

# College the Smart Way: Four Secrets to Save Time and Money

## **Bottom Line**

The secret is out! You do not have to “do college” the traditional way. Below are a few of the highlights that colleges refuse to tell you about as well as how to overcome cost issues, time hindrances, inefficiencies, negative college environments and other obstacles holding our young people back from achieving their full potential.

## **The Myth**

- I need a degree to get a better paying job.  
79% of grad’s starting salaries are under \$40K (USAToday)  
In 2010, fewer than 20% of college grads had a job at graduation.  
Compared to 51% in 2007(MSNBC)

## **The Truth**

Fast Facts about College and Students:

- Economy is down but tuition is up. 2007 tuition increase of 7%, double national inflation.
- Colleges and universities have taken advantage of the fact that students “need” a degree to excel in their careers. Students aren’t aware of any options for sidestepping the system. For that reason, college costs have skyrocketed 439% since 1982, making degrees officially unaffordable. (National Center for Public Policy and Higher Education)
- Literacy among college grads has fallen to 31% (American Library Association)
- 93% liberal bias in faculty (Santa Clara University).
- Only 54% of college freshmen will graduate from college. (USAToday)
- 70% of students “lose their faith” at college. (Barna Group)
- Most students learn little to nothing during their first 2 years at college. (University of Chicago)

Where do  
you want  
your student  
to be by age  
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a degree!

### **Count the Cost**

- Average student spends 5+ years on a 4 year degree. (National Center for Education Statistics)  
College students spend more time in sports or drinking, than studying. (National Center for Education Statistics)
- \$107,000 for a private college or \$41,000 for a public college.

### **The “Official Four” Secrets**

1. Begin with the end in mind
  - Where do you want your student to be by age 25? Learn to think beyond a degree!
  - The average college graduate will change jobs 10.5 times during his career. (BLS)
  - 80% of people do something different than what they majored in (Forbes Magazine)
  - Understanding life purpose is essential to making wise, confident and prayerful decisions  
Who am I?
  - Don't think “job” first... think beyond the hat, door plaque or business card!
  - Think “purpose” first... interests/passions/strengths/skills.  
How am I going to get there?
  - Pursue internships/community service to test areas of interest.
  - Find mentors or “trail guides” and explore the possibility of internships.
2. Earn College Credit through Examination (CbE)
  - CLEP exams were created in the 1960's for the driven and gifted student that didn't want to push the “pause” button on life or learn at the level of the lowest common denominator within the classroom.
  - There are over 300 exams available (CLEP, AP, DSST).  
Study the subject area in-depth.  
Take practice tests to ensure that a full understanding exists.  
Complete the test and upon successful completion, the credit is stored and ready for transfer.

The Credit by Exam method is the way of the future and homeschoolers are on the cutting edge.

- 93% of colleges accept these Nationally CbE credits  
Traditional colleges are quickly growing out-of-date by expecting students to spend four (or more!) years on their campus. The Credit by Exam method is the way of the future and homeschoolers are on the cutting edge. As colleges attempt to silence this option, they are becoming out of date as serious-minded students pass them up.
  - An average of \$90 for 3-6 college credits vs. \$700-\$300 per course within the traditional system.
3. Combine High School and College
- The first two years of college are well known to be a review of high school. If your student has completed one of the following, then they can take a College-level CLEP exam. We encourage this as a minimum starting place.
- |            |         |
|------------|---------|
| Algebra II | English |
| History    | Science |
4. Avoid Student Loans and Debt
- The college system is wired to help students get into debt! This is crippling our economy and our student's dreams.
  - Two-thirds of college graduates have student loan debt.
  - The average student debt is \$30,000.
  - Total college debt combined exceeded credit card debt July of 2010 at \$877 Billion, and is expected to reach \$1 Trillion by the end of 2011.

In summary, continue to think outside of the box! There are other options available to you and your student as you consider earning credit by exam or pursuing an accelerated distance learning degree. We encourage you to bypass the current system of higher education.

**For More Information:**

- Accelerated Distance Learning, Brad Voeller
- Disrupting Class, Clayton M Christiansen
- The Life Purpose Planning Workbook, [lifepurposeplanning.org](http://lifepurposeplanning.org)

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