

COLLEGE FOR \$15,000 (OR LESS):
HOW TO EARN AN *ACCREDITED* BACHELOR'S
DEGREE FOR PENNIES ON THE DOLLAR

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www.GaryNorth.com

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This book has three sections:

1. College for \$15,000 (or Less)
2. College Pitfalls: A Self-Defense Manual
3. Surviving College: A Step-by-Step Manual

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PREFACE

I used to give away this manual. I did a video on YouTube promoting it for free. Over 100,000 people have seen this video. You can view it by going to Google and searching for **college** and **\$11** and **youtube**.

Almost no one implemented the manual out of the first 50,000. So, I changed my strategy. I began selling it for \$97 to the public, and \$77 to members of my website, **GaryNorth.com**. I have a lot of them.

This is the easiest, cheapest way to find out if you are ready for college. A grade of 50 or higher says you are. Maybe not for Harvard, but you're not planning to attend Harvard, are you?

On my site's forums, you can interact with other students who are going through college by using my strategy.

If you graduate in two years, you pay me for two years. The faster you go through, the less you pay me.

Some of you will set up a blog and write about this. Anyway, I hope you do. This is a way to make some needed money. You won't make a business out of it, but it's walking-around money.

The information in this manual will save parents a lot of money. With retirement costs climbing and investment returns low, parents need every dime. The information will keep students out of debt. In 2014, the average recent college graduate had \$33,000 in student debt. (<http://bit.ly/CollegeDebt2014>) This manual will get you through for \$15,000.

But wait! Average (mean) means halfway between all of the money spent. A small number of students spend a huge amount of money. The more relevant statistic is median debt: half had more, half had less. In 2013, median college debt in the liberal arts was in the range of \$19,000. (<http://on.wsj.com/1PplqfO>) This can be avoided.

You can get through college for \$15,000 or less. Will you? I hope so. I hate to see people pay retail for college.

I need to get one thing clear before you read this manual. This manual is not about getting a good education. It is about **getting an accredited degree, cheap**.

If you want a good education -- a great education -- you can get it without spending anything except an internet connection and a laserjet printer. Use the World Wide Web to get access to books and educational materials of all kinds. Google Books offers hundreds of thousands of them. Project Gutenberg offers thousands.

The Massachusetts Institute of Technology and Harvard University are jointly

putting their curriculum online free of charge. So are 35 other major universities. They are part of a system called Coursera (www.Coursera.org). For the textbooks, you can get them through inter-library loan. You can buy older editions cheaply on Amazon. If you are a Prime member, you will pay no shipping fees.

If you want my philosophy of higher education, read this:

<http://www.lewrockwell.com/north/north748.html>

Please read it. If you agree with my assessment, you are ready to read the rest of my manual.

At the end of this report are two testimonials from students who have used parts of my recommended program. Each paid under \$13,000. Read them. This is what is possible.

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INTRODUCTION

This introduction is written for anyone, any age, who expects to attend college.

I wrote one version of this manual for high school students. I wrote another for their parents. This version is for people who have found out about this manual from the Web. You may be a high school student. You may be a person with a family to support. You may be a grandparent who is determined to earn a college degree to prove to yourself that you can still cut it, but you are experienced enough to look for a discount.

Maybe you had already planned to take advantage of some of the strategies I discuss in this report. But one thing is sure: if you fail to implement any of these strategies, this report will not save you a dime. So, don't expect miracles. You must take active steps to implement the strategies that I present here. Some of them are conventional. Others are highly unconventional. The most unconventional ones will save you the most money.

If you are willing to follow my recommendations, meaning that you go about things in an unconventional way, the fact that you do not have much money to spend on college will not keep you from earning a bachelor's degree. From this point on, never blame your lack of money for your failure to earn a degree from an accredited university.

I wrote the high school version of this manual for high school students who want any of the following things:

- To earn a bachelor's degree from an accredited university
- To advance their careers by means of a college degree
- To select an appropriate academic major for advancing their careers
- To avoid paying a college for unneeded overhead expenses
- To avoid being a heavy financial burden on their parents
- To avoid any debt for college
- To gain financial independence before age 21
- To get through college in 3 years, if possible
- To get a job locally that will help advance their careers
- To prove to themselves and others that they can earn a bachelor's degree

This may be you. I hope it is.

If it isn't, you (or your parents) will have to pay retail for college. Don't.

Don't Make This Mistake

With this report, I'm trying to keep you from making a big mistake. If you make it, you will pay for it. I do not just mean lost tuition money. It is worse than this. You will not maximize your return on a major investment of time. You will throw away a great deal of money because you will waste precious time. Time is our only irreplaceable

resource in this life. We should not waste it.

The mistake that I describe in this report is one made by about 18 million American college students every year. They make it for at least four consecutive years. It is costing 9 million of them the ones who are self-funded both time and money. It is costing the parents of the other 9 million a large chunk of their retirement portfolio.

What is this mistake? Paying retail when you can pay wholesale in both time and money.

As I will show later in this report, half of these 18 million college students will drop out before they complete their bachelor's degree. Attending college is a high-risk venture. If you do what I recommend in this report, you will lower your risk dramatically. I assume that you want to do this.

But are you really college material? Do you have "the right stuff"? In this report, I reveal a way for you to find out for as little as \$77. If you discover that you are not ready, you will not have wasted a lot of money and time. If you find out you really are ready for college, the initial testing procedure will save \$300 to \$1,000 (or more) in the cost of earning the degree. The test program is called CLEP.

Don't Get Ripped Off by Spammers

There are spam offers all the time from unaccredited colleges. There are a few unaccredited colleges that offer specialized (usually religious) programs that may be worth the money. But these programs require students to work hard and achieve specific academic goals. What you must avoid are instant-degree programs. For information on how these rip-off degree programs operate, see the page on "diploma mills" published by the Federal Trade Commission.

<http://tinyurl.com/lz2ffs>

The U.S. Department of Education also provides a site where you can type in the name of a college or university and find out if it has been accredited by one of the six regional college accrediting agencies.

<http://ope.ed.gov/accreditation/Search.aspx>

Don't Get Ripped Off by Accredited Colleges, Either

Before I present my case for the way to get a degree as cheaply as possible, let me present my case against just about everything you have read in the colleges' catalogs, which are in fact sales brochures. Read every college brochure or catalog accordingly.

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Ask yourself as you read: "Is this the truth?" I'll say this much: it's not the truth, the whole truth, and nothing but the truth. It is the truth that will sell the product. The product is very expensive.

In this report, I present unconventional ways for you to earn a low-cost bachelor's degree at home from one of several accredited 4-year universities. This report will therefore save time and a lot of money. These degree programs are aimed at liberal arts majors. If you plan to major in science or technology, this report will still save you a lot of money, but not as much as it can save you if you are a liberal arts major. You may not be able to earn an engineering degree at home. But you can earn half of it at home.

Home? Yes, home. Where there are no fraternities or sororities. Where there are no football games. Where there is no collegiate boola-boola. Where most students want to get away from, at their parents' enormous after-tax expense, as fast as possible.

If you are willing to stay at home after graduation in order to save \$25,000, or \$50,000, or \$185,000, then you have an adult's mind set: someone who can count the cost and come to an economically rational decision.

The colleges that I discuss in this report are not diploma mills that are set up to sell you a phony degree so that you can fool your employer. A diploma program that does not require a lot of work on your part, is to higher education what most spam-delivered offers are to the real world: fake. These programs will cost you in the range of \$10,000 to \$15,000 and take at least 3 years for you to complete. Later, I discuss an 18-year-old high school graduate who completed his degree in 6 months for \$5,000, but that has to be a record.

Getting through college in 3 years will take a lot of effort. But even if it takes 4 years or 5 years, because the student has a full-time job, the student will still be ahead of most full-time conventional college students. A recent study indicates that only 37% of entering freshmen finish in 4 years. A quarter of them take 5-6 years. The rest take longer. So, when you read about the average cost per year for attending college, do not estimate the total cost by multiplying this figure by 4.

You don't get something for nothing. There are no free lunches. So, in order to attain the above goals, students had better be willing to consider the following steps:

- Give up 90% of TV viewing; study instead.
- Buy a pair of wax earplugs and use them 3 hours a day after work.
- Put in 4 hours a day in study (with a full-time job).
- Put in 8 hours a day in study (with a part-time job).
- Devote 8 hours each Saturday to study.
- Buy a pocket time-manager and use it religiously.
- Cut e-mail, Facebook, Web surfing, and phone calls to 45 minutes a day, total.

What follows is the text of the manual that is written for serious students. You

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would be wise to read it. You will get a good overview of the opportunities that are available. After you read it, it is time for negotiation. Which major? Which college? What mix between CLEP exams and on-campus time?

The High Cost of Pride

You do not need to go to a prestigious university to get a good education. The best education is self-education.

It is not where a student attends college that matters. It is what he takes away from the experience. It is not the name of the school that provides the education. It is the program that provides it. Most of the programs are about the same because the accreditation agencies require this. It is what a student does with the opportunity that counts most.

The big-name, high-prestige schools are these. They are expensive. There are very few top-tier universities: Harvard, Yale, Princeton, Stanford, Chicago, Berkeley (UC), and Columbia. To these, add the two science universities: Cal Tech and M.I.T. Only Berkeley is a state school.

There are about a dozen top 4-year undergraduate colleges, all private: Swarthmore, Williams, Pomona, Middlebury, Occidental, Reed, Amherst, Oberlin, Smith, Vassar, Haverford, Carleton, and Harvey Mudd (science). Some experts might add another five.

Next are the second-tier universities. There are only about two dozen of them: Michigan (Ann Arbor), University of North Carolina (Chapel Hill), Duke, Virginia, William & Mary, Texas (Austin), Rice, Pennsylvania, Brown, Vanderbilt, Brandeis, UCLA, Illinois (Urbana), Wisconsin, Washington, Indiana (Bloomington), and a few more. You can judge them by the size of their libraries: 2 million or more volumes.

That's it. Everyone else is a wanna-be. That's where they will remain. The top rankings do not change, generation after generation.

By using tee strategies in this manual, you can earn a bachelor's degree for under \$14,000. The Ivy League schools charge close to \$250,000: room, board, tuition, and books. Factor in transportation and other expenses, plus what it will after the next four years of tuition increases. Let me assure you, there is no way that the education at an Ivy League school is 18 times better than what I propose in this manual. The hours in the day are not enough, and your IQ is not high enough, to overcome 18 to one. You will not earn 18 times more money based on where you earn your B.A., Harvard vs. the programs I list in Chapter 5.

If you want to study under some big-name professor, you must do so as a graduate student. Big-name professors do not teach undergraduates. Teaching assistants do. If you

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do well in any program, and can show this by the quality of your work, including your score on the Graduate Records Exam, you can get into graduate school.

You would be wiser to spend three years of your spare time to develop an academic-oriented blog site or website than to worry about getting into an expensive college. It is what you do, not where you do it, that counts in the long run. The sooner a student learns this, the better.

Ten years after graduation, the difference in earnings between the graduate of a high-prestige university over the graduate of a run-of-the-mill state university is zero for STEM majors: math, science, engineering. For liberals arts majors, it may be in the range of 12% for the prestige schools. Only in business is the difference significant: around 12% above mid-tier schools, and 18% above standard schools. For education majors, it is 6% and 9%, respectively. In short, not much. This was reported in the *Wall Street Journal* in January 2016.

<http://bit.ly/DegreeSalary>

Don't get hypnotized by the lure of academic razzle-dazzle, which is what prestigious campuses offer to undergraduates. Don't buy the sizzle. Buy the steak.

With all this as background, keep reading.

Chapter 1

IS COLLEGE YOUR BEST SOLUTION?

For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it? Lest haply [it happen], after he hath laid the foundation, and is not able to finish it, all that behold it begin to mock him, Saying, This man began to build, and was not able to finish (Luke 14:28-30).

Is college your solution? That depends on your problem.

About 21 million Americans are in college.

<http://bit.ly/StudehtsEnrolledNCES>

About 40% of them don't graduate with a bachelor's degree (4-year schools) after 6 years. A significantly higher rate of women graduate.

<http://bit.ly/GradRates2013>

Of those people who earn a bachelor's degree, the evidence is that they make more money in a lifetime. As of 2003, one estimate of the wage premium in the United States for a college graduate over a high school graduate was 41.5% for men and 46% for women. (Statistics for women do not consider the equalization of wages if a woman leaves the workforce.) <http://tinyurl.com/ng9a36> But the experts disagree. (Surprise, surprise!) In a study published in the *Education Statistics Quarterly*, a publication of the United States Department of Education, the earnings advantage ten years after high school was only 23%. <http://tinyurl.com/2vf7o> This is a significant difference, but it is not spectacular. Also, a person who drops out of college has no earnings advantage. So, attending college appears to be an all-or-nothing bet in terms of earnings.

Some occupations require a college degree, plus graduate work. The higher-paid professions do: medicine, law, engineering. Teaching requires at least a bachelor's degree, but this is a low-paid profession.

A masters in business administration from one of the top half dozen schools is a great economic advantage, but it's clear that these people are being hired mainly for their brains and their personal contacts, not the actual classroom training, which is highly mathematical and theoretical in most MBA programs. They have spent fortunes to go through these schools. This indicates that they are dedicated. They will stick. Of course, they may leave to join another firm or start their own.

As for the mediocre schools, an MBA may help someone in middle management in a large firm, but entrepreneurship is more important for getting rich. It cannot be taught.

Most of America's millionaires are self-made, and most of them were not outstanding students. Read the book, ***The Millionaire Next Door***.

Linda Lee, who writes for the New York Times, wrote a book, ***Success Without College*** (Broadway Books, 1999). She argued that a bachelor's degree in the humanities or social sciences does not guarantee a better job or higher income. A trade school education in many fields will produce more income. She is not speaking of a degree in engineering or other natural sciences for which there is high demand.

Still, you must be careful in making a decision based on incomplete information. In general, people who have earned a bachelor's degree do earn more money than those who did not earn one. This may be because bright people, or at least somewhat more self-disciplined people, graduate from college. It may have little to do with what the person studied in college.

Here is what you are not told in high school: it does not matter which college grants you a bachelor's degree, other than the top four dozen. It also does not matter what you major in, other than engineering or courses that get you into medical school or some other graduate school that leads to a licensed profession: dentistry, CPA, law, etc.

If your goal is just to get a bachelor's degree in the social sciences or humanities and then get into the labor market, any school or any major is as good (or as bad) as another. The key to success, therefore, is to get through (1) fast, (2) cheap, (3) debt-free, (4) while working part-time for a company where you can learn something useful for your career.

So, you should take steps to be sure that your investment of time and effort in gaining a college degree is really necessary for your career. Are there other pathways to success? If there are, can you obtain what you need cheaper, elsewhere?

My suggestion is that you use one or more of my recommended loopholes when you begin college, so that you can switch career directions, if necessary, without having spent much money or much time pursuing a dead end.

The Joy of Self-Education

There is great joy in education for some people. There is not much joy in college classroom education.

Education is a full-time job. You are always learning. If you aren't, then your problem is not your lack of a college degree.

I am not a believer in knowledge for itself. Knowledge should be put into service of God, other men, the creation, and ourselves. Knowledge that is not applicable has the character of a one-man game of Trivial Pursuit. It becomes just a game.

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I once studied history from a man who had a phenomenal memory. How I wish I had been born with his memory. But he wrote almost nothing, and what little he did write was mediocre. He would memorize train schedules, just for the challenge. Before he died, he became senile. He would stand in his living room directing invisible trains. There were more relevant challenges that he could have selected for his memory.

Education is as close as a library or the World Wide Web. Download a classic book and read it. Education is as close as a project to catalogue something, or write a handbook to teach someone else what you know from experience. Some colleges will give you academic credit for such activities – academic merit badges, in other words. I think they should do this. I discuss this academic option later in this manual.

Education is selecting a topic that you have a burning desire to master, and then spending the time it takes to master it. Read everything you can find on it. Photocopy or scan in pages. Buy a filing cabinet and create hanging folders for the topic's subdivisions. Take notes. Become so skilled that you can spot the mistakes made by experts in the field. Know the various schools of interpretation on the topic. Write up your findings. Post this material on your own website. Establish your reputation.

There are self-taught people on the topic of the American Civil War who know more than college professors in the field. A good example was Shelby Foote. Another was Bruce Catton. Another was a man I studied with when I was in graduate school, E. B. Long, who had been Bruce Catton's bibliographer and director of research at the excellent magazine, *American Heritage*. He said that he had gone through 3 million documents on the Civil War. He never went to college, but he taught at my university, and he later became a professor of American studies at the University of Wyoming. He never was a student in graduate school.

You can get a good education by deciding what field you want to master. Then teach yourself. Write to the departments of three or four major universities. Ask for a copy of the recommended bibliography for students working in the masters' degree program. You will receive several lists. Then go to a nearby university library and go online to access half a dozen academic journals in this field. A librarian has a list of these journals. Print out two or three book reviews of each book you plan to read. Go home. Read these books. As you read each book on the list, read the book reviews of that book.

I love education. For me, it is a great joy. I love a university research library more than any other place on earth. But you don't have to attend college to make use of a library. Park your car, and walk into the library. There is your education, free of charge, air conditioned, and almost empty of students upstairs and especially downstairs. On a campus of 45,000 students, the library at Texas A&M University is never filled with students. I have never seen any library filled. I have been in other large research libraries in my life. I do not recall even one that was more than 20% filled, if you count the upstairs and downstairs. Libraries are multi-million dollar tools for a handful of faculty members. Other than this, they are prestige consumer goods for universities. You can use one free of charge.

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Getting into a Closed Private University Research Library. I will now give you a piece of advice that almost no one knows. For a true research freak, this piece of information is a literal "open sesame." With it, you can get into any private university research library in the United States, even if it is closed to the general public. If you are stopped at the door, speak these two words: "**public depository**." A public depository is a research library to which the Library of Congress sends its materials. By Federal law, anyone may go into a public depository library. If the person at the door asks you what you want to see, say *The Congressional Record*. You will be allowed in. Go to the shelves of the *Congressional Record*. Take a close look. It's there! Now go do your research.

Conclusion

Count the cost of college. Ask yourself these four questions:

What do I want to accomplish?
Why do I want to accomplish it?
How soon do I want to accomplish it?
How much am I willing ask my parents to pay?

Then try to answer them honestly.

If you still want to pursue a college degree, I'll show you how to achieve this with the least cost: in time, or in money, or in effort, but not all three in one program.

Bear in mind that you have to pay extra for anything in life that is delivered on a silver platter. To save the kind of money that I am talking about, you must take extra time to do things unconventionally. You must establish your own priorities, make your own plans, stick with the program you designed, and finish what you begin. No one will hold your hand. Hardly anyone will understand your strategy. That is why the strategy exists: so few people have adopted it.

Chapter 2

BEATING THE SYSTEM BY USING ITS RULES

I was trained to become a scholar. In the summer of 1972, I was awarded a doctoral degree in history by the University of California, Riverside. I have made good use of my educational background. I have taught at the community college level, the undergraduate college level, and the university level. I have written 63 volumes of books. By the time I was 35 years old, I had published in three dozen journals and magazines, and I publish continually on the Web: about 26 articles a week. I own and run a publishing business. I have worked on Capitol Hill as a Congressional research assistant to Congressman Ron Paul (1976). In other words, I have attained a degree of success in several areas that lets me give advice and even sell it.

I did not remain in academia. I decided early in my career that I would rather write full-time than teach part-time and write part-time. But the fact that I had earned my Ph.D. gave me this choice to make.

I don't want to over-emphasize the economic payoff of a college degree. I learned early that a college degree is not much better than an expensive hunting license. You may need the degree to get your first shot in life, but it doesn't guarantee you that you will hit your target. In my view, a college degree opens doors to the ground floor of a career, but the degree will not do much more than this. This is why a person should not pay too much for a bachelor's degree.

A bachelor's degree opens some doors early in life, but not because of what someone learns in college. It opens doors mainly because it conveys information to an employer. It tells him that the applicant is steady enough to go through 4 to 6 years of bureaucratic training. The degree-holder spent 4 to 6 years doing things that most people hate to do: sit in classrooms while being bored stiff at least half the time, write term papers that professors don't want to read, and take exams. The degree says, "This person can endure boredom for the sake of a long-term plan. He can meet deadlines. He can defer gratification. Also, he has an IQ above 100. Probably."

Colleges are to a businessman what the minor leagues are to major league baseball team owners. Minor league baseball screens out players that have no chance to become major leaguers. Professional football teams and basketball teams use college sports in the same way. So do employers. This is why most employers don't care where you went to college or what your major was unless you majored in engineering, and you're applying for an engineering job.

The college degree lets you prove to an employer that you can probably do an entry-level job. The degree gets you through the door. Don't overestimate its importance to your lifetime success. It opens a few early doors, but that's all. You have already gone through these early doors.

If your main reason for attending college is to earn a degree and get a good job on

the next rung in your career's ladder, then plan your college experience in terms of what that next employer wants to see in an entry-level employee in middle management.

Consider an employer who has two job applications on his desk. He has narrowed the applicants down from 50 or 60. Now he must decide. He has interviewed both of them. He has asked them pointed questions about their college careers. Here are his choices.

Student A. His parents sent him to college. This took him 6 years. He has no retirement savings plan. He earned a B average.

Student B. He paid his own way through college. This took him 4 years. He held a job. invested in a Roth IRA retirement savings program for all 4 years. He earned a C average.

From an employer's standpoint, which is the low-risk employee? As an employer, I can tell you: student B. His grades are lower, but he got through faster. He did this under budget. He saved both time and money. These are characteristics that I want in an employee: a person who **cuts corners** and still finishes the job according to the requirements.

Nevertheless, most students make the decision about where to go to college and what to major in, not in terms of what an employer will want to see, but in terms of what everyone else does. What an employer wants is to hire **someone who doesn't do things the way everyone else does**, and who does them well and under budget.

I have been outside the academic system as a student for 33 years, and in business for myself for 31 years, so I'm ready to tell you the dirty little secret of the academic degree-awarding industry known as higher education:

A college degree is way overpriced. Students (parents) pay way too much money. Students spend way too much time in class time that is far better spent in reading and writing. Then they pay room and board on top of it.

It's not necessary to pay retail any more. If you know where to look, you can earn a fully accredited bachelor's degree that is not overpriced not in money charged, not in time invested (if you can meet certain life-experience requirements), and not in distance traveled.

If you are willing to pay a little more money, you can finish your B.A. degree even faster and with less work by showing that you have achieved life experiences that meet the requirements of formal education. You can get college credit for these experiences. But only a few colleges tell students about this option. More colleges offer it than brag about it.

As in most of life, there is a trade-off: you can pay less, but it will take longer to get your degree. Or you can take longer still, but have a day job and earn money for something important, like a down payment on a house. Or you can work like a maniac and go to school while working full time.

What I'm going to reveal in this report, very few people know about. If I had not been inside academia, I probably would not have found out about it, either.

The Needlessly High Cost of Most 4-Year Colleges

The media finally began to figure this out in 2010. I have an entire department devoted to college debt horror stories.

<http://www.garynorth.com/public/department89.cfm>

Most people think that higher education needs to be expensive. It doesn't have to be. Anyway, not for a bachelor's degree or a master's degree in the liberal arts. In this section, I'm going to tell you why it costs so much to earn a college degree. The high price has very little to do with how people actually learn new material and remember it. It has everything to do with artificial, unnecessary restrictions on the supply of education.

Consider how you learn anything that is really important. You don't do it in a lecture hall, except maybe for a brief introduction, and that could be put in a video. You probably don't read a textbook. You learn from a manual. (That's what this report is: a manual.) Later, you learn on the job, preferably under the immediate guidance of someone who does the job well.

Why would you want to sit in a classroom for 50 minutes, three times a week, for 15 weeks a semester? No business teaches its employees this way. Yet colleges teach mainly this way. It doesn't make sense . . . from the student's point of view. It makes a lot of sense from the teachers' point of view—teachers who may lecture only 6 times a week, and rarely more than 12.

You can read a book at home or at your local city library. You can write a term paper at home or in the library. You can take an exam at the city library, with a librarian as a proctor to make sure you don't cheat.

The vast majority of colleges require students to attend classes on campus. This requirement has nothing to do with the way that most students learn new academic material. It has everything to do with paying off mortgages on the college's expensive buildings. It has everything to do with shelving \$100 million worth of books in \$20 million library buildings, with full-time staffs, so that faculty members can write term papers for each other that almost nobody will ever actually read. This is called "publish or perish."

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The high cost also has a lot to do with an academic tradition that goes back eight hundred years, when all European scholars spoke Latin, when there were only six or seven colleges in Europe, and the printing press had not been invented. A library of a thousand hand-copied manuscripts was worth a fortune. Young men had to journey long distances to earn a college degree, back when travel was expensive. Not many people could afford to do this.

Today, there are local public libraries (which became widespread less than a century ago), academic paperback books (introduced about 50 years ago), videotapes (introduced widely only in 1978), CD-ROM's (1991), DVD's, and the World Wide Web (which really got rolling in 1995). But, despite all this technology, traditions die hard in academia. It costs college students (or their parents) a lot of money to keep these traditions alive.

Unless you want to major in physics, chemistry, or engineering, any college should be able to teach you whatever you need to know through the Internet. This education should not cost you more than \$4,000 per year for four years. And that is with no government subsidy.

So, why does it cost so much more? Because the colleges want it this way.

The instructors employed by a 100% Internet-based college would have to work a lot harder than they do now. They would have to grade a lot more papers for a lot more students. They would not be paid \$50,000 a year mainly to deliver nine hours of lectures a week, 35 weeks a year lectures that they wrote 20 years ago.

The only thing that keeps Internet-based education from replacing 60% of the colleges in America is this: the people who run the colleges have got themselves what economists call a cartel. They don't want to lose it.

What is a cartel? You have heard of OPEC, the cartel that controls the supply of oil. Its full name is the Organization of Petroleum Exporting Countries. OPEC's representatives get together and agree to reduce their production of oil. This keeps oil prices high: high demand, low supply.

That's exactly what colleges do. They have set up an academic cartel. They keep out new colleges colleges that are willing to meet consumer demand by selling educational services at a lower price. The higher education system doesn't allow them to do this. There is a legal barrier to entry for new colleges. It's called "accreditation."

The colleges have joined regional accrediting associations that Ph.D.-holding bureaucrats operate. The representatives of these colleges set the standards for accreditation. It's kind of like a club. I mean the kind of club that you hit people over the head with.

Accrediting organizations are not run by the government, but they depend on state

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governments to make non-accredited colleges illegal. The legal use of the words "college" and "university" is controlled by the states.

State governments define what constitutes a college or university inside their own borders. Most states define a college in terms of one criterion: it is accredited by one of the regional accrediting associations. This pretty much freezes the number of colleges that are legally allowed to issue accredited degrees.

Accreditation reduces the supply of degrees awarded. This reduced supply of education is not based on a lack of supply of students who are smart enough and who are willing to work hard enough to qualify for a college degree. It's a question of an artificially limited supply of degree-granting institutions.

The colleges have those huge buildings, lawns to mow, employees to pay, and all of those professors, assistant professors, and teaching assistants with no Ph.D.'s (who do most of the work grading papers and leading discussion sections for freshmen and sophomore classes). This is a huge investment. If there were true competition, 100% Internet-based colleges would bankrupt hundreds of these schools. Most of the others would have to learn how to compete.

So, the accrediting associations only accredit schools that invest millions of dollars in buildings. But in today's digital world, liberal arts instruction doesn't require real estate. It only requires dedicated teachers and dedicated students who are self-motivated.

If the degree-granting system were really honest if it were not run by a cartel then accredited college degrees would be offered to any person who can pass the same exams that the tuition-paying students also have to pass. If you can learn the material on your own, and pass the standardized exams, you get your degree. The accrediting associations don't allow this. Why not? Because it would bankrupt colleges that are protected from true competition by the accrediting associations. It would wipe out the colleges' tuition system, real estate system, and low teaching load system.

That's why off-campus learning is such a huge threat to today's system of higher education. The colleges like to pretend that off-campus learning is substandard, second-best education. Yet they charge the same tuition that they charge to on-campus students, even though off-campus students don't use the colleges' real estate. No 4-year university offers a distance learning degree in every field that it offers to on-campus students. Over half of these 4-year schools offer no distance learning degrees at all.

Is off-campus learning really substandard? Yes, but only because course offerings are substandard. The most recent evidence suggests that off-campus performance is superior to traditional classroom performance, from high school through college.

Off-Campus Learning

Maybe you think I'm exaggerating. Maybe you think there is some tremendous educational benefit that students receive by attending classes on a college campus, compared to the education gained by students who learn at home. Let me prove to you that you're wrong.

Well, actually, I won't prove this to you. Thomas L. Russell will. He has been studying this question for a long time. He has gone back and looked at the published evidence of the comparative performance of students who have taken their courses on-campus vs. those who have taken their courses off-campus. These academic studies go back to 1928. Russell's amazing discovery is this: there is no significant difference in student performance. This is what study after study has shown, decade after decade.

Here are just a few samples from the era before TV was widely used as an alternative to actual attendance in a classroom:

1928: "...no differences in test scores of college classroom and correspondence study students enrolled in the same subjects."

1936: "[Results of this study were very similar to Crump 1928 and showed]...no differences in test scores of college classroom and correspondence study students enrolled in the same subjects..."

1940: "In all but two comparisons, correspondence study students performed as well as or better than their classroom counterparts and in the two cases which were the exception the differences were not significant."

1943: "... showed no significant differences between the groups in terms of motivation to use supplementary reading material."

1949: "[Results of this study were very similar to Hanna 1940 and Meierhenry 1946 and showed...] in all but two comparisons, correspondence study students performed as well as or better than their classroom counterparts and in the two cases which were the exception the differences were not significant."

Professor Russell has written a book on this, *No Significant Difference Phenomenon (NSDP)*, published by the North Carolina State University Press in 1999. If you doubt his findings, read his book:

<http://nosignificantdifference.org>

After early morning TV-based college classroom instruction was introduced in the 1950s, the findings were the same: no significant difference. But the earlier years' findings are more relevant for your situation, if you decide to earn a degree from a college

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that does not offer either TV-based classrooms or videotapes.

Why Lectures Are Inefficient

Here's another thing they don't tell you officially, but every college student knows from experience: 24 hours after we hear a lecture, we will have forgotten almost everything we heard the day before.

In a student guide on note-taking, Cornell University reports that within 48 hours, most students will forget 80% of what they heard in a lecture but failed to write down and review. <http://bit.ly/CornellNotes> That's why you had better learn how to take very good notes . . . or else find a way to get a college education that does not depend on note-taking (my recommendation).

Most people's note-taking skills are not very good. OK, maybe you're a genius note-taker: a fast writer, a careful listener, and you can even read your own handwriting. Most people aren't like this.

Lecture notes "get old" really fast. We forget why we wrote down something. We forget its context. I speak from experience as a Ph.D.-holding note-taker and also as a reader of college students' final exams. They heard my lectures, but they sure didn't remember much about them.

There's something else to consider. You can read at least twice as fast as someone can speak. You can also use a yellow highlighter to mark important passages in a book. You can make notes in the margin. You can re-read. You can stop reading in order to think carefully about what you have just read. You can re-read a chapter before an exam. You learn from books and personal experience most of what your memory retains.

Books and personal, real-world experience are the two keys to education after you're 10 years old. Classrooms are important educationally mostly for keeping children quiet and in their seats.

For a person who wants to get a college education, books are the key, not lectures. If you can ask a question about what you have read simply by sending a teacher an e-mail, why do you need to be in a classroom?

You don't. That's another dirty little secret of higher education.

That's why off-campus learning is every bit as good as on-campus learning in most fields. The key to your success in college is your personal dedication to learning, not where you do your learning. Time, some books, and your professors' e-mail addresses are all you need to get a good education. Yes, you will need some money, but not as much money as you have been told not by a long shot.

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You Can Receive College Credit for Your Past Experience

There are accredited colleges that will grant you academic credit for your education-related work experience, and even your life experience, meaning un-salaried work. I call this merit-badge education.

This makes sense educationally. What we learn on the job sticks with us. Our work teaches us in the broadest sense. Why shouldn't adults receive formal educational credit for knowledge they have mastered not just learned in a classroom, but truly mastered on the job?

There is one logical reason that I can think of why 99.9% of accredited American colleges don't grant such credit: the academic cartel. If colleges started granting academic credits for work experience, students wouldn't have to attend as many classes or pay as much tuition. Colleges wouldn't have to employ as many professors. This would be very bad news for professors kind of like lower oil prices for OPEC. As I said, a handful of accredited colleges do grant academic credit for work experience, and even life experience. But they don't advertise this fact widely. They can't afford to. Advertising is expensive. So, the story doesn't get out. That's why so few Americans know of this opportunity.

Using the Accreditation System to Benefit You

I have said that the accreditation system has set up a cartel. A cartel raises prices by controlling the supply of sellers. This harms most students and parents, but it can be used by a handful of students to their advantage.

The accreditation system establishes certain minimum requirements for colleges. As is the case in any system, a few colleges exceed these requirements (10%), a few barely meet them (10%), and most are in the middle.

If a college has been accredited, then other colleges are supposed to honor the students' course work when a student transfers. Not every course will be accepted by every college, but the basic ones will be. Not to honor transferred credits is to say, "This other college doesn't meet our standards." This implicitly says, "The accrediting association has failed to police its standards." This is a no-no. While a college retains the right not to accept a transfer student, it rarely has the right to require a student to start over. The military academies do, but nobody else does.

The only way you can be tripped up is if a department has prerequisites that it says you must take. This will usually be a science department. There are always lots of other colleges that don't have these prerequisites. Shop around.

My point is this: because the accreditation system has announced that every accredited college has met basic requirements, then no college in the system can

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systematically refuse to accept all credits transferred from another accredited college. If nothing else, the transferred credits will usually count as electives. They will satisfy some graduation requirements.

Most colleges want to enroll more students. Most colleges do not have waiting lists of students trying to get in. This means that most colleges will do whatever it takes to get a transfer student to enroll. They want the money.

A student who understands this, and who plans his college strategy in terms of it, can cut his costs dramatically.

There are a handful of top colleges and universities that are so popular that they rarely accept transfer students, even from junior colleges. These are the top schools that train about 2% of America's students: about 300,000 of them (fewer than 80,000 graduate at one time). But you probably weren't planning to attend one of them, were you? You don't have a 3.9 grade point average, 1400+ on the SAT's, and enough extracurricular activities to fill a page. You have never won a district track meet. You're part of the 98%. For you, I can show you how to get your degree wholesale.

This doesn't mean that you won't be an economic success. In the best-selling book, *The Millionaire Next Door*, the authors point out that most millionaires have made their money in a small, family-run business. They were not outstanding students in high school or college. They did not attend the most prestigious colleges, if they attended college at all. That's why I can say, in confidence, that there is no logical reason for you to pay retail. There are many ways to skin the academic cat. I'm going to show you 7 of them. I'm going to show you some major loopholes.

A Bad Attitude?

You now have an overview of the American modern college system. This is not a conventional view. I am trying to make a case for an unconventional strategy of earning a bachelor's degree from an accredited college for one-third of the traditional price.

By now, you are beginning to get the picture. Millions of students and millions of parents don't get it, which is why they continue to pay small fortunes when they don't have to. They pay dearly for their ignorance.

I know of 7 main strategies to beat the system. Each strategy plays a particular role. Some people know of one or two of them. Very few understand all 7. Even if they do understand, very few know how to put the pieces together.

If most people knew the strategy I recommend, and could bring themselves to implement it, then the colleges would have to change the rules. I'm talking about loopholes. Loopholes can be closed. But they won't be closed. Why not? Because all of this is hidden in plain sight. Only a handful of "buyers of certified education services"

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ever do what I recommend.

But you may be able to.

I realize that by now, some of the people who started reading this report have thrown it away in disgust. They don't like my attitude. All I can say is this: they will pay a lot of money that they don't have to pay in order to express their disgust with my attitude.

What Is Your Time Worth?

College education is all about obtaining new information. No college can afford to give information away. Yet there is almost nothing that is taught in a distant Ivy League college that you could not get on your own in a local public library or on the Web.

If you have ever seen the movie, ***Good Will Hunting***, you probably remember the scene in the Harvard area bar where Will, a high school graduate who is a genius, blows away a hot-shot Harvard student. Will knows more than Joe Harvard does. That's because Will has spent a lot of time in the public library, and he remembers everything he has read. He tells the Harvard student that he is spending a fortune to learn what Will has learned at the Boston public library.

Get a degree from an accredited college. You can get it, and get it faster than you might imagine. You can surely get it cheaper. So, why waste time and money? Only if you have been granted a full scholarship somewhere should you ignore my strategies.

Conclusion

What I recommend here is unconventional. If it were common, then so many people would do what I recommend that universities would close off the loopholes. My strategy would cost universities a lot of money for every student who adopts it.

If you are willing to do things unconventionally, I can save you tens of thousands of dollars. Each of my recommended loopholes is acceptable to officials in higher education. What they are not happy about is a student who uses all of them to beat the tuition-fixing system.

Students who use all of these loopholes to beat the collegiate system tend not to be the best and the brightest high school graduates. Those students go to Ivy League schools at their parents' expense. This leads me to a conclusion: the smartest high school graduates are not the wisest, financially speaking. Their parents pay heavily for their children's high IQs.

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The next chapter will show you why distance learning is a good deal academically, not just a good deal for the money. I want you to be confident about your decision.

Chapter 3

THIRTEEN MYTHS OF HIGHER EDUCATION

Higher education is a huge industry in the United States. In 2009, total expenditures on colleges and universities were approximately \$432 billion. (*Statistical Abstract of the United States*, 2011, Table 216) <http://bit.ly/CollegeCosts2009> This figure rises by about \$15 billion per year. So, by 2013, this figure will probably be above \$492 billion. In a round number, **half a trillion dollars**. Big, big bucks.

From 1978 to 2008, prices in the United States rose 2.5-fold. College expenses for students rose ten-fold. <http://bit.ly/CollegeInflation>

Professor Richard Vedder, an economist at Ohio University in Athens, has written an important book: *Going Broke by Degree: Why College Costs Too Much* (AEI Press, 2004). In his Introduction, he makes this observation about rising college tuition costs:

The sharp increases in college tuition in 2002 and 2003 were not unusual. This rapid growth has exceeded the inflation rate consistently for most of the twentieth century. Moreover, in modern times it has also exceeded the growth in family incomes, making college attendance an increasingly traumatic event from a financial perspective. While college administrators claim, with some justification, that "American universities are the best in the world," it is also true that they are the most expensive. Do they need to be?

His answer is *no*. So is mine.

College costs in 2015-16 were as follows. State universities charged about \$9,400 in tuition and fees. On average, private universities charged \$32,000 for tuition. Then add about \$10,000 for room and board. <http://bit.ly/CollegeCosts2014>. Add at least \$1,000 for textbooks (if you buy them new – don't).

Most students receive some financial aid, meaning discounts depending on parental income. But most students do not finish their bachelor's degree in 4 years. It is more like 5-6 years. And over 40% never finish, as we have seen.

For one of America's premier Ivy League schools (Yale), it is in the range of \$60,000 a year before student aid (discounts for some students). We are talking big money and big influence. These colleges are powerful. They seem as if they can lay down the law, to dictate to consumers you, for instance. But you can beat this system.

Every system has weak spots. Every system that is designed to attain its own goals can be used to attain your goals. You just have to understand the system, and then make it work for you.

Any interconnected system this big has certain shared operating assumptions.

These assumptions supposedly govern every participating institution. Sometimes these assumptions really do govern the institutions of higher learning. Sometimes they don't.

I'm going to discuss thirteen myths of higher education. These myths are sometimes announced officially. Sometimes they are merely operating assumptions that nobody dares to mention in public. But, I assure you, the system of higher education in the United States does operate in terms of these myths. This is why a very special opportunity exists for a comparative handful of students.

1. "A college education should be made available to any academically qualified student."

The missing words are: "At what price?". College is expensive. Only one-third of Americans, ages 18-24, attend college. Of those who start at a 4-year university, less than 55% graduate in 6 years. <http://tinyurl.com/n6sb6p> The graduation rate is even lower for those who start at a community college, whose entrance requirements are lower. Talk about a high-risk venture!

But, in order to promote the myth of "college for every qualified student," the industry has created some opportunities for students who normally could not afford to attend. Colleges have made special opportunities available for "qualifying" students.

The trick is to take advantage of these opportunities. I will show you how. Never pay retail.

2. "You get what you pay for."

Of all college myths, this is the least accurate. It implies that the most expensive colleges and universities are the best ones. This may be true at the graduate school level, but there is no substantial evidence that it's true for a B.A. degree. If it is true in some loose sense, then the disparity between what the best schools cost and what they actually deliver, compared to what a local community college costs and delivers, is nothing short of gigantic.

One piece of evidence is the 4-year colleges' widespread use of mega-classes. Up to a thousand students are jammed into huge lecture halls. One professor lectures to them with a microphone. Some of the students can barely see his face. Their term papers (if any) and their written exams are graded by low-paid graduate students called teaching assistants. In all likelihood, the main instructor is a low-level faculty member without tenure, and he may never receive tenure. (Tenure itself is a racket: immunity from getting fired.)

For a prestigious university with tuition of \$50,000 a year, a year-long class of 500 students generates from tuition alone an incredible \$5 million. Even with student "aid" (discriminatory pricing) for some students, the profit is tremendous.

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Senior professors usually refuse to teach mega-classes. They are rarely good lecturers, and they know they could not possibly hold the attention of a thousand students for 50 minutes. So, only untenured junior professors accept the assignment. They have no choice. (Note: a tenured professor cannot be fired for anything but complete intellectual incompetence or a major moral infraction. It's true job security.)

No one in graduate school is trained how to teach, especially how to teach mega-classes. Teaching assistants can be good or bad in front of students, but it's random. Nobody fires a graduate teaching assistant for anything but extreme incompetence in front of students. In the natural sciences, especially physics and chemistry, there is a high percentage of foreign graduate students in the best universities. They are good researchers, so senior professors use them as unpaid research assistants. To justify their presence in the department, they are paid to teach undergraduates in laboratory classes and discussion sections. In too many cases, they can barely speak English.

I am an effective lecturer. I used to support myself with speaking engagements. I have also taught at the collegiate level. I don't care how good a lecturer a person is. I don't care how bright the full-time graduate students are who grade term papers part-time. (I was one, for several years, at one of America's better universities). These people are not delivering an education that is twenty times better than the education available in a local community college for \$100 or \$150 per semester credit, taught by a full-time professor, probably someone with a Ph.D., without any teaching assistants.

The whole process was described brilliantly in a book by Charles Sykes, ***Profscam: Professors and the Demise of Higher Education*** (1989). Fortunately, it is still in print. No one who is about to write checks for \$100,000 to \$250,000 for a college education for himself or a child should do this without first reading ***Profscam***. If you read it, you will see why you should do everything possible to cut total college expenses to \$15,000 or even less.

I will show you ways to cut them to \$15,000. Maybe less.

3. *"It takes at least four years to receive a quality education."*

In most tax-supported universities these days, it takes 5-6 years for a student to get his bachelor's degree. Required classes fill up fast, so it sometimes takes a student several attempts to attend them.

College professors have a sweet deal. The academic year gets shorter and shorter. In my era, a generation ago, school started in early September and ended in early June. These days, school ends in mid-May. There used to be two weeks of Christmas vacation. These days, it's three weeks. Then there is spring break.

One of the great advantages to students who go through college by correspondence is that they can get through in under three years. They live at home, work part-time

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locally, usually not in competition with thousands of college students, and take courses through the summer. They get into the work force a year early, which is worth an extra \$20,000, minimum. In some fields, it's worth an extra \$50,000.

There are other ways to skin the cat in terms of years required. But hardly anyone knows about all of them. I discovered them only because I was inside the system.

4. *"College is inherently expensive because of necessarily high overhead."*

For all but a few undergraduates who major in particle physics, this is bunk. There may be a huge library on campus, but you never find that more than one-third of the desks filled with students, and usually it's less than this. Students rarely use the library. Yet it costs tens of millions just to build the facility, and up to \$100 million to fill it with books. (Harvard University is the giant: over 15 million volumes. I assume that it would cost on average \$100 a volume to replace, classify, and shelve this vast inventory, which could not in fact be replaced. That's \$1.5 billion.) These books are mainly for faculty members. Most books sit unused for decades.

Test me. Go to any major university library in your state. Go on a weekday. Go any time of day. Go upstairs. Then go into the basement. See how many chairs are empty. There will be students downstairs in front of computers, probably surfing the Web or sending e-mails or writing term papers. But where it really counts — where the books are — see how many students there are.

Undergraduates read 95% of their assignments in paperback books or \$100 textbooks. They rarely use the library for research purposes. Most of whatever else they need is on the Web.

Then there are college faculty salaries. Undergraduates rarely are taught by senior professors, who are paid anywhere from \$90,000 a year to \$250,000 for the big names. These people teach six hours a week. Each class has, at most, 20 graduate students.

The fees charged to undergraduates pay for the bulk of all faculty salaries, unless the taxpayers are also funding them. Full professors teach mostly graduate students. They earn on average around \$103,000 a year. Untenured assistant professors teach undergraduates. They get paid about \$62,000 a year. (*Higher Education Almanac, 2011*, p. 9). <http://bit.ly/FacultySalaries2009>

The fact is, a college could have a faculty member teach 200 students a semester five classes of 40 and charge those students \$500 for a one-year class. That's \$83 per semester credit. This would generate \$100,000. The college would take \$40,000 for administration, and pay the teacher \$60,000. The teacher could teach two summer sessions: 80 students times \$83 (per semester credit) times 6 (semester credits), thereby generating \$40,000. The college would keep \$16,000. The teacher would get \$24,000. A teacher could earn \$84,000 a year. That's a lot of money.

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If the teacher assigned a ten-page term paper, gave ten objective exams (graded by a machine or online), and gave a mid-term exam and a final exam, he or she would spend no more than 90 minutes per student per term. That's 20 hours a week for 15 weeks. Add to this double time for e-mails (highly unlikely). An instructor could prepare classroom lectures as videos every three years. Students would view the DVD's.

Others could also view the DVD's. How about the college's Board of Trustees? So could the general public. Voters, politicians, and parents could find out exactly what students are being taught at tax-funded colleges. As John Wayne said in *The Searchers*, "That'll be the day."

If the students signed up at any time during the year, not just in the same week, the course load would not compress the teacher's exam-reading tasks into two brief periods. Students could also go at their own pace.

What do most tax-funded colleges charge for a one-year class? Anywhere from \$250 to \$700 per semester credit, and each one-year class is six credits. The prestigious private colleges charge over \$1,500 per credit.

Using my approach, a liberal arts college could charge \$83 per credit, and do very well financially. So could the instructors.

For any lower-division college -- class freshmen and sophomores -- \$83 per credit would cover teaching costs and basic administrative costs. If the entire school were 100% Internet-based, there would be no costs to pay for the physical plant: buildings, lawn care, libraries, etc.

For lower-division students, \$25 would buy them a CD-ROM with 5,000 books, plays, and poems: the classics of Western civilization more of the classics than they could read in a decade. An education at Harvard College before 1900 used to be built around 100 of these classics. Today, few college graduates ever hear about them, let alone read them. Yet this is what a liberal education used to be.

These books are in the public domain. They are royalty-free. They are posted online at Project Gutenberg. They are free. <http://www.promo.net/pg>

Any college could easily produce its own liberal arts curriculum reading list, put it on a flash drive and sell it for \$25. For that matter, so could any high school. When it first came out in early 1980s, that's what the *Library of the Future* CD-ROM cost. You even got a search engine. It's gone now, sadly.

The parents of freshmen and sophomores are paying astronomical costs for mediocre services rendered. Their tuition subsidizes juniors and seniors, who need more than textbooks. And everyone finances the graduate students.

It's a pyramid system, where lower-division students pay far more than what their

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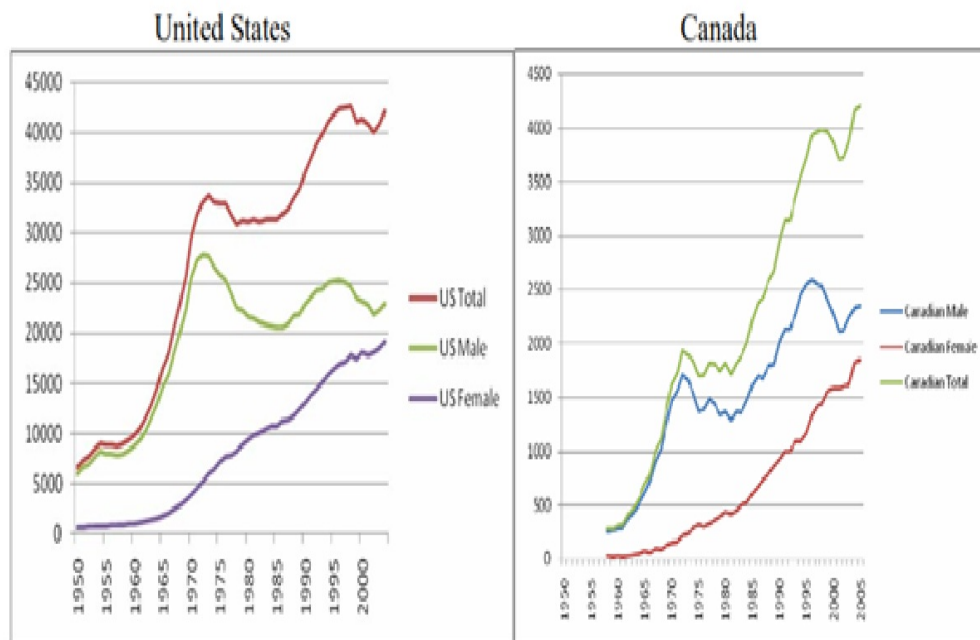
first two years of education are worth. Beat the payments pyramid at the bottom, and college gets cheaper, fast.

5. *"A college could not attract academically qualified professors under such teaching conditions."*

The Ph.D. glut appeared overnight in 1969. I was still in graduate school in 1969. I remember. From that date on, most newly graduated Ph.D.s have not been able to find a teaching job, not even part time. Yet the production of new Ph.D.s kept rising, as we see in this 2010 paper by three economists: Chiswick Larsen, and Pieper.

Figure 1:

PhD Production in the United States and Canada, Overall and by Gender, 1950-2006.



Why won't colleges hire instructors on these terms? Because the existing faculty members won't allow it. They would have to take salary cuts and be assigned far more students per class. This industry is a non-profit, state-subsidized cartel, not a profit-seeking enterprise.

6. *"Interaction with other students is crucial for success in college."*

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At Harvard Law School, this is true. There is team studying, in order to cover everything. But this is not the case in an on-campus undergraduate program.

A team is a good thing. It can dramatically speed up the cramming process. The place to find it is online, not in a classroom. Sitting in a classroom taking notes or daydreaming is not interaction with others. There is no team effort.

In a typical college, a few students know each other. Maybe in a fraternity or sorority, you know other people well. But this has nothing to do with academic success. It has more to do with social fun and games.

In a dorm room, roommates exist together, but once they can get out of the dorm, this is not true any longer. They don't see each other often after this.

In class, there is very little classroom interaction, especially in the first two years.

In the library, you are supposed to be quiet.

Where is all the much-praised interaction? Not in anything related to academics.

7. *"Students need face-to-face contact with their professors in order to benefit from college."*

Yeah, right: in a mega-class of 200 to 1,000 students. They can barely see the lecturer's face from the top row!

Students may visit a teaching assistant in his office once in a semester for ten minutes. Maybe the student needs to ask a question about which classes to take. What's wrong with e-mail? Maybe the student wants clarification on some point. What's wrong with e-mail? What has face-to-face instruction got to do with most undergraduate education. (Again, I'm not talking about particle physics or organic chemistry.)

Colleges are pretending that it's still 1950. Well, it isn't. The world has changed, but college teaching methods haven't not in eight hundred years. Professors still lecture to a room half filled with students. Students still sleep in class. Textbooks are still assigned books screened by committees before getting published. They were boring in 1450; they are boring today.

Nobody ever goes back to read an old college textbook. Well, hardly ever. I can think of only one in my entire career, and nobody ever assigned it to me in class. I knew the two authors. One of them was briefly my graduate advisor. It has been out of print since 1982: University Economics.

Textbooks and lectures: what an inefficient way to learn anything new! Does any profit-seeking business teach employees this way? Do people's careers advance by

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reading a textbook and attending three 50-minute lectures a week for 14 weeks? Not after they get out of college.

If a lower division student wants face-to-face communications with a professor, he had better attend a community college or an expensive four-year private college with 1,500 students or fewer. Otherwise, forget about it.

8. *"If a student doesn't have access to 15 lectures per week, he will not receive a decent education."*

Most people can read at least twice as fast as someone can speak. We can also use a yellow highlighter to mark important passages in a book. We can make notes in the margin. We can re-read. We can stop reading in order to think carefully about what we have just read. We can re-read a chapter before an exam. We learn from books and personal experience most of what our memories retain.

The average person lectures at a speed of about 100 words per minute. Very few professors will talk faster. Very few students can type this fast. Fewer still can write this fast. So, lots of information is missed in note-taking.

Some people learn better by ear, because of reinforcement, but such a student is in big trouble. In the real world, most information is conveyed through reading, not listening to lectures. A student had better learn to read carefully early. Start now.

If all classrooms were small, meaning ten students or fewer, and if all teachers were good at explaining things, then a better case could be made for attending a college campus. But very few colleges are like this, especially at the lower division level. The large lecture hall filled with note-taking students is very profitable for colleges, but not for most students.

That's why off-campus learning is every bit as good as on-campus learning in most fields. The key to your success in college is personal dedication to learning, not where you do your learning. Time, some books, and professors' e-mail addresses are all a person needs to get a good education.

9. *"The secrets of a student's successful career is the people he meets in college."*

If a student attends an Ivy League college, maybe this is true to a limited degree. But if the student saves his money as an undergraduate by attending a low-cost college and excelling academically, he can make far better business contacts at the Harvard Business School or the Harvard Law School.

Here is what check-writing parents are rarely told. Write this one down where you won't mislay it.

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When it comes to where you attend school, the most important thing career-wise is the school from which you received your *final* degree.

If you attend Podunk State University, get straight-A's, score well on the Graduate Records Exam, and get into a big-name graduate school program and then graduate from it, the key to your future is not where you earned your undergraduate degree. It's where you earned your final degree.

The correct academic goal is to get into the best graduate program that a person can get into, and then survive. If someone can save money by attending a college with no academic prestige, and then perform well enough to get into, and through, a top-flight graduate school, that person will be known by the final school.

If you go to Harvard as an undergraduate, but you run out of money and fail to graduate, what are you? A college drop-out.

If you graduate from Harvard College, but attend grad school at your local state college, you're going to be a local state college person when it comes time to hire you. The employer thinks, "What was a Harvard person doing at this podunk school? What's wrong here?". You will spend the rest of your career explaining the step down or concealing it.

If a student has to attend a prestigious 4-year college to get into med school, then he will have to find ways to beat the system in the lower division years. But if the goal is just a bachelor's degree, concentrate on saving time and money.

10. "Institutional short-cuts defeat the purpose of higher education."

Short-cuts defeat the purpose of the administrators and professors, but they aid the student who knows where they are located and how to take them.

Short-cuts teach you to do well, despite cutting corners. That's why Harvard Law School piles on more work than any student can do by himself. This forces students to improvise. (See the movie, *The Paper Chase*.)

An employer wants to hire people who don't waste time, who solve problems at the lowest possible cost. He would rather hire a B-student who went to school full-time, worked full-time, and graduated early, than a straight-A student who took 6 years to graduate, and whose parents paid for it. He wants hard workers who are looking for ways to cut costs.

Colleges are run by bureaucrats for the benefit of the careers of bureaucrats. They employ teachers who have the sweetest job in the world if you don't like long hours, hard physical labor, and people looking over your shoulder to rate your performance. Once you're tenured, life gets really good. These people don't live in the world of business.

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They are subsidized.

If you can save time and money, and still pass all of the exams, who cares how you did it? In the movie, *Patch Adams*, everything comes easy to the movie's hero in medical school. People are jealous of him, resent him. It would have been a lot easier for him if he had not been around his fellow students if he had been taking classes at a distance. Because things were easy for him, he got in trouble.

What college bureaucrats think is a bad thing cutting academic corners is a good thing. The sooner a student learns to cut corners, the better. (I don't mean moral corners, of course.)

11. "Very few students master their course work in a setting outside the traditional campus environment."

The fact is, non-traditional students do just as well, and perhaps better, than traditional students who attend lectures, take notes, and go to football games on fall weekends. The statistics on this go back to 1928, and the message is consistent: traditional classroom education is no better than non-traditional learning methods, and probably not as good.

The typical student is put in a classroom environment no later than kindergarten. Parents associate "education" with "classroom." Yet in graduate school, the classroom disappears. The graduate seminar of a small group of students replaces it. Yes, this is a very expensive form of education. It is paid for by the excess tuition collected from undergraduates or from the state legislature. But it is considered the best form of education for would-be scholars.

The more advanced the educational experience, the less time spent in classrooms. In fact, classrooms are associated with beginners. It is a mark of a person's arrival into the world of serious learning that he no longer is required to attend classes, except as a teacher.

A classroom is the equivalent of training wheels on a bicycle. The sooner that a student escapes the classroom environment, the sooner he or she learns what advanced education is all about.

Students who really do have to attend a lecture in order to learn are so poorly trained academically that they ought not to be in college.

In the two most prestigious English-speaking universities in the world, Cambridge and Oxford, students are not expected to attend lectures. Some do, but this is only in those rare instances when the instructor is an entertaining lecturer. This has been true at both universities for about seven hundred years.

12. *"It is the moral responsibility of some students (or their parents) to finance part of the education of other students."*

Here, we get to a politically incorrect topic. In many private colleges no, all private colleges there is a form of discrimination that few students or parents recognize as discrimination. The college charges different prices to different students.

Economists call this practice **price discrimination**. This is exactly what it is. One student must pay full tuition. Usually, this is because his parents have more money. Another student gets what the college calls a scholarship. This is word magic. It's public relations. The so-called scholarship is often nothing but a transfer of wealth from one family to another. There has been no scholarship. There has been a **discount** to persuade a student to attend. The college is trying to get him to attend, and it uses money from another family to attract him.

All over America, a bidding war for students is taking place. Colleges recruit the students they want, and they use other people's money to make the bids. Very few colleges have permanent endowments, and those that do have endowments don't generate enough money from them to hand out all of the so-called scholarships they award. Wealthy parents pay the tab. So do parents of lower division students, where costs are much lower, but the tuition is the same.

This wealth-transfer system includes athletic scholarships, scholarships for minority students, and scholarships for "majority students" whose parents don't have enough money to pay for their children's educations.

This indicates the existence of a strong commitment by colleges to let students enroll who do not pay the full cost that other students pay. Professor Vedder discusses these practices in detail in his book, *Going Broke by Degree*, pages 67-72.

Tax-funded colleges have assented to this practice by private colleges. They have even imitated them. They also want to recruit top athletes and brilliant students. So, they have adopted certain enrollment practices in the name of "granting scholarships" that are in fact subsidies that reduce the colleges' net income per student. Other students' tuition payments must make up the difference.

Don't be one of these others.

Those students who understand the academic system including rich parents can put this knowledge to work. They can save a small fortune in fees. But they have to know how to work the system. Not many people know how. I will show you how. Keep reading.

13. *"It is unfair for a handful of families to use the collegiate system's loopholes to gain a significant advantage for themselves."*

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Loopholes are policy. Every system has loopholes. They are there for people to take advantage of. The designers of the system built them into the system. For educators to complain later on that some people use them, while others never figure out how the system really works, and why, is hypocritical. If the people who run the academic cartel don't like the loopholes, they can close them. So far, they have not done this.

If every freshman college student had a copy of this report, some of these loopholes would be closed. **The iron law of loopholes is this: *When lots of people start using them, they get closed.*** But few students will ever see this report.

Chapter 4

TAKE ADVANTAGE OF THE LOOPHOLES

It is naught, it is naught, saith the buyer: but when he is gone his way, then he boasteth (Proverbs 20:14).

There is no good reason to pay retail. If buying wholesale takes a little cutting of corners, who's going to notice? When you pay wholesale, you're entitled to boast.

There are many ways to beat the college degree-granting system and not pay retail. These ways exist because every institutional system known to man has loopholes. I am going to show you seven of them.

Loophole #1: Faster Is Better

The standard college program for undergraduates was designed to take four years. In most colleges, especially large public universities, it takes at least five years. Six years is common. Students can't get into courses that are required for graduation. These courses fill up too fast.

With my approach, this will never happen to you. If you run full-tilt, you can graduate in less than four years.

First, you can take courses at night school at a community college. Here is where you cut down the normal time constraint.

I will assume that the college uses semester credits rather than quarterly credits. A semester credit is traditionally defined as a course that requires one 50-minute session per week for 15 or 16 weeks. The standard course is three credits. A few will be 4 credits, but these are normally science courses, where one credit is a lab course. I assume that you will not be taking lab courses.

The typical bachelor's degree program requires 120 semester credits. This is assumed to be a 4-year program. A student is expected to take 15 credit hours per semester for 8 semesters.

You can add 12 credits each summer, if you can stand the pace. If you work full-time, this may not be possible. But it adds 12 credits per calendar year. You should take 15 credits per semester. This gives you a total of 42 credits per calendar year. Divide 120 by 42: you get 2.9. This is the number of years it will take you to complete a conventional bachelor's degree from scratch, if you minimize your time commitment.

But there are additional ways to cut down this time requirement. Several of the online colleges allow credit for verifiable life experiences that can be regarded as academic what I call academic merit badges. For example, if you are an amateur

photographer and develop your own pictures, you may be able to get credit for a collection of photos that is accompanied with technical details regarding chemicals, etc.

All of this is negotiable with an academic counselor at the 4-year college you select. A little negotiation is healthy. The college wants the tuition money, which will cost it very little in teacher time or administration. The student wants to save time in getting his degree. The college may someday be asked by the regional accreditation committee to justify its criteria for awarding academic credit to students. If you can get clarified by the counselor exactly what the college needs from you in order to justify granting you academic credits, you can work out something. If the counselor understands that you understand the nature of the college's constraints, then negotiations will go more smoothly. Remember, you are paying money that you would have paid anyway, and you are saving course time. It's a good deal every time you can evade a few requirements easily.

You must pay for life experience credits granted by the college. This is a way for off-campus learning (distance learning) programs to generate net revenue. For example, a low-price college is **Thomas Edison State College** in New Jersey. It charges out-of-state students \$9,000 per year for up to 36 semester credits per year for two years. That is about \$250 per semester credit. Cheap! <http://tesc.edu/1671.php> (But you can do better. Keep reading.)

Edison also allows portfolio courses, which are called prior learning assessment courses, based on a student's prior experience. The fees are as low as \$70 per credit. This is by far the least expensive way to earn upper division college credits. (See Loophole #5, below.)

For a student with considerable portfolio assessment options, the least expensive conventional colleges that I have discovered for out-of-state students are **Ohio University**, **Brigham Young**, **Fort Hays State**, and **Louisiana State University**. The LSU program is reasonably priced, and it has the most course offerings.

A unique portfolio course deal is offered to Wal-Mart and Sam's Club employees. Wal-Mart has made a deal with **American Public University**. APU is accredited. It offers courses at \$250 per semester hour, which is pretty good. With a Wal-Mart employee credit, this drops to \$212. This is much better. But here is the real deal. It is possible to get up to 45% of your course work through portfolio courses, based on your experience at Wal-Mart. Combine this with CLEP courses, and this is a tremendous deal. You get paid at work, and you get cheap college. For details, go here: <https://www.apus.edu/walmart>

As I will show later in this report, you can cut costs if you take online courses in-state, adding credits at low cost, and then transfer these credits to another college that awards the B.A. degree. You do not pay twice.

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The grand master for getting through fast is Brad Voeller, who earned his degree in six months. He also did it for \$5,000. He has written a book on how he did it. Buy it. Read it. Do what it says. It's called **Accelerated Distance Learning**. Quite frankly, this tip may be worth whatever my report cost you. For some students, Voeller's strategy is the way to go.

Loophole #2: Two for One Is Better

You can go to junior college while you are still in high school. You will receive double academic credit: for high school graduation and for college. I don't know how many students are aware of this. It should be all of them. It isn't.

I first learned about this option in the late 1960s, when I was teaching at the University of California, Riverside. A young woman enrolled in the course. The enrollment form said that she was a high school student. I enquired about this at the departmental office. I was told that she was part of a special program for college-bound seniors at a local high school. She received a B in my course.

In the 1990s, I saw to it that my children took advantage of this opportunity. I was living in Texas. Three of them attended the local community college. Two of them did very well: all A's and B's. The third suffered from illness, but she did pass.

This is becoming far more common. In the state of Washington, there is a state-wide program called **Running Start** that allows high school juniors and seniors to attend the community college full-time, and graduate from high school with an A.A. degree. There is no tuition fee charged to students or their families. For participating families, this program is worth anywhere from \$10,000 to \$70,000. The student saves up to two years of college classroom time, a tremendous benefit. Over 16,000 students participated in this program in 2007. For more information, go here: <http://bit.ly/RunningStart>

I mention this to show that this loophole is not some far-out experiment. It has been operating in Washington state for a decade.

This must be cleared with a high school counselor. These programs are available only to B-average students or better. This is a good reason for working hard to get your grades up.

Loophole #3: Cheaper Is Better

This applies to students who are A and B students.

Most high schools have Advanced Placement (AP) classes. If a student does well in an AP class, and then takes a written exam, he can "quiz out" of a one-year course in

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college. But there is a problem. Some college do not accept an AP exam as a replacement course. The schools accept it as fulfilling a prerequisite, but it does not grant credit as a replacement course. The student still must take an on-campus course and pay for it. This is not a bad deal financially. Never take an AP exam unless you have written authorization from the 4-year school you want to attend that the AP exam with a score of 3 or higher counts as for six semester hours of credit, which reduces your total semester hours required for graduation by six.

There is a fine movie about a math teacher in a high school in East Los Angeles, a school in the Mexican/American district. He taught calculus in an AP program. His students did well. Rent the movie: ***Stand and Deliver***. If impoverished students in the barrio can do this, you can do it.

My friend Dr. Arthur Robinson has a large family. One of his sons took 12 AP exams in a two-week period. He passed 10 of them. That saved his father two years of tuition, room, and board -- at least \$20,000 at Oregon State University. His son did not even read one of the AP books or textbooks. He went into the exams cold. The second son also quizzed out of two years of college using AP exams. It cost \$700 for each son. Cheap. For more information, see <http://tinyurl.com/2c34c>. On AP exams, see <http://tinyurl.com/29cs9>.

AP exams are accepted widely, possibly more widely than CLEP. Both are produced by the same company that produces the SAT. An AP exam costs \$92 in 2016. It covers a full year: 6 semester credit hours. Ten exams cost \$9200. That is for two years of college credit. I know of students who have done this. But some schools allow only one year. Others only let you skip prerequisites. Find out in advance. AP exams are given in May of each year. CLEP exams are given all year.

You can go to Barnes & Noble or any college book store and buy an AP or CLEP exam book for most lower-division (freshman and sophomore) courses. The CLEP exams are for one-semester courses. A CLEP exam costs \$80 to quiz out of a 3-unit or 6-unit course. CLEP exams are offered year-round. AP exams are not.

Also consult ***The College Board CLEP Official Study Guide***. It may be at your local library. Check out a CLEP workbook, or read it in the evening. They have sample exams. Photocopy one exam. Take it home on a weekend and time yourself. See if you can pass. See which questions throw you. Then study these areas in the CLEP manual.

If you do passably well on the practice exams, pay the money, take the exam. If you don't pass, that's between you and you. If you pass, you can apply for college credit. Many colleges most of them will accept this, especially if you score 50 or higher.

A \$80 CLEP exam or a \$92 AP exam can reduce your tuition fee expense to a few dollars per semester credit. You in effect are paying to steal credit hours, free of charge, from the colleges. Become a CLEPtomaniac!

If you don't do well on a CLEP exam, you can study and take it again. Or you can take a community college course and get credits this way.

Assume that a used college textbook for a one-year course costs \$20 and is 1,000 pages long. The CLEP exam costs under \$80. If you take CLEP exams, you can quiz out of 60 units or two years. That could cost you \$1,200.

Let's say that you read at ten pages/hour, while highlighting passages. You will speed up as you get familiar with the terms and content. It will take you 100 hours to read the textbook. At 3 hours per evening (30 pages), plus 5 hours on Saturday (50 pages), you can read this book in 5 weeks. You can go through a two-year community college schedule in a little over one year: 6 weeks times ten one-year courses, or 60 weeks. You can hold a job and do this.

If you find that he can pass CLEP exams with 50 points or higher, or an AP exam with 3 or higher, you do not need to attend a community college. But be sure to get this verified in writing in advance from whatever 4-year university that you hope will grant you your diploma. Never assume.

You can complete half of your B.A. degree's requirements, at a cost of about \$900 to \$1,200, plus textbooks and any study guide materials you use. You should be able to do this for well under \$2,000. Maybe you can do it in one year.

CLEP is the conventional unconventional way to quiz out. But there is another way, which is less well known: DANTES (for military personnel) and DSST (for civilians). DANTES exams are widely accepted by colleges and universities. The schools rarely mention this fact in their catalogs. Because the United States military uses DANTES for training its men, including would-be officers, colleges are not about to refuse to accept these exams as substitutes for classroom work. This is a major loophole that a self-disciplined student can use to reduce his college costs.

You should find out more about DSST, which stands for **DANTES Subject Standardized Tests**. Fewer schools know about DSST, the civilian DANTES exams. If students knew about DSST, they could save thousands of dollars in tuition fees, books, and room and board.

You can buy a manual, published by Peterson's, *The Official DSST Test-Preparation Guide*. This book supplements Peterson's *Distance Learning Programs*. You may be able to get them at your local library, or if necessary, through inter-library loan. Then decide if you should buy either or both. You can buy them at a discount on Amazon. There are numerous DSST courses available. For more information, go to this website: <http://tinyurl.com/nyo2hw>

I do not recommend taking expensive prep courses. Just get the Peterson's book, buy a used textbook in the course you want, and read with a yellow highlighter.

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A DSST exam costs \$90. This means that for a 3 semester hour course, you are paying \$30 per semester hour credit. This is a little more expensive than CLEP, but there are more courses to choose from. Some are acceptable for upper division. Compare this with any public university, let alone a private university, let alone an Ivy League university.

There is some risk with DSST: most colleges do not know about them. They may know about DANTES, but not DSST, even though they are the same exams. You must get verification in writing in advance that a DSST exam will be as acceptable as an AP or CLEP and that it will be accepted as college credit, not just advanced placement in a class as is sometimes the case.

By this time, you should be getting the idea. You don't have to pay retail.

1. There are numerous options (many ways to skin a cat).
2. Some options are dirt-cheap.
3. You can find some 4-year college that will cooperate.
4. If you have an IQ above 100, you can get a degree.
5. Don't pay retail.

Loophole #4: Easier Is Better

To reduce the academic difficulty of courses, take them at 2-year community colleges. Usually, the basic liberal arts courses are transferrable to 4-year colleges. Specialized courses may not be, but humanities courses usually are.

You can take these courses at night school if there is a community college in the area. What most day students forget is that night-school students are tired. (This may be you.) The level of academic competition is lower in a night school course, but the grades and credits are the same. If the course is a 3-credit course, the class should meet for three hours, plus a break. Sometimes, the class is dismissed early.

If you are really a top-flight student, then you can also work full-time and attend night classes. This can make a gigantic difference in your financial future if you invest this money.

If there is no night school program available (highly unlikely), most community college programs can be taken at home by correspondence and the Internet. They can be taken online, or with videotapes, from a college out of your community.

The best way to find out what is available for distance-learning students is to *schedule an appointment with a counselor at the local community college*. Call to find out who counsels distance learning students. Go in and see what is available. Get brochures and the latest college catalogue. The counselor will have a Web address for the state's consortium of community colleges. Here, there will be information on distance learning.

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You can take classes from anywhere.

The lowest fees per classroom credit hour are usually available from a community college. This can cut thousands of dollars off your total education bill. Leave no stone unturned in finding out what is available. If there are no distance learning options, then ask for guidance from the counselor on out-of-state programs.

Sometimes, a state will have a cooperative arrangement with another state. They will share courses, equalize fees, and accept each other's credits.

If you are in a rural area, there will be online programs to help plug into the academic world of community colleges.

You must be very careful to get in writing from the 4-year college exactly which community college courses will transfer. Get this from the department in which you intend to major. Then get verification in writing from the college's registrar. Assume nothing.

Here are the standard liberal arts courses that normally transfer to any 4-year college: American history, Western civilization, English composition, English literature, American government, sociology, education, economics, philosophy.

You should take the lower division courses that are not that important for your career plans at a community college. You compete against students who are generally mediocre. The best students go to the best colleges. The second-best students go to second-best colleges. The best students in a community college are hard-driving oldsters who come back to get a degree later in life. There will also be a few bright younger students who just didn't want to leave home yet, or whose parents have figured out how much money is involved, and persuaded them to enroll locally.

If there are some required courses that you know you will have trouble passing at a 4-year college, you should take these courses at a community college.

If you can work part-time or full-time and save money, you should. This in effect lowers your cost of education. Why go immediately to a 4-year college where the classes are harder, and where the competition is tougher, in courses that have nothing to do with your major? This makes no sense. Get these courses out of the way before you spend big bucks at a 4-year school. Don't pay retail for courses that are peripheral to your plans. These are academic hoops that colleges force students to jump through. Jump through them locally, wholesale. In short: CLEP out, use DSST, or attend a community college.

In the United States today, over 40% of all students who start college do so at a community college. This is normal. The trouble is, the students who do this tend to have poorer academic records than the students who start out in 4-year schools. They also have less money. So, community colleges have a poor reputation among the brightest students in high school. Yet the educational program can be as good or better than a large lower

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division class in a 4-year school.

The community college has low prestige. Well, so what? All but a few dozen big-name universities and small, private colleges have high reputations that are not deserved in lower division (freshmen and sophomore) education. Don't pay for phony prestige. Pay only for real benefits that will produce money and success after you graduate.

Mega-classes are money-makers for the 4-year universities. Students do not get to talk with their professors. They talk with teaching assistants, who are busy graduate students. Why pay retail for lower division classes? It makes no economic sense. It's more a matter of student pride combined with ignorance about the options. Pay for small classes with instructors who are paid to teach lower division students.

The fact that you will not have much academic competition in a community college is a major advantage. You can get through all those introductory, required courses that bore you. Spend your time studying the courses that will make a difference in your upper division career.

Loophole #5: Distance Learning Is Better

Peter Drucker (1909-2005) is the most famous of all management theorists. He had his first book published in 1933. He was still writing and granting interviews at age 94. He followed the institutional trends of the United States for over 70 years. He was rarely wrong. Here was his assessment, as of 1997, of the future of the university:

Thirty years from now the big university campuses will be relics. Universities won't survive. It's as large a change as when we first got the printed book. Do you realize that the cost of higher education has risen as fast as the cost of health care? . . . Such totally uncontrollable expenditures, without any visible improvement in either the content or the quality of education, means that the system is rapidly becoming untenable. Higher education is in deep crisis. . . . Already we are beginning to deliver more lectures and classes off campus via satellite or two-way video at a fraction of the cost. The college won't survive as a residential institution. Today's buildings are hopelessly unsuited and totally unneeded. (Robert Lenzner and Stephen S. Johnson, "Seeing things as they really are," *Forbes*, March 10, 1997)

In 2014, 6.7 million American college students were taking college-credit by distance-learning. <http://bit.ly/DL2006>

Very few colleges offer B.A. degrees by distance learning. The faculties are terrified. They see what is coming. They do not want to let one-time video lectures, free PDF workbooks and textbooks, and student discussion groups replace them. They pretend that what they offer live in a classroom is significantly better academically, and is

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worth ten times what it costs online. It isn't. Most of the state universities that offer distance learning degrees are not famous. They also severely limit the degrees offered.

There are community colleges that offer low-cost online degrees. They rarely are competitive in price with a local junior college. For most students, an in-state community college is cheaper. There will be one that accepts you and whose liberal arts course credits transfer.

There is a book that lists 100 schools that offer distance learning programs, John Bear's ***College Degrees by Mail and Internet***. It describes the programs: one page per college. You can find this book in most local libraries, or you can have your library order it through inter-library loan. Or you can buy it used on eBay or Amazon.

Bear publishes a larger book, ***Bears' Guide to Earning Degrees by Distance Learning***. This offers more schools, but most do not offer a 4-year degree. They just offer specific courses. Bear has a website: www.degree.net

On his website is a list of 100 schools that offer distance learning degrees, with their Web address and e-mail. Use this service to confirm what I have been saying, and to find out if other schools better meet your needs.

<http://tinyurl.com/323ts>

Another useful list is provided by a website titled A2Z colleges. It has a list of colleges, including community colleges, that offer distance learning courses. It also has a list of online degree programs. <http://tinyurl.com/2calk>

Of course, you don't have time to look at all this. I have done the searching for you. But I want you to understand that distance learning is not some isolated phenomenon. It is growing fast.

Let's start with the best deal for college education on earth. It's in the cloud: **University of the People**. It sounds hokey, but it's real. It is accredited to grant degrees in business and computer science. The accrediting agency is not part of the regional accreditation system. It has been accredited by the Accreditation Commission of the Distance Education Accrediting Commission (DEAC), a U.S. Department of Education authorized accrediting agency. For information on DEAC, go here: <http://www.detc.org>. Also read this: <http://bit.ly/DETCWiki>. The cost at the UoP is \$100 per course: final exam fees. If a student uses AP or CLEP exams, the upper division portion costs about \$2,000. This way, the lower division work is sure to transfer. So, the total cost of college is \$4,000. Watch the TED talk. (When TED brings in a speaker, it's the real deal. There is intense screening by TED.)

People will ask: Will the degree be worth anything in the United States? We don't know yet. When a businessman is using the B.A. degree as a screening device, the answer is probably yes. The degree is accredited. It meets the basic requirement. The degree also

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indicates that the student knows how to beat the collegiate system. If a student wants to get an MBA after the B.A., he should inquire with the school that grants the MBA before he enrolls in the UoP. Does the program qualify? If the answer is yes, then he should apply what would have been undergraduate money to the MBA degree program. (Note: the University of the People now offers an MBA for \$2,400.) This way, parents pay for a final degree. It will cost less than a typical B.A. degree. (Consider the distance learning MBA program offered by Fort Hays State University. A student can afford the program. Parents pay nothing.)

Next, consider a very good all-around program. It is American, but it is not in the United States. It is North American. **Athabasca University** is located in Alberta, Canada. It is by far the best academic distance learning program with the most courses, especially in science. No other university comes close. Its tuition fees for non-Canadians are very reasonable: \$217 per credit hour if you take 9 credit hours. For re-registrants, it is \$197. The fee schedule is here: <http://tinyurl.com/3dksgs> These are Canadian dollars. To see how much a Canadian dollar is worth today in relation to the U.S. dollar, click here: <http://tinyurl.com/kl7g7s>

These fees are for courses, not just credit by examination. It is accredited by several Canadian and International agencies. It is accredited in the United States by the Middle States Commission on Higher Education. This is the only university that is self-consciously set up for comprehensive distance learning, one of the handful that does not short-change the students with a handful of courses and non-specific liberal arts degrees. It sets the standard for distance learning quality. No other school comes close. (LSU's program is cheaper.) It has over 30,000 students enrolled. It is financed by the government of Alberta. Start your search for a distance-learning program here: <http://www.athabascau.ca>

For comparison, I list many other programs in this report. Go to any of the sites' list of colleges. Search for any state university in your state. This will let you know what the lowest-cost 4-year program is for you personally. Or search on the A2Z list of 4-year colleges with distance learning programs. It includes colleges that offer full degrees, which most do not. <http://tinyurl.com/2calk>

It may take you an hour or more to get a sense of what is available and at what price. Your time will be well spent. You will become aware of just how expensive college education is today, even for online programs. Note: there is usually much cheaper tuition for in-state students. You are looking for colleges that do not discriminate against out-of state students. There are not many of them in tax-funded education.

An exception is Ohio University. It uses a quarterly credit system rather than semester credits. So, the total price is higher for a degree. For students willing to take courses strictly by examination, Ohio University used to offer a very good deal: \$72 per quarter credit in 2012. It is now \$243. It is not such a good deal these days. Sad

Troy State University, Montgomery, used to offer a B.A. or B.S. (no foreign

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language requirement) in Professional Studies, with majors in resource management, political science, English, history, psychology, and social science. It cost \$163 per semester credit. On August 1, 2005, the college killed the program. Colleges are not strongly committed to distance learning. The academic commitment to distance learning today is mostly public relations. Also, students are not interested in saving their parents a fortune. What about you?

A good deal for out-of-state students in 2016/17 is **Eastern Oregon University**. The cost is \$210 per unit. <http://www.eou.edu/online/costs>. Warning: this is a quarterly system. Costs are one-third higher to graduate: 180 units, not 120. So, the real cost per semester unit is \$280. This is reasonably priced. Anything under \$300 is.

In-state deals can be very good. Consider **Santa Fe College** in Florida. It charges \$126 per semester credit to Florida residents for upper division courses. Out-of-state students pay almost \$800. <http://bit.ly/SFCfees2014>. When a Florida student can stay at home and pay about \$7,500 for an upper division degree, that is a great deal. With AP courses or CLEP courses, the total degree cost is \$9,000 or less. My advice: use a Web search engine for your state's public universities. Search for "[your state]," "universities," "distance learning" and "fees." You may find something comparable to Santa Fe College.

There is an online guide for distance learning programs offered by Christian colleges. Use it to get an overview of what is available. <http://bakersguide.com> Most of the degree programs are related to Christian ministry. They are not accredited degrees. The ones that are accredited generally have high price tags. They offer no discount for distance learning, which costs a fraction of what it costs to offer an on-campus course. These programs let you stay home and work at your own pace. This is good. But you pay outrageously high fees for the privilege. These are cash cow programs for the colleges.

If it were not for the state-licensing aspect of the accreditation system, there would be greater competition. Christian education would be far less expensive. When people ask, "Should I seek a degree from a tax-funded university?" I answer: yes, if the alternative is to earn a high-priced degree from an obscure Christian college that charges cartel prices for distance learning courses merely because it has been accredited by humanists and protected by legislatures.

In the South, there is the Southern Regional Education Board's program, Electronic Campus. You can take courses at a common low rate, or at your home state's rate, from tax-funded universities in the region. For details, see:

<http://www.electroniccampus.org>

Former Governor Ray Barnes of Georgia addressed the problem of two-tiered tuition. He was also chairman of the Southern Regional Education Board, which runs Electronic Campus. He favors common tuition fees for distance-learning students in any state. He understands the economics of college tuition. (Note: the page is now missing.)

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Many will ask whether states can afford to do this in times of a sluggish economy and state budget cuts. This question is based in large measure on the fallacy that thousands of students will pay out-of-state tuition for a college course they take on a computer at work or at home. When a distance-learning course is priced at an out-of-state tuition rate of \$1,200, for example (three times the average in-state charge), the revenue for a college or a state is usually $\$1,200 \times \text{zero students} = \text{zero dollars}$.

The University of Georgia used to have a better-than-average program available to out-of-state distance-learning students. If you used the credits at a college or university outside the state of Georgia, you could enroll for \$255/semester credit in 2013. Then it killed the program: <http://www.georgiacenter.uga.edu/registration-closed>. Suicidal!

A little-known Kansas school, Fort Hays State University, offers several degrees online at low rates. You can use CLEP, AP, and DSST to quiz out of your first two years. Upper division courses at FHSU costs a reasonable \$194.14 per semester hour. (Weird: 14 cents.) <http://bit.ly/FHSUfees2011>. This was still in effect in 2016.

Charter Oak State College (<http://www.cosc.edu>) in Connecticut is more expensive per credit than Thomas Edison State College for out-of-state students: \$363/credit: <http://bit.ly/COfees> For the money, LSU is better.

I have already mentioned the program at Thomas Edison State College. I like it. For fast learners, it's the best. TESC tuition and fees Very handy is Edison's online cost calculator. You can calculate your fees and costs. <http://tesc.edu/cost-calc.php>.

These schools are geared to distance learning students. They have one possible liability: if you want to go to graduate school other than at these schools, you will probably have to prove your competence by taking the Graduate Records Exam in your field. But you probably will have to do this anyway.

I would not choose any of these three schools if I planned to go to medical school or graduate school in the natural sciences. I would definitely consider them for a B.A. in the liberal arts. But Excelsior is now too expensive for my taste.

Most American universities do not offer degrees by distance learning. There is a reason for this that no one ever talks about. The U.S. Government used to refuse to give Federal aid to any college or university that did not offer half of its courses on-campus. That law was changed by Congress in 2006. But still colleges resist. Why? Because wise students would not pay for on-campus prices. Professors want to believe that they are necessary in person. They aren't.

At the graduate level, it is possible to earn a degree in petroleum engineering, which is a very lucrative profession, and will continue to be. You can do this for around \$10,000. <http://bit.ly/PetEng>

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Loophole #6: Not Taking Courses Is Better

Some of these schools will allow students to receive credit for "life experiences." They are also called **portfolio courses**. These I call merit badge courses. If you can produce a manual or other evidence that you know how to do something well, and that it in some way can be defined as educational, then some colleges will allow you to earn credits. You must pay for these credits. They are gravy to the colleges. That's why colleges love them. But the administrators have to prove to the accreditation committees that these credits are being granted for real performance. So, the student has to produce some sort of evidence that he did the work.

There are three colleges that specialize in this approach to college: Thomas Edison State College, Excelsior College (too costly, in my view), and Ohio University. Academically, Ohio University has the best academic reputation of the three. Edison was the pioneer, beginning in 1972. I use it as the model. Go to the Edison website. This page explains the program. <http://tesc.edu/698.php> This was how Brad Voeller earned his degree in six months for \$5,000. They call it prior learning assessment. You may qualify. <http://tesc.edu/4848.php>

They offer a data base that lets you type in key words related to your prospective courses in portfolio assessment:

<http://tesc.edu/plasearch.php>

You could also decide to do all or most of your work by enrolling at Edison, but then transfer your credits to Excelsior in your final semester if Edison doesn't provide the degree you want. This would be a low-cost way to get the degree you want. Excelsior is already structured for students who do all of their work off-campus. There is no campus. It might be more cooperative in granting you a degree. Find out. But don't forget about all the transfer and enrollment fees at Excelsior.

In selecting a distance-learning program, you should inquire as to whether the college grants such portfolio or life experience credits. Then you should contact the department in which you choose to major to see what kind of performance evidence is appropriate. Understand, you may not be saving money on tuition, although you will at Edison. You are saving time. You will find it a lot easier to submit a project on something that you really do understand rather than to take a course in some new field.

There is a book on portfolio-based education. Get it through inter-library loan. Lois Lamdin, *Earn College Credit for What You Know*.

If you are heavy on life experiences, and you think you can prove this to Edison's satisfaction, then Edison is the best choice for upper division. Enroll as a full-time student after you have finished the AP, CLEP, or DSST exams or lower division courses at a local community college. See how many of these portfolio credits you can amass. Take your degree at Edison, or save these credits for Excelsior. Find out in writing before

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enrolling at Edison if the credits will satisfy the final school's upper division requirements. But if you are in a city with low tuition for residents, then an in-state university may be the best bet for all of the upper division course work that requires more than life experience.

For the bachelor's degree, it does not matter much which institution issues the degree, compared with never having earned a B.A. It usually does not matter what your major is. The B.A. is a job-hunting license. It tells a prospective employer, "this person was self-disciplined enough to earn a college degree." Earn it as fast as you can, as cheaply as you can. Get into the job market as fast as you can.

The Wal-Mart deal is very good. You can work, get experience, and convert this experience into college credit at little more than \$200 per semester hour. If you want to go to graduate school, find out if this is wise financially. Is there really that much more money in your chosen career as a result of an M.A. degree? Do not assume that this is the case. Research it. Be prepared to take the Graduate Records Examination in your chosen field, no matter where you earned your B.A. or in what field.

Loophole #7: The Back Door Is Wider

What if you want to go to a really good university? You have plans for your future that involve graduate school. Or what if you want to major in engineering?

I assume that you want to do it cheapest. You are willing to use the local community college and AP, CLEP, or DSST exams to eliminate your first two years' major expenses. You then finish by using online education if the best academic state university in your state offers a degree this way. But in most cases, the best school does not offer a 100% distance-learning program. In Indiana, this would be Indiana University. In Ohio, it would be Ohio University, which only offers an obscure B.A. degree. In Texas, this would be the University of Texas at Austin. By enrolling in a lesser-known college, you can live at home and keep your job. But what if you want to attend a first-rate school, cheap? There is a solution. No one ever talks about it.

If you are unwilling to take the AP/CLEP/DSST/community college route at home, you can move to the state where you want to attend the premier state university. If you are willing to pay for this move, pick the best state university in the nation that you think you can get into. Don't limit yourself to your state.

You must establish legal residence in the new state. You must reside in the state for some period, usually six months, to be eligible for in-state tuition. You should move in summer, when other students are heading home. This will make it easier to find a job. You may become eligible in January if you move in May. When you go job-hunting, and you get asked, "Are you a student?" the true answer is "no." You are more likely to be hired.

You should look for a **non-job**. A non-job is a job that in effect pays people to read. The best non-job in America is midnight to 8 a.m. in a mortuary. These working hours are called sorry, they really are the graveyard shift. You sit there waiting for someone to call. Nobody does. You sit there and study for AP, CLEP, and DSST exams. Or you read books that the college will assign. Your reading time can be converted into large savings this way. But this kind of job is scarce. Another graveyard shift job is at a motel.

You quiz out of the first year, minimum. If you don't do this, you are wasting tens of thousands of dollars. You cannot enroll anyway. You are not yet a resident. Take as many lower division exams as you can.

After you enroll in college, it would be best if you could keep your non-job and read books assigned in class. You can work midnight to 8 a.m., attend classes until 3 p.m., and sleep from 4 p.m. to 11:15. Earplugs are cheap. Of course, this plan is for unmarried students only. But if you cannot find a non-job with a graveyard shift, just attend school normally.

There is a variation of this strategy that college registrars prefer that no one dares mention in public. If you can't get into the top state university, you can enroll at one of the lesser schools in the same state university system. If you pass your courses there for one year, you can usually transfer to the premier school. In any case, you have a better likelihood of being accepted than a high school senior does. But . . . it might be best if you don't apply to the top school as a high school senior, get rejected, and try again later. Better to enroll at the less prestigious campus first. Then transfer.

Remember: it's where you get your degree, not where you started college, that counts most. What they don't tell you is this: transfer students from within the same university system have priority in getting into the top school as juniors. This is because of a law of academic bureaucracy. No one in authority in the premier school dares say in public that students and faculty members in a sister school are second rate, even when they are. So, a school that you cannot get into as a freshman just out of high school, you will probably be able to get into as a junior if you can get a B average in the first two years. Maybe even a C+ average, with B's in the major. The best strategy is to transfer in the junior year.

Let's consider the premier state university in the United States: the University of California, Berkeley. It is difficult to get in as a freshman. So, you enroll at the University of California, Riverside, which for most lower division students is a better school than either Berkeley or UCLA. Why? Because there are fewer mega-classes. It's also easier to get into. They have trouble recruiting students. The city of Riverside is not fun city. I know. I lived there. So, you study.

In Texas, the UT Austin campus is the premier campus academically. So, go to UT Dallas, a mid-sized school like UC Riverside, and just as good academically as Austin in many fields, but much smaller: fewer mega-classes. If you still want to graduate from Austin after two years at UT Dallas, apply to Austin in the second semester of your

sophomore year. Or, you could even wait until the end of the junior year to transfer. But you must pay close attention to the courses required for graduation in your major. You must take identical courses at the first school.

This transfer-later strategy accomplishes three things: (1) you pay lower tuition as a resident; (2) you get smaller classes at the less prestigious school; (3) you get into the best university as a junior, when you might not have gotten in as a freshman paying out-of-state tuition. No one in a position of academic authority will ever tell you this. This information is part of a code of silence. Take advantage of it.

Choosing a Major

I ask this of any prospective college student: Why do you want to earn a college degree? Let's get it straight from the beginning: if your main goal is the degree itself, forget about education. The task now is to get through as fast as you can, or as cheap as you can, or as easily as you can. The student must choose in which order. Here is the list of questions and appropriate strategies:

If you're in a hurry, you must work harder.

If you're rusty academically, you must take longer.

If you're short of money, you should CLEP or DSST out.

If you need help, you should attend night school.

If you need a tutor, there are teachers who need extra money.

If your goal is career-based, then focus on the career, not the degree. If a B.A. in anything will open doors, then get the B.A. in the easiest subject possible. Get through fast.

If you want to get a well-rounded conventional education, then I recommend either history or literature as majors. For business, major in business. A good minor is library science. Learn how to do research. Or minor in accounting. Learn how to read and understand financial statements.

You will have to coordinate all this in advance with the 4-year college's catalogue. What majors does the school offer? You had better be able to transfer all of credits. But if there is no major in your preferred area, then you must see if there is a general education degree available that will let you study what you want.

Don't decide on a major now. When you are just starting out, you should concentrate on the general liberal arts courses that I have already listed. These courses are readily transferred. They are what will buy the cheapest credit hours possible. Because they are a part of a general liberal arts education, you will learn lots of new things. Some of these things may actually be both true and relevant. (Don't count on it.)

One major advantage of a distance-learning program is that a student can take

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courses online from 1,100 different colleges. There is a list of all of these schools, as well as 3,000 available programs: ***Guide to Distance Learning*** (Peterson's). Few colleges grant a bachelor's degree online. But you can still take thousands of specialized courses, cheap.

If you have a particular curriculum in mind for your career, and you need a specialized course, it doesn't matter that the 4-year college you select for the degree doesn't offer this course. It's pretty certain that you can take the course from the other school and submit the evidence of completion for credit. It will transfer. But get this in writing from the head of the department before you spend the money.

There are limits as to how many of these credits will transfer. Usually, this is about 30. This is another college-selection criterion you may want to consider. If a school allows students to transfer in a lot of credits, and you can get these credits more cheaply elsewhere, then you can enroll at the final college with only comparatively few credits remaining for graduation. By far, the most comprehensive offering of majors is from Althabasca University in Canada. Begin your search here: <http://www.athabascau.ca> With the Canadian way down (2016), this is a tremendous bargain for Americans.

This is non-conventional. It is cheap because it is non-conventional. You must learn to do things wisely rather than easily, bureaucratically speaking.

Money

It is not easy to get a scholarship in a nation where there are 18 million college students. At the library, get copies of ***Scholarships, Grants, & Prizes*** (Peterson's), and ***Complete Scholarship Book*** (Student Services, LLC). For a quick survey of what is available, visit this site: <http://www.fastweb.com> I recommend saving money, not searching for scholarships. Millions of college-bound students compete for a few scholarships. Spend your time studying for AP, CLEP, and DSST exams.

There is a lifelong learning tax credit. <http://tinyurl.com/3e3pk> This means that you can get a job, put all of your pay, or any part of your pay, into an IRA, and pay no taxes on this saved money. Then, when you are ready for college, you can withdraw it and pay college expenses. The best way to reduce costs is to shop for the lowest price. I have provided you with a shopping list.

The next best way is for you to increase your income. Get (or keep) a local job or keep your local job. You do not try to get a job as a part-year outsider in a college town. A student who will be in town year-round, and who lives in town, has an advantage in getting a job.

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Conclusion

Now you know what is available. You know my general strategy. I understand that I have presented a lot of information, most of it unfamiliar to you (and everyone else). It is not easy to sort out all this. So, I have done some of the sorting for you. In the next chapter, I provide my overall recommendations.

The reality is this. Most colleges are not interested in distance learning. They are afraid of it. It is possible to deliver education at a distance that is as good or better than bricks-and-mortar education. It can be delivered at a fraction of what brick-and-mortar education costs. The digital infrastructure is cheap. Bricks and mortar aren't. So, most schools refuse to sell their services at a price that a stand-alone, no bricks/no mortar educational institution can do.

The brick-and-mortar schools survive, but they will be ruined by schools like the University of Phoenix, with 400,000 undergraduate students, low teacher salaries, and enormous profit margins. The future of higher education is digital. The old ways will not survive, at least for all but the most prestigious schools. In the meantime, you must find a way to get an accredited degree at a digital price. Don't pay for bricks and mortar that you don't need. You probably don't need them.

Chapter 5

THE BEST DEALS IN AMERICAN HIGHER EDUCATION

So far, I have given you the basics. Have you figured out what programs are the best for the money and time invested? You already have sufficient information to make the conclusion. But that would have taken you hours on the Web, even with what I have provided. If you had not known where to look, you would not have discovered what I am about to reveal. I myself didn't discover it after weeks of searching.

Here is how you beat the system. You begin with an AP or CLEP study manual and a standard college-level textbook. These general liberal arts, lower-division (freshman and sophomore) courses are: American history, Western civilization, English literature, English composition, American government, sociology, psychology education, anthropology, Economics, philosophy.

If you must go to the library to get the textbooks, do it. If you prefer to read the books and mark them up for review, expect to pay \$100 or more per new book on Amazon. But you can also do this with a used copy. A three-year old used textbook is good enough. Buy these dirt-cheap on Amazon or at your local community college bookstore. Go through the textbooks three at a time. In no more than three months, you will be ready for your initial three CLEP or DSST exams. In one year, June to June, you can quiz out of two years of college.

Pay \$80 per CLEP exam. To quiz out of lower division will cost anywhere from about \$1,500 to \$2,000: exams, used textbooks, and CLEP study guides. You will pass most of the exams high enough to get into a 4-year college program. Try one exam. If you don't get a high enough score (above 49), try another exam, where you may do better. You can re-take a CLEP after six months. Submit your better score. Consider DSST exams. But some schools are unaware of DSST. Clear this in writing before you take any exam.

Because the core courses I have listed are acceptable in almost any program, don't enroll in any 4-year program until you are sure that you cannot delay the process any longer. When you have completed the equivalent of two years' semester credits by exam (60 credit hours), enroll in a 4-year program. Treat a CLEP exam as you would treat a community college course. Don't enroll in a conventional 4-year program while you are still a lower-division student. This includes Edison and Excelsior. Do not pay tuition when you are still taking lower-division CLEPs.

For a student who can make use of CLEP or DSST exams for lower division, plus low-cost upper division courses-by-examination from a 4-year distance learning program such as Louisiana State University or the Colorado Consortium, Excelsior College is a good program. For about \$3,000 for lower division, plus upper division courses by examination at around \$100/semester credit hour, or \$6,000, plus \$5,000 for Excelsior College, you get an accredited college degree. Of course, it will cost more. Fees will rise, miscellaneous charges will be imposed, etc. But you are in the

\$13,000 range. Of course, textbooks are extra, unless you can get them inter-library loan, which you usually can. Or buy them on Amazon, used, for \$20.

What about a student who wants a degree from a more academically prestigious school? I think the Louisiana State University program is the best deal. Unlike most other campuses, LSU's distance learning program is not an unwanted stepchild. Its price per credit hour is exceptional.

For all other colleges with physical campuses, the academic departments are not supportive of distance learning. No campus-based university offers a wide range of majors comparable to what on-campus students are offered. But LSU does better than the competition. The others still perceive college as requiring large classrooms, lecturing, and discussion groups led by graduate students. Universities have yet to move into the late twentieth century, let alone the twenty-first.

The best deal in terms of price in University of the People. At \$100 per course, it's a steal. <http://uopeople.edu>.

For getting through fast and cheap, consider **New Charter University**. It only offers a degree in business. It is accredited. It is a different type of online school the school offers associate, bachelor, and master degrees from the school of business. The fact that the school only currently offers 1^o program should be a plus, not a minus, because it means that they can keep their costs down. They only have to support the classes that are required for their business degrees, so they avoid the overhead of running many different degree programs.

New Charter University (www.new.edu) is a private institution, but the total cost for a degree program from them at the present time is in the range of \$6,000-\$8,000, depending on how long you are enrolled. (www.new.edu/info/tuition) This does not include any transferred test credits which could further reduce the cost. This is the only college I suggest in this manual that is not regionally accredited. Instead, the school is accredited by the Distance Education and Training Counsel, which is a national accrediting agency. It is an organization outside of the standard accreditation system. However, it is recognized by the United States Department of Education. You can vetify New Charter's accreditation here: <http://ope.ed.gov/accreditation>. So, it seems to me that this is a viable option. Given the extremely low cost of getting the B.A. degree, I think it is worth the risk. If a business is hiring people with a business degree, this accreditation would seem to count as far as most businesses are concerned.

The next school is **Patten University**. Ever since 1944, it has been an on campus, private, Christian College in Oakland California. But in July 2012, the school announced that it was partnering with University Now, Inc., in order to offer their degree programs online as well. Patten offers a unique payment system: \$350 per month. If you load up on courses, you get out cheaper. <http://patten.edu/> This is a great incentive for students who want a degree from a Christian college, but without the campus experience and expenses. Obviously, some of their degree choices require you to be on campus for hands-on

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learning and/or demonstrations, but their move to online course offerings gives more students chance to earn degree for less money.

Western Governors University is a private, non-profit university. It has the ability to offer online classes College students were very affordable rates. The school charges its tuition in six-month terms, regardless of how many credits you earn during the six months. At about \$3,000, the cost per six months is reasonable.

http://www.wgu.edu/about_WGU/fact_sheet

Because they do not require a high school GPA, SAT or a CT minimum score, the admissions may be easier than most, but you will still have to pass an admissions test administered by the school.

Ohio University is better than most: \$247 per credit hour. It offers courses in the traditional way. It also offers correspondence courses and courses strictly by exam.

<https://www.ohio.edu/ecampus/print/course-list.html#anchor>

You can see the degrees offered:

<https://www.ohio.edu/admissions/online/bachelors.cfm>

The website is difficult to navigate. You can call for more information: 800-444-2910.

Brigham Young University offers online courses at \$178 per credit – a great deal. <http://is.byu.edu/site/courses/tuition.cfm#> They offer a lot of courses. It's a private school. As a Presbyterian, let me say that BYU does things right, price-wise.

For a program offering courses rather than credit by examination, the best program is **Athabasca University** in Canada. Begin your search here: <http://www.athabascau.ca> What about academic prestige? It counts for almost nothing unless the school is in the top three or four dozen. Even then, it counts mainly to get into a graduate program such as medicine.

It is time for me to let you in on a little-known fact that the Ivy League schools would prefer than the public not know about. The U.S. Department of Education has published a report, *College Quality and the Earnings of Recent College Graduates*. The researchers studied the relationship between a bachelor's degree from private, expensive, academically selective colleges and the graduates' wages. Then they compared these economic returns with degrees from less expensive state universities. They concluded that, for males, the additional earnings that can be attributed to the quality of the college that issued the degree are between 11% to 16%. For females, this is 12%. (This assumes that the women remain in the labor force full-time.) The report concluded, "From this perspective, students may choose to avail themselves of the least expensive alternative that provides the major in which they are interested." <http://tinyurl.com/2gaul> I heartily

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concur.

LSU is a good place to take upper division courses by examination. So is Ohio University. So is Athabasca. Thomas Edison is set up to grant degrees this way, as are Thomas Edison and Charter Oak. Most other universities are being dragged, kicking and screaming, into full-scale distance learning programs. The absence of B.A. degrees offered 100% by distance learning proves this.

For a fast-track student with life experiences that he can prove, Thomas Edison State College is your best choice. Internships, foreign travel, and similar "merit badge" activities can count. If you are really loaded up with life experiences, you can pay Edison a flat tuition fee (non-resident students) and get credit for as many life experiences as you can prove. This seems like a long shot, but this is how Brad Voeller got his degree in six months. Fees depend on whether you are enrolled full-time (cheaper).

If the continuing education program doesn't offer the degree you want, you can take the courses you need and then finish your degree from Excelsior College.

Now let's consider Texas Tech. In 2009/10, it was a great deal. For on-campus students, tuition was at \$162.50 per credit hour for in-state students and \$439 for non-residents. For distance learning students, the price was \$162.50/credit for both in-state and non-resident students: a very good deal. We read the following: "Tuition and fees are the same for Texas residents and non-residents and must be paid in full when you register." In 2011, the price per credit hour is over \$750: one of the most outrageously overpriced deals in higher education. <http://bit.ly/TexasTech2011> Texas Tech's distance learning program committed suicide.

For the widest variety of online courses, nothing that I know about in the United States beats Louisiana State University. LSU grants degrees. If you select Edison or Charter Oak to grant your degree, and you are looking for semester credits in a specific major, LSU is likely to offer the most courses. <http://bit.ly/OnlineCoursesLSU> Fees in 2013 were \$105 per semester hour. Fees in 2014 were almost doubled to \$200 per semester hour. Now it is \$231. <http://bit.ly/LSUonlinefees> It is still a good deal. But Brigham young is now much better.

Now, I come to the greatest bargain of all for those who qualify. If you really cannot afford to go to college, you may be able to get an all-expenses paid scholarship, including room, board, books, and tuition, if you qualify for the work-study program at the College of the Ozarks. This private college, located in Missouri (not far from Branson), offers a truly remarkable bargain to students who have a true need. For more information, go here: <http://www.cofo.edu/about.asp>. I saved this until the last because this program is not available to everyone. The previous strategies are available to everyone.

There is another private college that offers free tuition. This is Alice Lloyd College, located in the tiny community of Pippa Passes, Kentucky, which is close to

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nowhere. Its students tend to be from the eastern Kentucky area: coal mining country. The college is selective. It targets students whose families have very little money.
<http://www.alc.edu>.

Conclusion

There are lots of loopholes. The more you use, the more you save: time/money. If you can attend a community college in high school and get college credit, do it. If your state will pay your college bill, as Washington does, so much the better.

Not ready for this? Then take AP classes in high school. Competition in class too rigorous? Then study for AP or CLEP exams all summer. Review your most recent high school courses using AP or CLEP study guides and a college-level textbook. You can pass APs or CLEPs!

After graduation, combine AP and CLEP exams and community college courses to get your lower division work completed in one year, cheap. Take the basic liberal arts courses that any college that accepts AP, CLEP, and community college credits is likely to accept. Take your personal weak-link courses at a community college at night. You will receive classroom instruction. Also, competition is relatively weak.

For stay-at-homes, Edison offers the most conventional programs for unconventional B.A. students. You get faculty guidance in structuring your degree program. This may be worth the money for most students. If you are willing to do your work in a non-specific major.

If you take courses fast, go with Patten. The monthly payment of \$350 is a spectacular deal.

Athabasca is a great bargain for as long as the loonie – the Canadian dollar – is in the tank.

If you are willing to move to a state that offers low tuition to in-state residents but not non-residents, and you want a degree in a more traditional major, move to that state as soon as you can. If you have relatives there, they might let you rent a room really cheap. Or move to a town where you can rent a room or small apartment. Get a conventional fast-food type job to pay for your room and board. Study for CLEPs or AP exams. By being in the state for a year (maybe six months), you establish residence. You are now eligible for in-state tuition. Apply to your preferred college. You can either attend on campus (more course choices) or through its distance learning program.

In my view, this is the most acceptable combination of loopholes. But which state? Because of the large number of campuses and very low tuition, Texas is probably the best state for this strategy. I would recommend the University of Texas at Dallas for your final

degree because it is a mid-size campus: 15,000. UT Texas at Austin has the greatest prestige, but is very large: 50,000 students. Texas A&M is the most conservative politically: 44,000 students. The others are decent schools. Three of my four children attended the University of North Texas campus in Denton. (The fourth was a student at the University of Arkansas until his unexpected death from a never-diagnosed medical affliction.)

Other states where this strategy can work well are Virginia, Indiana, Illinois, North Carolina, and Georgia. This is because these states have more than one academically superior tax-funded university. The University of California system, which was the best in the nation in my day, is breaking down from over-enrollment. Classes fill up fast. It takes five years or longer to graduate. My alma mater, the University of California, Riverside, has a fine library, and offers a top-flight undergraduate education for the money, if you are a California resident. It has 15,000 undergraduates and 3,000 graduate students. (In 1963, when I graduated, it had 2,000 students. When I began in 1960, it had about 1,200. It was the best educational deal in America: small classes, low tuition, and good teachers.) You can become a California resident. Move there for a year. Take CLEPs for lower division courses during this period. Live in a lower rent area the boonies: the high desert or the far north/northeast, which you won't do; hardly anyone does or else get a minimum-wage job in a high-rent area (almost everywhere else).

If you are accepted at Berkeley or UCLA as a junior, fine; they offer a huge range of courses. But also apply to Riverside as a back-up, should Berkeley or UCLA reject you. It is easier to get into Riverside. I think you will like the place. (This back-door strategy can also work with the Davis, Irvine, Santa Cruz, and Santa Barbara [gorgeous beach] campuses.) But you still may decide to try again: apply to UCLA or Berkeley for your senior year. If you get accepted, plan to spend more than a year there to wrap things up, unless you get lucky or are in a very difficult or very obscure major, where classes don't fill up early. You can receive a low-cost degree from high-prestige Berkeley this way. If that's what you want, my strategy will get it for you bottom-dollar, assuming that you are smart enough and very self-disciplined.

Is this strategy worth the trouble? If I were shopping for a college education, it would not be worth it for me. I think distance learning is the most efficient way to get a degree. It is cheaper, faster, and simpler.

I would probably choose Athabasca University if I wanted courses, Edison for degree by examination. Each is set up for its specialty. Each has tens of thousands of students enrolled. Each has decided that distance learning is the best place to secure a niche in the higher education system. For portfolio courses (merit badge courses), it is the best.

One more time: Never pay retail. Don't ask your parents to, either. Second, don't waste time. Faster is better. The sooner you get into the job market, the more it will be worth to you in lifetime earnings, especially if you invest at least 30% of your after-tax salary in the first five years of your career.

CONCLUSION

In higher education, you don't automatically get what you pay for. You get whatever the system can persuade you to accept. There is a difference. This difference can amount to tens of thousands of dollars.

You must shop very carefully for what you get. Then you find ways of cutting your costs even further. It has been thus for generations. If you refuse to shop, and if you refuse to bargain, then you will get reamed. The college degree-granting system is set up to skin the intelligent but uniformed student and his parents. They say that a fool and his money are soon parted. This is equally true of the naive person and his money.

I began my career at Pomona College then, as now, one of the academically top ten 4-year liberal arts colleges. <http://bit.ly/PomonaCol2011> I was an A- student in high school. I was a B- student at Pomona for one semester. I then transferred to the University of California, Riverside, then with 1,200 students, about what Pomona was. It was far less expensive, then as now, for California residents. I was a B- minus student second semester, and a B student for two more years. In my senior year, I was an A student.

There was no meaningful academic difference between the two schools. The students at Pomona on the whole were smarter, but not equally "hungry." They were more laid back. There was little possibility that anyone would flunk out of Pomona. The committee had screened the students too well. At Riverside, there were people who flunked out. They were smart, but they were not self-disciplined. The competition in any given course for A's was about the same at both schools. Yet Riverside was not on anyone's list of top 4-year colleges in 1960. I can say from experience that I could not tell the difference academically, and I received the same grades at both schools to prove it. As for the teachers, they were probably about the same: mostly mediocre, with a few gifted people and a few incompetents. This is the situation in every profession in life.

The University of Texas at Dallas has 15,000 students. It has a good academic reputation for its undergraduate program. It is not big on sports.

What if you want to attend this school, or any other state-funded university in Texas, but you live out of state? You don't want to pay out of state tuition. You could move to Texas, spend a year taking CLEPs, and establish residence. Work part-time.

Another advantage: Dallas has lots of jobs. It's not a college town where lots of students compete for relatively few jobs. If you attended the University of Texas at Dallas, you could work part-time in a business that could teach you the basics of business.

The education you can get as an employee in a well-managed business is going to be worth more than the degree itself.

This is another reason for staying where you are. Find a local job in a business that interests you or keep the one you already have. Take your degree by correspondence. You can graduate debt-free. You will then be able to take more career risks. You may even become a middle manager in a local business by the time you graduate.

There is another possibility. Once you have completed your lower division work by means of CLEP exams or correspondence courses or night school, your employer may be willing to pay for your upper division work, or maybe half of it, if you can complete the program on your own time. Employers appreciate hard work and goal-setting. They want the loyalty of self-motivated workers. It never hurts to ask. But ask only after you have finished 60 semester hours.

If I had it to do over again, I would do it by taking CLEPs in high school or by attending a community college for dual credit, then playing the state residency game while working to pay the rent and taking more CLEPs to get access to a top-flight university for in-state tuition. It is far better to shop price for undergraduate training, and then spend the big bucks for graduate school. This is true in the humanities, the social sciences, and the natural sciences. What matters most academically for your career purposes is the reputation of the last school that issues a degree to you.

Don't fool yourself. You don't get what you pay for in higher education. You get what they deliver, and the price variation is enormous. They deliver pretty much the same product because they all go through the same accreditation procedure. The accrediting agencies can't make it so tight that 80% of them fail. But they also can't make it so loose that the system is called into question. That's why shopping for bargains is the key. I have done your shopping for you. Now all you have to do is make a decision based on price and what you expect to get out of college. The best thing you can get out of college is to get out of college with a degree. So, don't waste time. Don't waste money. Don't go into debt. Never pay retail in time or money.

Appendix A

SAT/ACT VS. CLEP: MYTH AND REALITY

Of all the things not to worry about, taking the SAT or ACT ought to be close to the top of most high school students' list. Yet millions of them worry about this every year.

A college entrance committee uses one or both of these exams to determine if an applicant is likely to be able to graduate from the institution. These exams provide rough indications of a student's academic capabilities. If a score is 200 points below the average for that college, this tells an entrance committee that a student is unlikely to be able to compete there. Or it tells the committee that this student a star athlete will need tutoring, and even so, maybe he won't graduate, but so what? He can put points on the scoreboard. Accepted! With an athletic scholarship. Go, team!

The fact is, most colleges really do not care deeply about SAT/ACT scores. They accept almost any student who can fog a mirror and whose checks or parents' checks don't bounce. Of course, a university would dare not admit this in public. Such an admission would indicate poor academic standards and financial desperation. The fact is, the vast majority of universities have poor academic standards and are at least "financially challenged." Here is the rule: falling enrollment ==> reduced financial support from alumni or state legislatures. This means that non-tenured faculty members may get fired. The terror of the SAT is nothing compared to the terror of getting fired. Conclusion: accept 80% of the applicants.

A handful of high-prestige colleges and universities do use the SAT and ACT as screening devices. The percentage of such institutions is probably in the range of 5% of all four-year degree-granting institutions. This is irrelevant to most high school students, or should be. Most students do not apply to these schools.

Here is the little-known reality. If a student put as much study time into a couple of CLEP exams or a DSST exam as he does in preparing for the SAT/ACT, he would be far better off. Why? Because he would probably earn college credits, worth a lot of after-tax money. A CLEP of 50 or above proves to any college entrance committee that a student can do college-level work.

For a student seeking entrance as an upper-division student, SAT or ACT scores are irrelevant to the admissions office. The student has proven that he is capable of college-level work: CLEP, DSST, and/or community college grades above a D. It doesn't matter what score he received on an SAT or ACT exam. This should be crystal clear to anyone who has read this manual. But will its readers act accordingly? Will you act accordingly?

Invest time in studying for AP exams, preferably in the summer after you have just completed specific high school courses. Review your course notes, read a college-level textbook in the field, buy one of my CLEP study guides, and study for 30 days, three

hours a day per course. Do this every summer. You can use your summers to graduate from college a year early. If this means that you can't hold a minimum-wage summer job, so what? You will make back all of that forfeited summer income and more if you can get into the work force as a college graduate one year early.

If you are determined to study for SAT/ACT, here is the correct strategy. Put in three weeks of preparation, two hours a day, reading algebra I and geometry textbooks. Buy a book on cramming for the SAT. Be sure it has practice exams. Take a practice exam each Saturday morning for six weeks before the actual exam is given. This strategy should raise your score by at least 100 points on the math section. But what about the language section? Forget about it. It's too late. You either know the material or you don't. Cram time should be devoted exclusively to reviewing first-year algebra and geometry. There are not enough questions on advanced algebra to affect your score very much. Those questions are for sorting out the applicants to Harvard and CalTech.

Appendix B

How I Earned an Accredited Bachelor's Degree at Age 18

Bradley Fish

In the manual you have just read, you learned a bunch of loopholes that would allow you to take advantage of the higher education system that is in place in America today. These examples will save you time and money, as Dr. North has explained. However, is it really possible to earn an entire degree using this process? Could you complete a college degree without ever attending a college campus? YES!! My story is living proof.

As a middle school student I was interested in pretty typical stuff: sports, Boy Scouts, etc. anything but extra school work. Being a homeschooled student for my entire life I loved the flexibility of finishing my school courses at my own speed. When I was 14, I heard a presentation by CollegePlus! about the possibility that the traditional approach to college was the not the most efficient in terms of money or time. In fact, the guy giving the presentation that day had earned his 4-year degree in just 18 months!

Well, at 14 I wasn't interested in working on college yet, so I blew off the presentations and got back to my other work. However, my parents realized that with 10 children to send through college, they needed to take advantage of at least some of these opportunities or else I would have to pay my own way through college. That got my attention. I sat down with my mom and mapped out a way to take a few CLEP (College Level Examination Program) tests to find out if I could earn college credit through that approach.

The first test I studied for was the CLEP Biology test. I took an advanced high school biology course as part of my normal studies and then purchased the Research and Education Association's (REA) study guide for the test. Using the practice tests and the review material laid out in the study guide I was able to pass that first CLEP test with a score of 59 (scales are scored from 20-80, with 50 being passing). Not a phenomenal score, but passing.

The confidence I gained from passing that first test led me to pursue three more over the next four months. I was stunned when I passed all of them, and ended my sophomore year of high school with 21 college credits in the CLEP credit bank. With each of these tests I used the same system as with Biology. The total cost for these credits was roughly \$400, plus 6 months of studying.

I took that summer to re-evaluate my position on CLEP tests. Until now, I had been doing to satisfy my parent's radical idea of earning college credit without going to college. But during the time I spent earning those first credits I found that I enjoyed the challenge of working on college-level classes, and I had also developed my own system for tackling the tests. So, I went online to find out what sort of schools would accept

credit-by-examination (CBE for short, the generic name for tests that grant college credit for a passing score).

The results were predictable. None of the big name schools either in-state, or across the nation would accept more than 1-2 years of college credit. Well, that would be alright for some people, but I was hooked on the idea of pursuing my entire degree through these loopholes. Of the schools which offered this sort of program, only a few were a good deal financially, and I finally settled on Thomas Edison State College.

Named for the famous inventor Thomas Edison who never attended more than three months of classroom education, Thomas Edison State College acknowledges that some students learn better outside of a classroom. Accordingly, they have a wide array of online degrees and online course options to satisfy the needs of all kinds of students. I chose to pursue the Bachelor of Science in Business Administration program that they offered and plotted a course to complete the degree 1 year after finishing high school.

The next two years, as I finished my high school requirements and worked on CLEP tests at the same time, were very busy. When I graduated from high school I had earned roughly 80 college credits and was ready to enroll. Throughout the time that I was taking tests I used three main study tools. Book learning, my own notes, and sample practice tests. Whenever I felt sufficiently ready based on the practice test results, I would take the actual test. I failed zero tests during this time, and attribute that fact to the consistent approach I took to each subject.

As I embarked on the enrollment process at Thomas Edison I had two important questions that I needed answered.

The first was how would I know that all of these tests I had taken would actually apply? After enrolling, I found out that the time I spent planning which tests to take had paid off. Only one of the tests I had taken could not be applied to my degree requirements. All of the rest fit into the outline that I had planned.

My second key question was: could I finish the upper level requirements in my degree without attending a college classroom? Upper level courses are defined as anything above the 200 level. Many of the DSST (Dantes Standardized Subject Tests) offered count as upper level college credit. This meant that I could continue to earn credits without taking courses from the college. However, I would have to take four courses to finish my degree.

The four online courses that I took to finish my degree covered most of the variety of courses offered by Thomas Edison. From guided study, to independent learning, and normal online classes, I was pleased with the level of learning that I received from the Thomas Edison programs.

One year after my high school graduation, I completed the requirements for my Bachelor of Science in Business Administration degree. I received notification of

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graduation just a few days after my 18th birthday. The benefits I have gained from pursuing this non-traditional approach are the opportunity to work in multiple small businesses over the last two years. The skills I learned also gave me the confidence to start my own business.

If you don't believe that you could earn 21 college credits before your junior year of high school, or finish your degree before you turn 18, I beg to differ. The opportunities offered throughout this manual give you the tools you need to complete an entire four year degree in a fraction of the time, and for a fraction of the cost you would get it at any traditional university. The program will require you to put in some extra time and study effort up front, but it will more than be repaid in the long term benefits of no college debt, and an early career start.

COLLEGE PITFALLS

A Self-Defense Manual

Gary North, Ph.D

www.GaryNorth.com

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This is a companion manual for my manual, *College for \$15,000 (or Less): How to Earn an Accredited Bachelor's Degree for Pennies on the Dollar*.

Also accompanying this manual is a second manual, *Surviving College*.

A third manual is a one-month course on study habits for high school students, *How to Raise Your Grades by Half a Point in One Semester*.

If you find any errors, please let me know:

garynorth@garynorth.com

On my site, *Gary North's Specific Answers*, I have a *Department, College Realities*. There, you can keep up with what is going on in the world of college pricing and student financing. Read the latest horror stories. Then avoid your own horror stories. How? By participating in my *Question and Answer Forum*, **College Strategies**. There, you can get your practical (non-academic) questions answered: how to apply, what to look for, how to get through faster, what to major in. Get feedback from other students who have read these manuals. This will lower your risk of making a major mistake. Go here to my site: www.GaryNorth.com.

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INTRODUCTION

What you will read in this report is not common knowledge. High school students and high school graduates don't know about these facts, and few parents do. It is not in many people's self-interest to tell the truth. It's in my self-interest, as you will see as you read this report.

I am an ex-professor. I left in academia in 1979. I held an endowed chair – an academic phrase for a guaranteed job – at a small college, which, through “title inflation,” is now a university.

I have spent my career writing and publishing. I sell information. The way I sell it is by providing free information first.

In this report I'm going to provide you with a great deal of information. This information is not normally available. You can verify what I am saying. I have included Web links. If you read this report on-line, you can click a link, and this will take you to the document. If you print out my report and read it off-line, you can go to the sites later.

As you read this report, you may think I'm exaggerating. If so, go to the sites I have linked. I think you will find that I am not exaggerating.

If you finish my manual on study techniques and then begin to apply these techniques in the college classroom class, you will be capable of graduating from most colleges. This doesn't mean that you will graduate. Getting through college has more to do with attitude than brains, with self-discipline rather than IQ. It also has to do with money. That is what ***College for \$15,000 (or Less)*** is all about.

But first, you must get a sense of what you are going to be up against the day you walk onto a college campus as a freshman. As you read my report, keep asking yourself: “Is this what is best for me?”

If your answer is *no*, then your next question should be: “How can I get a better deal?”

Chapter 1

THE TRUTH ABOUT UNIVERSITY TEACHING

What I am about to tell you, you will hear from few others. You will never hear about it in a university catalogue.

There is a book, published in 1988, that every college-bound high school student should read during summer vacation in between the junior and senior year, if not earlier. It's called *Profscam: Professors and the Demise of Higher Education*. This book tells it the way it really is: bad. Very, very bad. It's bad for undergraduates generally, but worst for freshmen and sophomores.

Everything the author writes about, I saw first-hand as an undergraduate in the early 1960s. But it's much worse today. These are not new trends. They are extensions of trends that began in 1946 and have escalated. They are irreversible. As a student, you must deal with them.

You may not believe what I am about to tell you.

WHO WILL TEACH YOU?

First, let us define terms.

A community college offers an A.A.: the associates degree. It is not useful for much.

A college offers a bachelor's degree in the arts or sciences.

A university grants degrees beyond the bachelor's degree. In the 1950s, the term "university" applied only to schools that were licensed by the state to grant a doctorate: Ph.D. This began to change in the late 1960s and 1970s. Now, the word is applied to a school that grants a master's degree: the M.A.

There are very few colleges today. Most of them are private schools and very expensive: \$20,000 a year up.

If you attend a university, you will not be taught by Ph.D.-holding professors in the required introductory classes. A Ph.D. will lecture to a large class – up to 1,000 students – but you will have no personal contact with this person. You will be taught by low-level, low-paid instructors called teaching assistants. They are graduate students. They are supporting themselves by teaching introductory students in discussion sections or laboratories.

I am an ex-teaching assistant. Let me tell you how the system really works.

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CONFESSIONS OF AN EX-TEACHING ASSISTANT

Academic departments are paid in terms of the number of students enrolled. Graduate students are worth more to a department than freshmen are. Eight graduate students may be worth 15 or 20 freshmen in terms of departmental income. Professors can assign graduate students research projects that the professors will later get credit for. This is especially true in the laboratory-based natural sciences. Obviously, departments want graduate students.

To attract and keep the best ones, the departments offer them jobs. These are the jobs the full-time faculty don't want. These graduate students are assigned to teach discussion sections. Professors do not want to teach freshmen and sophomores. So, senior professors assign large lecture classes to junior professors. Then the department hires teaching assistants to teach smaller classes of students who attend lectures, so the junior professors will not have to talk with students.

This is cost effective. Consider a mega-class in an Ivy League university. A class of 500 students generates (not counting scholarship-discounts), something in the range of \$5 million a year. Tuition is \$50,000 a year. A student takes five classes a year. That's \$10,000 per class. With an enrollment of 500, that's \$5 million. Not bad!

The university hires a junior professor for maybe \$60,000 a year. He teaches one mega-class and two smaller courses: \$20,000 per course. He is assigned a dozen teaching assistants, each of whom teaches three discussion sessions of 25+ students per session. On average, a teaching assistant is paid \$17,000 a year. <http://www.bit.ly/SalariesTA> So, it's \$20,000 plus \$340,000 [20 x \$17,000] = \$340,000. This, to generate up to \$5 million. Not bad!

It gets worse. Charles Sykes, of the Hoover Institution, describes the situation in his must-read book, *Profscam*. He is speaking here of Ivy League universities.

Many of the teaching assistants are drawn from the ranks of foreign students whether they can speak understandable English or not (p. 43).

It is no better at other schools.

At Rutgers, a survey of students found that 61 percent of the foreign T.A.'s were criticized for deficient English. And when the University of Missouri at Rolla gave a spoken English exam in 1986, more than half of the foreign T.A.'s failed (p. 44).

Here is his assessment:

The teaching assistants, part-timers, and temporaries serve to demonstrate

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the iron law of the university: The groups that are most integrally associated with teaching are invariably outcasts, with a status so low that they fail even to show up on academia's normal scales of prestige (p. 46).

This means that as a lower-division student (freshman, sophomore), your child will not be taught by senior members of the faculty unless you attend a small, private, expensive, four-year liberal arts college. A student may want to attend a prestigious university, but the people who will teach the student for the first two years will have no prestige.

In upper division classes, students may get taught by a professor, though not necessarily a famous one. Not until graduate school will they be taught by a world-famous professor, and only then if they are in the cream of the crop. The fact is, in the natural sciences, most of the graduate students are Asians and other foreign students.

If you send your child off to college without requiring him or her to read *Profscam* before deciding which colleges to apply to, you are making a huge mistake. It will cost you a lot of grief. You had better know what you are walking into before you walk into it. This is a buzz saw. Your child had better learn how to avoid getting sliced up. You can probably get a copy of the book through inter-library loan at your local public library. Do it. If you don't do this, then buy a copy. If you have a debit card, you can buy a cheap used copy on Amazon or ABE books.

Two professors of economics have described the instructional conditions facing undergraduate students, especially freshmen and sophomores. They get short-changed.

Moreover, at the most elite universities like Harvard and Yale, it is understood that most junior faculty members will never be granted tenure. (In fact, in the first year at Harvard, junior faculty members cannot even attend some departmental meetings.) Even if they have outstanding-to-good teaching evaluations and fairly strong publishing records, only a chosen few will be permitted to become tenured. . . .

The quality of the teaching done by graduate students also differs from that of faculty. Graduate students are almost wholly lacking in teaching experience, and are not the best candidates to teach advanced courses. In some disciplines, they do not even have the requisite command of the English language to communicate with students.

(<http://mises.org/story/1343>)

WHY PAY TOP DOLLAR?

What is the point of paying top dollar for substandard teaching? If students are not being taught by Ph.D.-holding professors, why pay the same tuition as those graduate

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students who are being taught by senior professors? The university system is structured to force freshmen and sophomores to subsidize the educations of the graduate students.

Teaching assistants issue the grades. If your child doesn't impress some T.A., the TA can put a black mark on your child's academic career. Your child are not being assessed by experts. Performance is being assessed by people who have not completed their educations, have never taken a course on teaching, and may not speak English well.

I remember my fellow teaching assistants. Some of them went on to teach at the university level. One of them became the world's leading expert in the post-World War II Asian war crimes trials. Some of them just disappeared. They were mostly competent people, and a couple of them were quite well-informed. But the fact was, the students were not getting taught by full professors or even assistant professors. They were lectured to by senior professors . . . for a while. But one semester the department even got us T.A.'s to lecture to the auditorium full of students. I was the only one with any background in public speaking. Some of them were terrified.

If you are beginning to suspect that you are not going to get your money's worth as an undergraduate, then it's time to start shopping for degree programs that don't require undergraduates to pay the same tuition as graduate students pay. Don't spend your money to subsidize grad students' educations.

If you think you need to attend lecture halls with 1,000 other students, then my manual won't help you much. If you think you need to spend 50 minutes a week per course in a discussion sections led by a graduate student, you should skip my manual. But if you can read intelligently, take notes on what he reads, and can remember the material long enough to take a written exam, then my manual can save you a small fortune.

Chapter 2

LECTURES VS. READING

I have earned my adult income mainly through writing and public speaking. I have taught in a junior college, a 4-year college, and a university. Here is my conclusion regarding the efficiency of lectures vs. reading in college education: reading is better.

Here's why:

- You can't underline a lecture.
- You can't review it unless you recorded it.
- You can read faster than anyone can lecture.
- Few lectures are well-structured.
- A well-structured lecture is usually boring.
- You can't write fast enough to get 100% accuracy.
- If your mind drifts, you'll miss information.
- You may misunderstand a key word.
- You forget rapidly.

There are other liabilities.

- You must attend every lecture.
- Your career is dominated by lecture schedules.
- The classroom may fill.
- This can delay your graduation by a year.
- Large classes mean discussion sections.
- Discussion sections mean teaching assistants
- Teaching assistants are not professors.
- You are paying top dollar for low-level teaching.

I speak as a former teaching assistant at a well-respected university.

Then why do colleges require lectures? Because of tradition. Before the invention of the printing press, books were expensive to produce. They had to be copied by hand. So, teachers lectured. Students took notes. It was the only way students could afford to get an education.

Meanwhile, as books have gotten cheaper, lectures have gotten expensive. Wages rise. The value of everyone's time rises.

In many colleges, lower division (freshman and sophomore) classes are mega-classes: 1,000 students. Students pay a lot to attend classes, but it costs very little per student to fill a lecture hall. Large lecture classes are great money-makers.

One way to get a better education while paying less money is to adopt a strategy of

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searching for colleges that have substituted reading for listening to lectures. They assign books and printed outlines. They do more educating over the Internet.

More and more colleges are doing this. But very few of these schools pass along the savings to the students. There are a few exceptions. At a few colleges, students can earn a degree without attending a single lecture. Some of these schools are inexpensive.

GETTING THE DEGREE FASTER

What I am about to say applies to students with good study habits who are emotionally independent. It doesn't apply to the average high school graduate.

If you learn to read efficiently, meaning rapidly and with a high retention rate, you can save yourself thousands of dollars – maybe tens of thousands – when you attend college. Reading, writing, and test-taking are the keys to success.

Notice: I did not say note-taking. This is important in most colleges, but not in all.

If you can develop skills in reading, writing, and test-taking in my study habits course, and if your rising grades give you self-confidence, you will enter that elite group of students who can learn in a non-traditional setting. If you can do this, you can save a lot of money for college – so much money that it's better than most college scholarships.

You can also save time. The average college student today takes more than four years to earn a bachelor's degree. Five years is common.

<http://tinyurl.com/2qkcj>

Students can cut this to three years if they hustle. Even if they work part-time (four hours a day), they can earn a B.A. in four years.

All they have to do is find a way to get credit for courses that do not require them to attend lectures. It's the lecture system that stretches out people's college years. It eats up too much time.

Unless you suffer from dyslexia, when you pay tens of thousands of dollars extra just to sit in a lecture hall with 1,000 other students, you are making an expensive mistake. When colleges substitute lectures for reading and then require you to pay tens of thousands of dollars extra, students are being ripped off.

Avoid getting ripped off.

Chapter 3

FLUNKING OUT AND DROPPING OUT

Half of the students who enroll as college freshmen in the United States flunk out or drop out without receiving a degree. For evidence, click here:

<http://tinyurl.com/n6sb6p>

That is why you had better consider the risks associated with enrolling. Most students lose the bet. So do their parents. The students waste precious time, and their parents waste precious money. I hope this will not be your experience.

I lay it on the line with high school students. Here is what I tell them.

Think about this. You or your family will spend thousands of dollars. You will spend one year to six years trying to get through. What if you don't make it?

A prospective employer will look at your record and ask himself: "What's wrong with this person? Is this person a quitter?"

You will have lost years of employment. Maybe you could have gone to a trade school and learned a high-paying trade. Instead, you went to college and failed to graduate.

You'll live with that mistake for the rest of your life.

Your parents will have poured good money after bad to help you earn your degree, yet you failed to earn it. They will be poorer, and they will have nothing to show for it except cancelled checks.

You don't want to flunk out. You don't have to.

This is just the beginning of your academic journey. You have a list of things to consider:

- Which career to plan for
- Academic requirements for entry into this field
- Institutions that offer this training
- Entry requirements into these institutions
- Competition once you get accepted
- Cost per year while you attend
- Number of years to graduate
- Forfeited wages while you are a student

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Risk of flunking out
Risk of running out of money before graduation
Risk of dropping out for other reasons
Guilt feelings for failing to finish
Parents' disappointment if you don't finish

You can't eliminate risk in your life, but can surely reduce it. Completing my study habits course is a good way to reduce academic risk.

THE WRONG COLLEGE

It's easy to pick the wrong college. I know. I did. Four times, twice as an undergraduate.

I started out at Pomona College, one of the best 4-year colleges in the nation, then and now. I transferred after one semester. I just didn't fit in. I earned a B-minus average.

I went to the University of California, Riverside, which academically was just about equal to Pomona. I earned a B-minus average the next semester. Then I got B's for a year. Then I transferred to UCLA for a semester. I got B's there, too. Then I transferred back to UCR, where I graduated. I had to attend summer school at UCLA to graduate on time. I got mostly A's in my senior year.

My graduate school career was also bumpy.

I finished college in four years, and I received a decent education, but there is no doubt that I didn't know what I was doing when I made my college plans in my senior year in high school. Yet I was student body president, the president of the regional scholarship federation, attended the American Legion's Boys State program, was in the senior play, and worked part-time after school. You would have thought I knew what I was doing.

Knowing what I know now, I would have done things very differently. But that's part of getting older. Hindsight is clearer than foresight.

You will make lots of mistakes. What you need now is guidance on how to reduce your confusion, shorten your detours, and minimize your financial losses when you hit the inescapable academic speed bumps in college.

LOTS OF CHOICES, LOTS OF MONEY

There are over 4,000 colleges and universities in the United States. About 1,700

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of them are two-year colleges.

Which one is best for you?

There are about three dozen major universities in the United States, plus another two dozen four-year colleges, that are regarded as the premier academic institutions. All the others are playing follow the leader. You know the top ones: Harvard, Yale, Princeton, Chicago, Columbia, Stanford, and the University of California at Berkeley. The Ivy League schools cost \$48,000 a year. Only one is tax-funded: Berkeley. It has very high tuition for out-of-state students.

The four-year schools are less well known: Swarthmore, Amherst, Pomona, Reed, Oberlin, Hamilton, Haverford, Occidental, etc.. They are almost as expensive as the Ivy League schools. Here are the main ones:

<http://tinyurl.com/mh3dl7>

Does it pay to graduate from these schools? That depends on what you do after you graduate. These schools are favored by medical schools. You might have an advantage, assuming that you get close to straight-A's. But you probably won't. The competition is stiff.

But as for the typical B.A. degree, there is not much advantage in terms of salaries immediately after graduation. In a study published by the U.S. Department of Education, researchers found very little difference between the earning power of one school's graduates vs. any other. The report concluded: "From this perspective, students may choose to avail themselves of the least expensive alternative that provides the major in which they are interested." (<http://tinyurl.com/n29cs9>)

It is possible to earn a B.A. in the humanities for around \$13,000 in three years. Or your parents can pay \$200,000 to send you to an Ivy League school for four years. You will not earn 10 times the salary at graduation merely because of your degree from an Ivy League school – assuming that you get in, and also assuming that you graduate.

A wise high school student calculates expected costs and expected benefits before deciding which college to attend. But very few high school students know how to make this calculation. They and their parents don't know which schools are the least expensive.

But there are other advantages besides cost. If you use my seven loopholes to earn your degree, you will reduce your risk of flunking out. I have developed a strategy that lets you pace yourself. This reduces pressure on you to pass exams at a fixed pace – other people's pace.

To use my strategy, you must be self-disciplined. If you're looking for loopholes that will let you graduate without academic effort, look somewhere else. But you can

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structure your academic strategy to your specific preferences for how to work. You won't be squeezed into a mold set by professors' schedules.

A student who flunks out or drops out of college has to live with this failure for the rest of his life. The more money his family paid to finance his college education, the more heavily the burden of failure weighs. This is why it is so important for students to increase the likelihood of graduating, while reducing the costs of earning a degree.

This means you!

Chapter 4

THE TRUE COSTS OF A COLLEGE EDUCATION

There are no free lunches in this life. Someone must pay for services rendered.

I suggest that you consider very carefully the value of the services rendered. Don't pay more than you need to in order to obtain these services.

Do you have access to a copy of Quicken, the home financial management program? If not, do you have Microsoft Money? One of the two will help you with this exercise. These programs have budgeting modules. That's what you need.

Here, we will go through the basics. You should also do a separate budget for each of the colleges you are considering.

TUITION

When considering the cost of earning a degree, the first estimate is tuition. For a tax-funded public institution, this is relatively straightforward. This figure is published on-line and in the catalogue.

There is tuition discrimination in most tax-funded universities. Out-of-state students pay three or four times as much.

For a private college, there are scholarships. These are basically discounts to get parents to pay as much as the college figures it can squeeze out of them. I cover this in my chapter, "The Truth About Scholarships."

Tuition fees keep rising. This is not going to stop. Assume that tuition will rise by at least 5% per year.

For state universities, students who are residents of the state can expect to pay at least \$3,000 a year. It may be twice this.

For private colleges, it is likely to be \$12,000 to \$25,000 a year (Ivy League). This is before any scholarship/discount. The more money a family makes, the less the discount.

ROOM AND BOARD

This varies, but it is safe to estimate \$500 to \$600 a month. This assumes a shared room in a dormitory, or private room in an apartment or a rented house.

In most cases, a student who shares an apartment with someone else, or a house

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with two or three others, will pay less for room and board than it costs in a dorm. This assumes that the student will eat cheaply – not nightly pizzas or subs. But gasoline and other expenses may add to the bill. If the student doesn't take a car to school the first year, dorm expenses may be competitive.

If you are too much of a loner by now to share a house, or if you are married, you will have higher housing expenses than the traditional freshman.

TEXTBOOKS

Figure a minimum of \$100 per textbook per course. This means \$400 to \$600 per semester in the freshman year. There may be supplemental books assigned. Add another \$35 per course.

PHONE

Land lines are cheaper than cell phones. Figure \$20 a month, minimum.

Cell phone charges add up fast unless the student is extremely self-disciplined in making calls, and friends don't call to chat.

See my chapter on phone bills.

TRAVEL

I presume that you will move to the college's town. You will not be commuting. But maybe you will be. Factor in at least 40 cents a mile driving costs.

HOW MANY YEARS?

Add up these figures. Don't forget to add at least 5% per year for tuition per year. Then add them up again.

Wait! You're not finished!

Under 40% of students graduate in four years. Five or six years are common.

Add at least a year's worth of expenses if the student plans to attend a large state university. It's very difficult for any student to take all of the required courses in four years. The teachers don't want to do that much teaching.

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FORFEITED INCOME

College costs a lot more than checks written. It costs in checks not received.

About half of America's college students – the parent-funded ones – leave the work force for at least four years, but probably five or six. There may be low-wage summer jobs. There may be part-time work during the school year. This probably is not you. You will work part-time. Maybe your spouse will work outside the home.

Graduate as fast as you can. Even at minimum wage take-home pay of \$5 an hour, this income adds up to \$40,000 over four years, or \$60,000 in six years. This assumes that the employee never gets a raise. Don't just shrug this off this amount of money.

Then there is the question of the skills and experience that a person can learn on the job. Education is more than book-learning and taking tests.

ESTIMATE THIS

How much extra money will a college diploma earn for a degree-holder? Estimates vary, but it's not as much as most high school students and their parents think.

The United States Department of Education has published a study that indicates that the earnings advantage 10 years after college graduation is about 23%. The study is published here:

<http://tinyurl.com/2vf7o>

I'm not saying that 23% isn't significant. But remember this: the student loses four to six years of income, from high school graduation to college graduation, in order to gain this extra 23%, probably around age 32.

What if the student works full time, saves money, keeps most of his wages, and earns the degree by correspondence? What if, instead of paying anywhere from \$40,000 to \$140,000 for college expenses, parents put the money into a trust fund, or half the money, payable upon the student's graduation from college? What if a student can pay under \$15,000 for a college education?

Chapter 5

A FAMILY'S FINANCIAL BURDEN

I wrote this to persuade high school students to consider the financial burden placed on their families when they decide to earn a college degree in the conventional way. Part of growing up is to realize how much growing up costs parents. So, I did not pull any punches. As you read it, substitute “my wife” for “my parents.” Someone has to pay for college. If you cannot pay for everything, someone else must. Who?

This chapter was originally directed at readers who had not purchased *College for \$15,000 (or Less)*. You have. I hope you have read it. But you still may be hesitant. You may think that you somehow cannot earn a degree using my recommended loopholes. So, as you read this chapter, which was aimed at high school seniors, think of your own financial situation. While you may have read my manual, you still may not quite believe it. This chapter should help you count the costs.

I am making two assumptions: (1) you are not presently planning to finance all of your college education; (2) you do not want to impose needless expenses on your family. If these assumptions are correct, I have good news for you and your family.

First, it is quite possible for you to pay all of your college expenses. Why is this such good news? Because, not so many years from now, you will be able to put on your RESUME that you paid your way through college. I can think of few things on a RESUME that would impress a prospective employer more than this. It says, loud and clear, that you are the following:

- Self-starting
- Self-disciplined
- Independent
- Unconventional
- Risk-taking
- Someone who finishes projects
- Someone who can stick to a budget

These are all characteristics that employers want to see, and rarely see, in job applicants.

Second, your family will not have to dig into the retirement fund to send you to school. This will help your family. They will not go into debt to send you to college. They will not worry about how they will find tens of thousands of after-tax dollars.

You will be legally independent at age 18. But don't kid yourself about social independence when you graduate from high school. If you are taking your parents'

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money, you are not independent. Your independence is a mirage. You are still on the financial umbilical cord.

This may not worry you. College is a kind of halfway house, where students live a dual life: economic dependence and social independence. American society accepts this dual citizenship concept. But for anyone who values his independence, being supported by someone else is not comfortable. When this dependence is causing real hardship at home, the recipient of monthly checks should be thinking: “What can I do to reduce my burden on others?”

IF YOU HAD THIS CHOICE. . . .

What if your parents gave you this choice? After deciding where you want to attend college, and finding out what the bill will be for five years – because most students take five years – your parents total up the estimated expenses. Then they say this to you:

Here’s the deal. You have two choices: (1) we pay this money to the college, year by year, and you get basic living expenses; (2) we set aside half of this money for your college graduation present, and you pay your own way through college.

Which sounds better to you?

Using some of my system-beating strategies, at the end of three years, you will collect enough money to make a down payment on a house, or go to graduate school, or start a small business, or travel for a year.

On the other hand, you can go to college the conventional way. Live in a dorm and spend your limited supply of money on football game tickets or pizza on the weekend. Pay top-dollar for textbooks. Get taught by graduate students. You will walk out of college after five or six years without a dime to your name. You may not even earn a degree. Over half of the students who enter college don’t.

I know which option I would take.

WHY PAY RETAIL?

Why pay retail for anything? Why pay retail for a college degree, when you can earn an equally valuable degree at a super-discount price?

Almost everyone you know who plans to attend college expects to pay retail. It’s normal to pay retail. No one you know understands that there are wide variations of

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prices out there. They may know about certain loopholes, but these loopholes don't appeal to them. They want to do things conventionally. They want to impose a horrendous financial burden on their parents for five or six years, and then walk away with a degree and few job prospects.

This assumes that they will actually graduate. Half of all American college freshmen don't graduate. I have referred to this earlier, but it is worth repeating. See this report:

<http://tinyurl.com/n6sb6p>

This may not interest you. Maybe you are convinced that a college education – with or without a degree – is your natural birthright, that your parents owe it to you. But do they? Why?

If you don't like the idea of sponging off your parents for an extra four to six years, there are ways for you to earn a college degree on your own. But you must be self-motivated. My seven strategies will not work for everyone. But if you finish my study habits course, they can probably work for you.

All right, what about you? If you want to earn that degree, who will pay? If you adopt one or more of my loopholes, you will not have to ask anyone else to make a major sacrifice. You can do this on the cheap. But will you?

Chapter 6

THE TRUTH ABOUT COLLEGE SCHOLARSHIPS

Students get their hopes up about winning college scholarships. Colleges encourage this. But nobody sits down with high school seniors to tell them the truth about college scholarships.

Some truths they know. For instance, top athletes who can barely read win scholarships. One of the most notorious cases was that of Kevin Ross, a basketball player at Creighton University. He was on a full scholarship. When his eligibility ran out, the college dismissed him. It turned out that he was functionally illiterate.

He then enrolled in what was then called the Westside Preparatory School, a Chicago ghetto private school run by the famed educator, Marva Collins. In 1981, President Reagan offered her the job of Secretary of Education. She turned down the offer, saying she was a teacher, not a bureaucrat. (<http://tinyurl.com/lve278>) The next year, Kevin Ross enrolled. She put him in the second grade. There he was, 6 feet 9 inches, sitting with little kids. ESPN did a show about him.

<http://tinyurl.com/mexaw5>

In one year, he went from a second grade reading level to grade 12.9.

So, whatever the payment to most athletes is called, it has nothing to do with scholarship. (If you ever get an opportunity to see *The Marva Collins Story* (1981), a Hallmark Hall of Fame TV movie starring Morgan Freeman and Cicely Tyson, rent it. It is an inspirational film.)

IT'S ALL IN THE NAME

Students are offered scholarships to attend college. Most scholarships are offered by private colleges. There is a reason for this. Tax-funded universities are already offering below-cost tuition to in-state students. There is no slack to offer discounts.

Private colleges, on the other hand, can offer discounts. These discounts are called scholarships.

The entrance committee looks at a family's income. To get the student to attend, the committee offers a so-called scholarship. This is what parents and students want to hear.

The committee doesn't call the discount a discount. Why not? Because families that are paying full-cost tuition would be upset. "Where's my child's discount?" By calling the discount a scholarship, the committee avoids criticism.

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This is why a few parents cut off their children and throw them out – officially – when they graduate from high school. The dispossessed child then applies to colleges, saying that he or she is legally independent. Of course, the student has no money. Colleges sometimes believe this story and grant a far larger discount.

As for true scholarships, they are highly competitive. There are not many of them compared to the number of students enrolled in American colleges: 18 million.

BETTER THAN A SCHOLARSHIP

There are a handful of universities that offer incredibly low tuition fees to students who enroll in certain little-known academic programs. These discounts amount to 80% of what it normally costs to attend college.

I have now identified most of these universities. Sometimes, these discount programs are not mentioned on a school's home page Web site. Their existence is buried. You have to know where to look. Hardly anyone does.

A student can earn a bachelor's degree for about \$15,000 today – in a few cases, even less.

This is a much better deal than most scholarships. It's predictable in advance. You can make plans. You can begin to budget.

Even better, students need not have top grades to be eligible for these super discounts. They just have to know where to apply.

Which is better: a small discount from an expensive private college, which they call a scholarship, or a sure thing: a discount offered to everyone who signs up?

Which is better: a discount that can be taken away from the student next term if his grades aren't good enough, or an up-front savings that lets the student come back at the same low price next term, even if he has trouble in one course this term?

Forget about the full-cost scholarship. They are few and far between. Start looking for ways to avoid paying retail. When you find them – and you already have – don't ignore them. Take advantage of them.

Chapter 7

TUITION DISCRIMINATION

Tax-supported universities receive funds from state legislatures. State legislatures have passed laws that require out-of-state students to pay higher tuition – sometimes three or four times higher. This is discriminatory. But it's a fact of life.

There are ways around this. The obvious way is to move to the state, establish residence by getting a driver's license, get a job, rent an apartment, wait six months or a year, and then apply. But a student will lose at least a year and maybe 18 months.

Probably the best strategy is for a student to move to the other state, get a job, take CLEP exams, get two years' credit, and then apply as an upper division student.

Is that distant school really that good? At the freshman and sophomore level, it won't be. At the upper division level, it may be. Surveys constantly list these as the best state schools academically: California (Berkeley) (always #1), Michigan (Ann Arbor), North Carolina (Chapel Hill), William & Mary, Virginia, Texas (Austin), UCLA, and Illinois (Urbana). <http://tinyurl.com/lnkdh> If a student cannot get into one of these schools as a freshman, then moving out of state probably is not worth the expense and trouble.

For graduate school, one of these universities may provide the best training at the lowest price. It depends on a student's career goal.

Some things are worth paying extra for. In undergraduate education, tuition is not usually one of them.

Don't get discriminated against. Pay tuition money to a college that offers one low tuition fee to everyone who enrolls. Unfortunately, very few colleges do this. I know which ones do.

There are many ways to overpay. There are not many ways to get your money's worth. Do your homework before you start writing checks.

Chapter 8

DEBT FOR COLLEGE

This is the killer. This is the albatross around millions of students' necks for years after they graduate, assuming they do graduate. Most of them don't.

Debt for college must be avoided. I don't mean maybe. I mean absolutely. There is no good reason for any family or college student to go into debt for a college education.

A student who takes on a lot of debt in college may get in so deep that he or she has to declare bankruptcy. This can downgrade your credit rating for a decade or more.

Then there is the reduced economic payoff. A decade after a college student graduates with a bachelor's degree, his pay advantage over a high school graduate who went right into the work force is under 25%. If a college graduate is burdened by a lot of debt, this salary advantage is dramatically reduced.

A student would be wise to find ways to get through college without going to the bank, the U.S. government, or any other source of loans.

If you shop, you can find ways to get a college education wholesale.

Chapter 9

LOST TIME, LOST MONEY

What most high school students don't know is that most college freshmen will not graduate in four years. It may take five years. It may take longer.

For every extra year in a state university, add \$9,000. In a private university, add at least \$25,000. For an Ivy League university, add \$50,000.

Actually, add more. Prices will be higher – way higher – when you are starting your fifth year of college.

But it's worse than this. For every year that students delay getting into the work force with their bachelor's degree, they lose money. How much money? That depends on what the degree will be worth at graduation. Students had better figure at least \$30,000 in today's money. (If a student is not paid \$30,000, he or she had better select a different major in college.)

If you could receive a bachelor's degree three years after high school graduation for about \$15,000, what would this be worth to you?

A pile of money!

What if your child could receive a bachelor's degree within two years after high school graduation?

The pile of money just got larger.

WHY DO THINGS CONVENTIONALLY?

Why should you go to a conventional college and take a conventional program? Why should you risk paying for an extra year or two of college? Why should you pay \$9,000 per year when you can pay \$3,750 or less?

Here are possible reasons:

You don't know any better. (But you do now.)
You won't do things differently from the crowd.
You need hand-holding to get through.

Are these good reasons?

Most students do things conventionally. That's what makes them conventional. The colleges rake in the money from students and their parents, who have adopted one or

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more of the reasons I listed.

A few universities offer unconventional ways of earning a degree, but word doesn't get out. They don't have enough money to advertise. These programs are aimed at non-traditional students, and if word ever gets out to the other students on campus, the conventional campus programs would lose a huge amount of income. So, word doesn't get out.

That's why I decided to get the word out.

Chapter 10

A PART-TIME JOB AT COLLEGE

You will have to work at least part-time. Most students work during summer, but not during the school year. Some students work part-time all year round. There are advantages and disadvantages both ways. I spelled out the options in my report to students. You may not have these options. Then again, if your spouse works outside the home, you may. As with all options, count the cost.

Unless your family is loaded with money, you will probably think about getting a part-time job at college.

Don't think about it. Not in your first year.

Statistically, we know that freshman students who take part-time jobs are more likely to drop out of college. They get poorer grades.

This may not be you. Maybe you will be able to get a B-average in your freshman year, and still work part-time. That means you had better be a straight-A student now, and you had better have a part-time job now. That's because most freshmen in college drop one full grade point from their high school grade point average.

The competition usually stiffens. The students who got the D's and F's in high school do not go to college. Depending on which college accepts you, you may find that most of the C-average high school students are missing. There you are, competing against A and B students. Don't be surprised when your grades drop a point.

My study habits course is designed to let you compete at college. If you do what I say, you will be better prepared for college. But don't be naive. To do well your first year in college, while you're learning the ropes, you will need every available hour of free time.

If you hold a part-time job, you will consume lots of free time. You will then be forced to become more efficient in studying than ever before.

There is something else: you will not know the level of competition when you first arrive on campus. You had better get a sense of what the competition is before you throw away 10 or 20 hours per week. You may not be able to get away with this.

So, the first year, you had better not work part-time if you take the

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conventional route to getting through college. (I show unconventional alternatives in my manual. Follow these, and you may be able to work part-time.)

COMPETITION FOR JOBS

When you live in a college town, you find that part-time jobs are scarce. Depending on the size of the college, the job applications within a three-mile radius are numerous. Employers have the pick of the litter. It's a buyer's market. This competition drives down wages. Minimum-wage jobs predominate.

Of course, if you have a unique skill that is useful for a non-fast-food business, that's different. My son-in-law put himself through college by being a draftsman. He knew the AutoCad program. He held a good-paying job. But he did not get through in four years. It took him eight years. He is now in graduate school, and he is still supporting himself and his family by drafting. His situation is not typical.

The larger the university you attend, the stiffer will be the competition for jobs in the area around the campus. If you attend a university in a large city, you may be able to find a part-time job that pays more than minimum wage: more employers. But you must be prepared to commute from the campus to the job. You had better have a car or access by public transit.

You should factor the job market into your calculations regarding which college to attend. I don't think most high school students think about this.

FAST FOOD JOBS

The standard job for high school students is a job in the fast-food industry. That's OK for spending money. It's not OK for your overall education.

Education involves a lot more than textbooks, exams, and term papers. It involves life experiences. What are you learning today that you might be able to put to productive use in the future? What are you learning on the job that you may be able to use to get a better job in a few years?

Think about my son-in-law's job. By learning how to use a sophisticated computer program, he separated himself from the vast

majority of competitors for a job in his town. He learned a particular piece of software. It is a complex program. Over time, he learned more and more about it. He became a master of the program.

When he went to a new city to attend graduate school, he walked into an engineering office to present his resumé. The secretary asked him not to leave. The manager came out, talked with him, and hired him on the spot. He worked full time. He proved that he was reliable. A week later, the head of the company offered him a part-time job for the school year. His work was good, and the man knew he could not easily replace my son-in-law. So he adjusted. He lets my son-in-law come in on Saturdays to work by himself.

This is the kind of skill you need. When you work at a fast-food restaurant, the system is structured for high turnover. You are easily replaceable. That means you will not get good raises.

More important, you will not learn a skill that will advance your career. If you do get a job like this, you must self-consciously work to learn every aspect of the business. If you want to become a manager of a fast-food restaurant some day, working in a fast-food restaurant today is all right. But you don't need a college degree to work as a manager of a fast-food restaurant.

If you are ready to learn how to run a small business, then take the job. Keep your eyes open. Keep a notebook at home. Learn the business. Never be a drone. Never just do the minimum acceptable standard. Do better. Learn how things work. Think of your job as an education for which you are getting paid.

Still, it's much better to find a small business to work for in which, over time, you can move up. Don't spend the next four years or more working in the same job classification. If you are replaceable the day you take the job, you will still be replaceable a year or four years later if there are not opportunities for promotion. Don't take that kind of job unless the money is vital for your family. As you improve your skills, you should get promoted. You should always be in a position to learn more about running a business the longer you work for that business.

I hope you see the problem of having to work part-time in the freshman year. The scheduling problem is a major roadblock. Low wages are another. Students must master time management early.

If this is not you, then you had better change before you enroll than after.

The best way to deal with this is to take CLEP or AP exams and quiz out of your first two years.

Chapter 11

PREPARING FOR THE SAT/ACT EXAM

There is no doubt that your SAT/ACT scores are good indicators of how well you will do in the typical college. But they are not perfect indicators. Some students do well and then flunk out. Others do average and get terrific grades.

My older daughter scored a 1050 on the SAT – not spectacular. She did not study for it. But she graduated magna cum laude, and if one course had been an A- instead of a B+, she would have graduated summa cum laude: top. She almost never received anything but an A in any course. She turned out to be a better student than I ever was. Things just clicked academically in college. But this is rare.

In preparing to take the SAT or ACT, high school students should know how the game is played. Here is my report to them.

If you are a hundred SAT points lower than your college's average freshman, you can get through. If you're 200 points below, you're asking for trouble at that college. Problem: few colleges tell you what the SAT or ACT average is. But the admissions committee knows.

Don't worry if you score under 1100 on the SAT the first time. You can raise your score by at least 100 points. But if you score under 950, you must prepare (cram) rigorously – not just to raise your score, but to get a sense of how ready you are for college-level work.

There is no doubt that you can cram successfully for both the SAT and ACT. Your best strategy is to cram for the math section. Study Algebra I and geometry. Don't do more than review the advanced math. Most of the questions will concentrate on the first two years of high school college-bound students' math courses. That's because most college-bound students take only Algebra I and geometry. This is a mistake academically, but that's what they do. If the SAT and ACT tested advanced math, most students would do poorly. The colleges would not get a good idea of how most students compare with each other academically.

I would recommend spending at least two hours a day for two weeks in reviewing Algebra I and geometry prior the exam. Every three days, take a complete practice exam in math. Find out how well you are doing.

It is much more difficult to raise your score in the verbal sections. Vocabulary review is the best way to cram. I go into this in my course on high school study habits. I won't review it here.

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The timed practice exams are vital. All “how to pass the SAT” (or ACT) manuals have them. Spend the money. Buy one. The practice exams are the most valuable part of these guides, but only if you use them.

THE MYTH OF THE SAT/ACT

If you adopt any of my strategies for getting through college, you won’t have to go the SAT/ACT route. This means that if you don’t do well under pressure on machine-graded exams, you can still get through college. Taking the SAT or ACT will give you an idea of how you compare with other students, but if you don’t do well, even after cramming, don’t worry about it. You can still get through college.

Chapter 12

AP AND CLEP CREDITS

In my course on study habits, I tell the story of Noah Robinson. He recently earned a Ph.D. in chemistry from the California Institute of Technology, one of America's two most respected science universities. The other is the Massachusetts Institute of Technology. Both schools wanted Robinson to attend. Here's why. In his senior year of college, he was the top student in the United States on the Graduate Records Exam in chemistry: 800 (perfect), 800, and 870. Yet he attended college for only two years. He quizzed out of his first two years. So did his older brother. He took AP exams.

This saved the Robinson family tens of thousands of dollars for each student's college education. It saved the students many years.

These are very smart students. The oldest son did not prepare for the exams. He heard about them only a few weeks before they were administered. He took 12 exams in one week. He passed 10 high enough to get full college credit.

This is exceptional. But it's possible. Two of them walked into college as juniors. They did not have to take huge mega-classes. They did not have to take classes that did not interest them. They went immediately into upper division work in their selected majors. They both went on to graduate school and received advanced degrees. The youngest brother has not yet enrolled in college.

I have already shown you how to get out of college two years early. Quiz out!

CLEP

This stands for College Level Examination Program. It is offered by the same company that produces the SAT exams. You can find out more about it here:

<http://tinyurl.com/kfcc>

CLEP exams are like Advanced Placement exams. You can get college credit for them. There are 2,900 colleges and universities that grant credit for CLEP exams. You can see which colleges accept CLEPs here: <http://tinyurl.com/obnolh>.

I strongly recommend CLEP exams. Take one after you complete a high school course. Who knows? You may pass with a score high enough to get college credit.

There are lots of books on CLEP-passing. You can get them at the library or at a book store. A student probably should look at several in a field before you take a CLEP.

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If a student uses summer vacation to take a summer school course in a CLEP-related subject, such as U.S. history, and uses the afternoons to read a college-level textbook in U.S. history, and also reads two CLEP-preparation books, the student will almost certainly get an A in the course. He may get a score of over 90% in the CLEP.

CLEP EXAMS AS LOOPHOLES

A student can save a lot of time and money by using CLEPs to beat the collegiate system.

There is a specific strategy for taking the right CLEPs. I cover this in my manual.

I recommend taking advantage of every way offered by colleges to speed up graduation and reduce expenses. CLEPs are one way to do this.

AP EXAMS

Advanced Placement exams are cheaper per credit hour than CLEP: one year (6 credits) exams. They are accepted by more universities, I think. They are both produced by the same company. <http://tinyurl.com/29cs9>

DSST EXAMS

These are less known. They offer different courses from AP and CLEP. They are used by the military: DANTES. They are not so well known or so widely accepted as CLEP and AP. Find out about them here: <http://www.getcollegecredit.com>.

Chapter 13

SELF-CONFIDENCE AND COLLEGE SUCCESS

Here is what I tell students in my report on self-confidence:

If you're not confident that you can get into college and through college, you may settle for less than college. Don't.

My course in study habits will provide you with the basic skills you need to survive in college. If you do what I say, master these study techniques, and keep applying them in your high school assignments, your grades will rise. You will be ready for the competitive pressures of college.

This doesn't mean every college. Colleges that screen entry by means of high SAT and ACT scores attract the best and the brightest. You must know your limits. But if you do what I recommend in my course, you will be equipped to get through most colleges.

Self-confidence is important for starting projects, but it is equally important for finishing projects. That's because most projects have roadblocks somewhere along the way. These are normal. You have to be confident about your ability to overcome them in order to overcome them. Otherwise, you will quit.

College life offers lots of roadblocks. Most students who enroll as freshmen fail to overcome them. Over half of them drop out or flunk out. You don't have to be one of them.

As you improve academically, you will find that studying on your own becomes easier, more natural. You will also find that you are less and less dependent on your teachers. This is as it should be. You're not supposed to stay dependent on teachers forever. That's why schools graduate students who have performed adequately.

Your goal should be to decrease your dependence on classroom lectures and assistance from teachers as soon as possible.

Academic hand-holding by teachers is rare on a college campus. If you attend a large state university, you will be required to sit in lecture classes of 300 to 1,000 students. You may be allowed to ask questions of teaching assistants in discussion classes of 25 to 30 students that supplement the lectures. This may be for only 50 minutes a week per course. Teaching assistants expect you to understand what you read and finish all of your assignments on your own. They don't nag you. They don't ask how you are doing. They ignore you. They are busy with their own educations.

Your assignment, beginning today, is to prepare yourself for the academic

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independence that you must exercise in college. You must begin to reduce your dependence on classroom instruction.

AT YOUR OWN PACE

One of the biggest problems of classroom-based education is that people learn in different ways at different speeds, yet courses move forward in terms of a fixed pace. Some people cannot keep up, not because they are intellectually inferior, but because they learn differently.

College education is worse in this regard than high school education is. Classes are larger. There is more material to cover. Those students who fall behind in a class are ignored.

There are many courses at college. These courses usually don't overlap. The material may not be familiar to you. You will have taken no high school courses to prepare you. You are thrown into classrooms in which some of the students plan to major in the field. They are far better prepared than you are likely to be.

Some people don't perform well under these conditions. They would do much better if they could go at their own pace, taking one course at a time, or at most two. They could then concentrate on mastering new material in a one or two courses. They might finish one course in a month. It might take three months in another.

The problem is, college courses are structured in terms of semesters. You must fit your schedule into a classroom mold that is structured for a C-average student who is taking five courses. You must go at their pace, not yours. Sometimes it's too slow. Sometimes it's too fast, especially if you want to earn a B or an A.

If you can break your dependence on lectures, you can start looking for a better way to get through college: by examination. If you can learn to read efficiently, remember what you read, assess the importance of new information, and organize all this coherently in your head, you don't need lectures. The day that you don't need lectures is the day you have mentally graduated – not just from high school but from college.

In graduate school, students rarely attend lectures. They are expected to be able to learn on their own. They attend a seminar once a week, where classroom discussion dominates. The mark of a student who is ready for advanced academic work is his lack of dependence on lectures.

The sooner you achieve this independence, the sooner you can finish college. Also, the cheaper you can finish.

LEARNING OUTSIDE THE CLASSROOM

My study habits course is designed to help you become independent of classroom lectures. You must learn to take better notes, because that's what college requires. But note-taking is a skill that is rarely used after college. That's because education ceases to be based on lectures, except in law school and medical school.

An educated person knows how to learn. All he needs is a library. (A scientist may need a laboratory, too.) The World Wide Web is a huge library.

How educated are you? Ask yourself these questions:

Can I learn without hearing a lecture?
Do I need to ask questions of a teacher?
Can I learn by myself just by reading?
How fast do I master new material?
Do I integrate new material with what I know?
How well do I remember what I read?
Do I need hand-holding by a teacher?
Am I self-disciplined?
Do I manage my time well?

When you can learn by yourself just by reading (and lecturing to the wall), you are ready for college. Actually, you are ready for graduate school. All you lack is information that you can obtain in printed material. All it takes is books and time. These are easy to obtain.

What isn't easy to obtain is the ability to learn by yourself. This is what formal education officially is all about: teaching people how to learn.

You may not yet know how to learn on your own. This is what my study habits course is designed to teach you.

When you can honestly say that you have this ability, you are ready for college. You are more than ready. You will be way ahead of most college freshmen.

At that point, you will be unlikely to flunk out.

Better yet, you will be ready to get through college on your own in three years by quizzing out of courses. That's what CLEP is all about.

What you really need to learn is how to pass college-level courses by examination, studying on your own at your own pace.

Chapter 14

CHOOSING A COLLEGE

There are many books on this. There are Web sites. With over 4,000 colleges to choose from, there is no way that you can be sure you have picked the right one.

Most colleges are no-name schools that are unknown to most employers. Their programs are mediocre. Private schools struggle to get by financially unless they have over a thousand students. They are like marathon runners half way back in the pack. One is as good as another.

The highest-rated academic universities are these:

<http://tinyurl.com/ku54bd>

There are expensive private undergraduate four-year colleges that offer high quality instruction at top dollar. Here are the main ones:

<http://tinyurl.com/mh3dl7>

To get into any of these schools, a student must be in the top 5% of his class. He had better have 1300 on the SAT or 29 on the ACT. (For a chart comparing SAT and ACT scores, click here: <http://tinyurl.com/l4d2ml>.) The family had also better have a lot of money.

I started out at Pomona College in 1959. I transferred to the University of California, Riverside, in early 1960. Back then, UCR was an undergraduate-only college about the same size as Pomona. Its academic level was about the same, but its tuition was far lower. I have never regretted this move.

Today, there are almost no small state universities with the academic standards and small classes of these small colleges. I can think of only one: the University of Texas at Dallas.

So, what about all the rest? Here are some sample questions I recommend to high school students:

Do you want a smaller school (under 10,000)?
Do you want small classes (under 30)?
Can you afford a private college?
Do you need a scholarship?
Does a school's religious connection matter to you?
What extracurricular activities interest you?
Do you want to be in a big city?
What do you want to major in?

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Do you want to go to graduate school?
How smart are you?
How good a student are you?
How competitive academically is the school?
How conventional must the school be?

THREE MORE QUESTIONS

If a student is not going to go to one of the best schools, then the key factors in selecting a college should be these:

Cost of graduation
Speed of graduation
Ease of graduation

The standard lists of questions never include these. They sound too calculating, too crass, too anti-intellectual. But when tens of thousands of dollars are on the line, these are the most important questions.

Choosing a college is not irreversible. I attended three schools as an undergraduate, three as a graduate. I survived.

If a high school graduate can delay the decision for a year or two until he or she has a better idea of what you want to do after graduation, that might help. The student can work part-time. He can take some CLEP exams. (See the chapter on CLEP exams.)

Chapter 15

HOW LARGE A SCHOOL?

This is a tough question for most high school students. There are no easy answers.

Here are the big advantages of large universities: 25,000 or more students:

- Large library
- Large selection of courses
- Student anonymity: personal freedom
- Cultural events
- Spectator sports
- Low tuition (public schools)

The disadvantages are these:

- Huge lecture classes (400 to 1,000)
- No personal contact with professors
- Teaching assistants grade papers
- Teaching assistants explain material
- Little guidance from academic counsellors
- Chaotic course selection: too many choices
- Student anonymity: face in the crowd
- Loneliness
- Stiff competition for part-time jobs
- Few safety nets
- Little sense of community
- Depersonalized environment
- Hustle & bustle: confusion
- Nobody cares about you

If you can find a smaller university with fewer than 10,000 students, there are advantages:

- Library sufficient for undergraduates
- Sufficient number of courses
- Some sense of community
- More time from course counsellors
- Low tuition (public university)
- Less reliance on teaching assistants
- Fewer and smaller mega-classes
- A smaller crowd to get lost in

The disadvantages:

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Small public schools (under 5,000) are rare.
The geography may not be ideal.
Small towns have few job opportunities.
The school may not have a good reputation.

Small colleges (under 2,000) have advantages:

No teaching assistants
Smaller classes
More personal contact with professors
Sense of community
Better guidance
Less competition for jobs
More safety nets

If a student attends one of about two dozen premier four-year colleges, which have highly competitive entrance standards and very high tuitions, the following list of disadvantages does not apply, except for the cost, which is worse.

Expensive (private college)
Small library
Lower academic standards
Less academically qualified professors
Small campus book store
Fewer cultural opportunities
Weak science courses/labs
Minimal or no reputation nationally

I was fortunate. I attended the best small, tax-funded college in the United States: under 1,500 students when I began in 1960. The University of California, Riverside, was called a university, but it had no graduate program in my era (pre-1964). There were no teaching assistants. Classes were rarely over 30 students. The academic standards were as high as Pomona College's, a premier small college, which I attended for one semester. The library was excellent. But it cost the taxpayers so much per student that the undergraduate-only plan was abandoned in the fall of 1963. It is still a very good school academically for undergraduates.

DIFFICULT CHOICES

Few high school students know what they want to do after college. This makes choosing a college difficult.

A large high school is smaller than most small state universities. There is a period of transition to go through.

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Students must make the emotional transition if they want to graduate from college. Somewhere between the freshman year and graduation, over half of the people who entered as freshmen leave college. They never graduate. They lose their time. They or their parents lose a lot of money.

If a student chooses the wrong school, he can transfer to another. I did in my second freshman semester. But the student's grades must be high enough to let him transfer. If the first semester was a wipe-out, then choices are severely limited.

This is why students must choose college carefully before sending out applications. They must do their best to imagine that first semester. They must try to figure out where they will be most comfortable. Then they or their families must come up with the money. It's a lot of money.

Chapter 16

LIVING QUARTERS

Where to live and who to live with are major questions that every unmarried college student must face. The adjustments in the freshman year are the most severe.

Students have the least amount of control over their environment in the freshman year. This is a tough time for most students. Students give up, quit, and return home.

No student plans don't want to wash out in the freshman year. Yet this is the highest-risk year for most college students. Anything that students can do to reduce the pressure of that first year is worth considering.

A major source of pressure in the first year is deciding where to live.

THE DORMITORY

Most freshmen live in a dorm. Some schools require this for all unmarried students. They are in debt for the dorms, and they want guaranteed income to meet the mortgage payments.

Dorms have advantages. They also have disadvantages. Here are some of the advantages I spell out to students:

- Someone cooks for you.
- You're close to the campus.
- You can meet people.
- You can get scuttlebutt on classes/professors
- There are social activities.
- You don't have to shop for an apartment.

There may be special dorms for foreign languages, where everyone has to speak that language. This is a good idea if a student wants to learn a foreign language.

Here are some of the disadvantages I list for students:

- The food may not be what you like, or (worse)....
- You may gain five to ten pounds.
- You may prefer a place of refuge from the campus.
- A dorm room offers little individuality.
- Your roommate may be intolerable.
- You may prefer your own room, alone.
- You may not want to live on mixed-gender hall.
- Social activities may be too tempting.

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The noise level on the hall may be high.
The price of room & board is high.

THE ROOMMATE

This is the great roulette wheel of freshman dorm living. The roommate may be fine, but no one can be sure in advance. For two strangers to hit it off from the beginning is unlikely. People have trouble adjusting.

Some schools allow freshmen to make roommate arrangements in the second year, or (maybe) second semester: someone else to room with. But it may be a rocky first semester. Here are areas of dispute:

- Standards of room cleanliness
- Standards of personal cleanliness
- Standards of language
- Music tastes
- Sleeping schedules
- Opposite-gender visitors
- Attitudes toward
 - Race
 - Politics
 - Religion
 - Sexuality
 - Drugs
 - Family

I had a bad experience with my second roommate, at the second college I attended. I was fortunate because there was an empty room on the hall. My parents paid double, and I got my own room. Otherwise, my roommate would have been a major liability.

In the first semester, which is a high-stress semester, a student does not want to be saddled with a loser for a roommate.

APARTMENTS

The school may allow students to rent an apartment. But apartments have problems:

- Locating a roommate
- Distance from campus: car needed?
- Safety of the neighborhood at night
- Cost

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Noise level next door
Lifestyle preferences of neighbors
Terms of the lease
Distance from restaurants, stores

Usually, apartments or houses are the residence of preference for upper division students. They get to know other people. They get to know the community. They can make better choices. This is not true of freshmen.

SORORITIES AND FRATERNITIES

For older students, life in a sorority or a fraternity is rarely acceptable. Mature people don't like the environment.

Some younger students want this lifestyle. Some campuses encourage it. There are advantages, as with any organization that has survived 150 years. These advantages include:

Someone cooks for you.
You're close to the campus.
You can meet people.
You can get scuttlebutt on classes/professors
There are social activities.
You don't have to shop for an apartment.

That's the dorm list.

What about disadvantages?

They may not want you.
You may not be social enough.
You may not be pretty enough (sororities).
You may be the wrong religion.
You may discover that you do not fit.
Costs may be too high: rent, dues, social events.
You must take a lifetime oath of secrecy.

MAKING A CHOICE

The students' problem is that they really don't have enough information in high school to make good choices regarding their living quarters on campus. They can make decisions about other issues, but this one is tough unless you know a lot about the campus. If your child knows someone at that campus, he or she should spend a weekend

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on campus with that person. Get the grand tour from a student who is not being paid by the college to sell you on coming.

The freshman year is the killer for millions of students. There are so many transitions to make. Factoring the decision about living quarters is a major decision, yet you may not be given much latitude. First-year students may have less freedom of choice regarding living quarters than returning students. They surely have less accurate information.

There are ways to reduce risk. The best way is to enroll as a sophomore. Even better is to enroll as a junior. Don't let anyone tell your child differently.

CLEPs can solve this problem. So can other strategies.

Chapter 17

THE CAMPUS VISIT

It is common for high school students to visit a college if it's not too far away. I visited several in my senior year. I chose one of them because the place was beautifully landscaped. It felt like a college is supposed to feel. I lasted one semester.

I transferred to a university that I had visited as a sophomore in high school. The school back then had been open only three years. It was in a desert climate. It didn't look much like a college. The landscaping was sparse. But I did like the place. In 1960, I transferred. I have never regretted this.

But my decisions were not based primarily on things that really mattered academically. That was odd, because I was the president of the regional student scholarship federation. From my Boys State experience, I knew student scholars in the state. But I was initially beguiled by landscaping.

I recommend that you visit several campuses after narrowing his selections down from (say) 4.100 to about four.

If any of them is out of state, this will be a problem. You will be tempted to judge a distant campus based on sales brochures. Sales brochures are designed to sell, not to inform.

Here are the factors that I recommend looking at, in this order, if your goal of attending college is getting a good education.

- Dormitories
- Library
- Campus book store
- Classrooms
- Lab rooms
- Gymnasium/workout rooms/pool
- Student union building
- Football Stadium

DORMITORIES

Even if you do not plan to live in a dorm, visit one or more of them. They reveal a lot about student attitudes and college priorities. Schedule your visit so that you can see the dorms at the evening meal, at about 10 p.m., and (if possible) at 7 a.m. the next morning.

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The evening meal tells you how people dress. Is it super-casual? Is that what you prefer? Look at the food. Would anyone want to eat it? Would your child want to eat too much of it? Are students chatting and enjoying themselves?

Late in the evening, is it noisy? If it is, then this may not be a serious school academically.

Is it co-ed? If it is, then at 7 a.m., students will face problems if you live there. What will they look like? What will they see?

My view of co-ed dorms is that they are an automatic negative. You're at college to study. Co-ed dorms are far too distracting. Also risky.

LIBRARY

How many books does it have? If it's under 200,000 volumes, this may not be a serious campus academically. A university needs at least 500,000, and preferably a million or more. Harvard has 14 million volumes.

For most undergraduates, the size of the library's holdings is irrelevant. Undergraduates are hard-pressed to read all of the \$100 dollar textbooks, plus supplementary books.

Then why visit the library? For only one reason: to see for yourself that it is empty most of the time.

In finals week, there may be a lot of students in the computer room, writing their term papers. Upstairs, the library will be empty. All libraries' upstairs are empty, all of the time. You must go upstairs to see for yourself. If there is a basement, go there, too.

Libraries are for the faculty, not for undergraduate students.

For graduate school, a library of a million volumes is minimal. But for an undergraduate, it's wasted.

Am I saying that you can get a good college education without access to a large college library? This is exactly what I'm saying. I say this as a Ph.D. who loves a large university library and who has a personal library of 15,000 volumes.

CAMPUS BOOK STORE

Is it large? Is it filled with books other than those assigned in classes? A great campus book store is Stanford's. The closer you get to that book store, the better the

campus is academically.

If the book store is filled with nothing but books for classes, with a few notebooks, computer games, and other trinkets, the school is third rate academically. The smaller the book store, the weaker the curriculum.

CLASSROOMS

Are there large lecture halls seating 500 or more students? If so, you're in trouble. Your first two years will be nothing but mega-classes and teaching assistants.

Are the classes clean and well-lit? That's important. This shows that the faculty is spending money on students.

Are there signs of high-tech instruction? Don't worry if there aren't. What matters is what gets taught, not how it gets taught.

As you walk through the halls, is every classroom filled? It should be. That means that the faculty is teaching enough classes to meet student demand.

Are classrooms filled late in the afternoon? They should be. This is a sign that students are determined to get through college fast, even if it means late afternoon classes.

LAB ROOMS

For science majors and engineering majors, labs are important.

Are the labs well-stocked with measuring devices? They should be.

Are the students undergraduates? They should be. Ask students in the labs.

GYMNASIUM/WORKOUT ROOMS/POOL

It costs a lot of money to go to a campus-based college. The money should be spent on students. It usually isn't.

A good gym or workout room complex shows that students are being taken care of. Exercise is important, especially for weight control. Dorm food fattens up students. All you can eat is too great a temptation.

Make sure that these rooms are not designated for athletes only. Ask. Visit these rooms from 9 to 3.

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STUDENT UNION BUILDING

Are there lots of students chatting? That's a good sign. Are students in the cafeteria, sitting alone silently, eating alone? That's a bad sign. Community is important.

FOOTBALL STADIUM

The smaller, the better. The more run down, the better.

The student should be there for an education. Sports are not very important for your education. The money should be spent on students, not old grads who come back for the homecoming football game.

MISCELLANEOUS

Are there students walking around, talking to each other? If so, that's a good sign. (If it's raining, you can't make a good judgment.)

Is the lawn mowed and free of debris? If so, this is a good sign. The place is not in financial trouble.

Look at how students are dressed? Will you fit in?

Are things quiet? Will you fit in?

When it comes to education, you can't judge a book by its cover. But you can see if there is a dust jacket. If things look run down, something is wrong. They are either spending too much on the wrong things or else they are really short of funds.

There is an old saying: "You're shoes may have holes in the soles, but they should be shined."

In the first two years, students get the short end of the academic stick. They pay full ticket, but they sit in the balcony seats. There is little that you can do about this, other than attending a small private college (expensive) or a community college (inexpensive). If it says "university," that means "freshmen and sophomores get stiffed."

Don't let your child get stiffed academically, especially you are paying the bills. Don't pay for services not rendered.

Chapter 18

MAKING THE TRANSITION TO COLLEGE

Some students arrive at college and immediately grow homesick. Others are so happy about getting away from home that they rarely even phone home. It's best to avoid both responses.

I was in the second group. I was happy to get away from home. I did not call home often. In retrospect, my college strategy was probably wrong. I didn't know what I know now. Nobody told me about the alternatives.

Of course, some of those alternatives – I call them loopholes – did not exist in 1959. I adopted a conventional college strategy. I had been accepted by a premier college, and I decided to attend there. A semester later, I transferred. But then I was even farther away from home.

For most students, arriving on campus is the biggest step toward adulthood so far in their lives. They selected the campus. It's their call. They will sink or swim based on their own decision. This appears to be an all-or-nothing decision. It really isn't, but it seems to be.

Think ahead to that day. Would your child be ready for it next week? Does your child have a good idea about which college to attend? Is it nearby? Is it a three-hour drive from home? Is it a day's drive from home?

Would your child be ready next week to make the break from your family? That means he or she is ready to do the following:

- Budget money
- Budget time
- Select a major
- Select the first year's courses
- Decide what to eat and keep off the extra weight
- Break off with friends back home
- Break up with a special high school friend
- Be 100% responsible for making decisions

If you think you are not ready to make these changes next week, then it's time to begin making plans to make that transition.

Most students are not quite sure about how they feel in the first couple of weeks on campus. There is so much to learn. Then most of them fall into patterns that they stick with until mid-term grades arrive. Then panic may set in. Or maybe not.

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HOMESICKNESS

This is not limited to newly graduated teenagers. You may have roots where you are. If you leave, you will be forced to tear up those roots. Even if you don't have deep roots, if you're married, others in your family may.

There is no universal solution to this common problem. One size doesn't fit all. A lot of people aren't ready for this. Over half of all students who enter college fail to graduate. Homesickness may be big part of this. We don't know. Nobody surveys the drop-outs to find out why they dropped out. Somebody should.

For unmarried students with close ties to friends and family, college has very high costs beyond tuition, room, textbooks, and food. If a homesick person winds up with an incompatible roommate, it's even worse. Being stuck for a semester or a year with the wrong person is a nightmare.

It happened to me. But I was fortunate. The dorm hall had an empty room available. I convinced my parents to pay double and let me rent it by myself. The money they were saving by my having transferred from a high tuition private college allowed this.

College-bound students must carefully assess their commitment to home. Some people should leave early. Other people are not ready to make the break at age 17 or 18.

ISOLATION

If you have trouble making friends, the risk of homesickness goes up. If you tend to be introverted, you had better like studying in the library or a lab all alone. Some people do. Not many do.

Isolation isn't healthy. A high school student who has trouble making friends and who doesn't like solitude should think twice about going away to college in the freshman year.

You don't need a defeat. Better for to stay home and prepare for a move later than to turn tail and run home mid-term. You can always study at home for CLEPs.

The standard approach to college life is not suitable for everyone. It's also not good for most families' budgets.

The risks of flunking out or dropping out are high.

Counsellors are few and busy. Students don't know what the options are, and so they don't ask the right questions.

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Ask better questions. You are better equipped to ask better questions than you were when you began reading this report.

Chapter 19

HOW MUCH DOES THE MAJOR MATTER?

How much does the major matter? It matters most for students who are aiming at grad school or a profession. A pre-med student should major in biology, chemistry, or a related science. An engineering student must specialize. But a pre-law student can major in any number of liberal arts courses.

Most college freshmen don't know what they want to do for a living after graduation. They are likely to enroll in a major that they think they can get good grades in, or one that interests them. Students change majors all the time in the first two years. I switched twice.

The first two years are filled with general liberal arts courses, plus one or two pre-requisites for an upper division major.

So, it does not matter much in the first two years what major a student declares.

What about upper division? Again, it does not make much difference unless the student is aiming at grad school or a closed profession that does not require grad school, but does require a Bachelor of Science degree in a specific field, such as engineering, elementary education, journalism, or accounting. There are not many professions like these.

A high school student who is convinced that he or she will move into a specific field should find out what the requirements are. Talk to someone in the field. See if one major is preferred above another.

Talk with employers who require a college degree of all job candidates. See what the personnel department requires. In all likelihood, it will be a B.A. in any major.

The B.A. is used as a screening device. Employers use the B.A. to identify people with these characteristics:

- An IQ score above 100
- A willingness to finish what they start
- Obedience: being bored in classes for years
- Budgeting ability: time-management

Another thing they look for is the ability to cut corners and still finish. A student who paid his own way through college obviously has this ability.

Does this mean that for an entry-level job in business or a government bureaucracy, the major doesn't matter? Yes. This applies to middle management. A student with an economics degree from an Ivy League school will probably be hired, but only if the person doing the hiring does not feel threatened by an Ivy League hot-shot.

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There are not many entry-level jobs that require a specific major. The personnel department is looking for characteristics that apply to all college graduates, not graduates in a specific major.

Most young adults today will change their occupations three or more times in their working careers. The world that prevailed briefly from 1950 to 1970 is gone. There are few corporate jobs where there is two-way loyalty. Foreign competition is too stiff.

This means that a degree in general studies is as good as a degree in history or English or sociology. The degree programs that are most popular with undergraduates are flooded. There are too many students majoring in these fields. So, the entry-level salary is low. You must prove your value on the job.

A bachelor's degree is little more than a hunting license. A specific major in the humanities or the social sciences doesn't add much value to this license.

When a student is picking an upper division major, unless he knows that there are entry-level jobs with high salaries for graduates in that major, he should make his decision in terms of other criteria. Here are a few:

- How easy is the major?
- How stiff is the competition?
- How interested is the student in the topic?
- How fast can you finish his degree?
- How much does a particular college cost?

The lowest-cost college programs at the upper division level usually offer general liberal arts degrees. This is not a liability if your main goal is to finish college rapidly and inexpensively. This is the goal I recommend to most college students.

Chapter 20

GETTING EVERYTHING YOU PAY FOR

You pay for what you get. You don't always get what you pay for. This is especially true of college. Yet people pay a lot to attend.

You should decide early what you want. Here is what students say they want, in order to impress adults:

- Better understanding of the world
- Personal development: "well-rounded"
- Better habits for handling life's problems
- An entry point to more income

Here is what millions of them really want:

- A reason to delay getting a real job
- Years of partying at their parents' expense
- Visible evidence that they are not losers
- An entry point to more income

Here is what over half of them get:

- A sense of failure for having dropped out
- Embarrassment at returning home empty-handed
- Loss of income for four to six years
- Social rejection
- Boredom in class
- Confusion about what is being taught in class
- Confusion about what is important in life
- Resentment at having been misled in high school

Is it really this bad? For about half of the nation's entering freshmen, it is. They never graduate.

It need not be this way. With proper training and planning, an entering freshman can expect to achieve the following within four years or less:

- A bachelor's degree
- The ability to assess complex tasks
- The ability to make major decisions
- Self-discipline sufficient to complete big tasks
- The ability to cut corners and finish big tasks
- The ability to understand college textbooks
- The ability to learn new material fast

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- The ability to remember new material
- The ability to assess new material
- The ability to take examinations under pressure
- The ability to write term papers/reports
- The ability to speak coherently in class
- The ability to structure arguments
- Familiarity with a college library
- Time-management skills
- Money-management skills

These are skills that employers are looking for in new employees.

Why do so many entering freshmen fail to achieve these goals? They have the intelligence; otherwise, the college would not accept them. But they are missing something. The list of missing attributes is long:

- Reading skills
- Time-management skills
- Library skills
- Test-taking skills
- Writing skills
- Memorization skills
- Fact-assessment skills
- Self-discipline
- Self-confidence
- An enthusiasm for learning
- A willingness finish what they begin

They start out in an environment where they must ask for help. Most of them don't ask. They don't know where to ask.

They may have relied on parental nagging to finish their high school course work. Now their parents are distant or out of the picture. The students don't know what to do by themselves.

They are surrounded by students as confused as they are. These students will also drop out.

They are facing competition from students who are missing fewer of the necessary skills and attitudes. By upper division, the competition gets stiff. Some students can't make it academically beyond the sophomore year, when rote memorization got them their C's.

They feel overwhelmed by their confusion, the campus impersonalism, and the competition. They get scared. They lose confidence, if they ever had any. Then they

drop out.

Not everyone is suited for college. Even among those who could do it, millions give up.

Chapter 21

THE FACULTY ADVISOR

A first-year college student needs to know well in advance what courses he or she must take in the first semester. Not many students arrive on campus with a clear idea of what courses to take and why.

This leads to problems. These problems add up. Most college students take five years to graduate. Some take longer. Some never do graduate. This process of delay and failure begins in the first week of the freshman year.

Here is what I advise high school students in my report on the faculty advisor.

When you arrive on campus, you will be assigned a faculty advisor. In some universities, you must get your class schedule approved by your advisor before it becomes official. You can't enroll in a class until you get the advisor's approval.

Warning: these people are usually very busy. You may have trouble signing up for a meeting. The advisor will not have much time to spend with you.

As to whether the advisor will know what courses you need, let alone what you would like, this is problematical. Don't count on it.

Do you know which courses you really should take in your first semester? Here are my suggestions:

- English
- math (if required by your major or the college)
- introductory course in your major (prerequisite)
- science (if required for major or graduation)
- foreign language (if required for your major)

Get these courses behind you as soon as you can.

If you know for certain that a course on this list is required neither by your major's department nor by the university's general requirements, then you can safely take another course instead. Your advisor should know about these requirements, but don't count on this. Make sure that he or she directs you to a catalogue or other official guidelines that list what is required. Photocopy this list. If it's in a catalogue, photocopy the title page and also the page where its publication date is listed if it's not on the title

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page. Staple these sheets. Put them in your files. You need a record on paper of what was required when you started your college career.

You may have – probably will have – problems getting into all of your chosen classes. They fill up fast. This is one reason why it takes five or six years to graduate from most large state universities.

You must therefore have a back-up schedule ready to implement. If a class fills up, you must re-schedule to get into another session of the same course at a different location or time. This will force you to juggle your schedule. Be prepared to juggle. But your advisor may have to approve this new schedule.

This is why you had better get to an advisor early.

IF YOU HAVE A DISAGREEMENT

The advisor may have a different recommended course list than mine. Your job is to find out why. If it's a whim, then be firm: you want what I have listed. If it's on an official piece of university paper, then you will have to submit.

Make sure your advisor knows from the beginning that you know what you want and why. Hand your advisor the list of courses you want to take. Be sure the list is printed out from a computer. There should be no doubt that you know what you are talking about. Be ready to defend each course. If you can defend a course with a photocopy of an official requirement, so much the better.

Your advisor may have solid reasons for altering the list. Be sure you know what these reasons are. Ask for proof. Don't take an advisor's word for anything.

Ultimately, it's your career. You should have the final say. But unless you are rock-solid in your plans, you will find that you submit to authority. You will do what your advisor says.

Making a curriculum mistake in your first year can cost you or your family tens of thousands of after-tax dollars: delayed graduation. You need official advice, but what you should be looking for is confirmation of what you should plan before you walk into that office.

A SAFETY CUSHION

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You must enroll in courses that total at least 15 semester credits/units/hours. You need an exit strategy. You need a cushion. If you hit a brick wall early in one course, you can drop it and still remain a full-time student: 12 semester credits/units/hours.

AP/CLEP

If you have already taken a course by examination, be sure you show proof of this to your advisor. You must have written confirmation from the registrar that the examination counts as having fulfilled a graduation requirement. Be sure you bring this written confirmation when you see your advisor.

A BETTER WAY

If you make plans to get through the advisory process before freshmen-orientation week, you are much better off. This can be done. Better yet, structure your collegiate career in ways that don't require you to meet face-to-face with an advisor at a particular place and time. There are ways to do this. You have read about them in *College for \$15,000 (or Less)*.

You need an advisor. You may need more than one. You don't have to be on-campus to get official advice. You can get a lot of this taken care of before you step foot on a campus. In fact, you should get it done before you arrive. You should get a lot of it done before you decide which college to attend.

The colleges don't tell you this in advance because they would then have to provide free counselling in advance to students who will not wind up attending the college. But if you know how to beat the collegiate system, you can get most of your counselling done before you decide where to attend. This is safer. It will save you a lot of grief. I have already shown you how to do this in *College for \$15,000 (or Less)*.

Because freshmen don't know the ropes, they can make big mistakes early in their careers. My goal is to help your child from making any big mistakes.

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Chapter 22

THE IMPORTANCE OF SCUTTLEBUTT

The greatest single disadvantage of being a freshman is that you have almost no advance information of what courses to avoid and what teachers to avoid.

Read my chapter on college teaching. Find out the problems with respect to teaching assistants. These are inexperienced graduate students who will lead your discussion groups and grade your papers.

Freshmen usually have no advance warning about teaching assistants. If they do know in advance which T.A.'s teach which sections, they may have enough time to transfer out of a loser's section, but probably not. The course schedule is fixed.

So, for lower division students, the question of teachers is the question of lecturers. The senior instructor will be a untenured Ph.D., who will probably be fired after eight years of teaching mostly freshmen and sophomores. His only hope is to get published. His fear is not that he will not be a good lecturer. His fear is that he will not get published. Students don't count.

Believe me, students don't count. The more famous the university, the more true this is. The students who count least are freshmen and sophomores.

BLOW-OFF CLASSES

On every campus, there are professors who grade students easily, or who tell their teaching assistants to grade students easily.

On every campus, there are classes that have the reputation as being automatic B's. In my era, these were automatic C's. There has been grade inflation since 1960.

These blow-off classes are ideal for raising your grade point average. They impart little of value to you intellectually, but they impart higher grades.

A freshman probably does not know which classes are blow-off classes. Sororities and fraternities are sources of accurate knowledge in this regard. This is one of the benefits of joining a sorority or fraternity. But a first-semester freshman will not get access to this information in time. When you are a freshman, "you pay your money and take your chances."

GRIND CLASSES

There are also professors and classes that are more difficult than most. Walk into

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one of these unprepared, and you will have a difficult semester ahead of you. These classes are sometimes called grind classes.

These classes will lower your grade point average. They will cut into study time for other classes. They probably will impart more knowledge. If students are serious, or if a course is a prerequisite for a major, they should probably take a grind course. They pay their dues early. The old rule is true: "Pay me now or pay me later."

Students should calculate in advance when they want to take the grind course. I recommend the sophomore year, after they are more confident about their ability, and after they have some experience in taking college-level tests.

The problem is, an entering freshman has no way to know which classes are blow-offs and which are grinds. This increases their risk in your first semester.

THE GRAPEVINE

Every institution has an unofficial grapevine. Scuttlebutt flows out to newcomers. Sometimes this information is accurate. You must learn how to distinguish accurate from inaccurate scuttlebutt. This takes time. It may take a year or more.

There are numerous grapevines on any campus. These include:

- Fraternities and sororities
- Dorms: residents who are sophomores or above
- Student-published ratings of professors
- Class discussion groups (after class)
- Service clubs on campus
- Academic majors' groups
- Student newspaper staffs
- Teams: sports, debate
- Affinity groups: race, nationality, religion

The sooner a student joins one or more of these groups, the less academic risk he or she will bear.

VERIFICATION

Students may get conflicting reports. In such cases, it's always best to talk with someone who has actually taken the class. If a student knows about this person's abilities and judgment, he can get a much better picture of what a specific course or lecturer is all about.

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On the whole, students can trust published student evaluations. This is especially true of evaluations of a professor's lecturing abilities. Reliable information about teaching assistants will be more difficult to find.

The grapevine is not a substitute for education. It is a means of reducing risk in education. Some courses are not worth taking for the content of their information, but they may be worth taking to tweak the GPA or gain extra time in the semester for other courses that are more important. It's a trade-off between time and information. Sometimes time is more valuable; sometimes it isn't.

One way to reduce the risk of having a really tough professor or a really incompetent teaching assistant is to use CLEPs to quiz out of a course requirement. A machine grades the exam. The exam is the same for everyone, and so is the grading, unlike courses on campus. There is far greater predictability. There is also less time wasted going to and from classes.

The student with access to scuttlebutt has an advantage. The best way for another student to overcome this advantage is to be in a program where no one gets any scuttlebutt.

Chapter 23

EXTRACURRICULAR SINK HOLES

Let me tell you story of Al A. Al is a smart fellow. He proved that by earning a Ph.D. I had to compete against him. He was a tough competitor.

Al used to love to play bridge. I don't play bridge, but the word was that Al was a very good bridge player.

In his undergraduate years – I'm not sure which year – he played so much bridge that he flunked out of school. Flunking out of college is always a risk. But when someone flunks out over bridge, his priorities are mixed up.

Al rebounded. He got back into school. He graduated and went on to grad school. But he had an advantage. His father was a top Hollywood lawyer. Steve McQueen was one of his father's clients. His father had enough money to finance Al's one-semester foul-up.

Not everyone's father is in such a good position.

Al is now a university professor. He makes hiring decisions for Ph.D.-holding graduates of Harvard, Princeton, and the Ivy League schools. He beat the system.

THINGS TO DO (OR SKIP)

College has lots of things to offer. Some freshmen students try to take advantage of too many of them. These include:

- Parties
- Dates
- Ball games
- Concerts
- Plays (attending or performing)
- Movies
- Late-night chat sessions
- Affinity group meetings: racial, religious
- Student volunteer organizations
- Student newspaper/annual
- Student government
- Clubs
- Free gymnasium
- Free sauna

Read a campus newspaper. The pages are filled with activities. Some of them

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sound great.

At college, there is no one monitoring when a student comes or goes. There is no one to do any nagging. Students who were nagged through high school by a parent find college a challenge. Self-discipline is everything; nagging is nonexistent.

There is so much to do. Some students leap into the cornucopia of extracurricular activities before they have learned how to budget their time or their money. They sink.

Time-management is crucial for success in college. It applies to extracurricular activities as surely as it applies to class assignments.

Budgeting for fun times is fine. Most students are not grinds. Most students don't have part-time jobs, at least not in the freshman year. To survive the first year, most students want to try new things.

But there are limits in life, and freshmen who have never been away from home, and who have been under constant external pressure from one or more parents, now face a turning point in their lives. Who is going to set up and enforce a time budget? There is only one rational answer: the student.

Some students think they are ready to go off to college. They think they have the skills that it takes to survive the freshman year and then get through in three more years. Yet most students are not ready, which is why most entering students don't graduate, and of those who do graduate, most take five years or longer.

Think about these issues in advance, before you sign any checks. He who pays the piper calls the tune. If you're paying the piper, you should call the tune. Be sure that you think about the tune you want played.

Chapter 24

PHONE BILLS

A cell phone is a high-expense item. You pay for calls received. These days, this means telemarketers.

You can head off telemarketers by registering with the government's "Do Not Call" registry. Go to this site:

<https://donotcall.gov/default.aspx>

You will be tempted to answer calls. If you do, and the caller is not part of your cell phone network, you will pay.

If you don't use a cell phone, or if you use it only during free hours, you are much better off. Even so, the monthly fees are high. If you use a land line phone, you can save enough money in two years to buy a new computer.

You should also be aware of the fact that you can call long distance on-line for free. Skype's free software allows this. You can also call people who don't have a computer, but it costs a few cents a minute. It's still dirt cheap – or Internet cheap. For information, click here:

<http://www.skype.com>

Another cheap option for long distance calls is Vonage. Students can call home inexpensively with Vonage.

<http://www.vonage.com>

It's a good idea to use odd-ball alternatives save money on phone calls. Every little bit helps. But if you save on phone bills and overspend on college itself, you're being penny-wise and pound-foolish.

CONCLUSION

You have read the basics. As with most stories, there is bad news and good news. The bad news is that the collegiate system is rigged against undergraduate students, especially freshmen and sophomores. It is also rigged against parents. Half of America's 18 million college students are supported by their parents.

The good news is this: for those few families that learn about the seven loopholes, there are relatively low cost ways around the collegiate system. These are so low cost that most students can finance their own college educations by working part-time. A student who is intellectually capable of graduating from a typical college is capable of getting through college in four years while working part-time. But not many students know how to do this. You do. You have read my manual on ***College for \$15,000 (or Less)***..

Surviving College: A Step-by Step Manual

Gary North, Ph.D.

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If you find any mistakes, let me know:

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On my site, ***Gary North's Specific Answers***, I have a *Department*, **College Realities**. There, you can keep up with what is going on in the world of college pricing and student financing. Read the latest horror stories. Then avoid your own horror stories. How? By participating in my *Question and Answer Forum*, **College Strategies**. There, you can get your practical (non-academic) questions answered: how to apply, what to look for, how to get through faster, what to major in. Get feedback from other students who have read these manuals. This will lower your risk of making a major mistake. Go here to my site: ***www.GaryNorth.com***.

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PREFACE

I wrote the original version of this manual for high school seniors who decide they will not take my advice regarding distance learning education. Perhaps they plan to major in fields in which there is no distance learning program. Perhaps they just want four or five years of fun at college, mostly at their parents' expense. Or maybe they just lack the independence and willingness to do things unconventionally, the way my manual suggests.

There is another possible reason. A student will go off to college as a junior, having successfully adopted one or more of my recommended loopholes. So, this manual can be used by older, more experienced students.

I have decided to produce a version of this manual for adult students who are not funded by their parents and who do not live at home. This may be because they are already married. It may be because they have taken a full-time job far away from their parents' homes.

As you read this, you may sense that it is aimed at someone less mature who is in search of a college experience very different from the one you seek. Nevertheless, there are problems facing you that also face some 18-year-old who is living away from home for the first time. One example is a faculty guidance counselor. He or she is as uninterested in your needs as the needs of some teenager. You will both be treated the same: as an afterthought at best, a nuisance at worst. You need advance warning and a plan of action before you walk in that faculty member's office door. This manual will provide the preliminaries.

So, bear with me as you read a manual that doesn't quite meet your needs. It will help you prepare for the basics.

As you read it, think to yourself: "Maybe there are better ways to get through college than what is described in this manual." Let me assure you, there are.

INTRODUCTION

I wrote the first version of this manual in 1975. I have updated it from time to time. The technology of higher education has been supplemented by the computer and the Web, but higher education has not fundamentally changed. Indeed, the basic structure of today's college would be recognizable to a scholar of the 12th century: lectures, an organized curriculum, peer review of the professors, and (above all) the faculty's demand for academic independence, despite outside financing of the university.

This is why most of what I wrote way back in 1975 still applies today. Students still face the same sorts of problems that they did in my day. They make the same sorts of mistakes. But they make more of certain kinds of mistakes than they did in my day. The worst of these mistakes are extracurricular, just as they were in my day. I suspect this was also the case in the 12th century.

As you read this book, ask yourself: "Is there a better way?" The answer is yes, which is why I wrote ***College for \$15,000 (or Less)***. Here, things are very different from 1975. I offer some highly unconventional educational strategies.

This manual deals with conventional collegiate self-defense strategies: incredibly expensive, high risk, and socially mandatory for the sons and daughters of college graduates.

This manual answers this question: How should a student in a conventional college program reduce his risk of failure?

A COLLEGE DEGREE: COSTS AND BENEFITS

So, you plan to go to college. Do you know why? Are you really certain of what it is you wish to accomplish with the four to six years of your life that it will take to earn a bachelor's degree in a conventional college degree program?

Do you expect college life to provide you with some sort of vision of ultimate meaning, or do you regard it more as a way-station, a place to spend time and money while you find out what you intend to do with your life?

Do not play games with your hard-earned, after-tax money. There is a tremendous cost associated with higher education, and it is not simply financial. It means a loss of precious years of your life. Ben Franklin, writing in *Poor Richard's Almanack* over two centuries ago, quipped: "A child thinks that twenty shillings or twenty years can never be spent." They can be spent, and very rapidly. Time is irreplaceable, the only strictly irreplaceable resource.

What you must do now is make what economists call a cost-benefit analysis. You must ask yourself this key question:

"What can I reasonably expect to get from a college education, and how much will it cost me and my family?"

I am not simply referring to dollars and cents on either side of the equation. I mean total costs and total benefits. Obviously, we can never know the future completely. The future is always vague. But we can and must make estimates. Since "no decision" is a decision nonetheless, we might as well make it with the best information at hand.

College costs include:

1. The years the degree will take to earn
2. The out-of-pocket money
3. The money not earned by getting a full-time job
4. The training you might have received on the job
5. The risk that you will quit or flunk out

Here are benefits of graduation:

1. Satisfaction at having completed a tough assignment
2. Higher lifetime earnings (if you stay in the work force)
3. Social prestige (avoiding a lower social status)
4. Familiarity with academic life, for better or worse

You must balance costs and benefits as best you can before you decide. You must look more carefully at the specifics. How much money will it take? Are there

alternatives? How much higher are lifetime earnings? Are there ways around this? How important is social status to you? How important is it to avoid lower status: “high school graduate”?

The selection of a college is no game, although once enrolled, you can play it like one. It is a decision, for better or worse, that will probably influence your marital situation, how much money you earn, the kind of thoughts that concern you, and the kind of social group that you work with for the remainder of your stay on this earthly vale of tears. While you will remember very little about your formal instruction in college, it will nevertheless structure your mind, your attitudes, and the initial starting point in your professional career. You may not yet be mature enough to make this kind of decision, but society today imposes it on you, so make it you must. If you take it lightly, you are simply being foolish.

Higher Earnings

Parents believe that by sending their children to college, they are buying future economic benefits for their children. College-educated people supposedly will earn so much per lifetime more than non-college people. Well, as the saying goes, yes and no. It depends on your degree, the job offers you get, and whether you also possess a high income technical skill that could have been developed in a trade school. A person with a degree in computer programming may be facing competition from Indian programmers who work for 40% of what entry-level programmers are paid here. A plumber faces no competition from Asia.

If a man refuses to go to college because he is lazy, or if intellectually he cannot cut it in college, then it is probably true enough that he will earn less than college people. But let us not view the effect as a cause. The causes of his difficulties are moral or intellectual, not simply technical: “no degree – no money.” It is not the absence of a degree but the absence of initiative that has crippled him.

Millions of college graduates choose middle-income bureaucratic jobs as their life’s work, since bureaucracy is what formal education trains them in terms of and trains them for. The graduates do not all become doctors or lawyers. About 18 million American students are in college today, and with the glut in the supply of college diplomas, the liberal arts college degree’s one-time monopolistic economic returns have steadily disappeared.

The real issue is: What service can you sell? If you cannot find a buyer for this service at a price you are willing to accept, your college degree will prove to have been an expensive, losing crap-shoot.

Earning a college degree is important if one’s chosen profession requires it. Anyone

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who is not sure what he or she will be doing for a living may choose to earn a degree in order to keep the doors open. Employers do use degrees as screening devices, especially bureaucratic employers. Nevertheless, if you possess no evident skill, but you think you should learn one, do not expect college to give you one. Expect college only to open a handful of post-graduation doors that will then enable you to develop a skill.

The fact is, the most important skills are learned on the job. What employers really want are graduates who have the interpersonal skills to work as team players. The technical skills derived from college will be obsolete soon enough. What matters is the personal self-discipline needed to attain them.

What a college degree tells a potential employer is that you were willing complete a four-year routine, meet a few minimal academic standards, take some exams that are irrelevant to the real world (in the social sciences and humanities, anyway), and defer the benefits of earning a full-time income. It tells him that you are not utterly lazy, that you can follow simple orders, and that you are somewhat future-oriented. It does not tell him much more than this, unless you are a chemistry student seeking a job with in the chemical industry, in which case, you had better have at least an M.A. or a chemical engineering degree.

In short, don't overrate the near-term value of gaining a hunting license. Also, don't underestimate its true cost. And never forget: with the exception of the top 30 to 50 colleges, it doesn't matter very much what school issued it to you.

If you earn a master's degree or Ph.D. from a high prestige school, it does not matter where you got your bachelor's degree. You will be known by the final degree you earn.

Conclusion

The purpose of the modern college or university is highly uncertain. This purpose is not officially vocational, yet from the university's origins in the 12th century, the primary goal of students has been widening their employment opportunities.

The university has maintained its power, wealth, and influence for eight centuries by means of its monopolistic control over access the professions, most notably the twin bureaucracies of church and state. Cleric and clerk are related terms, after all.

To the student, I say: Go where your dream is, but your dream had better be in terms of your lifetime goals.

If you have a burning desire to be a scholar of the classical languages, do it. (Read *Who Killed Homer?* before you begin, however.) But if your true love is repairing cars or televisions or broken motors, or programming computers, then do not be misled by false

dreams of mountains of money as an assured result of four to six years of boredom in college.

Do not be misled by hopes of academic prestige in the hearts of parents who are still operating in terms of a vision of college that prevailed from 1946 to 1964: a belief that formal education solves most problems, opens most doors, and is the primary symbol of upward social mobility. A person should choose his lifetime career in terms of his own talents, not in terms of the illusory standards of pre-1965 American culture.

Nevertheless, it is almost certain that in the long run, the “knowledge industry” of creative thinkers – businessmen, risk-takers, skilled professionals, computer designers and programmers – will be in high demand. But colleges do not generally train men for risk-oriented ventures; indeed, the opposite is true. Colleges train bureaucrats and salaried workers.

For some skills, a university is appropriate, but it should not be expected to provide something it cannot, by its very bureaucratic nature, provide. Make no mistake about it: the university is one of the most thoroughly bureaucratized of modern institutions. Face this fact before you step foot on a university campus.

SURVIVING THE FIRST TERM

There comes a time for taking things with a grain of salt – or even a bag of salt. A little healthy skepticism is appropriate when dealing with college life. The student should take learning seriously, but not necessary his college.

First of all, freshmen had better realize that a college is a bureaucracy. The college's most important operating principle, like that of any bureaucracy, is simple: self-perpetuation. There is no goal so large, no obstacle so great, that it cannot be sacrificed to achieve institutional permanence. Keep this in mind at all times: you are expendable; the system is not.

Externally and officially, the function of the college is the one described in 1918 by the great German sociologist, Max Weber [Mawx Vayber]. The college is supposed to weed out candidates for various bureaucratic positions. The college degree grants a partial monopoly of employment to the bearer, which is why the Ph.D. degree is euphemistically referred to as a "union card." Its economic function is identical to a union card: the artificial limitation of a particular labor supply. The companies that hire people save themselves a lot of time and energy in investigating the capabilities of a large number of applicants, merely by limiting jobs to degree holders. Simple?

To view the college as anything more than a specialized institution for weeding out candidates for bureaucracies is to see it in terms of secondary goals – creating well-rounded citizens, expanding a body of knowledge which is a task useful in itself, preserving a great tradition of objective scholarship, etc. – that are really peripheral to the overarching task of getting through the system of examinations and obtaining a degree. You may get an education in the old, classical sense. You also may win the \$10 million state lottery. Don't count on either.

The sophisticated student may have already sensed the contradictory nature of the two goals of the college. One, self-perpetuation, is based on the ability of the system to turn out "qualified" graduates over long periods of time. This means that the school must produce graduates (i.e., people must actually stay here long enough to graduate). On the other hand, the system breaks down if too many applicants for bureaucratic posts are cranked out.

This is what has happened to social science and humanities departments in U.S. colleges; there are too many degree holders and too few posts. The monopoly returns to the holders fall rapidly as the supply of applicants goes up. So the college should also restrict the supply, but it never does.

With your survival in mind, I offer a few suggestions for your benefit. You must learn how to play off one college goal against the other.

Remember, you must maintain a C average to graduate. Even more importantly for

some students, you must maintain a C average in order to transfer to another school. Before your first term is over, many of you will appreciate the importance of this fact.

Your Faculty Guidance Counselor

This is a full-time faculty member. He is busy. He is supposed to guide you. He has little time to guide you. You are a freshman. You may switch majors before you graduate. He has an incentive to get you out the door as fast as possible.

Before you walk in the door, you had better know what lower division courses (freshman and sophomore introductory courses) are required for graduation at the college. You had better also know the required lower division courses for your major. Your job is to make sure you get into as many of these department-required courses as you can. You may also need a substitute course if the one you wanted is filled.

In large universities, these prerequisite courses fill up fast in popular majors. So, you had better get an appointment early. Get your paperwork finished early.

Your faculty advisor can suggest the standard liberal arts classes. I suggest that you pick those that are officially required for graduation. Get through them in your first year. The more you know about these requirements, the more likely you will your advisor's approval for the courses you want. He can probably tell you if you're making a mistake. If he says this, it is wise to take his advice. Have a fall-back course to take, just in case.

Who are the professors to avoid? In most schools, you won't know until second semester. You have no scuttlebutt. But it doesn't matter who the professor is for classes large enough for graduate students to be employed as teaching assistants. These are the people who will grade your papers. You have no way of knowing which T.A. you will be assigned.

Professors

Professors come in three models: full, associate, and assistant. Pay little or no attention to such imitations as "instructors." Full professors at a university are like college and university presidents: usually harmless. They have already made it; they are probably not good enough to make it anywhere else. They know this. They have tenure, which means that cannot be fired. They have made their peace with the world. They tend to be tolerant of students, especially undergraduate students, since they seldom have any occasion to come into contact with undergraduates. Always try to deal with them if possible, especially the ones who are retiring after this year anyway. What have they to lose by saying yes to some request?

Associate professors and assistant professors are harder to categorize. Know your

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man beforehand.

Assistant professors have no job security. They live in continual fear and unreasonable hope. They think they may actually receive tenure, yet they know the odds are against them. An assistant professor who has not yet published part of his dissertation in a prestige scholarly journal knows that his days are numbered. This means most assistant professors.

Associate professors are probably tenured but may still be trying to climb to the top: full professor. They tend to be more aggressive academically. There aren't many of them these days. Colleges prefer to hire cheap Ph.D.'s, fill classes with them, and avoid granting tenure. This holds down the average departmental salary.

The best introductory book on the professorate is Charles Sykes' *Profscam*. You would be wise to read it before applying to college.

Teaching Assistants

I served as a teaching assistant in the late 1960s at the University of California, Riverside. I speak from experience.

Everyone has an opinion about T.A.'s. Most people are wrong. A teaching assistant is to a professor what a secretary is for a dean. The only institutionally recognized justifications for T.A.'s are the following: 1) they keep lower division students out of professors' hair; 2) they increase the size of the particular department's enrollment of graduate students, thereby justifying an increase in next year's budget.

A T.A. must be humored by students, although not so much as a secretary. Go in and see your T.A. occasionally (not more than twice a term). Ask him about some vague, general problem related to his field. Don't get too specific; a T.A. is usually only capable of handling vague, general problems, or the problems generated by his latest graduate seminar paper. He will be flattered that you asked, since no one else anywhere in the college gives a hoot about what he thinks (understandably). Hang on every word he says. Above all, don't yawn. A yawn can be the academic kiss of death with a T.A.

What if he gives you a low grade on an exam or a paper? Don't take in an exam for upgrading until a week after it has been handed back. Say something like the following: "I've had a week to think about this, and I now understand why you were not pleased with my performance." (The reason may have been that his girl friend moved out of their apartment, leaving him with the rent payment.) "But I did check the textbook, and I found this. . . ." Try to find something, anything, that would justify the dumb thing you wrote under pressure. By coming in a week later, you have segregated yourself from the classroom red-hots and the professional grade-grippers, both of which are a plague to

T.A.'s, who showed up that afternoon or the next day. He might even imagine that you have become concerned with truth, and not just a grade. Probably not, but maybe.

If you are a good-looking girl, do not ever cut discussion groups. Your T.A., who is usually lecherous unless a newlywed, will notice your absence. Men and average-looking females may cut class with less risk, although not in the first three weeks or in the last two weeks of any term. T.A.'s forget what goes on in between, as do most of those who bother to attend.

As for discussing problems raised by the T.A. in class, remember the words of King Solomon: "A prudent man concealeth knowledge; but the heart of fools proclaimeth foolishness." He won't know how ill-informed you are unless you tell him. The veteran army enlisted man's rule is applicable: "Never volunteer for anything." Only if you are absolutely certain that you know the answer should you speak.

Deans

Deans see their job as keeping the system large, with assignments growing fast enough to enable the dean in question to hire another subordinate. The more subordinates a dean has, the greater his perceived importance, and the more likely his chances for a promotion. "You can't be a four-star general in a one-star outfit," is the dean's guiding principle.

As a result, you are more likely to get a "yes" from a dean than from a secretary. A dean figures it's no sweat off his brow to say yes, especially deans higher up in the hierarchy. The further away from you he is, the less threat you pose – thus, the less danger of letting you do what you want to do. The secretary fears making a mistake in the game of "looking it up" by saying yes to a no request; the dean fears a protest in the campus newspaper because of a too hasty a no. Keep this in mind. When a secretary says no, your best course of action is to appeal to a dean.

When you dress for an appointment with a dean, it is best for men to wear an ironed suit, white shirt and tie; women should wear conservative dresses. This will let him think you care about his opinion (which will impress him), and it may also let him think you have other bureaucratic alternatives, or that you might transfer, thus making the campus smaller. The alternative to a suit used to be paramilitary gear, but that went out of style after 1970. Times change.

Deans also know something else about college rules: these rules are means of weeding out people who seek appointments with deans. Bureaucracies create a rule which a secretary can administer, usually by saying no; this will keep most students out of a dean's office. He needs time for devising ways to warrant a larger staff; students are a hindrance. Rules are primarily screening devices. They do for administrators what the

college does for corporations, namely, they weed out applicants. Bureaucratic rules are like pie crusts (paraphrasing Lenin), made to be broken, but only by administrators.

Secretaries

These people make most of the decisions which will affect your lives in a first-hand way. They run the school, as far as you're concerned. These all-important secretaries must either be placated or short-circuited. There is no middle ground. Some of them, I have been told, do like students. Many secretaries, however, resent students as bunch of young whippersnappers who think they know a lot, but have never had to operate a payroll computer, and who therefore don't know anything about life in the real world. As a result, most secretaries see their job as saying "no." When in doubt, say no; this is the secretarial equivalent of the Hippocratic Oath or The Federation's prime directive.

Now, in most cases, you go to the secretary in the hope of receiving a "yes." When you get your nearly automatic "no," go back to the catalogue and look for a loophole. You probably won't find one; the secretaries are masters at "looking it up." In short, you're in the big leagues now; these are professional rule-masters.

A freshman can always talk with upperclassmen in search of an out. You may even get help from your advisor, or, better yet, from your advisor's secretary. There is no better aid in your war against one secretary than support from another. If you can't be nice to all secretaries, take time to chat politely with the ones who control your destiny. If you're female, ask them about their children once in a while. The larger the campus, the greater the problem with secretaries.

Miscellaneous Rules

Certain instructors in each department are pushovers. Find them and take their courses to satisfy your required academic breadth requirements. Take breadth courses after the freshmen year. If you're a math major, take "Math for Economists," then take "Math for Psychologists," and "Statistical Techniques for Sociology." That takes care of your social science requirement. Look around; you can always find some way out. "Seek and ye shall find; knock and it shall be opened unto you."

Don't ever cut language or math courses in your first year. Get behind here, and it's all over. You can't catch up; the course work is consecutive, unlike the humanities or social sciences. This is not a joke. Don't cut. Do the homework.

Sign up for one extra course each term; then drop the bumner of the bunch before the deadline. This enables you to avoid a disaster. Mark the drop date on your calendar. Check it daily.

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If you can't think rigorously enough to be a philosopher or a scientist, and if you can't read fast enough to go through enormous piles of books (eliminating yourself from English and literature), you can major in history. I did. If you can't write clearly enough to survive in history, there's a place for you in sociology. If you don't like learning personally, but don't mind watching rats learn, you will do well in the psychology department. There's a place for almost everyone.

Conclusion

I have not dealt here with dating and social life generally. I have not dealt with study techniques. Those topics come later. What concerned me in this section were the informal rules of the game, and it is a game. Never forget this. The classroom is not the real world. Extracurricular life is. You can make extracurricular mistakes that will stay with you for the rest of your life. You can marry a lifetime mistake. But the classroom is not the real world. (One possible exception: chemistry lab. Be careful here. Incorrect ideas can have immediate negative consequences.)

STUDY HABITS AND COURSE SELECTION STRATEGY

I remember very little about my freshman year in college. It was back in the mists of time, when Eisenhower was President and all was right with the world (or so it seemed after John Kennedy's assassination in 1963). But I do remember a speech given to us by one of the deans of the college during freshman orientation week. More specifically, I remember one crucial point in the speech, which after four decades is not too bad for any speaker. He reminded us that the pace of life on the campus was fast, and that we would have to work hard to keep up. Nevertheless, he said, we should not despair. If every person in that room would put in an honest week's work of 40 hours, like any factory machinist, every single student was capable of graduating from that college. It was a prestigious college: Pomona College.

It seemed such an easy task that day: just eight hours a day, five days a week. Nothing to it. But after the first few weeks of school, I realized how much self-discipline it takes to put in a 40-hour week of real study – not merely looking at a book, but really digging into it, dissecting it, thinking about it, digesting it. It was hard work, and the sun was bright, the grass was green, the co-eds were lovely (not that they would have anything to do with freshmen men), and there was always a TV nearby. It began to dawn on me how it could be that people can flunk out in a college where a 40-hour work week is all it takes to survive.

We are told in the ten commandments that we are to labor six days, and rest on the seventh. Dedicated students should set apart Saturdays, too, for a full day's work. They should be on a 48-hour work week. They should either skip the Saturday football games or the Saturday night date. (Fat chance.) They should not flunk out of college. They should be pillars of diligence, even when they are not pillars of intellect. Diligence is a scarce commodity. Therefore, take a close look at your own habits.

Bright Freshmen

Back in 1965, the most famous college basketball player in the land was Bill Bradley of Princeton University. He later became a U.S. Senator from New Jersey. He was not a brilliant student, but he worked as few college students ever work. Morning to evening, he was in the library when he was not on the basketball court. He kept his grade point average moderately high, and his diligence, coupled with obvious athletic skills, won him the most coveted of all graduate fellowships in the U.S., the Rhodes Scholarship. Later, in the NBA, he was a success, a starter with the New York Knicks, despite the fact that many players in the league were superior athletes. Diligence pays off.

The problem that a majority of bright college freshmen face is that they were so

much smarter than their high school friends, and so much harder working by comparison to the high school drop-outs who picked up the D's and F's. Unless they took Advanced Placement classes, they were not forced to compete properly. They did not gain the proper study habits early enough. One thing is for certain: if all the geniuses on all the campuses actually worked a 48-hour week, there would be no A's and very few B's handed out to anyone else. But they do not work hard, and this is why you have a shot at the scholarships and prizes, or at least a shot at the B.A.

I went to a third-rate high school. (By 2005, it was about #215 in the U.S., out of 25,000 public high schools. The city became a trendy place for rich people to live. The average crackerbox house costs \$1.4 million. The school got better.) This was in California. We were products of "progressive education," circa 1945-60. We were a beach community, and the "surfer cult" of "woodies," parties, and bikinis hit our school a decade before the rest of the country heard the Beach Boys. Our students were surfing when Annette Funicello was wearing a Mouseketeer hat. (I know: you probably don't remember Annette Funicello. Guys, ask your grandfather about her, preferably when your grandmother isn't around.) So, the stress on academic excellence was not strong.

I was in a unique graduating class, however: there was a strong sense of academic rivalry. One of our members, our valedictorian, won two of the most coveted academic prizes in Los Angeles County that year. So, while we were not the recipients of a first-rate education, we did learn how to dig in and compete. One of our teachers told me 20 years later, "Your class was by far the most verbal."

This gave me an edge on the college competition that I faced in my first two years. I had learned how to write fairly well, and I had learned how to spend three or four hours a day on homework – or if not homework, then the senior play, running the student council, and running the district-wide scholarship federation. I had learned how to conserve my time, a key skill. If you have not learned this by now, it's time to change. The Bible says, "He also that is slothful in his work is brother to him that is a great waster [destroyer]" (Proverbs 18:9).

Your Study Schedule

There are lots of "how to study" manuals. They are like diet books, and just about as effective. That is, they don't work for most people. Habits are not easy to change. The price of change is too high.

One very good test of your own diligence is your willingness to follow a set study schedule. (This was my undergraduate weakness.) Here is the best rule I know to deal with this defect: the first book to open when you get back to your study table is from the class you hate the most. Get this out of the way early. Then go on to the next-least favorite class.

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As mentioned in the previous chapter, be sure to work on mathematics assignments and foreign language assignments daily. These classes are cumulative, and to fall behind here can be very dangerous. You will find that the classes you like most will generally be the easiest to cram for, so put your time in on the other ones first.

You should spend twice as much time doing your homework as you spend in class. The average student spends 15 hours a week in class. Thus, he should spend 30 hours doing homework. This makes 45 hours, which is close to my recommended 48-hour week.

I know: nobody does this. But freshmen should. If they refuse to do this for the whole year, then they should do it first term, until they see what the competition is like.

Where should you study? Where no one can call you or see you, and you can't see or call anyone. This means in the main library's basement or top floor, or in a departmental library, preferably in a corner. The key to highly efficient study is simple: uninterrupted mental struggle. The library is a good place to ask someone for a date. It is a bad place to go on a date, unless you have your study schedule with you.

You will need a **Day-Minder** or other time-management system. Disciplined time-management is worth at least 15 extra IQ points. I mean this literally, although I can't prove it. (A university behavioral psychologist could, if he could get his rats to use Day-Minders.)

There are also computerized scheduling programs, but most people will not actually use them.

Schedule your term papers well in advance. Do the same for tests. Yes, everyone crams; but cram rationally. Start cramming for an exam at least two days before it is scheduled, just in case something comes up – or someone – that blasts your final day's cram schedule to pieces.

If you refuse to use a personal time management system, then buy one of those giant calendars that sit on your desk or a wall. The first week of the term, mark every exam, term paper assignment, ball game, TV show, or whatever else you plan to do. Then stick to this schedule. (A desk calendar will also force you to clean off your desk once a week. Maybe.) It's wise to use a desktop calendar even if you use a Day-Minder. What if you lose your Day-Minder?

If you work best at night, make sure you can live with your roommate. Colleges should have a slot on the dorm application that says: "night person": ☐ yes ☐ no. Or "early riser": ☐ yes ☐ no. "Light sleeper" is another category that is ignored until it's too late. So is snoring.

One thing you need to understand is the value of your time. Never take book notes by hand when there is a photocopy machine nearby. Your time is surely worth more than 10 cents a page. If you take notes in longhand or type into a computerized data base, summarize the quotation; don't enter it verbatim. Buy a filing system to store your photocopied entries. A cardboard filing cabinet with hanging folders is a very good investment if you have space for it, even if it has to go on the floor of your closet. Put your shoes on top of it.

If you use a desktop search engine like Copernic's, you should buy a scanner. Scan in the book page. Copernic will find it. As for scholarly journals, if you read an article online, you can save it to your hard disk or (if you're at the library) send it to your email box. From there, you can download it. Copernic will find any key word in it.

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This leads me to a major point, more suitable in the section on writing term papers. If you type in a quotation, be sure that you get your roommate to read verbally the direct quotation back to you, and check it word for word, comma for comma, on your final draft. This is why you need a computer: easy corrections of would-be final drafts. You would not believe how easy it is – and potentially how disastrous – to drop a word like “not” in your final transcription. Woe unto the student (or author) who gets caught reversing the meaning of the passage, and then making his point in terms of his misreading!

Also, he who does not leave 24 hours between the final proofing of his paper and the due date is playing academic Russian roulette.

The Secret of Survival: Avoiding Land Mines

Select the right courses. First-term freshmen have very little leeway. The larger the school, the fewer the choices. You take whatever classes you can claw or beg your way into.

Assume that it is second term. You may have some degree of choice. Never hesitate to go to upper division students who have done well in a particular course. This is one reason – one of the few – for living in a campus dormitory and eating dorm food. That first year in the dorms helps a student to learn the campus ropes, which is very important. The grapevine is usually very efficient: what professor to avoid, what class is a killer.

Lower division courses are usually tougher for most students than upper division courses. This is because upper division students are in better academic shape, mentally. They have learned the jargon of their discipline, if nothing else. They are no longer competing against whiz kids in someone else's major. Also, they are given the benefit of the doubt in borderline situations. Finally, they are not in the “flunk 'em out” phase of the

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student screening process. So do not despair if you are struggling to keep afloat in your first year; it does get easier as you go along.

Here is a tip that might make your boredom more bearable: college work, even upper division work, is a continuation of high school's mental push-ups. You are given tasks to accomplish that may not seem meaningful. In fact, they may seem downright stupid. Indeed, they may well be stupid. But they do allow you to get your mental muscles in shape.

You will be astounded in retrospect when you reflect on how few specific facts or even general ideas you derive from an entire semester of lectures and readings. But never forget that formal education is mostly a series of mental exercises; each step leads to a higher one. You struggle at first, in order to prepare yourself to struggle for the next one. In and of themselves, the courses may not mean much. Look at your classes as push-ups; they are preliminary to learning. They may not be pleasant, or even productive in and of themselves; they are necessary.

It is wise, if possible, to take complementary courses. For example, if you can take world history, world literature, and world geography in the same semester, do it. They will help you to focus your attention. They will help you to quote information from one class to the other, thus helping you to impress your professor with your “wide knowledge” and “willingness to read extra books.” It will also help you to retain information in your already overtaxed memory, since the facts will fit together better. Unless you are totally scrambled mentally, complementary course work does help, especially the freshmen year. I call this the overlap strategy.

I suggest that students sign up for one extra course each semester, on the assumption that one of them will have to be dropped. Drop the one that is going to reduce your grade point average. If it's required for graduation, take it later on, when you're ready. Mark the deadline for dropping courses (e.g., a note on your mirror).¹ This way, no dean has to approve the move after the official drop date. If, lo and behold, you should be doing well in all the courses, drop nothing; you have just eliminated one graduation requirement, leaving breathing space for some future semester.

Pacing Yourself

Always keep up with all assignments. Now that we have dispensed with the obvious, how do you survive when you do not keep up with your assignments? Since you almost certainly will not, you need a strategy.

1. By the way, do you know what e.g. means? Find out.

The First Three Weeks

Here is the number-one rule: you must keep up in the first three weeks of the semester. You need to pace yourself. You have to find out which course is troubling you, and therefore which one you should drop. Furthermore, the more serious the extracurricular activities come later in the semester – big games, big proms, big social events, and you will need to have some time to waste held in reserve. You may be tempted to enter in the big fling of the first few weeks in fall, especially if you are an attractive freshman girl, since many older male students will be on the prowl. Unless the date is really something special – with the son of a multi-millionaire, perhaps – it is wise to say no. Agree to go out after three weeks.

Here is another tip: if you study while others are goofing off, you get double the effect of your labors: while you're learning, they aren't. Then, later in the term, when they goof off again, you can spare the hours to goof off with them. You are still ahead of the pack.

In those first few weeks, when most students are fooling around, not yet in the groove, you will be getting the feel of the academic track. Those first three weeks are therefore crucial. Do not waste a minute. (This also holds true in every successive semester or quarter; the first three weeks are the ones in which you must compensate for your bad habits. If you do, you can coast a bit in the middle.)

You Are Growing Sleepy

You will find, very early in the year, that long hours of reading boring and/or difficult material will make you very sleepy. You may try getting up and taking a walk outside. If this is not helpful (or psychologically impossible), then take a 20-minute cap nap. If you find that this need is a constant daily factor, schedule it into your work schedule. Do not fight the desire to sleep, unless you have already taken your nap. You will work more efficiently in the evening or afternoon if you sleep. Your mind won't drift off course so disastrously. But you must be aware of your own tendency to cop-out. Some people use booze or addictive drugs in order to let them escape from responsibility. Students sometimes use sleep as an excuse. It seems so healthful, so moral. Use sleep; don't let it use you. If you can gain relief from 20-minutes with your head on the desk, so much the better. Warning: if you lie down, you are likely to sleep longer than 20 minutes. You may only need 20 minutes to get back on track.

A five-minute break every hour or hour and a half will also help. This is true of long-distance driving, and it is true with studying. There is nothing wrong with leisure, if it is used to aid you in your work. Again, as in the case of selective napping, use leisure; don't let leisure eat into your study time.

If you just don't have time to spare for a nap, schedule typing for your "down time," which for most people is 1:30 p.m to 3. The physical activity of typing will help to keep you awake. Or walk over to the library from the dorm. Or eat a piece of fruit.

Work on Your Weaknesses

After a few weeks, make a list of the things you are doing well and those areas where you know you are slipping. Try to work on your weaknesses, while keeping hold of your strengths. Ben Franklin used this method of constant checking and improving his faults, and his autobiography attributes much of his success to this approach. Keep after yourself until good habits come more readily than the bad ones. A thousand-mile journey starts with the first step.

Work on your weak courses, too. If you hate math, work on math if you are required to take math.

Cramming

Now, a few additional words on cramming. One of my former students, who became a highly successful TV commercials model and wound up with her own TV series (a short-lived, Saturday morning adventure show), was a classic crammer. She actually survived, I was later told, on three hours a night of sleep, or less. In any case, that was her schedule in finals week. Let me assure you, it showed on her final exams!

Confused, disjointed exams do not get you through college. Zero sleep is also very unhealthy. There are limits on the possibilities offered by cramming. It can be done for professors who give memorization-type exams, but there are not many good instructors who do this any more – if there ever were. You can cram foreign language vocabulary words. I once memorized about 800 words for a strictly memory exam, and I only missed four words on it. Of course, three weeks later, I would have missed 150 or more. But it can be done. It is not educational, but it may enable you to go on with your formal education.

You can cram in dates and names, which will help you to compose a skeleton outline for a written history exam, or fill in a few multiple-choice questions (known in the industry as multiple-guess). But you have to understand the limitations on cramming. You do not cram for symbolic logic exams, I would imagine, or literature classes. Your mind must work smoothly, steadily, accurately for serious exams, and cramming is not conducive to this kind of exercise. If you must write the exam, pace yourself all semester; if it's rote, you can cram.

Students do cram. This is the inescapable fact of life. It is better to save cramming

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time for review purposes. Go over your notes, underlined passages, outlines. But as much as possible, do not try to assimilate fresh material in cramming sessions: you will generally wind up only with a jumbled head. And do not – repeat, do not – use stimulants to keep you awake. They are bad for your physically, and they make you nervous. As I will discuss in the section on taking exams, nervousness is very bad for exams. Stimulant-induced nervousness is ridiculous.

Eat, Drink, and Be Wary

Very few undergraduates in college pay attention to their diets. I never did. I let the dorm cafeteria nutritionists take care of me, and I went home pale and exhausted every summer.

Because of the all-you-can-eat policy of dorms, students tend to gain ten pounds in their freshman year. They spend the rest of their lives trying to lose it. The weight creeps up on you between September and May. It does not creep off.

I did not really wise up until I was living alone and working on my master's degree. At that time, my parents bought me a juice machine, and I began drinking vegetable juices daily. My health got better. I had suffered from an allergy every spring. The back of the roof of my mouth itched constantly. With the juices, this went away.

While I was an opponent of Dr. Linus Pauling's political views, I think his book on vitamin C and the "common" cold is good; his therapy of massive doses of C works almost spectacularly on me. The first night I contract a cold's symptoms, my mucous membranes normally secrete so much that I virtually hallucinate – I dream of monsters strangling me or of drowning – and I'm spitting up all night. I can't get a decent night's sleep. With a dose of 2500 milligrams of vitamin C before bedtime, I usually sleep much better. The first two nights that I tried it, I hallucinated for about two hours; suddenly, I awoke. No phlegm, no tossing and turning: peace! I got up to check the clock both nights; it had taken about two hours to work. I sleep peacefully thereafter. Sometimes the treatment is not so successful on me, but it always helps. (I also take lysine.)

I do not recommend such high doses when a cold departs. Half a milligram is sufficient per day. The U.S. government recommends even less.

Another example: I once gave a week of speeches in Eugene, Oregon during the week that local farmers burned hay fields. The effect was the worst hay fever attack I ever had. I normally do not suffer from this malady. My nose ran like a faucet. I was not fit for lecturing. So, I took several grams of vitamin C. In about 20 minutes, the symptoms disappeared. Then, about two hours later, they came back. I used vitamin C to get through my lectures.

Stone-ground whole wheat bread is the only way to go if you eat wheat bread.

As your friendly dentist always says (before he send his friendly bill), avoid excessive sweets. Cut down on sugar, candy bars, and ice cream as much as you can, especially during the week before finals and during the finals themselves.

I would not recommend taking a candy bar to an exam “for quick energy.” This may slow you down a half hour after you eat it; the energy is not just quick, it is practically a flash. Take an apple or an orange (and a napkin, please) instead. If you want a stimulant, eat a Mexican pepper. Leave sugar and coffee at home. The object is not merely to stay awake. The object is to think straight under pressure. The exam is usually stimulant enough.

Conclusion

In conclusion, I restate only the obvious. Education, in both the broad and formal sense, is primarily a process of personal self-discipline. Discipline will carry you where innate genius will not. Discipline will give you a feeling of having accomplished something, even after the lecture notes are long departed from your memory. Discipline will let you know you have done your best even in a failure, and the psychological blow will be thereby reduced. The answer to self-doubt is self-discipline. Work so hard that you don’t have time left over to worry.

The way to survive college is to work hard and work smart. Upper division students generally know how to do the latter. Most first-year students are unwilling to do the former and unable to do the latter. This manual is designed to persuade them to do the former and teach them how to do the latter.

Hard work covers a multitude of academic sins. Don’t skimp on it first term. Learn the ropes before you let go of the rope. It may be a long fall.

There are always shortcuts in life. Sometime they are good; sometimes they are not. It takes moral principles and experience to know when to take them.

Don’t try to run a marathon as if it were a sprint. If you need to sprint, do it the first three weeks and last two of the term. I think most freshmen students know this, but they get cocky if they survive the cut, first term. This puts them at risk during second term, since they start coasting mid-term, and it also tempts them to waste time for the rest of college. It is better to pace yourself as if you were running a marathon, since you really are. Monday, eight hours. Quit. Tuesday, eight hours. Quit. And so on: ka-thunk, ka-thunk, ka-thunk. Then comes Sunday. (Or Saturday, if you’re a Jew or a Seventh-Day Adventist.) Quit.

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READING, WRITING, AND EXAMS

This is the longest chapter in this manual. It would be longer, except that you probably won't do 50% of what is in this one, so why should I overdo it? If you will do what is in this chapter, you will survive all but the most inappropriate major.

The heart of a liberal arts education is this trio: reading, writing, and natural science. The examination system is part of the liberal arts college, not a liberal arts education. Never forget the distinction.

Very few Americans learn to handle higher mathematics. They can, however, learn to flee mathematics, which is what most of them do. Those who successfully flee higher math cannot master modern science, except perhaps some phases of the biological and geological sciences. Thus, I am not dealing here with a full liberal arts education; I am only dealing with the techniques of surviving a liberal arts college.

Today's high school graduates are almost equally ill-equipped in reading and writing. They have not mastered the art of rhetoric, and few of them are familiar with logic. An astonishing number are not even competent in grammar. Thus, what was basic to classical education in the medieval education – grammar, logic, and rhetoric – the modern American high school graduate has been denied.

Miss Dorothy Sayers, the delightful English lady who wrote the wonderful mystery novels, and who was a fine scholar of the classics, once wrote a very revealing essay on education, "The Lost Tools of Learning" (1947). It's on the Web. What Miss Sayers pointed out was the striking parallel of the medieval educational "trivium" – grammar, logic and rhetoric – and the learning abilities of children. The trivium was not trivial.

Young people love to memorize up to the age of ten or eleven. Television commercials, songs, rhymes, almost anything that they are not required to memorize is a snap to them. This is the best age to teach them grammar. Anyone who has seen the plodding, unsure advancement of adults in a seminary class in simple New Testament Greek – the language of first-century street urchins – knows just what I mean. Men over age twenty do not make good first-year grammarians.

Next comes the age for development of the logical faculty, the early teens. Students learn to evaluate the truth or falsehood of chains of reasoning. By the middle of high school, young people should be starting rhetoric; they should be ready to polish their logical skills with forceful argumentation. This is why high school debate is a useful extracurricular activity.

What we find in today's colleges is a disastrous situation in which many, many high school students do not have a firm grasp on grammar. They are probably too old to learn it well, and they will struggle through college. They ought to be at the rhetoric stage, yet they are at the stage of pre-teens. Grammar should be second nature to them as college

freshmen or even high school freshmen. In fact, they should have already forgotten most of the really complex rules; correct grammar should now be instinctive.

One of the reasons former UCLA basketball coach John Wooden was so successful was that his players were so well drilled on basketball fundamentals. They did well almost at once in professional basketball, since their reactions were instinctive. That Mr. Wooden had been a high school English teacher was not randomly related to his coaching techniques. He taught his players the grammar of the game.

To the high school student without a good grasp of English grammar, I will put it bluntly: you have been cheated.

Reading

In all likelihood, you barely know how to read critically. This is why college is going to be tough. Of all intellectual skills most vital to success in higher education, reading is the most fundamental. If you do not know how to read critically, you will be in deep water very early – as early as the second week of school.

One of the best sources of information concerning both reading and writing is a book by Mortimer Adler, *How to Read a Book* (1940). A friend of mine gave it to me when I graduated from high school, and it was a very useful tool. (His kid brother later became a member of the Beach Boys, which only goes to prove that reading isn't everything in life; there are also fame and fortune.) Adler tells you how to read a selected number of important books, not how to read novels or the newspaper. He shows how the book should be dissected mentally, how to criticize it, use it, make it a part of your personality. He says that it takes too long to do this with every book, but the closer you can come to his recommended approach, the better you will perform. By reversing some of the steps, you can also figure out how to write something passably intelligent.

Another book worth reading is Norman Lewis' *How to Read Better and Faster*. He is the author of two other very handy books that can help in preparing for the SAT exams: *30 Days to a More Powerful Vocabulary* and *Word Power Made Easy*.

Textbooks

College-level textbooks are not really books. They are “dumbed-down” to levels that are academically abysmal. They are boring. They are constantly being revised; this sells more copies, with more royalties going to the authors, thus destroying the used-book market for older editions. It also gives one the impression that textbooks are either not written very well in the first place, or else they were not very accurate before. So why should anyone think they are accurate today?

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It is not difficult to read textbooks, however. They are skeletons with padding. They can be underlined, outlined, and they sometimes contain handy summaries. They have charts, graphs, and lists of all sorts of easily forgotten facts in the rear. They are not very thoughtful, but they are all right for gathering data to spew out on an examination paper. Once.

The serious student should not be deluded: textbooks are introductory books or instant refresher-cram books; they are not to be regarded as definitive.

Occasionally in my graduate school career, I was subjected to the misery of sharing space in a classroom with junior high school teachers who were returning to the university to get a few extra credits for extra pay. No self-respecting university should allow academically rusty people to fill its graduate school classes, but these lazy, untrained people were given “gentlemen B’s” (it’s a “gentleman’s C” at the undergraduate level), when they should have been flunked out.

After years of teaching junior high school history classes, many of them had lost their ability to read anything more difficult than a textbook. Subtle nuances escaped them. They wanted something quick, easy, and serviceable for an examination. They had either forgotten or never really understood that a textbook is usually a substitute for creative thought. Not grasping the limitations of all textbooks, they had relied on them so heavily that their minds had grown flabby. They had ignored a basic rule of learning: do not use any educational tool beyond its legitimate but limited role.

Paperback Books

Paperback books created an revolution. Most important, they have freed students from endless hours in the reserve reading room of the library, a place where students before 1955 spent a high percentage of their study time. This has freed them from extensive note-taking; underlines do far better.

A paperback can be read in several ways, but I think that the following approach is best. First, read the introduction, the conclusion, and the chapter conclusions (if provided). Second, read a chapter as fast as you can, going only for the general direction of the author’s argument, not details. Third, re-read the chapter, underlining key ideas, making vertical lines along the outer margins for somewhat important ideas, and writing summaries on the top of the page. An “X” or a check mark can note important subdivisions, or possibly a number, if you are outlining it. (No detailed outlines at this stage, however.) Fourth, note the basic theme and conclusion of the chapter, either in the book or on part of a 5 by 8 note card – one or two ideas at the most. Then go on to the next chapter: a rapid skim, careful reading and underlining, and notes. Finally, summarize the conclusions of the book on the note card. You might also want to put some notes of key ideas and page numbers at the end of the book, perhaps on the rear inside cover and

the page facing it.

What are you actually doing? The markings allow a later skimming during the days before an exam. You can re-read these underlined sections in a fraction of the time necessary to read and mark the book in the first place. The notes, if limited to basic chapter summaries (not extensive outlines), will give your mind a handle in case a question appears on an exam that forces you to repeat and use this knowledge.

Remember: you really cannot remember very much during an exam. There are sharp limits on your memory. It works in peculiar, unpredictable ways. How much can you actually write in a 20-minute essay question? Not very much, let me tell you. A few ideas, some facts to back up the ideas, a few introductory and transitional sentences, a few references directed to one or two of the authors or documents assigned, and a conclusion. Maybe 500 words, if all things work smoothly. You cannot possibly recall detailed outlines for half a dozen books and simultaneously select all the relevant facts and tie them into a coherent, aesthetically satisfying essay – not in 20 minutes, anyway. As always, know your limitations – and the exam’s.

Perspective

The problem, as we all know, is the selection of the “relevant” facts. Relevant facts support relevant arguments. This involves a perspective. If you have rejected your professor’s perspective, your essay must do two things: first, summarize accurately his perspective; second, provide a coherent, well-thought-out alternative. The more you disagree, the better your alternative had better be assembled. This means that you must read critically. You must think about what you are reading.

One feature of academia that freshmen usually ignore is the existence of scholarly professional journals. Each discipline has dozens of them. The number has doubled every 30 years (since 1750). Thus, you should know the names of the major ones in each course you are taking.

In the social sciences or history, the first step is easy, though very few freshmen ever take it. Go to your professor or T.A. and ask him for the names of the three most important journals in his field. For example, in history they are *The American Historical Review*, *The Journal of American History* (U.S. history), and *The Journal of Modern History*. In economics, there are *The American Economic Review*, *The Journal of Economic Literature*, *Economica* (British), *The Quarterly Journal of Economics*, and *The Journal of Political Economy*.

These journals contain a very useful tool: book reviews. If a book was published in 1995, by 1997 or 1998, it will be reviewed in the journals. If you have five books assigned in a semester in some class, spend one afternoon tracing down two or three

reviews of each book. You can access them on-line. If you are accessing them from your own computer, download them and file them on your hard disk for future reference. Type in a few key words in the **Save As...** box. Copernic Desktop Search will let you find these articles.

The book reviews will generally contain a summary of the book's main points – as interpreted by the reviewer, so get more than one review – and a few critical comments. Critical comments tip you off to possible alternatives explanations, possible flaws in the book. Such information will aid you in your reading and provide you with ammunition for a term paper or final exam question. Read the review before you read the book, after you read the book, and when you re-read your book's underlines just before the exam.

British historians, by the way, are more likely to be really vicious in reviewing each other; the British journal, *History*, is a good source of really choice academic hatchet jobs. (You can look up the name of the book you need reviewed in the index at the end of each volume, or in occasional cumulative indexes that the journals publish every twenty volumes or so.)

In effect, everything should be read at least twice. The initial skim counts as one-half; the reading is one; and the re-reading of your highlighting is one-half. Some items should be read a third time if it is the only book assigned – a textbook, for example. But only one reading needs to be the usual long, careful process. Learn to vary your reading speeds.

Note: there is a third technique, which I discuss in Lesson #2 of my free course on study skills, that dramatically increases a person's reading efficiency.

This brings up a hot topic: speed reading. I have taken two of these courses in my lifetime, and in my case, the time was not well spent. Some use machines. The others use special eye movements, or eye movements plus hand movements (Evelyn Wood's Reading Dynamics, for example). They can work for a tiny number of people on a permanent basis. If you happen to be one of these, no doubt the money is well spent. In a class of 30 people at one Evelyn Wood class, I saw only one man who did apparently get the knack of the process. It did me no good.

Some of them promise to triple your speed and/or speed-efficiency rate. They do, too, if you are not smart enough to catch on to the gimmick early. I was a professional exam taker by the time I enrolled in Evelyn Wood's Reading Dynamics. I took one look at the books given to us to "test" our reading speed, and I knew that the exam would have to be of the fill-in-the-blank variety. This means that the facts examined would be simple. I raced over the books; a fact here, a fact there – noted mentally – and on to the next page. I cranked through the simple book at a rate of 1,000 words per minute (wpm); for about three minutes, almost anyone who knows anything about the topic of the book can sustain this, and Evelyn Wood's people know this. The other book was more technical; it slowed

me down to 600 wpm. The exam was even simpler than I had guessed. I scored in the 80% range of accuracy. The combined rates of speed and accuracy gave me a very high score. Now, if the program could have tripled that figure, the money and time would have been well spent. The course could not do it, and I got my \$150 refund.

Years later I met a woman who, like most Ph.D. candidates, had seen her reading speed drop to 150-200 wpm, as the monographs became more and more complex, and the exams more and more demanding. She had signed up for Evelyn Wood's course. I told her to try a little experiment. She should sit in her car for an hour before going in, and exercise her eyes. Read five pages in a book. Then re-read those same pages, picking up the pace. Then do it again, and again. Then go on to another five pages. Repeat the exercise. Then go in and take the initial test. She followed my advice. She finished the books so fast that the instructor did not even notice when she raised her hand to say that she was finished – or pretended not to notice. Finally, he noted her time. Naturally, she was the first one finished, since forewarned is forearmed. Her reading speed, even with the delay, was over 1,000 wpm for both books, and she got about an 80% score on the exam. As the instructor told her, "It's tough to triple the speed of you fast readers." Indeed it was; she got her money refunded after the course was over.

These courses are premised on the fact that the average person is not used to simple exams and will therefore dawdle over the book. Anyone can triple his speed for a six or seven minute run, but almost nobody does. So, the speed reading techniques adopted by anyone can guarantee to triple your speed "or your money back." They can teach this in a few classes, so they are virtually guaranteed a profit. A few simple pre-test techniques like the ones I have outlined would force these firms to produce the real goods or get off the market.

Anyone could read the simple books assigned in these courses quite rapidly. The exams are so easy that there is no fear of getting stuck; hence, everyone is willing to read at "1,000 to 3,000 wpm." If you had only such exams in college, everyone would have a B.A., and probably an M.A. They make it really easy by assigning materials many people have seen in high school, or novels that have been made into popular movies. Yes, it is possible to triple your reading speed under such conditions. So what?

As for me, I still poke along at 200 wpm, unless I'm skimming along to find something worth reading at 200 wpm. If you are very familiar with the materials you are reading, you can safely double or triple your speed. When I wrote my first book, I was still in graduate school. I could not dilly-dally. By the fifth book analyzing the topic, I found I could crank up my reading speed. The material was familiar; the same facts were repeated again and again. I would skim until something unfamiliar or confusing appeared, and then I would slow down. As far as I can see, this is the only way "speed reading" ever takes root in the minds of most intelligent people. A few people will really get to 5,000 wpm; I have met only one who had a Ph.D., and he could sustain such speeds only for an hour. Of course, he could finish a book in that hour. Amazing!

Instead of shelling out a lot of your hard-earned cash on some gimmick-laden, hard-sell speed reading course, just spend a few bucks and a few hours on a speed reading book. There are a lot of them, but the most sensible one I have read is *Read Better, Read Faster*, by Manya and Eric De Leeuw, published by Pelican Books. It's out of print, but your library may have a copy. It does not use secret gimmicks; instead, it concentrates on reading flexibility: high speeds for some tasks, re-reading for others, and so forth. It dispels a lot of the myths about speed reading (at least insofar as these tales are applied, indiscriminately, to the average reader), such as the "necessity" for training eye movements, or the absolute ban on all reading regression. Chapter Five, "The Case Against Training the Eyes," is a useful rebuttal to the gimmick programs. Such gimmick approaches do work for a tiny minority of graduates, but not for you and me.

One reason for rapidly reading at "breakneck" – or breakeye – speeds for an initial reading is simple enough: you need practice at faster reading. Get it on your initial reading of a chapter or book. You can risk the higher speeds, since you intend to re-read the passage for fine points anyway. You may find that your second reading goes faster than you had expected, and the total time spent is not seriously increased over one slow reading. Furthermore, your retention will increase with two reading, even if the first one is rapid. Read for meaning; details are for cramming the day before the exam when you're skimming over your underlined book. One reading, or one reading speed, will not do all jobs equally well. Be flexible.

The book by the De Leeuws contains a handy section on rapid reading of books, using the techniques already presented. Read the dust-jacket, the table of contents, the beginning and end of the first and last chapters (ten minutes, plus a brief skimming of the conclusions and outline of the other chapters (two or three minutes per chapter), followed by a rapid reading. If the book merits it, re-read it at a more leisurely pace. Many assigned books will not merit a re-reading, but that's the way it goes, sometimes. In any case, the student who goes through one extra book a week – unassigned, so as to reduce compulsive note-taking, margin-marking, and excessive slowness – is accomplishing a great deal.

First, it keeps you in the groove as far as speed is concerned. You can risk speedy reading on an unassigned book.

Second, it just might turn up some information useful in a class. My late father-in-law used to read three hundred books a year. (He also wrote a book a year for thirty years.) He called his widespread reading "fishing." He located an amazing amount of off-beat, interesting, useful information this way.

Third, if you take only one 5 by 8 note card on the book, plus a 3 by 5 index card for your official file (with a reference to the bigger card), you can have a file of over 200 books built up at the end of your college career. (Better to do this with electronic note-taking software.) This might take an extra hour a week,

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depending on the size of the books involved, but knowledge tends to be cumulative, and the extra facts and perspectives in your memory will make new knowledge come that much more readily.

Recognition and perception are basic to active, intelligent, critical reading. An extra quickie book a week will be amazingly helpful. It also establishes an important life-long habit for personal growth.

There is one tool that may help you. It's a \$25 computer program, the **AceReader Original**. It has one feature that is unique: one-word viewing. It blasts sentences at you in the middle of the computer screen, one word at a time. Your eyes do not move. It also lets you practice reading blocks of words. You can download anything into it. Extract HTML pages and save them to ASCII (raw text). Then program it to blast text at you. You can program it at ever-faster speeds. It is a good reading exercise tool.

www.Spreeder.com

Writing

This skill used to be crucial to academic survival. Professors usually prefer to read something inaccurate written skillfully rather than something accurate written in a crabbed style. Writing used to be an important skill that could be developed at college. This is less true today. Faculty members prefer not to read student papers, which takes a lot of time. They choose not to assign term papers.

I know of no way to improve one's writing in three easy steps. It takes practice. It takes years.

My own writing skills were developed early. I was assigned five-page papers as early as the ninth grade. This got me in the groove quite young. It was one of my few developed skills when I entered college. According to my freshman English instructor, my writing improved again in the latter weeks of my first semester in college. It stayed at that level until my senior year in college, when it hit a new plateau.

The next big breakthrough was in my fourth semester of graduate school. I started freelance writing for a living about that time. For the next decade, I still made a rough outline, wrote a first draft, and then wrote a final copy, plus corrections. That ended when I got an IBM correctable Selectric III typewriter. I have not written this way for almost 30 years. As far as I can detect, my writing style has not improved much since graduate school, although my writing comes much easier. I now write "off the top of my head," which is not so risky anymore, for I have a word processor. I started using one in 1980. It changed the way I work.

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Note: that word processor in 1980 cost \$7,500 and ran on a \$25,000 used computer. Within two years, I bought a far better version of that program for \$495, to run on my \$5,000 desktop computer. That was what the microcomputer revolution did.

The answer to poor writing is to write more. This may seem like conventional advice. It may even seem depressing. Yet I cannot offer much hope apart from practice. It takes discipline, and also much reading of well-written books and articles. The appallingly poor writing among professional scholars should act as a warning to anyone who hopes to win an instant Pulitzer Prize in literature. This is one reason why I recommend a year on the student newspaper to freshmen; it sharpens their skills, especially the skill of short, coherent sentences. (Newspaper paragraphs are too short for scholarly or book-length writing. Life is not, contrary to an editor of *USA Today*, a series of short paragraphs.)

Clarity! This is second only to accuracy. If it is clear, it will probably be good writing. Watch out for those **indefinite pronoun references** such as “it,” “this,” and “that.” They can confuse the best reader, and most readers of freshman prose are not the best, at least on huge state campuses. They are low-paid teaching assistants. Insert those traditional sentences to keep the paragraphs flowing smoothly.

Do not forget to run your word processor’s spell checker. It has a grammar checker, too. Use this feature if you are not confident about your grammar. It may find a goof that would otherwise have escaped your notice.

Tools

You need a good dictionary. The Merriam-Webster’s *New Collegiate Dictionary* has served me well for many years. In the back of it is a list of the names and addresses of America’s colleges and universities. However, the classic dictionary is the *Oxford English Dictionary*. Like so many Americans, I got mine in a small-type version when I joined a book club. It was worth it. But www.dictionary.com will do in a pinch.

There are a number of term paper research and writing guides. I have used Kate Turabian’s standard handbook, and it has served me well. It is called *A Manual for Writing Term Papers, Theses, and Dissertations*. I started using it as a freshman in high school. She has also written *Student’s Guide for Writing College Papers*. Both are published by the University of Chicago Press. Some professors prefer a particular footnoting system, so it is best to ask in advance. The Modern Language Association (MLA) is standard for English classes. The “standard of standards” in the publishing industry is the University of Chicago’s *Manual of Style*, but it costs a lot of money, and Turabian’s *Manual* will give you the highlights.

Are you aware of the *Reader’s Guide to Periodical Literature*? It is a huge

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bibliography of articles.

Another excellent book is *The Modern Researcher* by Jacques Barzun and Henry Graff. You should buy a copy of this before you hit upper division. At the very least, check it out of the library. It is a reference book that needs to be in your own personal library.

Use encyclopedias to get a quick overview. Follow the bibliographical references. Avoid references in your papers to standard encyclopedias, such as the *Encyclopedia Britannica*. Try to find at least a few articles that you can cite from the discipline's scholarly journals. Usually a few of these will be cited at the end of an encyclopedia article. The problem here is that the cited articles may be old. Do not load up your paper with references to 20-year-old essays. Some are all right to cite, but not a majority.

Freshmen should avoid long, complex sentences. Readers automatically assume that this is not a normal style, and since this assumption is usually correct, when freshmen try it, they produce woefully garbled sentences. Strive for clarity. Revise your papers; try to cut down the length. If you add new ideas as you write, make certain that their purpose is to clarify existing sentences, not bog them down any further. Long, Germanic sentences are marvelous – if you're a German scholar. English-speaking freshmen should avoid them.

Logistics

First and foremost, you must set up your writing schedule early, preferably at the end of your first week in each term. This will enable you to work on all of the assigned papers in a rational manner.

You should begin looking for a research topic the first week. Skim over all your assigned materials with this in mind: What would be a nice, short topic?

Undergraduate students make the mistake that graduate students never make: they select too large a topic. They think they will not have enough material otherwise. The proper approach is to narrow your focus, so that you can demonstrate in the paper that you have done adequate research.

As I said before, you need a **Day-Minder** or an equivalent “pocket” time-management or project management program to get you through the whole process. College bookstores sell them. Buy one. Assume in advance that you'll make at least one false start in selecting a term paper topic. You will need time to recover. Select another topic.

Your goal is to narrow the paper's focus. Here is the process:

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Textbook reference to event or topic
Bibliography (if any) in textbook
Encyclopedia (background only)
Bibliographical references at end of entry
Specialized book on the topic
References to other specialized books on the topic
Footnote references to scholarly journal articles

If there are too many books on the topic, narrow your focus even more. You want a topic with about three books on the topic, plus a dozen scholarly journal articles. If there is more than this available, you will get bogged down.

For a freshman paper, you may need less than this. Don't count on it. Better to adopt overkill.

The trick, of course, is to know when to quit reading more articles. Write a preliminary essay, which shows you where the gaps in your knowledge are. You can then go and fill in the gaps with more research. I know this is the best way, especially for compulsive over-researchers, which I used to be. I rarely had the necessary discipline to follow this method back when I wrote this way. Today, I must crank out three articles per week, about 3,500 words each, like clockwork. I do this for a living. I spend maybe 3-4 hours per article. I am not obsessed with perfection. I substitute quantity.

Every term paper should go through at least three drafts. (I have rewritten some book chapters up to 40 times. Word processing makes this possible and economical.)

First draft. Find out what you know about the topic. Write down everything. Be ready to change anything you write later on. You are mainly looking for gaps that need further research. This draft is to force you to narrow the topic and fill in the gaps. It keeps you from over-researching, too. This draft must be completed at least three weeks prior to the paper's due date.

Second draft. This is the filled-in version of the first draft. By now, you know what is true and what is problematical. Argue with yourself as you write. Try to figure out counter-arguments. Answer these in advance. This draft should leave you with a paper in which 85% of your work is over. Have your roommate read it verbally to you, or use the tape recorder.

Final draft. This is where you add "spit and polish," as they say in the military. You fine-tune it. You get the grammar correct, the footnotes accurate (check each page reference with your notes), the transitional sentences in place. You make sure it flows.

Every final draft should be slept on for at least 24 hours. Then read it for one last (you hope) time. A paper completed at 2 a.m. may sound utterly brilliant; at 8 a.m. the

next morning it may look befuddled. Be sure that it is not due at 9 a.m.

One very good method for checking a short paper's coherence is to have a roommate read it orally to you. (You can do the same for his or her papers in a trade.) If it does not sound clear, it isn't clear. You can then read it back to your helper. If you have to add "by that I meant," you have a tip-off that something is amiss. It needs clarification at this point.

As a matter of fact, I always required students who complained about a low grade on an essay exam to come in and read their exam papers to me orally. You would be surprised to learn how few takers I had. I also made all complainers wait for one week before coming back. By then they had cooled off, and they have had an opportunity to re-read the exam in question. Since I also reserved the option of lowering a grade in retrospect (a kind of profit-or-loss situation for the student), this kept complaints to a minimum.

I once read somewhere (where is that note card?) that the seminary students at Columbia Seminary in Columbus, Georgia, used to be subjected to a very rigorous test in their classes on preaching. I may have read this, now that I think of it, in something written about Rev. Peter Marshall, the former chaplain of the U.S. Senate. (There is a Hollywood movie about him, quite good: *A Man Called Peter*.) Each student would write out his sermon, but a classmate would have to read it aloud before the class. That speaking exercise is the best writing exercise I have ever heard about. It would certainly create an incentive to be precise in advance.

For me, the hardest time in my pre-word processing career was when I first sat down to write. On one hand was a stack of note cards, books with slips of paper sticking out of them, possibly an outline, a few scraps of paper with handy-dandy suggestions of wisdom scribbled on them. An empty feeling would hit my stomach: how to transfer this assembled pile of near-random stuff into something coherent. But as soon as I finally took pen in hand, and I cranked out the first few sentences, I felt marvelous.

For those who must write, but who face their own internal demons when they try, take comfort in the fact that you are not alone. You should read an excellent little book by Prof. Jacques Barzun, one of the finest stylists of the English language, *On Writing, Editing, and Publishing*, published by the University of Chicago Press. Every freshman English major and journalism major should have this book assigned. It is a gem. Another good book is William K. Zinsser's *Writing to Learn* (Harper & Row, 1988).

Style

There is something we writers have invented called "author's license." It means that professionals do not have to obey the rules of grammar. It is a very handy license, as you

can imagine. We are very careful not to hand them out to a lot of students. Basically, it is a monopoly. But bear in mind that if we overuse this license, we get ourselves into trouble. Fellow authors may suspect that we don't know what we are doing. Editors begin to use the blue pencil more freely. As with a credit card, it is possible to overdo things.

It is assumed by intelligent readers that deviations from proper grammar have a good reason: emphasis, or avoiding the awkwardness of some grammatical rule, or a shift in contemporary usage. For example, sentences should not begin with "and" or "but." Notice that I violate this rule from time to time. But it is for emphasis that I do this; I try to drive home a final point in a lengthy list of points. As a freshman, I got into occasional trouble with this device; as a professional writer, nobody pays any attention (including the readers, I'm afraid). A sentence is supposed to have a subject, a verb, and a predicate. Most of mine do. For emphasis, I sometimes depart from the rule. Sometimes. Not often.

An unstated rule of scholarly writing is this: avoid the use of contractions. Write "do not" rather than "don't." The only exception: when the sentence asks a question. Doesn't that make sense? It doesn't? Well, then, you will have to learn to find ways to avoid interrogative sentences.

Another general rule: minimize the use of the first person singular. (Notice to grammar-weaklings: this means the word "I.") But also avoid the second person plural, called the "editorial we." It sounds contrived. It is contrived.

Examples

One way to find out what good writing is, obviously, to read good writers. Each academic discipline always has a few of these men.

A standard example of superb historical writing is Garrett Mattingly's book, *The Armada* (1959), a study of the conflict between the English and Spanish armadas in 1588. I prefer Paul Johnson above all. His *Modern Times* is just about perfect.

In sociology, where abysmal writing is the familiar characteristic of a new, inferiority-ridden discipline, one of the best writers is Robert Nisbet. His book on the demise of the traditional university, *The Degradation of the Academic Dogma*, is an eye-opener. The sooner you read it, the better.

Economists are notoriously poor writers, and one of the best, John Kenneth Galbraith, is therefore regarded with suspicion by even those who agree with his semi-socialist economic ideas. The master free market writer is unquestionably Henry Hazlitt, whose *Economics in One Lesson* is a minor classic in clarity. Hazlitt had a great advantage over the other economists of the century: he never went to college. Instead, he went to work with the great stylist and expert in the English language, H. L. Mencken.

Mencken once said that Hazlitt is the only economist who ever learned how to write. Another beautifully written book is F. A. Hayek's *The Road to Serfdom* (1944). Murray Rothbard is clear. So is Thomas Sowell, most of the time.

Writing is an art, and only some of its techniques can be taught. It takes years of struggle for most writers. Not all people can be writers, but a clear writer is an asset in any organization: business, club, academic institution, church. The talent is worth developing. It can open many doors in later years.

Good writers can be made into competent speakers, in most cases (John Kenneth Galbraith is a glaring exception), and good, clear speakers are always needed. But most of all, a good writer is aware of the talents of other good writers. This makes him a superior reader. It is more difficult to mislead him if he has the knack of writing. A critical mind is what modern education is all about, which is why successful writing and careful reading are the hallmarks of the better students on a campus, at least those outside the natural sciences and sociology.

There are also negative examples. Want to read the most ghastly prose in higher education? Buy a copy of one or more of Richard Mitchell's hilarious books, *The Leaning Tower of Babel*, *The Graves of Academe*, and *Less Than Words Can Say*. He reproduces many unbelievably obtuse and pretentious sections from essays written by education professors. You will not believe your eyes. You will begin to understand the degree to which the academic system has broken down in the social sciences.

Poor Eyesight

This leads me to a very, very, very important point. You will read about this technique nowhere else. If you are near-sighted, you wear glasses or contact lenses. You may want to do what I did: buy a pair of minimum-correction reading glasses. Reading lenses are corrected only to about 22 inches. Anything beyond this gets blurry. These lenses are what I wear when I type or use the computer or read. The lenses are corrected to the maximum distance I will be using them: under two feet.

If you decide to imitate me, measure the distance from your eyes to the typed page, and then type a sheet of paper. Take this paper with you to the optometrist's office. Take the measuring tape, too. Hold the sheet at the distance from your eyes at which you will be typing, and have him correct your vision only to that distance. Keep this pair of glasses close at hand when you sit down to read or type.

My lap-distance reading lenses and my computer lenses are the same correction. I can (and often do) sit in front of the computer screen for ten hours a day or more. With my reading lenses, I never suffer eye fatigue. I have used short-focus lenses ever since 1968. I attribute the fact that my poor eyesight did not get worse in graduate school to the

fact that I started using minimum-correction reading glasses early in my graduate school career.

Yes, you may even want to get a pair of bifocals. Bifocals are not just for old people. My 5-year-old used them in the 1980s. By the time he was 7, he was no longer near-sighted. The upper lenses were uncorrected; the lower lenses were corrected to give the illusion of distance. This way, he did not tense his eye muscles when focusing at close range. (Video games – a curse – got him nearsighted again at age 8.) I realize that this is not a conventional theory of the origin of near-sightedness, but there is a school of optometry that can reverse major eye problems, including myopia (near-sightedness). My son is one example, and I know many others. Not all optometrists accept these techniques as valid, but the techniques do exist.

Exams

Back in my undergraduate days, I had a friend named Duncan. Duncan was a fascinating chap, and he had one overwhelming skill, as he freely boasted: he could take computer-tested exams. It did not matter much what kind it was, either; he was at home with the graduate records exam in history as he was with some employment aptitude test. He was not a superior student, however, as he also freely admitted. But he loved taking exams. “What I’m looking for,” he once confided to me, “is some job that has me taking endless exams.”

His problem was, of course, that there is no such job. Yet employers and instructors insist that the best training a man can get is the training in taking exams. Applicants are screened by exams. But once the man passes the exam, he may very well be a failure in the job. Exams test only what exams test. Max Weber described screening by examination in 1918:

The modern development of full bureaucratization brings the system of rational, specialized, and expert examination irresistibly to the fore. . . . When we hear from all sides the demand for an introduction of regular curricula and special examinations, the reason behind it is, of course, not a suddenly awakened ‘thirst for education’ but the desire for restricting the supply for these [bureaucratic] positions and their monopolization by the owners of educational certificates. Today, the ‘examination’ is the universal means of this monopolization, and therefore examinations irresistibly advance.

I always tell students that one important facet of a successful examinee is coolness under pressure. Like the man tossed overboard, who drowns if he struggles too wildly, so it is with the student, especially the freshman. I have offered this slogan to classes: “If you’re going to flunk it, flunk it with a little class.” In other words, give it your best shot, the old college try. Also in other words, fake it, if necessary.

I remember one freshman girl who came in to make up an exam she had missed. I wrote out a question for her to work on for an hour, and sent her into an unused room. About ten minutes later she came back, almost in tears. “I just can’t answer this question. You might as well flunk me.” So in my usual gentle fashion, I told her to get back in there and put something on that paper. I told her that any simpleton can crank out something, and something will usually get a D, which is at least a passing grade and a whole lot better than an F. Dutifully, she went back into the vacant room, wrote for about 40 minutes, handed in the blue book, and earned a C+. Panic had almost cost her two and a half grade points on that exam, and that is a lot. I think she wound up with a B in the course; she could not possibly have received anything higher than a C with an F on the mid-term. A word to the wise is sufficient. A whole paragraph is overkill. Write down something on the paper.

Essay Exams

When preparing for an essay exam, or preparing an answer after the question is in front of you, remember a few simple rules.

First, there is always some lazy dodo in the class who will probably pick up the F. This gives you some breathing room. You are now shooting only for a good grade; a passing grade is pretty well assured. Keep calm.

Second, read the question. This is absolutely imperative. You are supposed to answer the question that is actually being asked. You cannot imagine how many people answer some other question. Sometimes I am sure this is deliberate; the guy has no answer to the original question. But all too often it is just lazy reading of the question or of the instructions.

Third, find out how much time you have. Outline the answer in terms of the time available.

Fourth, do not overdo it on the outline. Once you get writing, you will be surprised how many facts and ideas start coming to you (this, by the way, is where faith steps in – you hope the facts will start coming). All you need is an outline that will give you the confidence to start writing. If anything, as you get better at taking exams, the outline is there to keep you from writing too much. You tend to get carried away on the first stage of your answer, and balance, the magic key to style in a written exam, suffers too much.

Fifth, use decent penmanship, except when you cannot spell a word, in which case a smear might be appropriate – but do not use that word again!

Sixth, when you run out of things to say, quit writing. Once you have filled

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up three and a half or four pages of a blue book, unless you have abnormally large handwriting, you have probably earned a B-, at the least, unless your facts are all wrong, in which case things are unlikely to get any better just because you keep putting more words on the paper.

Seventh, leave at least one blank page open after you finish any question because – just maybe – you may think of something else to add later in the exam. Your problem then is how to make your first conclusion not look quite like a conclusion, so that you can tack on some new facts and another, revised, conclusion.

Eighth (especially in freshman English classes), stick to a simple format: introduction, body, conclusion. Within these guidelines, keep your paragraphs equally simple: topic sentence, some facts and perhaps a few citations from the assigned readings to document facts or opinions, and a conclusion. If necessary, add a transitional sentence, and go on to the next paragraph. Five or six sentences make a solid paragraph; you might even get by with three. Don't worry about the mechanics too much; be clear, document your case, give some signs that you have read the assigned materials, and conclude the paragraph. Do not dump facts; integrate them into some coherent, intelligible pattern. (Yes, it is regurgitation, but regurgitation with flair!)

In my early years, I found that after an exam, it was best for me to forget about it. I sometimes thought I had aced it; on those I usually received a B- or a C. On those in which I had doubts afterward, I often did quite well. As a senior, I knew the difference, but as a freshman and even as a sophomore, it did not pay to worry about it. Get back to your next exam. Or go watch some television. Or as most of us used to do, sack out for two hours – you haven't had much sleep this week.

Multiple Choice Exams

These are easy to grade, so they are normal on unscheduled “pop” quizzes. They are far too normal on all other exams. Instructors who use them exclusively are lazy. There is no other description. An instructor who never gives an essay exam in the humanities or social sciences is a flake. Avoid him.

Here are a few ways to beat the system. They are the same techniques used on the SAT and ACT exams. They, too, are graded by machines. Your grader is a machine who happens to be breathing.

See if you can narrow down the choices. If you can, it pays to guess.

Look for the obvious answer first. Then think about it. Is the obvious a

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ringer to lead you into a trap? Does this professor like tricky questions? Experience helps. Ask someone who has taken his classes before.

What seems most reasonable? Go with that answer.

Answer what he wants to hear on an “objective” (ha, ha) exam. Your job is to answer the exam accurately from the grader’s perspective.

If this instructor is honest, he will accept suggestions. On objective exams, put a note to the side explaining your logic; you may still be graded fairly. But you had better be sure of your reasoning. I’d use this technique only where there are two equally reasonable answers.

True & False Exams

My theory is that, at the college level, these exams are usually designed by tricky professors. The better the school, the trickier the questions. Watch out for them. Do not go with the obvious answer without careful thought.

A tip-off are the words always and never. The answer to a question that begins with this word is almost always “false.” Think of the exceptions. If you can think of one, write it in the margin of the exam paper. Maybe you’re trickier than the grader is.

Be sure you read the question very carefully. The fewer the questions, given the same time allotment, the more likely the questions are tricky.

Use these exams to correct your own thinking. A good true-false exam should stimulate your study. Don’t toss out the exam paper after it is returned. Give them some thought.

Go for Broke If You’re Really Broke

Let me tell you the story of Al Axelrad. We both went to the same university for a decade, freshman year through the M.A. Al loved bridge. One term he flunked out for playing too much bridge.

We were now in a graduate class together. This was in 1967, I think. Our professor was a highly educated idiot. He was from Yale. His idea of a history exam was to ask about the treaties of Europe from 1812 to 1878 – not explanations of how, what, or why – just a chronological list. You could have had a B simply by listing them, he told us afterward. In short, an idiot. He survived only one year; the department did not renew his

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contract.

This was an undergraduate class for juniors and seniors. I had a B.A. I had received straight-A's in my previous year of graduate work. I got the third highest grade in the class on the first mid-term, a C+. Al flunked. On the second mid-term, it was much the same; I got a C or a B-, and Al again flunked. Half the class had F's or D's. It was a nightmare. I studied, panicking slightly. Here would be the black mark on my record. Graduate students should never get C's. I pored over the treaties, the dates, the names. I, the fool.

Meanwhile, Al went to talk with the idiot professor. Al's father was one of the big-time lawyers in Hollywood, with clients like Warren Beatty and Steve McQueen. Al knew what a good defense lawyer would do when he was losing a case: make a deal with the prosecution. "I'll make you a deal," he said (as he later reported to me). Here is a guy with two consecutive F's on mid-terms, one week to go, and he is going to make this lunatic a deal. (Chutzpah, I believe the term is.) "If all I can get is an F, there is no reason why I should study for the final exam." His logic was impeccable. Conclusion: "Why should I care whether you study?" So, his offer was preposterous: "Give me a deal, so I will have an incentive to study." The professor said that was all right, he would give him whatever he got on the final.

Al then borrowed the class notes of Bob McCune, then a full-time stockbroker who had come back to finish up his B.A. (Bob had flunked out this senior year due to Stratego, Square Mile, and poker, rather than bridge, if memory serves me right.) Armed with Bob's notes and possibly a quick skim over the textbook, Al missed an A on the final exam by one point. Final grade, off the record, B+; on the record, B. My final grade, B-; on the record B. It was my only B in grad school. And would you believe it, Al later complained that he should have bagged that A. Master of the Art!

Al went on to earn a Ph.D. and is now a university professor.

So, do not despair. When those "pink slips" come after your mid-term, and the bad news looms, remember Bob McCune, who rebounded, and remember Al. Keep the faith.

Conclusion

These tricks of the academic trade cannot compensate for laziness, lack of familiarity with the material, or some version of academic tone-deafness. Some people simply cannot get a mental handle on certain topics. But, on average, the average freshman is mentally equipped to handle the average freshman course.

The most important measurable collegiate skill is the ability to take formal exams. This is the least important educational skill after college. The most important educational

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skill is reading critically, which has faded in importance on most campuses. Numerous colleges no longer require a student in some fields to write a term paper. That was true even in the early 1960s; it is far worse today.

I doubt that anybody can teach you how to read effectively. At best, he can show you a few techniques that can help you if you stick with them, but these techniques are like diet programs: not many people stick with them. Few colleges have courses explicitly devoted to accurate reading. The college courses that do offer some instruction reading are remedial courses, and students refuse to take them unless forced to by the administration. So, the best way to begin to learn is by reading Mortimer Adler's *How to Read a Book*.

The hardest task for a freshman is to recognize which things he reads are really important – to the academic field in general, to his instructor, and to the person who grades his papers (if this is different from the instructor). The freshman tends to read everything the same way, in a vain attempt to remember everything. This is why it is smart to go to the *Book Review Digest* or to professional journals, and read what the reviewers thought. This is a useless strategy for textbooks, however; serious publications do not review textbooks.

Because you do not yet know what is important, read through the assigned passage rapidly before you start underlining anything. Look for the steps in the author's arguments. Look for the headings and subheadings, if any. Use the textbook's structural and visual aids. This is what they are there for. Textbook authors are forced by editors to include these aids for the sake of the vast majority of students who haven't the foggiest notion what is important or how to read efficiently.

The most important technique is the obvious one, the one students automatically reject: read the assignments on schedule. Cramming is an art. It is to be used properly. Cramming is a system of high-speed reviewing. The key to successful cramming is successful preparation. Cramming is not supposed to be a substitute for preliminary reading.

Do you believe this? Of course you do. Will it make any difference to you when the assignments are handed out? Probably not. Old habits are difficult to break. My suggestion: take a summer school course on study techniques at the local junior college. Take it for credit. See if you can break your old study habits before you hit a four-year college.

For those of you who have read my manual on study techniques, you should adopt Professor X's study technique. It really does work. If you are in a jam before an exam, use it. Then use it when you are not in a jam. Begin to use it on a regular basis. It is a skill that will pay off for as long as you must read new material and understand it.

I hope that is a long time.

EXTRACURRICULAR ACTIVITIES

I am assuming that you will not attend college on an activity-related scholarship, such as sports. If you do, then your practice time is not what I would call extracurricular.

I am also assuming that part-time employment does not count as extracurricular. If you work a strict 48-hour week plus a job, you will have no extracurricular activities. This is why, in the freshman year at least, you should have enough money to pay for the first term without relying on a campus job.

Working students are forced to budget their time more carefully. They spend less time watching TV or going to ball games. They study more effectively, so they can cut the academic work week to less than 40 hours and still survive.

Let's get one thing straight from the beginning: you are not spending your capital to have a good time. Your \$40,000 to \$140,000 investment is serious money.

Good times are close to inevitable in college. The question is: How often? Unless you are at least a B-average student, the answer should be: not too often. If you are less than a 2.7 gpa student, you are wasting someone else's money. It is not morally yours to waste.

I will strengthen the argument. If you are planning to attend graduate school or a professional school – medicine, law, architecture, etc. – unless you are a B+ to A- student in your major, you are wasting somebody's money and your time. Professional schools require generally at least an A- average in the major.

In short, it's not your time to waste.

You must schedule all extracurricular activities in terms of a rigorous time schedule for classes and work. They are extra. Every game of cards, every date, every hour in front of the television (apart from a directly useful documentary) will cut down on your other free time.

Time is never to be wasted; even your "free" time must be budgeted, just like your spending money. Time is one of the most scarce of all resources on a campus; it is appalling how much of it is wasted by students and faculty.

Freshmen

Be extremely careful of your time. The temptation will be present continually to put off this or that assignment. No teacher is on your back daily; no one really cares if you survive or not (if you are in a large state university, anyway). You will be treated as an adult, i.e., ignored. You have to make it on your own. Professors are not paid to care about you; they are paid to certify your attainment of certain limited skills, and this only a few times per semester. In the top schools, they are also paid to do scholarly research.

Caring about students is part of their extracurricular activities; they may not choose to get involved.

Unless you are a visible nerd, there will be fraternities and sororities, should they exist on your campus, that will want you to join in the fun, that is, pledge the “Greek” organization and help pay off the frat house debt and expenses. These organizations are not known for promoting academic excellence.

There will be pre-school dances and parties, retreats, frosh week activities. Some of this will continue when upper classmen return and check out the freshman girls.

The first three weeks of the freshman year, as I have already explained, are **academically crucial**. The temptation to party should be resisted by the serious student. Remember that 48-hour work week. (This means, don’t forget, there are 48 other hours for eating, goofing off, and generally not studying, plus 8 hours of sleep, plus Sunday off: not too heavy a load. You will survive.)

There are clubs to join, frosh election races to run in, all kinds of service activities, the campus newspaper, the radio station, and any number of ad hoc activities. As a former all-pro in these affairs, I would not recommend running for freshman class president (too often a dead-end job), or freshman class anything. I would recommend the newspaper, for that is where all scuttlebutt winds up. The campus grapevine is routed through the newspaper office, and if you have political ambitions, here is the place to cut your teeth. It gives writing experience, copy-reading experience (you may yet learn how to spell), interviewing experience, and it involves regular hours. You might even get some academic credit for it. Keep your head down, your mouth shut, your eyes and ears open, and get your assignment in on time every time, and have it ready for printing without too much editing. That will warm the cockles of your editor’s heart.

Clubs are not much good in high school; they are marginally better in college if they are directly related to your major or hoped-for major, or if their activities are devoted to a truly burning desire on your part (no, I do not mean meeting people of the opposite sex). Clubs introduce you to upper division people in your major, which can help you to get a head start on your freshman competitors. Tips and hints from upper classmen help to smooth the way for first-year success. It is always good to be in close contact – intellectual and social – with upper division students as soon as possible.

From a “7” to an “8” – Out Until 12

The better-looking college freshman woman has a real problem. Maybe she was popular in high school; maybe not. If not, she may be in for a treat: the dating competition is weaker in college. The girls who were good looking enough to get married right out of high school are off the market. The not-too-bright beauties are working at the

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supermarket or attending hairdresser school. That leaves the high school “7” who, in the new environment, is now an “8.” The men start lining up.

Now what? Accept every date? Make up for all the missed proms in high school? Go through the Eliza Doolittle syndrome and dance all night? Or turn down all but the best opportunities in the name of scholarship? My advice: the last.

If you flunk out or go on probation, the party is over. You don’t know what your academic competition is yet. You can see what the physical competition is. You already know that you’re in the running in the second competition. Make sure you’re still in the running in the first competition come second term.

Useful Activities

Tutorials are very useful, for they are a form of service. You have been blessed; you are putting some of what you have received back on the table.

Debate, drama, and work on a campus radio station can all build confidence, and this is very important. Professionals need the ability to speak well, and all three of these activities are of great assistance.

Debate will certainly help the average student to organize his thoughts; this, in turn, helps in the writing of term papers. It teaches a person basic research techniques. It forces students to become thoroughly familiar with the library and its many tools, as important a skill as anyone gets out of college. Debate is very good for building self-confidence. It provides the rhetorical part of one’s education.

I think debate is especially good for women. The format allows direct, head-to-head competition between men and women, yet there is no sense that the woman is “stepping out of her proper role” if she trounces some hapless male.

Drama can introduce a student to classic literature, but the problem comes when the school schedules modern drama. Moral judgment must be exercised in any decision to perform in a modern play. (Somewhere in between Shakespeare and pornographic movies, a person must draw the line.)

Music or artistry is good, especially if you have some talent that you don’t want to see atrophy. You can meet people with similar interests, which is a good idea. You will learn something both useful and aesthetically valuable. The fine arts are part of a well-rounded education. You may also be able to get group discounts for concerts.

Real-world political action, as distinguished from campus politics, is a legitimate activity, but watch out for crusades that eat up too much time. If you want to pass out

petitions locally, think twice; you're a newcomer or even an invader locally. If you want to serve as a "grunt" in some local political activity, under the authority of local politicians, fine, but don't spend too much time at this until you see how your grades are doing.

Intramural sports of the non-contact variety are good for keeping in shape, but flag football is riskier. You don't need to get banged up, especially your freshman year. Intramural sports eat up less time than most time-wasters, but they are surely high-risk activities until such time as you know what your grades are. Avoid this activity until you get your first report card. Then make a decision. They can eat up a lot of time.

Evening lectures are fine. Do you actually enjoy them?

Less Useful Activities

Be careful with a recreation activity like bridge. Chess is another pitfall.

Jogging? Bodily exercise profiteth a little, but guard your time judiciously.

Control your entertainment, lest it wind up controlling you. The television habit is a tough one to break. I gave it up 30 years ago. I just couldn't afford it. Had I stayed glued to the tube, I would not now be reasonably well off (some would say rich), nor would I own my own businesses. Time is money, Ben Franklin wrote over two centuries ago, and in my case, television viewing time is literally money.

You may not believe how many students have thrown away a higher education opportunity on television. Even worse, it can be an escape hatch psychologically – a sort of emotional wrist-slashing operation. The more depressed the student gets, the more he hits the tube. This is a sign of extreme danger, literally. Psychological breakdowns are not all that rare in college.

"Proficiency at pool is a sign of a misspent youth," quipped Samuel Johnson over two centuries ago. (If you don't know who he was, you have some reading to do.) So is proficiency at other sports. The one advantage these activities have is that the schools don't charge you to play them. But there are better ways to spend your time; save these for special treats.

Campus politics are for ego satisfaction and graduate fellowship brownie points. They are not much good for anything else. I was sophomore class president, and the next year, president of the Associated Men's Students. Had I wanted the office, I would have run unopposed for student body president. So astute was I politically by age 17 that I had figured out who would be student body president of the first college I attended, a full two months before the first semester. In high school I had been a semi-hot-shot in Southern

California student politics, and the #1 hot-shot in the state was in our freshman class, I learned that summer. Sure enough, he became the student body president three years later. Next, I knew who I would be running against within three weeks after transferring to the school from which I eventually graduated. I spent the next two years maneuvering him out of contention. I finally grew tired of the game, and decided not to run, so he ran unopposed. He later said if I had run, he would not have run. So I know of which I speak. It's not worth your time.

Winning elections is temporarily exciting, but apart from ego gratification, brownie points, some experience in getting things organized, and filling up the space beneath your picture in your senior-year annual, campus politics are not very useful. Just ask an old high school acquaintance of mine, Dwight Chapin, who made it in University of Southern California (USC) campus politics, Republican Party politics, White House politics, and finally Watergate scandal politics. He went to jail. The price you pay is not always worth the goods you get. *Sic transit gloria.*

Conclusion

You go to college to earn a degree, learn some new material, meet interesting people, make yourself useful on campus and possibly off campus, and have a good time, in that order. Redeem the time well. Time is your only irreplaceable resource. Don't waste it except for rest and recreation.

Pace yourself. You do not have to be a "grind" for all four years, unless you work part time or unless you are in almost over your head academically. You have to gauge your pace and your competition's pace. If you are a grind for your first term, you are playing things smart. Ease off a bit the second term. But don't ever forget where you are and why.

There are 112 waking hours per week. Why gripe about your "intolerable" work load of 48 hours? Most people work (and commute) well over 40 hours. Why are you so special? Because you're on someone else's expense account? All the more reason to get tough. Early.

The point is, don't waste your time. Time is too precious for you to waste. Allocate it carefully. You cannot make every minute count, but several hours a day should count for a lot.

It is a sign of maturity when a person stops wasting time except for scheduled leisure. Schedule your leisure; then stick to the schedule. It is time for you to become mature.

THE DATING BUSINESS (IT'S NO GAME)

Maybe you have a particular view of the world – a worldview or *Weltanschauung* – a fancy German word for world-and-life view. You think that the world operates in a particular way. You are ready to defend your ideas to one degree or another. If so, this makes you special – even a bit peculiar by modern standards.

At college, there are only a few students who are self-consciously committed ideologically or religiously. Most students are drifting through college the same way they will drift through life. They do not want to be challenged – intellectually, ideologically, or financially. Yet they may be very nice people while they live in this sheltered environment. They may be eminently datable. They are just not marriageable for someone like you. They may not recognize this, so you need to.

Never marry someone whom you intend to remake in your image. The other person may be planning the same treatment for you. Or the other person may prove to be stubborn. Maybe he or she is content just the way he or she is. It's a "take me or leave me" option. But marriage is supposed to be a lifetime bond; once you have taken this vow, you are not supposed to leave. You will be stuck. With whom?

No doubt you have heard all this before. Problem: hardly anyone ever listens to this advice in time. Proof: the divorce rate in the U.S. is now in the 50% range. There are few failures more devastating emotionally or financially than a divorce.

Few of those couples entered into matrimony on the assumption that they would later get a divorce.

College As Matchmaker

The question of college is, for most people, in large part a question of eligibility: intellectual, athletic, and marital.

The problem is, college is not the real world. It is a hothouse environment. The college experience is a stepping stone to life, a way to spend some extra time getting ready for life. But because it is sealed off geographically, institutionally, and socially, the college experience tends to hypnotize people into believing that decisions made in terms of its short-term hothouse criteria are suitable for the post-graduate world. This is seldom the case, except for future college employees.

Take the case of the woman who marries a campus athlete while he is still on campus. Unless he is a super star, his days of glory will end after the last game of the season in his senior year, or earlier if he gets injured. No more cheering crowds. No more adulating fans. Just a job somewhere like the rest of humanity. A lot of athletes don't even graduate. The transition from glory to normality is not going to be easy for him,

since he has heard the crowds cheering since high school. But the girl who marries him must go through this transition with him. She may find that he changes far more than she bargained for. If he lives emotionally in the past, she will be the wife of an ex-athlete – no glory here, and perhaps not much of a future. (A good movie about this is *Everybody's All-American* [1988].)

This happened to my cousin. She married an all-American. He did not graduate from college. He had a drinking problem. A decade later, the marriage broke up.

The point is, the future is long and college is short. Criteria for success made in one environment may not be relevant in the other one – and that one lasts a lifetime. A wise student recognizes very early the hothouse nature of college.

I have already said that it is wise for freshmen to avoid full-time dating until they get their first report card. See what the academic competition is. A freshman woman would be wise to admit her concern over grades to the men who ask her out. Tell them that you really would like to go out with them, but you are under the academic gun until after the first term. Say hello to them on campus. Remind them that you're still around. Maybe have an occasional "coffee date" with someone in the afternoon. But make it clear that school work comes first until the end of the first term.

If you are unwilling to follow this advice, then you must find a way to discipline yourself and your time. No one else is there to monitor your time. It isn't high school anymore. You are like an adult who can buy all the candy he wants. He had better not think the way a child thinks. Just because something is available is no reason to gorge yourself.

Most people eventually have dates in college. These can be enjoyable, but a few rules should be preserved in mind. Alcohol is a depressant. It lowers moral barriers temporarily, but it does nothing to assuage the guilt when the effects wear off. A lack of sleep has a similar effect. The combination of intoxication plus a 2 a.m. curfew is very often an invitation to disaster. You are legally old enough to disrupt your life. If you have the authority, you are stuck with the inescapable responsibility of using that power morally. The freer you are, the heavier that moral burden.

This, really, is what man's extended childhood is all about. No animal takes such a long time, proportionate to his life expectancy, to mature. The Western extension of years of higher education tends to prolong adolescence. Youth is given to people in order to allow them to mature spiritually, not to be exploited or wasted. Youth is easily wasted.

Conclusion

I define an upper-class person the way that Edward Banfield does in his book, *The*

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Unheavenly City: a person with a long-range time perspective. A person can be poverty-stricken yet an upper-class person. Students who work their way through graduate school usually have little money to spare, but they are surely upper-class people.

The college student is at least middle-class. He or she has deferred earning an income, and probably has deferred marriage, for a four-year period or longer. Why? For the sake of the future. This is why students should date the same way they think. The moral and intellectual character of the future for which they are planning should establish the criteria for serious dating, i.e., the third or fourth date with the same person if there have been no dates in between. Lonely people forget this. Desperate people also forget this.

Loneliness is primarily a state of mind. A person can be around lots of people and still be lonely. Another person can be alone and not be lonely. Solitude is not necessarily loneliness. Loneliness depends on the person's state of mind.

If you tend toward loneliness and moody introspection, then you need to get to work. Academic work is only part of it. You need to get into some form of service. Start helping other people. There is no better cure for loneliness than service to others. When you increase someone else's dependence on you, you are breaking the barrier of loneliness. This is the heart of marriage. There are lonely people in bad marriages.

Like any pain-killer, work can become addictive. Your problem may be compulsion, but a compulsion for work is far more productive than a compulsion for television, candy, alcohol, heavy metal rock music, drugs, and all the other pathological compulsions that are available. Work at least gives you a future. You can get on with other things in life if you survive college. So make sure you survive. Drown your sorrows in work.

When you find someone who takes his or her work as seriously as you take yours, you have found a likely candidate for marriage. If you like the same kind of work, things will begin to become clearer. If the other person will either make your work more efficient and meaningful, or you can make the other person's work more efficient and meaningful, you are less vulnerable to the risks associated with increased availability.

If you don't take your work seriously, why attend college?

UPPER DIVISION

The worst is now over. You have proven to most of your peers and instructors that you can cut it academically. Now it is simply a matter of sticking it out financially, not getting bored, not getting married (unless she works full time), and not getting a \$3 million contract from one of the professional sports leagues. (If you get this last-named item, quit. Don't think twice. There are always the off-season classes and correspondence courses.) Presumably, you are going to carry on. But will you graduate? Maybe not.

While you are now in the groove academically, some sore points may still remain. First, what is your major? Even the most progressive college still has majors. Majors have requirements. Have you been putting off taking one course or another? Is there a statistics course or a methods course lying between you and daylight? Are you waiting for some terrifying professor in the classroom to go on leave, so that you can take the required course under someone less fearful?

Beyond the Textbook

There will be significant changes in your life and your assignments from this point forward. The freshman introductory course is based on textbooks. Outside of the natural sciences, this will no longer be true in your classes, or at least there will be very different kinds of textbooks. The junior year of college is the transition year out of preliminary formal education.

From the day you entered kindergarten, your assigned books have had lots of pictures. A page full of words without pictures scares children of all ages. The presence of lots of color pictures in a school book is the sign that you are not being treated as an independent thinker. You are being spoon-fed. The spoon-feeding ends when you hit upper division. This shock is what leads to a crisis in the lives of many college students. As in the case of an athletic team, they do not make the cut.

Textbooks are deliberately dull, noncontroversial, and forgettable. Textbooks are suitable for cramming; rarely are they suitable for re-reading after the final exam is over. This is why top-flight university libraries do not put textbooks on the permanent book shelves. (If your school has filled its library with textbooks, you know you're in a third-rate school.) This also is why there is a lively market for used textbooks and why publishing companies require their authors to revise them every few years: to kill off the competition from used books.

There may still be assigned textbooks at the upper division level, but they will be intermediate-level textbooks. They are instantly identifiable: no color pictures. Color pictures are too expensive for publishers to include unless huge numbers of copies of the textbook are sold. Publishers know that intermediate-level textbooks will be sold only to subject majors, which means that there will be, at best, only medium-sized print runs of

the books. So, the colors disappear. You may get graphs, maps, or other visual breaks in the text, but these will not be filler material deliberately included to keep immature minds from growing discouraged at large quantities of text. They will be integral to the text.

Bibliography

A lower division student in a good school learns about the need for building a bibliography in his chosen field in his freshman year. This realization takes longer in the less academically rigorous schools.

The upper division student learns that the spoon-feeding is over. He learns that he cannot expect to get by on his exams and in his term papers by memorizing facts in a textbook. He will have to start taking sides, making evaluations.

This is a difficult transition to make for some students, analogous to the transition from the sophomore year to the junior year in high school. There is a similar leap in graduate school, when even intermediate-level textbooks disappear from the classroom, and are used, if at all, only for cramming facts prior to M.A. and Ph.D. general exams.

One of the habits that will serve an upper division student well is the habit of taking down footnote and bibliographical references to scholarly books and articles in the profession's scholarly journals. It would not hurt you to spend ten hours in the first two weeks of your junior term going through the scholarly journals in your discipline.

You should begin this in your freshman year, but very few freshmen do this. They are either unaware of academic journals or else they are too busy learning the basics to bother with the subtleties of scholarship. You must see how the academic game is played by your professors.

Start with a journal and look at the titles of articles over the last two decades. You will hardly believe how seemingly narrow and useless these articles appear. There is a reason for this: they really are narrow and useless.

As you read, be sure you read the footnotes or endnotes. (Endnotes are the product of lazy typesetters. I hate them.) Carry a stack of **3 by 5 note cards** with you whenever you sit down to read. You should begin this practice in high school. As an upper division student, you will have little choice if you want to make A's.

As you read, pay attention to any book or scholarly article mentioned by the author in his footnotes. (Textbooks do not have footnotes; scholarly books do.) Jot down the author, title, and the journal's name and volume number, year, and page numbers. If you do not yet have a cardboard box for filing your cards, buy one. Use Copernic or some other desktop search program to retrieve your notes.

If several students agree to work together on this, a sizable bibliographical data bank can be constructed. But normally, only graduate school students will cooperate on this sort of research project.

In each profession, there are books devoted to compiling usable bibliographies. The student should do some of this work on his own, just to become familiar with his discipline's journals. University libraries have computers that will access data bases. Learn how to access them as early in your career as possible.

Your confidence comes in part by actually using the materials when you write. A note-card file is a very good way to do this. One professor I studied under had a note card file that he had worked on for about half a century. He shared this information with his grad students. It saved us time in digging out the relevant articles.

In my university career – pre-computer – I used the 3 by 5 cards for the basic source references. I used 5 by 8 cards for taking extensive notes from the journals. These I also filed by topic. (I still have them.) I made a notation on the 3 by 5 card if the article was summarized in my 5 by 8 file.

If you can type, all the better. If not, use the lined note cards. Go over any direct quotations twice, word by word, comma for comma, to make certain that you have recorded each quote letter perfect. It is easy to drop a letter or a word, like “no,” which can later be embarrassing.

Use a photocopy machine and a scanner to reduce your risk. Cut and paste direct quotations.

If you are majoring in the social sciences, you would be wise to read systematically *The New York Times* (on-line, free) and *The Economist*. The library has these periodicals.

Ask a senior professor or your advisor to name the best bibliographical sources in your chosen field. Be sure you are familiar with these sources. Computer searches can help, but you might as well know which compiled sources are most useful to you.

The Classroom

Your #1 job in the classroom is primarily to get the information necessary to pass the course with an A. Anything more than this is “extra credit.”

You may decide to ask questions related to the lecture notes and assignments. Indeed, you should ask these questions. That is what class time is for. You need to get things clarified before you take an exam. If you can't find any question to ask, you probably do not understand the material. The surest way for an instructor to know that he

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has not communicated successfully is to ask, “Are there any questions?” without getting any response. There are always questions.

The students who generally occupy space in any classroom are not very enthusiastic, seldom intellectually disciplined, and usually uninspiring as far as the professor is concerned.

Once you graduate, however, you must ask yourself: “Is grad school worth it? Will it get me something that I could not get without it?” For all but dedicated scholars, the answer is no, unless you are headed into a profession like medicine, dentistry, or the law.

Graduate School

The student who expects to go on to a graduate school must maintain a B average in his major, at least, and should have B's overall, with a B+ in his major. If a man plans to get into medical school, a B+ average overall is required, with A's in the major. The competition is rigorous.

Naturally, grades are not the only things considered by graduate school committees. Like the high school-to-college transition, the entrance committees want to see another exam, the Graduate Record Exam (GRE) or a professional exam, e.g., the LSAT: Law School Admission Test. Tests require that you conform to the perspective of the hypothetically neutral questions. For most fields, this means a cram review of the standard textbook knowledge: facts, formulas, dates, graphs. The same rule for taking the SAT holds: go fast, think quick. You will not have time during the exam to bother yourself with anything subtle.

These tests are screening devices of a particular basic kind. They are meant to provide some kind of statistical handle, making it easier for hard-pressed screening committees to sort through the mountain of applications. Bureaucrats need a number, and the GRE score is so very convenient. Max Weber's prophecy has come true: the test is today practically everything. The appropriate response: cram by reviewing textbooks. (Save your marked-up textbooks.)

Think of it this way: you will have something to do during Christmas vacation of your senior year.

You might try taking the GRE early, preferably immediately after a summer of cramming. If you score well, concentrate on getting your final year's grades up. Actually, your first-semester senior grades are crucial, since it is these, above all, that the screening committee will pay attention to.

Graduate school is not something to be considered lightly. It will take a year or more

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out of your life. How much money could you earn that year, after taxes? Count this loss of income as your first expense. What will the cost of tuition and living expenses be? This is your second cost. Do you want to get married, but think your first year of grad school ought to be devote single-mindedly to study? Here is a third cost. What are the chances to your not surviving the ordeal? Here is your risk factor – a true cost. If you think you are going to go for a Ph.D., and you are in the natural sciences, multiply the lost year by four. What are the risks of your not receiving a Ph.D.? Very, very high. Find out how high in your chosen field.

The top schools want the student to be completely free financially in his first year. This weeds out applicants. You may have to work a year before going on. Fellowships for first-year grad students are very limited and very competitive.

Loans are available. But with costs approaching \$18,000 to \$25,000 a year, and a Ph.D. taking at least three years of on-campus work, plus a dissertation, indebtedness for too much graduate school is risky. I would strongly recommend against this indebtedness.

This is not to say that you should not give it a try. But count the costs. Calculate the risks. Few graduate schools administrators or counsellors will ever inform you of the risks. You must find out on your own. Since you are responsible, you have to decide.

If you decide to attend grad school, get your foreign language requirements satisfied before your enter. French and German are the basic requirements, and you should find out from the department in the prospective grad schools you are interested in (or have been selected by) just how high a score of the GRE language tests is required for Ph.D. candidacy. If you have not taken the language exams, take them. Then correct your weak language, and take it again in your first year of grad school (or before). This will relieve you of the burden that plagues most Americans. Cram that vocabulary. Take a junior college summer course in your deficient language.

Business or Career

For those who plan to go into business rather than into academia, it is now time to start planning an employment strategy. Start mailing out inquiries to any firm that interests you. Find out whether the company intends to send an interviewer to your campus and when. See if the firm has any brochures available concerning possible jobs available. Visit your campus placement office, and find out what kinds of services are available. Write for any guides the office recommends.

During an interview, males should be sure that their hair is cut just a bit shorter than they like it – it will probably be a bit too long for the interviewer's taste even if they do cut it. Sit up straight. Wash behind your ears. Do not interrupt. Pretend he is your second grade teacher.

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When it is your turn to talk, be brief, but be honest. Tell him what talents you have, what goals you have, how you think you might fit into his company (he will know more about this than you will), and why you think you can make the firm an honest dollar. Know what you are really after, at least in the broad sense. The interviewer is not a job counselor for alienated intellectuals. He is looking for people who can turn the company a profit. If he were in the loss business, he would be working for some government agency.

Want to lock it up? Guarantee the interviewer that you will treat any job offer as you would treat a commission in the military: you will give it four years, no matter what, once you accept it. Tell him you are willing to put this in writing. Then serve the four years.

There is always a lot of talk about the value of a liberal arts education, how the “well-rounded man” is the man every company wants to hire. I have my doubts. Newspapers have a distinct tendency to hire journalism majors; chemical firms hire a disproportionate amount of chemistry majors. But if the well-rounded man is the man of the hour, you ought to be taking courses that stimulate your thinking whether you risk a B or a C.

Here is a place to exercise a pass-fail option program, if your school has it available. (Do not overuse it; employers and grad schools like bureaucratic handles. The absence of grade point averages makes administrators nervous; nervous men get suspicious; suspicious men are not what you need.) Take a literature course or a second language or an art course. As long as you have to spend time, effort, and money, you might as well enjoy yourself. In two years or less, you will have to abandon luxuries like this.

You may choose to go on and earn a master’s degree in business administration. An M.B.A. is not much more than a hunting license. I don’t recommend it unless you get into Harvard, Chicago, Stanford, Wharton, or Columbia. The main advantage you get in these top schools is personal contact with very bright people who want to go into business. It’s a matter of networking. I call this the Rolodex factor. The lesser schools do not provide this factor. There is evidence that an M.B.A. from these lesser schools does not pay off. <http://tinyurl.com/mct2yh> For my opinion on the MBA, see my article, “Donald Trump vs. the Mandarins.” <http://tinyurl.com/6w8zj> But Trump has an M.B.A. from Wharton.

For an M.B.A., you had better be a B student in calculus. The emphasis in many of the programs is on mathematics. Take a mathematical economics course, or be sure you can get through a standard mathematical economic textbook, such as the ones by Taro Yamane and R. G. D. Allen. A familiarity with linear programming and computers would also be especially helpful. These are best taught in universities; be especially wary of computer courses taught in instant education private trade schools.

Consider making a deal with some firm: you work part-time on an M.B.A. and part-time with the company. They pay your tuition, or most of it. You agree to work for so

many years at the firm. This is a good deal for both of you. If you have to work a couple of years for the firm before you get on the M.B.A. track, fine. The goal is to get some money in your pocket, advance your career, and have someone else pay your tuition.

There is another approach: a law and economics program. These programs are aimed at lawyers but integrate the curriculum with free market economics. The best known schools that offer these law and economics programs are Yale University, the University of Chicago, the University of Virginia, and George Mason University, which is located in Fairfax, Virginia. Tuition for Virginians is a bargain. It takes a year to gain legal residency, and the law school's catalogue shows students how to do this.

For aspiring journalists, Columbia University's School of Journalism is expensive. The University of Missouri's program is cheaper. The National Journalism Center is free if you are accepted into the program. I recommend it: 110 Elden Street Herndon, VA 20170.

Conclusion

The upper division years for most students are the most sheltered of one's life, given the degree of personal freedom available. Most students have some or all of their bills paid for by an outside source. The terrible pressures of freshman year are over. He is now in his major. The student has some self-confidence. The juniors don't have to face the reality of graduation next summer, so the outside world can be put off for another year. Responsibilities are limited. Warning: this period does not last very long. You had better prepare for the inevitable. Like the deflection shield on the Starship Enterprise, it cannot withstand Klingon phasers indefinitely.

Once you have a B.A., it is not too late to pick up a useful trade. This is especially true for a science major. A year in trade school is not far-fetched. The demand for skilled men who understand the trades is steady and growing. A liberal education, coupled with actual trade skills, would probably land you a job in a hundred firms, and at a junior executive level with many opportunities for promotion. You would be a bureaucracy's dream: a bureaucratic handle (B.A.) plus demonstrated talent (trade). This is a rare combination.

IF YOU FLUNK OUT

If you have completed my free course in study habits, and if you stick with what it teaches, you are not likely to flunk out. But you may decide to quit.

The following, I write for those who have not taken my study course.

I also write for those who did not buy, or refused to believe, my manual: *College for \$15,000 (or Less)*.

You have read this manual. What do you think? Are you confident that you can survive in college? I hope so. If you take care in what you are doing and put in your 48 hours a week, most colleges that will accept you as a student will graduate you. You should believe this. Will you put in your 48 hours?

No one should begin any project in life with the attitude that failure is just around the corner. The likelihood of failure is greater when negative attitudes prevail. This is not a sermon on the “power of positive thinking,” but everyone should realize that projects begun with a negative attitude are far easier to leave uncompleted, since we can always use the excuse that we never expected to succeed anyway. “For as he thinketh in his heart, so is he” (Proverbs 23:7a).

Quitting should never be easy; it should always be a painful experience. You have wasted resources, money, time, hope – in a project that did not come to fruition.

Nevertheless, we are all mortal. As such, we are subject to the frailties of the flesh. Sometimes we do not count the cost, or at least we fail to estimate it correctly. Sometimes circumstances truly beyond our control intervene, as Job discovered. When this happens, each person must face the reality of what has taken place, evaluate it, learn from it, try to salvage what he can, and walk away without turning back.

Anyone who begins a project as fraught with pitfalls as a university education must come to grips with his own weaknesses. Few people who start college are really aware of the nature of this monopoly industry of scholars. They just don’t know what they are getting into. (There is a “official rule” that says: “Things are easier to get into than out of.”)

Despite watered-down curricula, grade inflation, pass-fail grading, campus jobs, the abolition of departmental requirements, and all the other broken-down barriers to the B.A. degree, the fact remains that fewer than half of those who begin their freshman year in American colleges ever earn their B.A. degrees. Among those who begin at four-year colleges, about 40% do not graduate; the percentage is worse at community colleges. They do not all flunk out, but a lot of them withdraw. For this reason, anyone who enters the rat race of higher education had better be aware of the risks involved. The fact that so few students ever face this unpleasant fact beforehand, even at the graduate school level,

is a testimony to the prevailing optimism of the American young.

The Weeding-Out Process

All accredited colleges have an academic screening system of some sort. It should be obvious that most people who enter college should not be there, either because of the true costs involved – their forfeited time and the taxpayers’ forfeited money – their own lack of interest and ability, or the falling pay-off economically of the B.A. degree.

Most college students alternate between long periods of intense boredom regarding their classes and short periods of intense fear when exams or term papers are due. Such people do not belong in college, but millions of them are enrolled. The colleges must therefore screen out the incompetent people who apply or even begin programs.

Most colleges rely heavily on outside financing, either in the form of government grants or alumni donations. Most private schools finance less than one-half of the total budget by tuition charges. Thus, no school can subsidize unproductive students forever; there are always brighter ones on the outside who want to get in.

Those few schools – and they are rare – that do finance most of their expenses by tuition alone still face accreditation boards that are even more suspicious than normal. After all, if a school makes a profit on every student, reason the members of the accreditation boards, isn’t it likely to operate in terms of a “come one, come all” policy? If it does, the value of the board’s certification procedures is debased, so they tend to inspect full-cost pricing very carefully.

In short, all colleges must screen students. The question is: before entrance or after? Some schools may have an open-entry policy. California junior colleges and the New York City college system are the most famous examples. (The financial crisis of the mid-1970s in the New York City finally brought down the 100% open admission policy there.) But these open-entry schools are marked by very high drop-out rates during the freshman year. In academia, you either get screened before you come or after you come.

On the other hand, top-quality undergraduate colleges like Pomona College in California, Swarthmore in Pennsylvania, Reed College in Oregon, and their “sister” institutions around the nation have rigorous screening policies prior to entry, but once enrolled, very few students ever flunk out. Why not? Because the assumption is that everyone who gets in is basically competent. The general atmosphere of “gentlemanly competition” sees to it that no one other than a total flake ever gains the stigma of having flunked out. Besides, they really do pick the cream of the academic crop. Who would replace flunked-out students? Remember: professors need students in order to justify their existence to parents and alumni.

No one should ever flunk out. Dropping out because of finances, marriage, family problems, boredom, illness, or whatever is all right, but flunking out usually is a sign of a lack of discipline. Nevertheless, new students can make errors: selecting a major, the particular professors (freshmen seldom know which ones to avoid), the degree of competence required in certain courses (math, science, foreign language), and poor preparation in high school (especially government high schools), can all lead to initial disaster. Romantic problems are also a major factor, either the girl friend or boy friend back home, or some new heart-throb on campus.

Poor study habits, however, are the most important single factor in flunking out freshmen. The average high school senior does less than one hour of homework a night. He does not know what he is facing at college: two hours of homework for every hour in class. Students have not yet learned the tricks of the trade, including the use of footnotes, the type of source materials considered relevant, and the unique terminology (jargon) used by each academic discipline. A massive quantity of new information, much of it subtle and unwritten, must be absorbed in the first semester – in fact, half way through the first semester – and the slow learner is very frequently treated as if he were a non-learner. Some potentially good students get screened out early at this point. They need another opportunity.

A Strategy for Retreat

Assume that you have followed the guidelines set forth in this manual. You have talked with upper classmen and avoided certain professors and courses. You have read every textbook twice, the second time with your pencil or yellow marker in hand. You took notes in class and reviewed them. You did not wait until the last minute to write your term papers. You did add an extra course to your load, and then dropped the obvious killer. You have put in your 8-hour day, six days a week. You have used some of the books and materials mentioned in the body of this manual and in the appendixes. Yet you have gone through mid-terms and perhaps a term paper or two, and the grades came back below C. What do you do now?

In desperation, you even started using Professor X's technique, which I present in my study manual.

The fact is, if you did all these things, this painful event is highly unlikely to happen. But I must stay within the assumption that you have taken this manual seriously.

Go talk things over with the instructors or teaching assistants. But they will not be able to give you more than a few hints. The worse your work, the less they can profitably suggest. They will suggest the kinds of things that I discuss in this manual.

If you still feel that you are not going to be able to make it by the end of the term,

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you have to decide whether to withdraw, either with a W or with F's or D's, or stick it out and try to recoup next semester. Of course, a grade point average under D will usually result in your dismissal. That is one of the risks of staying on board your potentially sinking ship. It may be wiser to withdraw. The college will not have a record of why you withdrew until your first term's grades become official.

Can you get permission from a dean – any dean – to drop one additional course? Will this help? Special permission can be obtained, although you probably will not get your course tuition money back. With time and assistance from an upper division student, can you salvage a C-average, or even a D+ from your remaining courses? If so, it probably is worth pleading with a dean.

It is crucial at this point that you do not allow yourself to be screened out by a secretary. Your career is on the line. You must get in to see the dean. You will see the dean. If the secretary refuses to let you though, then send a letter or even a telegram to the dean at his home. The telegram will convince him or her that you're serious about an interview. Explain that you were unable to get an appointment because of the refusal of a secretary. However, before you reach the telegram stage, explain to the recalcitrant secretary that you will do just exactly this if she continues to deny you access. She must understand that you cannot be dissuaded from getting to the dean. Her resistance at this point will continue only in large (10,000+) schools.

You will get in to see the dean. You must. Now what? Tell him or her the truth. Be nice, but be firm. Explain that it is your problem, and you intend to solve it. Do not blame your professors. There are too many of them; it is your problem. This approach goes over well with deans. You have more at stake than any secretary or dean. He can bend without ruining his position, but your needless willingness to accept a negative response may well ruin this stage of your career.

You must ask for something believable. If you are allowed to drop one course, you can catch up in the others. If this is not the case, then you should not bother with the dean; you should withdraw. If you are not sure, you must guess. No decision is a decision to stick it out.

If the permission of your advisor or the chairman of the department in which you are enrolled is sufficient to allow you to drop one more course, so much the better. Do not go over the head of someone else unless it is absolutely necessary. But if it is, do.

Notice of Dismissal

When this comes, it is a dead end as far as this school is presently concerned. Kiss it off. The best you can hope for is a letter from one or two professors recommending another chance, but these are rare, especially in large schools. You will be required to

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leave.

Unless you have somehow alienated everyone you ever met on the campus in the first few weeks, and they all have a vendetta against you, there is only one conclusion possible: you flunked yourself out. They did not flunk you out. The sooner you face this fact squarely, the faster you will be able to recover. Freshmen flunk out all the time. What they do then is up to them. Character is crucial at this point, not I.Q.

You now have to determine whether you should bother to try to return to academic life. Your initial reaction may be the wrong one, so you should not make it an irrevocable decision. But you must decide what to do. You have only limited possibilities if it is mid-year. If it is the end of the year, you have more time to maneuver.

Mid-year dismissals are probably best handled by going home and finding a job. Earn some money. If you do not already have economic independence, buy some. Re-establish self-confidence in your ability to do something well. The job market may be tight, but you can usually hustle up something. Pound the pavement and type those letters until you do. Keep your mind on the job that lies ahead, not the disaster that just took place.

I would strongly suggest that you leave your present environment, unless you are living at home. Do not get a job close to the school from which you just were booted. It is too embarrassing. You will come across others who will remember you. The next time they see you, you should be re-enrolled on campus. If you have a romantic connection on campus, all the more reason for leaving. If you need to stay in the state for future tuition reasons, get a job in another town.

Don't get married when you are on the rebound from a failure in your life. Get married based on the successful completion of an important task.

A job is important in other ways. It gives people a new perspective. The whole world is not school, and school is not the whole world. There are other skills worth developing besides footnoting skills. A job gives you time to think, read, plan for the future, and find new activities. But a note of caution: there are lots of jobs. Be sure that you keep in mind those doors that a college degree might open. You might be wise to try to go back to school eventually.

Now might be a good time to return to the course work that gave you the trouble. Spend an hour a day on German or calculus or whatever. Keep yourself plugging away at it. You should not allow yourself to get mentally rusty. Stay away from the television set like the plague. It is too much like a narcotic for someone who has just experienced a failure. Successes are not going to strike you like lightning from the front of a T.V. set. If your problem is slow learning, you must not quit now. If necessary, take a correspondence course from the state university. Anything to keep you at the work. You will not play the

sonata before you learn the scales.

Knock off from formal education for a year, if necessary. Keep reading. Do not lose this most vital skill. Read intellectually serious things. If you think you should go back to school, be sure you do whatever is necessary to re-enter the academic setting.

You can study for CLEP exams. Maybe you can take a few. See how you do.

Re-Entry

The obvious place to start is in a night school class at a community college. This can be in the year after dismissal, but not in the second semester, since you need time to recover emotionally. At the earliest, wait for a summer, since you need to re-acclimate yourself to the outside world. But once you have mastered your new job, you may be ready for night school.

Take the course that killed you off. Find out if it is still dangerous. Night school classes are filled with less competitive people: tired, rusty, unconfident – like you, perhaps. If you fail to cut it here, you are unwise to consider taking any college program that requires this course for graduation.

If you flunked out because of your own internal demons, you must conquer them. Laziness may be one of them. An inability to concentrate may be another. Liquor may be a problem. Slow reading may be a factor, though I doubt it. Bad spelling, poor grammar, or an inability to express yourself coherently under pressure may be your downfall. There is not much anyone can do to show an adult how to write, spell, or take an exam. Your basic mental patterns are now fairly well fixed. You will have to change yourself.

Nevertheless, people do recover from flunking out. My friend Bob Warford flunked out of the university I attended in 1965. What makes the story ironic is the fact that he had flunked a music composition course. At the time, he was probably the best bluegrass banjo player on the West Coast. He had been playing piano since age five. He was later to become one of the most respected country-rock studio guitarists (self-taught in one year) in the nation, playing for Linda Ronstadt and a lot of other big-name performers. Look up his name on Google. Match it with “guitar.”

He started over at a local junior college, discovered that he liked psychology, and got an A- average there. He returned to the university as a psychology major, and worked his way through a Ph.D. in neuro-physiology. By 1970, he had quit playing bluegrass to become the lead guitarist for the Everly Brothers in their 1970 comeback. He used his music to put himself through law school. He passed the nightmarish California Bar exam on his first try. He is highly successful in his law career. He is probably the only lawyer in America with a Ph.D. in neurophysiology.

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Bob did not flunk out alone. His music composition partner in that class also flunked the course. So, being a failure in music composition on campus, he consoled himself that year by sitting down with his off-campus music partner to write a song, “Darcy Farrow.” So far, it has sold over 4 million copies. It continues to sell. Classics do that. He then became a song writer for Linda Ronstadt, John Denver, Anne Murray, and many others. (One evening, I went to a Southern California coffee house to see him perform. I sat at a table with his song writing partner and Miss Ronstadt, who politely did not stand up in the middle of his performance and yell, “You’re a fraud! You flunked music composition!”) A late-1960s group, the Sunshine Company, had their biggest hit with one of his songs. He soon became a well-known performer in the American folk music scene as a singer and master guitarist. He is still performing professionally, four decades after he flunked music composition. His book on how to write music is still in print. Not having a B.A., he married a woman with an M.A. – an expert in the history of traditional American music. His name is Steve Gillette.

There are many ways to get even. Productivity is the best way.

I think the community college strategy is the best way to go institutionally to come back. You return to junior college and prove to yourself and the school that flunked you out that you can do college work. This gets you off probation.

Once you get off probation, you can re-apply to the original college, or find another school that would consider you. (I suggest the latter approach.) You don’t have to tell a new school of your previous flunking out unless the application sheet requires it, although it probably will. If it’s the same school, you have to admit what happened. But in most cases, the junior college grades will be acceptable. They show that you have rebounded.

If you are accepted at a four-year school, get to work on a major. Know something about your own talents. It would be foolish to sign up for physics if calculus brought you down. But also remember that you will want a job when you finish. A degree in sociology is probably not going to be worth anything to you (or anyone else), unless you get very high grades, go on to the Ph.D., finish your dissertation and get it accepted, and then find a teaching job. Possible, but unlikely: find another major.

Anything connected to accounting is safe. A general business degree is not worth very much, however unless it is rigorous (most aren’t). Engineering is good, but it is not easy. Are you after the B.A., or do you really want a saleable skill? Maybe a B.A. will open the doors, no matter what the field. But usually the social sciences and humanities are only marginally important to your job search. All the recruiter can determine is that you survived a program that requires more self-discipline than the average high school or terminal junior college degree. It is not what you have learned in the textbooks, but rather the fact that you learned how to learn something, that is of interest to a prospective employer.

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Therefore, survival is more important than the major, unless you have aspirations for an advanced degree or special skills of a professional nature. Select your major with an eye to survival. One of the reasons you returned – probably the biggest reason – is to prove to yourself and others that you could recover and survive college. You are not looking for a Nobel prize in chemistry at this stage.

The Stigma of Failure

It does not look good that you flunked out if you fail to return and graduate. It looks very bad, in fact. Better never to have tried than to lose in matters concerning higher education. Back home, there will always be a lingering suspicion that you cannot really cut it when the chips are down. You will never forget it. This is one very good reason for trying again. Remember: the college degree is still prestige-laden (sadly).

A person who has failed, recovers, tried again, and then succeeds has redeemed himself. To an employer, this looks even better than having muddled through with a C+ average. This shows personal determination, and personal determination counts for a lot with most companies. You will also have regained your self-confidence, which is extremely important.

Nevertheless, re-entry is risky. A second failure is doubly disastrous. There can be no excuses about vendettas or whatnot if you flunk out of a different school, too. It is sink or swim the second time around. Schools know that the risks of a third failure are very high, and they do not choose to admit potential losers.

Trying again is probably worth the risk, since you now know your weaknesses. You can select a school and major more intelligently. You know the ropes, if only because you fell off an earlier one. But don't goof off the second time around.

Conclusion

The most important step is to count the costs. What is it worth to you to try again? This requires very deep soul-searching. Why did the failure take place? What aspect of your personality was the weak link? What course is impossible, as distinguished from very difficult? What will you need to survive? Was it the school's atmosphere, its academic rigor, its ideological perspective, its distractions, its geography, or its size that provided the stumbling stones that you tripped over?

You tripped, make no mistake about it, but you tripped over something. If you can find out what it was, and either overcome it or avoid it next time, there is no intellectual reason why you cannot get a degree in another institution, or in the present one at a later date. It can probably be done. Should it be done? Is it worth the price? Ultimately, no one

else but you is responsible for making this evaluation.

In an early 1950s movie about the Korean War, *Retreat Hell*, an American unit is surrounded by the Chinese Communists. I have not seen it since it first came out, but I have not forgotten its main scene. The Americans have run out of ammunition. At this point, the commander tells his men that it is time to move back. When asked if this means retreat, he replies: “Retreat, hell! We’re just attacking from another direction.” This should be your attitude toward every calculated pull-back in your life.

Conclusion

Surviving college is easier if you make careful preparations before you begin.

Assume that you will get through college in four years., Then take AP, CLEP, and DSST exams to cut this to two years. This takes half of the college guess work out of it. You are half way through before your parents pay a dime of tuition.

Beat the system. Play by the college's rules that are best for you. Don't play by the rules that benefits the college.