding time for personal growth, developing this skill can lead me to a more productive and satisfying life.

In closing, time management is a skill that plays a pivotal role in a college student's academic success, overall well-being, and mental health. Effective time management allows students to stay on top of their academic workload, reduce stress, and create a balanced lifestyle

that includes personal commitments, social activities, and self-care. Whether it's avoiding distractions from social media, or using in-between class time efficiently, students who manage their time well can maintain focus, prevent burnout, and achieve their academic goals.

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How ADHD Negatively Affects First Year College Students

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How ADHD Negatively Affects First Year College Students

The first year of college is a very challenging and stressful time everyone must go through. Adjusting to a new area, making new friends, and becoming a responsible adult, are just a few things first year college students must go through to adapt to their new life. Unfortunately, when a first-year student has ADHD, their first-year experience becomes two times harder. Many of them lack the knowledge to combat their disadvantages and feel alone, different, and lost when looking at how easy everything is to their peers. Throughout the paper you will see the different things that make college difficult for students with ADHD and how ADHD affects first year college students' academic performance.

The Transition from high school to college is a difficult time that could be too overwhelming for kids with ADHD who don't get any help from family or friends. According to Morgan (2012), "For the majority of the students in the study, parents maintained the responsibility for treatment of ADHD for their children even while they were away at college" (p. 61-62). She shows how much students with ADHD depend on their parents to help them with doctor appointments, medications, and college. This is important because without help kids can get too overwhelmed and feel lost. This could make them put things like applying for FASFA or other scholarships to the side until it is too late. Her study showed that almost all the students in the experiment had help with transitioning to college and said it was beneficial to making their first year a little easier. Another thing that can make the transitioning process less stressful is the campus resources available for students. Unfortunately, Morgan (2012), states that out of all the students in the study "two students [...] were registered with Disability Support Services and received academic accommodations" and only "two additional students were aware of this service" while the rest were completely in the dark about these services (p.65i). This revelation

makes one think about the fact that these students could be struggling with transitioning from high school to college life, unaware of the many different services their college offers. Her findings shed light on the need to improve communication about these services to give more opportunities for ADHD students to excel academically and know that they are not alone.

When kids go to college, they have more freedom than they can imagine and are able to do whatever they want. Unfortunately, this freedom gives students with ADHD a higher chance of becoming addicted to drugs or other substances. According to Busch (2019), “higher comorbid anxiety disorder symptoms and lower levels of motivation predicted higher levels of drug abuse” (p.383). She states that students with ADHD are more likely to develop a drug addiction if they have higher levels of anxiety and low motivation. Her findings are very important because it adds another obstacle to first year college students with ADHD that they must hurdle in order to have a successful first year. Her findings also show how dangerous drugs are to their academic performance since they are more susceptible when unmotivated and anxious. While drugs are a danger to students with ADHD, they are not the only substance students have to worry about. Busch (2019), states that “first year college students with ADHD were more likely to use tobacco, cannabis, and illicit drugs than were their non-ADHD peers” (p.385). Her conclusion provides other ways students can go down a bad road that will negatively impact their grades and life. The results of her findings give students the ability to know what to avoid and the dangers of how easily it affects students with ADHD.

For students with ADHD, their medication is a very important part of their morning routine before leaving for school. They know that if they forget to take it before school, their mind will not be able to focus on school and will have a hard time getting work done. According to Gormley (2017), “{r}esults of the MANCOVA indicated that controlling for medication status,

ADHD status had a statistically significant impact on GPA” (p.9). His results show that students with ADHD have a significant increase in their GPA when taking their medication regularly. The findings in this study, as shown in table two, are significant because it allows us to see how much of an improvement ADHD medication makes to a first-year college students academic performance and GPA. Without ADHD medication it would be very difficult for them to get schoolwork done on time and in full, adding more unnecessary stress to an already stressful environment. When colleges look at GPA and SAT scores, they think that a high GPA and SAT scores will mean a high GPA in college. But in fact, Gormley (2017), states “the present results suggest that the standard predictors for success in college (e.g., SAT scores, High School GPA) do not significantly predict first-year GPA for students with ADHD” (p.15). This finding shows that previous ideals for determining academic success for all students are false when looking at students with ADHD. His results cause us to rethink the way we perceive academics and that is why many colleges are starting to look past just student academics and more on their achievements and contributions. This shows that students with ADHD are more than just a letter grade and can be successful in their first year of college, even if they weren’t very successful in high school.

While there have been many studies done to better understand ADHD and the effects it has on the human mind, we don’t know everything and must continue to uncover the many different factors that determine a first-year college student’s academic performance. Dependence, drugs, medication, and accommodations are just a few things that can benefit or hinder students first year if not used correctly. Although college is very stressful to adapt to, students with ADHD now have all the necessary things to be successful in their first year. This paper should

give students with ADHD the ability to better understand themselves as well as have the knowledge of what not to do and what can benefit their academic performance.

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Social Media Effect on First-Time College Student Success

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The success of a first-year college student is dependent on various factors such as balancing academics, social life, and mental health. However, I believe that an overlooked aspect of every freshman in college's day to day life is the effects of social media. Social media has completely redefined the world we live in, not only as everyday people, but for the first time college students, the effect is vastly greater. Social media affects student's academic performance, their personal life, and the overall mental well-being of the student. The transition from high school coursework and assignments to college level can already be challenging enough as it is, but the addition of social media can make it even more difficult. Social media can lead to an increase in procrastination, cause distraction, and even lead to complete disregard for coursework. However, social media also provides benefits to student's everyday lives as it can be a great way to build relationships, gather and share information, and even networking opportunities. With platforms like Instagram, Twitter, and Facebook, that make connecting with those you may have never had the opportunity with otherwise as easy as ever, social media has become a natural part of student's lives.

The first way that social media plays a role in first time college student's success is the way it affects academic work. Students are more likely to procrastinate now than ever due to the distraction that social media brings. Social media is meant to be entertaining

and engaging which often times leads to students attempting to multitask with completing school work and staying stimulated with social media. This had been proven to be harmful to students as retaining information while multitasking is much more difficult and essentially counterproductive. Studies show “that social media usage can be a hindrance for college students” and it “reduces time for studying and influences study habits and academic performance” (Author 2024). I personally agree with this as I have noticed that the notifications, alerts, and updates all are subtle disruptions in the working environment that social media causes. This can be detrimental to the overall cognitive focus of the student as they may have difficulty staying focused over periods of time. The urge and temptations that these apps bring amongst teens are what leads to procrastination and a lackluster academic performance.

Social media also plays a major role in the success of first-time college students by the affect it has on their personal relationships. Social media is the new form of communication, and along with that, is how college students commonly meet one another. For example, clubs, organizations, or other extra-curricular activities often have social media pages that make locating and contacting them much more convenient. This can be very beneficial as I have found various organizational teams throughout the school year due to the vast audience that social media targets. This can be beneficial for gathering information, sharing important updates about the organizations, as well as just building connections for personal growth. Social media is a great networking resource when used optimally, as it can be a gateway to internships, career opportunities, and possibly even relationships that will build outside of school. Social media usage has grown so much over

recent years that the world around us has begun to just accept its prevalence, rather than disregarding the effect it is having on today's youth.

Social media also plays a role in student's academic performance, both positively and negatively. While most would consider social media to be a hindrance or distraction, which may very well be true, it can also be seen as a resource for many students. Following the pandemic, many students had begun adjusting to schooling from home and one of the aspects of this transition that made it smooth, was social media. It granted students a way to still communicate with each other, even the professors, and allowed for students to engage with one another in a way like never before. Students are able to form study groups or even just chat with those who are interested in similar subjects through platforms such as "GroupMe" and "LinkedIn". I, myself, have found these platforms to be extremely beneficial as they have helped me stay up to date on coursework as well as school events. A study done in 2023 states that "the use of social media can improve academic performance, especially when supported by activities such as collaboration amongst learners and interactive learning. A high level of digital skills was found to positively influence student performance..." The study also states that there was an improvement in exam scores due to the availability of teachers to offer aid virtually. Social media is proven to be beneficial for students who know who how to take advantage of the opportunities given to them by this media.

In conclusion, social media's impact on first-time college students is much more drastic than one may have anticipated. The access to resources, ability to network, and the information that can be gathered with the help of social media is not to be overlooked. It

can be seen as abnormal to what schools are typically accustomed to, but social media is the new and improved way of communicating and informing oneself on current events. Even with its faults, social media is a very beneficial tool that first time college students need to use advantageously rather than allow it to hinder their performance.

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