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Our Universities: Five Cost Lowering New Year's Resolutions

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Our Universities: Five Cost Lowering New Year's Resolutions

Everyone recognizes the problem of the increasing cost and diminishing returns on a college education. There are steps that anyone can take to reduce cost and increase effectiveness.

“We’ve got a crisis in terms of college affordability and student debt.”

Barak Obama

For potential college students these resolutions have some merit.

Be it resolved: If my high school has dual enrollment opportunities with a community college or university, I will use them and attain high school credits and university credits simultaneously. This may seem like rushing things but many 16 year olds are capable of college work. Usually dual enrollment courses are free and if they articulate with a senior institution, in your chosen field of study, you can save \$1,000 per course, maybe double if living costs are considered. An ***Orlando Sentinel*** story by Erica Rodriguez, chronicles the efforts of Max Rock dual graduation, from high school and community college concurrently. A 50% reduction in the cost a bachelor's degree could be realized.

Be it resolved: Since I am a graduating senior it may be too late for the dual enrollment, or maybe it's not available, I will check out community colleges that have 2 + 2 articulation agreements with senior institutions. But, don't trust the published literature from the community college or the senior institution. If possible visit both institutions. Talk to advisors. Be sure your long-term aspirations are clear and everyone agrees the community college courses will fit into your chosen degree program.

Here's the reality. Many institutions will honestly tell you that 60 hours of community college courses will transfer. However, they may not transfer into your chosen major. For example if you are interested in mathematics, and take 15 hours of introductory math courses at a community college it's possible that none would transfer into the math major but all would transfer into the university. Challenge everyone for honesty and clarity.

Be it resolved: I will not take electives at a community college, an online education provider, or any institution that don't fit directly into my chosen field of study. That sounds limiting. However, if you are interested in 16th century art, but

want to study biology, engage the interest in art through the internet or library, where you can access a range of expertise and insight for free.

Intellectual growth is the purpose of education. But, on borrowed or scarce funds you must make economic decisions. You can become educated through personal study. Some of the world's great thinkers never enrolled in a college course. They were autodidacts.

Be it resolved: Since graduation rates from online degree programs are very low, and tuition's not, I will coldly review the cost/benefits. Be wary of online degrees unless you visit the campus and meet faculty members and students. Don't even take individual online courses unless they are taught by a faculty expert, bear university credit, count in your degree plan, and they are free or nearly so. There are too many cost-effective alternatives.

Be it resolved: I will ruthlessly review job opportunities, and graduate school options, based on my career aspirations and my academic abilities. Make sure they are sensible for you. Believe no one except your own experience, family, teachers, counselors, and people you know and trust. Too many colleges market degrees with low value in the workplace and little intellectual substance to boot. You can make the choice to study anything but it must be your decision made on ice-cold economic analysis.

Decisions about what to study have fiscal consequences. ***The Daily Californian*** posted this in a recent story on college graduates: “*According to the General Social Survey, which monitors social change in the United States, the percentage of college-educated Americans who identify as “lower class” increased to 3 percent in 2012, up from 1.7 percent in 2002 and the highest rate since the survey was first taken in 1972. The percentage of college-educated Americans who say their standard of living has gotten worse over the last few years increased 57 percent between 2006 and 2012.*”

These five resolutions could decrease cost and increase effectiveness of your education decisions. Our universities should be open and truthful with you as a potential student — your ability to succeed in college, the real costs, and the ultimate benefits. Honesty in both directions is essential.