

REAL WORLD CAREERS

WHY COLLEGE IS **NOT**
THE ONLY PATH TO
BECOMING RICH



BETSY CUMMINGS

Why take the scenic route to success? Jumpstart your future— without going to college!

Accelerate your career without a college degree by finding your motivation and tapping into non-traditional learning opportunities. Others have done it, and so can you. In REAL WORLD CAREERS you'll learn from the experiences of people like:

- **The Entrepreneur.** The daughter of hippies, Dana Korey didn't enter a classroom until the second grade. After struggling through high school, she quit college early. Now she runs her own business—with annual sales of \$750,000.
- **The Sales Wiz.** “I was 6940 and had an attitude,” says Chet Holmes. In the tenth grade, a fistfight got him thrown out of school. Now this high-school dropout is a successful performance consultant whose advice has doubled and tripled sales for dozens of companies.
- **The Master Chef.** At sixteen, Ken Addington entered a city internship program that sparked his interest in food. He skipped cooking school in favor of an apprenticeship—and now makes close to six figures a year as an executive chef at a trendy New York restaurant.
- **The Manager.** Kristin Crockett's enthusiasm plummets in the classroom, but in the real world, she's a dynamo. After leaving college early and starting a low-level job, she rose rapidly through her company ranks, eventually becoming the benefits manager—for 4,000 employees.
- **The Millionaire.** Tim Jordan's parents stopped paying for school when it became clear he wasn't focused. Ten years later, he had worked his way up in the mortgage business—and become a millionaire in the process.

The information in this book is as up to date as possible, however, it is sold with the understanding that such information is often subject to new and changing interpretations, government rulings, and legislation. The reader should seek qualified professional help regarding specific questions.

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WARNER BOOKS
Hachette Book Group
237 Park Avenue, New York, NY 10017
Visit our Web site at www.HachetteBookGroup.com.

Warner Business Books is an imprint of Warner Books, Inc.

First eBook Edition: January 2007

ISBN: 978-0-446-56144-0

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“Without dismissing college as a means to learn and grow, this stimulating book shows proven alternatives for getting rich without a college education. Anyone looking for guidance and resources needs to get this book. It would make a great gift for the kids you care about—as well as for yourself

—Joe Vitale, author of *The Attractor Factor* and *Life’s Missing Instruction Manual*

Acknowledgments

I would like to thank Dan Ambrosio and Rick Wolff, my editors at Warner Business Books, who gave me the opportunity to explore such a rich subject. As an author, the career paths of noncollege grads is no small topic to tackle when you consider the myriad job options for Americans who choose such a track. In that sense, my editors helped me formulate, define, and create a robust resource for those job seekers who don't have a college degree but have so much else to offer today's workplace.

Many thanks to experts Ron Krannich, Josh Flowerman, Bruce Palmer, Jim Zuberbuhler, Lou Glazer, Debra Humphreys, Dan Miller of Monster, and others who shed so much light on the job market and opportunities available for those without college degrees. The resources available online and through the U.S. Department of Labor were extraordinary in their data.

A huge thank-you to Marty Nemko, who provided tremendous insight and frank opinions about the value of a college education today.

Amy Barth was instrumental in shedding light on why high school students aren't focused enough on their career options—and how they could take better advantage of the resources at their fingertips.

Richard Weinblatt, Bob Webb, and Beth Youhn provided honest information about the opportunities and challenges today's blue-collar fields offer for both men and women. Personally, I never considered a path other than college when I entered a four-year university program twenty years ago. Today I certainly would. The reason? The stories provided by plenty of people interviewed for this book make clear that there are other options besides a bachelor's degree. This book would never have been possible without their input and insights. I certainly hope their stories are as inspiring to readers as they are to me. Those I interviewed over the past year demonstrate that a bachelor's degree is, indeed, not the only path to becoming rich.

The College Alternative

This year, more than sixteen million people will be enrolled in American colleges. Some will go because they want to. Others will be compelled by their parents. Far more will enter one of the country's four-thousand-plus institutions of higher education simply because they have no better plan. In fact, the number of students heading off to college increases each year, according to the National Center for Education Statistics; it rose by 15 percent between 1992 and 2002.

And what will they get for their four years of academic dedication? A few will launch promising careers. Many more will come out as clueless as they went in—uncertain of what inspires them or where their professional talents lie. They'll trundle off to countless interviews for low-level entry positions that may or may not promise a gateway to higher earnings and more responsibility. Others will take their crisp new hundred-thousand-dollar diplomas and land the jobs so often filled by thousands of graduates each year, working in stores or restaurants, for example, while they figure out what it is they really want to do with their bachelor's degrees.

But that's for those who even make it through. More than a quarter will drop out after year one. More than half won't graduate after five years. Many will be like Tim Jordan, an ambitious, hardworking individual motivated by money and success, but not by the structured, lecture-based setup of a classroom, trapped in an educational setting that's not appropriate for him. Jordan, who started at the University of Hartford ("not Harvard," he jokes) in Connecticut, called it quits on higher education two years later after transferring to a community college near home, then later the University of Maryland. "I took a class here and there but never followed through," Jordan says. "I was just having a good time." He is now a millionaire (see chapter 1), but not because of a college degree.

Like many who left the classrooms of higher education, Jordan is driven more by practical experience. College for him was a demoralizing exercise that only slowed him down. Too many people like Jordan waste years wandering aimlessly through esteemed university corridors, never focusing on a specific career or course of study. "By the time I left, I should have graduated twice," he says, "but I didn't."

Who should go to college? Probably only those whose legal, medical, and educational careers demand that they do. Or those who simply love to learn in an academic setting. "We genuflect before higher education as being this nonprofit opportunity to grow the mind and become a connoisseur of learning and all this high-minded stuff," says Marty Nemko, a career consultant and co-author of *College Careers for Dummies*. "In reality that is simply not the case. When you pull the curtain away from the PR rhetoric colleges put out nonstop and look at what kids learn... the amount of critical-thinking skills is paltry [next] to the amount of money and time" spent on a four-year program.

Finding the Right Payoff

Nemko's right. Part of the problem is society and the ridiculously high expectations it holds aloft for college grads. But why is college so highly valued when the statistics reveal that only a quarter of Americans even have college degrees? "In a country where we could provide college to every student that's an opportunity we shouldn't squander," argues Debra Humphreys, vice president for communications and public affairs at the Association of American Colleges and Universities in Washington.

If you look at salary surveys, Humphreys's point bears out. In 2003, average college graduates earned 62 percent more than their peers with just a high school degree—a huge jump from 1972, when college graduates made 22 percent more than those with a high school diploma alone. Indeed, reports about everything from obesity to socioeconomic status continually weigh out in favor of those with bachelor's degrees.

But dozens of college dropouts interviewed for this book as well as those who sidestepped college entirely will argue otherwise. And they have the careers to prove it. Very few regret their decision to walk away from four-year programs. And all will tell you that getting a jump start on their career was extremely motivating.

If you're just finishing high school, have some work experience but no college degree, or simply never wanted to attend a university but are interested in making money, you may not be aware of just how lucrative a career can be for people who don't have a four-year diploma.

Consider Greg Brooks, a self-described victim of attention deficit disorder ("I had ADD before it was cool," he jokes). Brooks propelled his way through an ambitious journalism career after dropping out of college shortly after starting. Instead of burying his nose in his studies, Brooks pursued the communications field relentlessly, moving through a multitude of journalism jobs before finally landing in public relations. "I was an absolutely unrepentant job-hopper," he says. Today he owns his own public relations and marketing company, called West Third Group, located in Plattsburg, Missouri, and pulls in a comfortable quarter million dollars or more in business a year.

Or look at Ed Richards, who may not have a college degree but has seen and experienced plenty—even on college campuses. One of his first reporting assignments for a local radio station was to cover a burning building on the campus at Kent State University in Ohio. Initially the event seemed likely to fizzle, and Richards and other reporters quickly assumed the worst was over. "Some reporters said, 'this could go on all day, let's get lunch,'" Richards recalls. Turns out that small burning building was actually part of the Kent State riots, a protest poorly managed by the National Guard, which fired into the crowd of protestors, injuring thirteen and killing four. Just as the reporters headed off to lunch, the event's most horrific moments unfolded. "That was my first outside reporting job. I really didn't understand what the hell was going on," Richards says. "I just started running around and talking to people asking, 'What did you see? What happened?' I got a lot of great sound that day." Richards received his reporting baptism by fire from that day and built a radio career that spanned more than two decades.

Still not convinced? Listen to Terri Nopp, who says, "I have not found the lack of a degree limiting in any way." Her sentiments are shared by many in her position. Nopp came from a family of educators but realized after some time in college that higher education just wasn't for her. It didn't stop her from aspiring to and obtaining a highly lucrative career, however: Today she runs her own public relations firm billing more than half a million dollars a year to clients.

All these stories attest to one unequivocal career truth: A college degree is not necessary for success. Companies that remain enamored with the bachelor's degree are still out there, unfortunately, refusing to consider the (sometimes superior) talents of those without a four-year degree. "I look at

the way we do things and it annoys me because I think we cut ourselves off from so many good people who didn't go to the right school or have the right internship," says one financial executive, who has attained astounding success in banking without a college degree. And while her company refuses to interview interns or other job applicants who aren't in the "correct" school, much less those without a bachelor's degree, this successful non-college-grad realizes the valuable workers the firm may be missing out on due to its policy. "I think it does an injustice" to her company and others with similar requirements for employment, she says.

Why College Doesn't Pan Out

The reality is, plenty—in fact many—of today's top workers, as well as those coming down the job market pipeline, just simply don't see college as a good fit in their lives. Why does college not work for so many who enroll? Experts point to youth's major stumbling block today: a lack of focus, particularly among high school graduates. In a thoroughly researched tome, *Unfocused Kids*, Suzy Mygatt Wakefield, PhD—a retired high school guidance counselor and career development facilitator who served as one of the book's editors—talks about the undefined gap many of today's young adults fall into, causing them to lack career focus. Wakefield writes: "When school becomes too difficult or they fall behind in credits, many of these teens tend to drop out of school—with the consequence of qualifying only for low-skilled, low-paying, dead end jobs. On the other hand, just going to college does not necessarily mean that teens will be successful either." Wakefield's right. High school graduates who aren't focused on a specific career won't necessarily find that focal point in college. More to the point, it can be an expensive place to meander through a trial-and-error curriculum, hoping you'll hit upon a program that sparks your interest. And when you consider that much of the nation's jobs can be had through certificate programs, apprenticeships, and on-the-job training, where employees are often paid to learn, slogging through a four-year degree simply doesn't make sense.

"The real growth has been in junior colleges with certification programs," says Ron Krannich, author and publisher of Impact Publications in Manassas Park, Virginia, which publishes dozens of business and career books. And apparently companies agree. According to the National Profile of Community Colleges: Trends and Statistics, a study put out by the American Association of Community Colleges, 95 percent of businesses that use education programs at community colleges, where the average student is twenty-nine, recommend such programs to others.

The point is not to hightail it out of high school at eighteen and launch randomly into a career. For those who bypass college, finding success is almost always the result of going through a focused, defined, productive educational and professional track. It's just that college isn't the only way to make that happen.

Who's Skipping School?

"There are two kinds of people who should forgo college," says Marty Nemko. "One is the real go-getter who is quite entrepreneurial." The second? "The zillions of non-academic-oriented students who can get into college, because colleges will take anyone."

For parents and teenagers too caught up in the prestige of having children with bachelor's degrees skipping college entirely can seem like a daunting choice, particularly when those who decide to forgo a college education defy family expectations. Two years into her college career at Howard University in Atlanta, Kat Carney, who had a full scholarship, decided to walk away. "I came from a family of educators, so I believe in education and the value of it," says Carney, who received books every year for Christmas growing up. "It was so woven into the fabric of daily life" in her family, it's no surprise that her parents were devastated when she quit school to pursue an acting career. But Carney never felt college was the best path for her. "My parents definitely wanted me to go to college," she says; "if not for them I probably wouldn't have thought about applying to college or going." While at Howard, however, she kept thinking about how she wanted to be out experiencing the world, not sitting in a classroom learning about it.

Not that opting out of a university should be considered lightly. Certainly a college degree is necessary for some jobs and can open doors at plenty of companies. But an overwhelming amount of evidence exists in companies of all sizes and within nearly every industry that a college degree is frequently not necessary. Still, before saying good-bye forever to academia, it's important to truly determine if college is right for you or not. Doing so should start with asking some of the following questions:

- Is your academic track record consistent? If it was spotty in high school, it will probably continue that way in college. Why pour thousands of dollars into an academic effort that's going to be lukewarm at best?
- Have your grades gone up or down in recent years? If they're on a downward slope, that's a sign that you're seriously uninspired by the classroom setting. It doesn't mean that you lack the brain power to make great grades. But sitting in a college classroom with gentlemen's C's will probably only kill what professional motivation you have left.
- Are you a strong test taker? Do your SAT scores reflect that? Performance tests such as SATs are a great indicator of future performance in an academic setting. If your scores are low, but your high school GPA is high, that says one thing. But average grades combined with average scores probably mean you're better off outside a university setting.
- Does the thought of leaving home leave you cold? Many students trudge off to college and are shocked by the intensity of their depression and homesickness. For many, this is the first time away from home, struggling with independence. Individuals strongly affected by home separation might want to explore job opportunities closer to home.
- Are you task-oriented and organized when studying, or are you easily distracted? If you're likely to roam your dorm hallways scavenging for pizza rather than sitting down and spending hours on end focused on your books, you may not have the discipline at the moment to be a great student. Ignore that reality and you'll likely sink thousands into costly tuition with a poor academic return for your investment.
- Do you find the classroom setting stifling? Ultimately, if you simply hate sitting and listening to teachers talk, or absorbing mass quantities of information, now's the time to admit it to yourself and get out. You're doing yourself and the school a disservice by being there.
- Are you passionate about any particular subject of study? If nothing turns you on, drop that college application immediately. Spending a year away from school trying to figure out what it is that could turn you on for an entire career is a far better use of your time.
- Do you have a clear image of what your career or next job will look like? If not, you probably

won't pick up that vision by listening to your college art history professor. You'd be smarter to sink a few hundred dollars into the services of a career counselor or skills assessment testing center to figure out where your hidden talents lie.

These are obvious questions with black-and-white answers. But too often, young adults fail to ask them and blindly trust that their future will magically lead them down a straight and narrow path from within the college system. But without a clear picture of what lies ahead, far too many students become distracted by the lifestyle and nonacademic elements that accompany the college experience. "When students drop out of college, it's not because of what they're doing in class, but because they aren't handling the other pieces of college," says Jim Zuberbuhler, executive director of Dynamy, a thirty-seven-year-old organization that offers internships to students who want to take a gap year between high school and college, or want to spend time interning in a few professions to determine what might interest them most.

A Changing Work World

Even for those who aren't entirely certain of what they want to do, an expanding job market may work in their favor in the coming years, with or without a college degree to help open doors. In twenty years, seventy-six million baby boomers will retire. Many will return to the workforce in some capacity. But their departure will spark a major shift in corporate America's need to fill vacancies. When that happens, college degrees may seem less important to employers than specific skill sets and certifications. Already, "I think employers, smart employers, look at skills and things that need to be done on the job and less so at formal education," Ron Krannich says. "Employers are trying to hire your future rather than your past. They want to look at your performance: Are you trainable? Can you learn?"

Population shifts may be working in the favor of certain groups. For example, the number of females in the labor pool is expected to grow by 10.9 percent from 2001 to 2014, while the number of men in the labor market is expected to increase by only 9.1 percent, according to the US Bureau of Labor Statistics. For women, that may mean not only a greater takeover of jobs typically occupied more by men but a decrease in the earnings gap, which has generally shown that women make 75 percent of their male counterparts.

So who should skip school and who should pursue a four-year degree? Some of those answers are obvious, particularly if your career choice—as a lawyer or doctor, for example—requires extensive education. But plenty of occupations, including many in the medical and technology fields, require only technical training or an associate's degree.

For others not sure of what industry or type of career they'd like to follow, college may not provide the answers. Moving aimlessly through college classrooms is often not a productive means to figuring out your professional goals. In fact, experts often agree that, especially if you're a recent high school graduate, a year or two on your own after high school can help clear your mind professionally, sharpen your career focus, and increase your work ethic.

For others, the military, a vocational school, or even an apprenticeship may be a much smarter and more direct path to a career than a four-year degree. For those hoping to start a business in particular, taking a few classes in accounting or marketing at a local college is likely a far more productive (not

to mention cheaper) route than plunking tens of thousands of dollars into a university's coffers.

And with a greater diversity of industries and companies needing talent, more and more may less position requirements when it comes to level of education completed. According to the Bureau of Labor Statistics, certain industries are expected to see vast growth until at least the year 2014, and thus need a greater number of employees in the next decade. These industries will represent great opportunity for all job seekers, and particularly so for those without a four-year degree.

HIGH GROWTH INDUSTRIES

<i>Industry</i>	<i>Expected Growth</i>
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Health care and social assistance	30.3 percent
Professional and business services	27.8 percent
Information and Web industries	11.6 percent
Leisure and hospitality	17.7 percent
Trade, transportation, and utilities	10.3 percent
Financial industries	10.5 percent
Government	10 percent

Source: US Bureau of Labor Statistics

Figuring Out a Path

While some people interviewed for this book attended some school, others skipped college entirely; still others decided a trade school was the best way to forge a career. One person spent only a few years of her life in school, since her parents neglected to introduce her to any type of formal education until the age of ten. With that background, "I never viewed not going to college as a deficit," she says.

Although some people may think a college degree opens more doors initially, those who have skipped the four-year degree and found success in their careers disagree. "I started thinking about the return on my investment and how many years I would have to work to get a return" for the money invested in tuition, says Terri Nopp, who spun her wheels for three years at colleges in Arizona before finally realizing it wasn't helping her make headway down a professional path. Within "the field I was most interested in—which is architecture—the return would have taken twenty years!" Instead, she decided to pursue marketing and communications on her own. And not having a four-year degree hasn't prevented her from gaining top jobs or making six figures: "It's all about how smart you are, how quickly you adapt, and how you take advantage of any opportunities thrown your way."

Part I

Closing the Books

Why College Makes No Sense

Tim Jordan never planned on enrolling at a university for seven years. But if he had continued down the academic path he began in the early 1990s, that's about how long it would have taken him to earn a college degree. "I didn't have a focus for school," he says, in an understatement.

When three years of study left him with a solid C average and an accumulation of credits alarmingly short of what he needed to graduate, his parents finally cut him off. "They pretty much said they didn't plan on me going to school for seven years," Jordan says. That was in 1991. In college, Jordan and a friend had started a small business doing odd construction jobs around town—fixing a porch deck here, repairing a fence there. It was enough to bring in forty thousand dollars a year, and lay a foundation of construction skills. But it was also an indication that money could be made without a bachelor's degree.

So when Jordan had a falling-out with his partner, he left the business and school at the same time, hoping to jump-start his career with the knowledge he'd gained to date. He landed a job as a hospital maintenance worker in Morristown, New Jersey. Not the most auspicious start, perhaps. But a year later, still loping along in that position, Jordan was open to other options and was eager to listen to a friend who suggested he consider a new career. One day during a community softball game, that friend approached Jordan with a proposition. "He was in the mortgage business," Jordan relates. "He said, 'You know so many people. Why don't you give it a shot?'"

Jordan was as familiar with mortgages as he was with college commencement. But he decided to find out more. And here's where his motivation—inspired by life experience, rather than the classroom—kicked in. In a business where pay is 100 percent commission, a newcomer like Jordan couldn't afford to quit his day job, so to speak, and launch into another one sight unseen. He was terrified to commit solely to becoming a broker, but with a full-time job that offered an uncertain career path, he figured he had nothing to lose. So he continued to work his hospital maintenance job while he spent his nights at home as a representative for Central Mortgage Service Corporation, dialing one number after another, hitting up area residents who might be in the market for mortgages. Unable to make cold calls during the day, Jordan hired a telemarketing firm to do the work for him, then would take the contacts they drummed up and spend four hours a night working warm leads.

Jordan knew it was crucial to land his first customer—most mortgage clients are drawn in through referrals. But he didn't know when that would be. Patience and determination were crucial to making it happen. His very first client, it turns out, was one of his best friends. That certainly generated some referral business. But it didn't guarantee the stream Jordan had hoped for. And the company wasn't necessarily paving the way. "They threw me to the wolves," he says of his first employer. "I had no idea what I was doing." Sitting in the home of one of his earliest prospects one night, Jordan recalls thinking he wasn't leaving without asking for and getting the business. "I was twenty-five years old and this lady is thirty-eight with kids, looking at me trying to sell her a mortgage," Jordan recalls, laughing. "She knew I was trying so hard. I was in her house for two and a half hours. I was not

leaving that house without that mortgage.” The woman was impressed with Jordan’s initiative and was willing to use him as her broker. She just needed to ask him one final question: “Does this mortgage require an escrow?” Jordan stopped cold. “I had no idea what those were.” But he wasn’t about to lose the business. He took a chance and told her he was sure his company could provide escrow services should her mortgage need them. Turns out, his company could.

For a solid six months Jordan scrambled, educating himself about escrows and everything else he needed to know along the way. He continued to work nearly forty-hour weeks at the hospital, spending nights and weekends securing mortgages. The struggle paid off. In less than ten years, Jordan built his practice into a three-thousand-client business that averages a million dollars a year.

In that time, he worked for two different mortgage companies before becoming a partner in a third—and building it into such a large entity, it was acquired in 2005 by another firm for sixteen million—much of that landing in Jordan’s pocket. Going to college, Jordan says, served little purpose in launching his career other than building a few contacts to help spread the word about his mortgage broker services. “I could have probably gotten A’s, but my attention span for focusing on school... it was never the environment in which I learn,” Jordan says. “I am 100 percent money-motivated.”

The Right Motivation

Like Jordan, too many college students don’t find the motivation, inspiration, or career momentum they’re looking for in a university lecture hall. Isn’t it better to recognize that early in your academic career and find another path than it would be to spend four years hauling through analytical geometry or introduction to digital architecture, waiting for the moment of inspiration?

That Jordan skipped college and found vast financial and professional wealth is surely an anomaly, right? Wrong. Certainly four-year graduates with new diplomas and hundreds of credit hours sweating it out over calculus equations and quantum physics theorems have plenty of job opportunities ahead of them. But studies reveal a somewhat pessimistic future for many college undergraduates—or at least for those who finish. A recent survey by the Web site CollegeGrad.com found that more than half of all college graduates feel it’s more difficult to find a job today than it was a year ago. A similar survey by the same site found that nearly 20 percent of college graduates said they were underemployed, complaining that even entry-level jobs can require some experience—a vicious catch-22 that frustrates recent grads.

College advocates say a degree can give you the mental boost needed when looking for a job. If you have a diploma, the theory goes, then surely you have the skills and talent to be a solid performer. And that builds confidence for newbies on the job. But plenty of college graduates leave school knowing full well that the slip of paper in their hands doesn’t guarantee their success—or attest to their true abilities or intelligence. And their peers who have spent the last four years working and gaining bankable skills on the job may have far more to offer.

Making It Through

That, of course, is if they even make it through a full, four-year program, which plenty do not. Only

about half of all college entrants actually walk out the other side with a degree, according to the latest numbers from ACT, a national education assessment and testing organization.

The top reason why those who enter college leave before they earn a degree? Lack of motivation. “There is this enormous pressure from all points in society that says you’re a failure if you don’t go off to college,” Jim Zuberbuhler says. That’s a dangerous message to send to those not ready today, or ever, for the college experience. It would be far more productive to focus on the best educational path for an individual, whether it’s a vocational program or an apprenticeship. “All of us know people in our daily lives who are doing fine that don’t have a four-year degree,” says Lou Glazer, president of Michigan Future Inc., a civic organization in Ann Arbor, Michigan. “A four-year degree is a pathway but not the only pathway to a good paying career. Ingenuity matters. Drive matters. None of those things require a four-year degree.”

Indeed they don’t. Dozens of people interviewed for this book who skipped college or withdrew after a semester or more would agree. “The college experience, the way the classes were structured, it didn’t fit my needs,” says Ethan Smith, an information technology specialist who is on a fast track to six-figure income after leaving school several years ago to pursue a computer career through certification programs. That path, he says, propelled him through his career faster and more effectively than a four-year computer science degree. As he puts it without regret: “I took a leave and never went back.”

Worth the Cost?

What people like Smith and others are realizing is that the return on a college education doesn’t always equal the money invested. A college degree today can range anywhere from fifty to upward of two hundred thousand dollars, depending on where a student attends school and for how long. The good news is that nearly 80 percent of full-time undergraduates pay less than eight thousand dollars a year in tuition, according to numbers from the American Council on Education. But given recent revenue shortfalls in many states, legislators are looking to colleges to make up the slack; more than forty states have considered tuition increases at public institutions in the past few years. Still, even if the majority of tuition rates remained below ten thousand a year, that’s a lot of money to drop just to dawdle while trying to figure out a career plan—especially since many who fork over such sums may not even land the job they want.

Financially, socially, professionally—there are many reasons to attain a four-year degree, says AACU’s Humphreys. “The economic data is quite clear that any decent job that will pay you enough money to have a middle-class life will require some college in the future.”

For some, maybe. But plenty of naysayers, including even college professors, note that a college degree is only important for those who are either educationally driven, become inspired in classroom settings, are pursuing careers that require formal education, or simply don’t view any alternative as a better path than a university degree. The reality, say those critical of the all-college, all-the-time mentality, is that college is too hyped as the only means to a successful, lucrative career—a line of thinking that some insist simply isn’t true. “Is college important?” asks Marty Nemko. “For many people, yes.” But Nemko, who holds a PhD and has taught or consulted at fifteen colleges, adds that for many others, college is simply not the best path to the career they want to pursue. “The more of a self-starter you are, the more of a competitive go-getter you are, the less you need college.”

Plenty of students—“real winners,” according to Nemko—learn far better and faster outside school by following the lessons of mentors on the job or in a professional environment of some type, rather than the classroom.

Indeed, Nemko and others who are outspoken critics of higher education suggest that college classrooms are quite often filled by people who are unmotivated, unfocused, or simply have no clue about what type of career they would like to pursue. That may be an unfair assessment of the nation’s institutions of higher education. But it is sadly the reality for plenty of students, for whom entering college is the only acceptable choice among family and peers.

Proponents point to the interpersonal skills developed in college as crucial. College affords an important transition for students whose interpersonal skills or level of maturity aren’t developed enough to handle work after high school graduation. Still, many contend that unless students are spending time among Ivy League students, they’re hanging out with unmotivated undergrads just like themselves. And that, it’s argued, is not an experience that will cultivate their intellect or help them grow professionally. Says Nemko, “Ninety-eight percent of colleges do not have Harvard-caliber students”—who can positively affect or influence incoming freshmen with their talent and ambition. “To pay two hundred thousand dollars for an institution that has just plain folk doesn’t sound like a hell of an investment, not to mention four or five or six years of your time.”

A SNAPSHOT OF US COLLEGE

ENROLLMENT

Students in college today	16.6 million
Students in college 10 years ago	14.4 million
Students in college aged 25 and over	6.1 million
Female students in college	9.3 million
Caucasian students in college	11.3 million
Black students in college	2.2 million
Asian students in college	1.2 million
Hispanic students in college	1.7 million

Source: US Census Bureau, 2003

Is College for You?

From almost the first day of elementary school, students are propelled along a trajectory that, for many, includes focusing on GPAs, SATs, honors classes, college admissions, and anxious waiting periods where high school students sweat it out hoping to get into the school of their choice. College enrollment figures reflect this, with the number of students enrolled in higher education nationwide rising by more than two million students in the past decade, according to census figures. Of course, some of this can be attributed to an increase in population among Americans in traditional college-aged groups, eighteen to twenty-four, over the past decade, but others contend that many more students are simply feeling that a college education behind them is a guarantee for a better job with a higher salary.

And why wouldn’t they? Plenty of statistics indicate that as well. According to the College Board, an organization in New York that promotes college connections for students, in 2003 a full-time worker in the United States made a median income of \$49,900 while the same worker with only a high

school diploma made \$30,800.

For every person who bears out such statistics, however, there are counterexamples of people who have decided to forgo college and find their way to higher earnings by some other means. The real message here, say educators and experts, is that high school graduates shouldn't feel that college is the only path for them. And even for nearly seventeen million students who seem destined for the road to college, the idea of a four-year program can seem unappealing or depressing.

"I went for a semester and I couldn't deal," says Kristin Crockett, manager of training for Qwest Communications International Inc., a telecommunications company based in Denver. "I was never a big fan of school in general."

To Campus or Not?

How do you know if college is right for you? For some people, it's instinctual. "My mother owned a bookstore while I was growing up. And my father was a colonel in the army. They definitely wanted me to go to college," says Kat Carney, who nevertheless felt so strongly that college wasn't for her that she threw away her full scholarship to Howard University. She exhibited all the signs of someone seemingly college-bound. "My grades were better than average. My SATs were really, really, really good. On math I was twenty points off of a perfect score. But I realized I was just never all that driven to go to college."

Entering with an undeclared major, then later focusing on hotel administration, Carney eventually left to pursue acting; she went on to a successful career as a CNN health anchor and host on QVC. Like many before and after her, Carney realized early on that sitting in a classroom is not only uninspiring, but can actually kill motivation and enthusiasm for learning. For such people, college is simply not the best route to a career. And in some professions, such as trades, embarking on an apprenticeship, finding entry-level work, or enlisting the help of a mentor will do far more to propel you into a successful career than a piece of paper that attests to your ability to sit in a classroom, listen to lectures, study, and pass exams for four years straight—if you're lucky enough to get out in four years.

Too Little Thought, Too Late

Many educators say students aren't focusing on their post-high-school plans early enough, failing to consider what courses would best facilitate their desired career path in early high school or even late middle school. Repeated studies reveal a low reliance on many high school guidance departments, where counselors are being woefully underused to help high school students figure out which classes to take and where they might start focusing their professional aspirations. A 2002 survey by ACT, providers of the popular college entrance exam by the same name, revealed that only 22 percent of eighth- and ninth-grade students had thought about post-high-school plans. Thirteen and fourteen years old may seem young to be forging a career path, but the reality is that the earlier students explore careers, the more likely they are to develop a focused plan of attack. And finding the most educated, well-informed people to help do that is crucial as well. Too often students rely on family

and friends to help them consider a profession of choice. While they can provide invaluable insight into your academic and interpersonal strengths and weaknesses, relying largely on family and friends can cloud your judgment. Parental career suggestions in particular can be fraught with bias and unhealthy expectations, as parents push children into careers they don't want to follow.

Looking for Answers

If you're going to tap those you know—such as your parents, siblings, and best friends—for career suggestions, just make sure you are eliciting advice, opinions, and career counseling from other sources as well. A great place to start: your high school guidance office (if you haven't graduated already). You'd also be wise to spend time with guidance counselors who can help administer career tests and exams that assess your skills and interests. Unfortunately, too few students do so.

WHERE STUDENTS LOOK FOR CAREER ADVICE

Mother	92 percent
Father	84 percent
Friends	85 percent
Guidance counselor	63 percent
School principal	27 percent

Source: ACT

Even for those who do tap the resources of high school guidance counselors or educational consultants, it's important at some point to honestly ask yourself if college is the best path to professional success.

Consider the following:

- Are you stimulated by classroom lectures or discussions with fellow students? If you don't make good grades now, a mediocre grade point average from a large state university isn't exactly going to put you on the fast track to executive status.
- Are you more inspired by physical or by intellectual activities? If classroom lectures don't do it for you, listening to a professor drone on—or worse, scoring poorly on all your exams—will probably flatten what little enthusiasm and energy you had going into a university.
- Are you a risk taker or more comfortable with tradition and certainty?
- Are you willing to embark on a career immediately after high school even if it means failing and deciding to enter college in your twenties or thirties?
- Is the financial commitment of college something you could easily cover or would getting a degree require taking out thousands of dollars in loans?
- Are you willing to break from family tradition and expectations that a college degree is crucial?
- Most importantly, do you have a clear vision of the career you want to pursue? If not, college is an expensive place to putter around debating your professional course.

The Value of College

When getting a bachelor's degree can cost close to a quarter million dollars, including books, tuition, room and board, and other expenses, many find it shocking how deficient college graduates are in academic skills. The most recent National Assessment of Adult Literacy by the US Department of Education, for instance, noted general declines in adult literacy among undergraduate and graduate students in the past decade. Literacy tasks—an indication of a person's employability—dropped as much as 10 percentage points in some categories, among them college graduates' ability to read and understand literature passages. And, according to ACT, one-third of undergraduates take remedial course work at some point in college.

Such shortcomings in students' reading comprehension may explain why a quarter of those who start college leave before getting a degree. One argument college students may find comforting: Studies do show that college graduates can generally expect higher earnings—as much as twice what nongraduates may make, according to the latest census figures. But what those numbers don't take into account are the people who saw college as an obstacle in their career paths. These go-getters avoided the experiences of their friends who graduated in four to six years, got out, and found themselves in low-paying entry-level jobs, often with huge student loans to pay back. Believe it. It happens. Far too many sad stories have been told of college graduates doing menial jobs. For every grad who lands a high-five-figure job on Wall Street, there are many more who end up waiting tables at Chili's or ringing up chinos at J.Crew.

More to the point, too many high school students are being oversold on the notion that college is the only way to professional success. That's a disservice to students when you consider that only half of those who enroll will actually go on to attain a four-year degree. Too many college enrollees attend a few classes only to realize that college is not for them. Plenty who have the initiative to walk away are finding success in their jobs when they do so. When Greg Brooks entered college in the mid-1980s, he did so with one eye on the door. Impatient sitting in classes day after day, Brooks was more into getting practical experience. Which explains why he left one college after another and finally ended up at a local daily newspaper begging for any job they would give him. He landed one doing page layout, and never looked back. "After a short number of weeks," Brooks says, "it was clear, what I was learning in school was not directly appropriate to what I was doing on a daily basis." In other words, college wasn't at all preparing him for the real world.

HOW LONG DOES IT TAKE TO EARN A COLLEGE DEGREE?

<i>Years</i>	<i>Men</i>	<i>Women</i>	<i>Total</i>
4	32.6 percent	39.7 percent	36.3 percent
6	55.2 percent	59.6 percent	57.6 percent
6-plus	59 percent	62 percent	60.6 percent

Source: Degree Attainment Rates at American Colleges and Universities, Higher Education Research Institute, UCLA

A Job Market for Nongraduates

What today's non-college-graduates should consider is that the job market is likely about to swing in their favor, thanks to population and market shifts in coming years that may leave American businesses with a dearth of applicants for openings.

Baby boomers, for example, some seventy-six million of whom will be retiring in the next twenty years, will create a huge gap in the number of applicants versus openings in the job market—as many as five million, according to the Bureau of Labor Statistics. Their exit from corporate America will leave many companies scrambling to fill positions—a dilemma that might cause firms to drop educational requirements for jobs. “There is going to be a skills gap, clearly, as boomers retire,” says Dan Miller, vice president of learning and development for the job search engine Monster.com. “And as an employer or hiring manager who has a very strong need” to fill a vacancy, “I’m more interested in someone who can do the job than whether or not they have the academia behind it.”

That’s not only in white-collar jobs. For those who think blue-collar and service jobs are all being outsourced overseas, think again. Yes, plenty are, but many more are staying here, and fields such as law enforcement, construction, and even maritime work are offering Americans without university diplomas a chance to enter a trade profession and experience rapid advancement.

In fact, Michigan Future Inc.’s Glazer estimates that only some “30 percent of jobs seem to require four-year degrees” today. Plenty of successful entrepreneurs, executives, medical professionals, politicians, designers, performers, and other individuals have created thriving careers without ever acquiring one college credit.

Finding the Right Path

The key, experts say, is forging the career path that makes most sense to an individual, and making the most of the skills he or she has. Kristin Crockett’s enthusiasm plummets in the classroom. Almost like a guaranteed inverse reaction, when an instructor speaks, Crockett deflates. “High school was a lot of fun,” Crockett recalls, “but not academically. It was not my most favorite way to spend my time.” Like so many high school students, Crockett wasn’t exactly on the fast track to career superstardom. “I had no clue of what I wanted to study or what I wanted to do.” Except that she wanted to stop throwing away thousands of dollars a semester into a college education that, as far as she could tell, was taking her nowhere.

“I learn best by experience,” Crockett says. At college “I took this art history class, which I loved but I didn’t want to be tested on it. I wanted to go to Europe and see this stuff in person.”

Uninspired by her degree program and unsure where to turn, she decided to talk to her father—which happened to be the president of a printing company in Colorado. Since school wasn’t holding her interest, Crockett’s father suggested that she try working instead. It seems strange that it took a small office manager role to light a fire under Crockett. But it did. “I just loved making money and the interaction with clients and the different lifestyle that came along” with earning money and having the freedom to make purchasing choices, Crockett says. “I was responsible for things and was able to see the results of my efforts.”

Leaving college early rather than becoming burned out through a four-year degree was the propulsion for all her professional successes that followed.

Millions of Americans hold similar roles in offices across the country and never feel the giddy embrace of office freedom that Crockett discovered that day. But her subsequent rapid-fire rise

through the human resource departments at multiple companies is evidence that opportunities are endless in corporate America, depending upon how well you exploit them.

After three years getting her feet wet at her father's printing company, Crockett moved on to a cable television firm in Denver. She was twenty-one. But transitioning from a small printing firm to large cable provider meant she'd have to start at the bottom again—a lesson many without college degrees admit they've faced as they strategize ways to enter a career. Still, those who work long hours contribute enthusiastically to their workplace, and ask repeatedly to be given more responsibility say that days toiling in reception level work is short-lived. That held true for Crockett as well. Her salary when she landed the job in 1985 was a barely-break-even twelve thousand dollars a year. But Crockett saw ample opportunity. After less than eighteen months on the job, she was promoted to human resource assistant. A year later, she was one of the company's benefits assistants. By 1993, she was the benefits manager for the entire company, managing health care and retirement plans for four thousand people.

At Jones Intercable, Inc., where she first landed a job as a receptionist, she threw her name in the hat for any job one or two positions above her for which she thought she was qualified. Within a year she moved up to a small office management role in the company's HR department, and slowly went about taking on more and more responsibility. She identified slackers in the department and started offering to do tasks they might have let slide. Over time she gradually took on responsibilities that related to employee benefits, an area of human resources that interested her. Within a few years, she was managing the company's entire medical, dental, and retirement benefits suite as well as providing orientation seminars for new hires.

When the company implemented a diversity program, Crockett quickly became certified in diversity training and volunteered to implement the program. "I identified training as my passion and began to move into the training area," making it her specialty, Crockett says.

Crockett is by no means a poster child for focused teens barreling toward a specialized career path. After all, she meandered through what little college she attended, then stumbled into her father's printing company with "no clue," as she says, about her professional future. But she did have enough awareness to identify key stimulators that excited her professionally—specifically, making money, being responsible for others, and leading training sessions. That's enough to have a clear idea of where her work should take her.

And her lack of a college degree? It was rarely an issue. When the dreaded question did arise, Crockett was brutally honest. "If people ask me why I don't have a college degree, I say continuing my education wasn't one of my interests. And working was so interesting to me that I decided to follow that" right away.

Peddling the Non-College-Candidate

- **Do research.** Even if you don't like school, you're going to have to put some of the skills you picked up there to good use—namely, researching and studying careers that may be of interest to you. The good news: It's far more thrilling to submerge yourself in career assessment tools than algebraic formulas.
- **Have a sense of entitlement.** Just because you don't have a degree doesn't make you any less marketable or productive as an employee. Good employers know this, so keep it in mind.

Remind yourself of it when on job interviews or whenever doubt creeps into your head should you land a coveted job that has you working alongside an Ivy grad every day.

- **Match skill sets to jobs available.** Having a bachelor's degree under your belt doesn't necessarily add to the skills you possess naturally. Remember this, and figure out other ways to develop and exploit them—perhaps through adult education or on-the-job training.
- **Be aggressive.** “I would maneuver myself to be visible and available more so than just knocking down people's doors,” Crockett says. Rather than hounding managers for random extra work, Crockett would identify key projects that the company might initiate that would interest her. Then she would approach the manager in charge and offer her assistance and ideas.

Like Crockett, Monster's Miller says, “Don't apologize” for not having a degree. “I know people here at Monster who don't have a college degree, and you wouldn't know it by the way they present themselves.” Those without a bachelor's degree can do plenty to offset that missing credential on the résumé.

Quiz: Are You Ready for College?

Still not sure if college is the best path for you, even though your three older siblings have followed that course? Don't take tradition's path just for the sake of maintaining the status quo or to please Mom and Dad. Take the following quiz to see if college is the best place for you to advance your career. Keep in mind that your answers are an exercise in thinking about the best course for you. The following questions are not necessarily a replacement for a Myers-Briggs personality test or months with a career coach. But they are a great way to explore what is likely your best educational path.

If an academic subject interests me, I tend to:

- a) Hope the instructor offers more information on that topic in the next class.
- b) Take in the information I received in class that day and leave it at that.
- c) Research the topic online in my own time.

When studying for a test, I often:

- a) Force myself to sit down and study until I've covered all the material in one sitting.
- b) Take mini breaks every fifteen minutes to avert the boredom of studying.
- c) Cram at the last minute and hope for the best.

When I get a bad grade on a test or in a class, I:

- a) Go to the instructor and try to figure out exactly where I made mistakes.
- b) Accept that I did the best I could and vow to do better next time.
- c) Lose all hope of catching up in class or boosting my final grade.

If I run into someone who knows more than I do, my first thought is:

a) This is great, I could really learn something from her.

b) If I act like I know what she's talking about, she'll think I'm smart.

c) I hate that I'm never as knowledgeable about ideas or news as everyone else.

When I think about moving away from home, my first thought is:

a) Finally, I get to meet a fresh group of people who might offer new opportunity.

b) That's scary, but I'll eventually adapt after a stressful period of acclimation.

c) How will I cope without old friends and my family?

If someone asks me today what kind of job I want, I would:

a) Rattle off a title and details of the job's responsibilities.

b) Say I have a few in mind, but I'm not sure which one to pursue.

c) Meet them with a blank stare and say I have no idea.

I just bought a new computer. It's not working, so I'm going to:

a) Call the manufacturer's customer service line for help.

b) Ask a friend who's technologically savvy to get it working.

c) Experiment until I figure it out on my own.

If I had to pick one of the following professions, it would be:

a) Lawyer or doctor.

b) Advertising account executive.

c) Entrepreneur.

If I'm cooking dinner for a friend, I:

a) Use a recipe.

b) Order food from a local restaurant.

c) Pull together a dish of my own from ingredients found in my kitchen.

My opinion of college is:

a) It's a great way to stretch my mind and gain valuable skills for a job.

b) It's a necessary step to the job market.

c) I'd rather skip it.

Now count up your answers. Give yourself 2 points for every a) answer, 1 point for every time you answered b), and no points for c). If your score is 15 or higher, college is probably an ideal path for you. You respond well to structured learning situations and feel comfortable in them. Any score from 8 to 14 means college could be in your future, but you might want to either think more seriously about what exactly you hope to gain from four years of higher education, or take a year off and figure out more specifically what your career goals are and whether or not a four-year program is the key to

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