

## **UNCLE D's TAKE ON IT**

Hi my name is Dennis (Most of my family just call me uncle "D".)

From time to time I write about various subjects in the hope that I can provide the reader with some clarification and a better understanding on that subject. No, I am not an expert or authority on any of the subjects that I select, however I do research them and I will try to present you with a clear and simplified understanding of the subject.

It has been my experience over the years that whenever I was interested in finding information on any subject that it was always necessary for me to read many articles and or books. Why, because everything I would read be it a short article or a book always without exception was 80-85% boring & unimportant and 15-20% factual information on the subject. I have always found that so frustrating that I decided to write a recapped information package on the subject matter.

In Uncle D's Take on It I will provide you with the bottom line on that subject. I feel that with this information in hand it will give you a basic enough understanding so that if you have any further questions or interest you will have a basic starting point to continue your own research.

**Our subject today: Is a College Degree Really Necessary for Success?**

The problem with the college degree equation is that an academic education is not the answer for everyone. The numbers show that the value of a degree is decreasing.....

With that being said let's get started.

**Have a great day, here's to family, friends & a fine bottle of Wine!!!!**



# Uncle D's Take On It!

Things Are Only Good Or Bad By Comparison.

## Is College Really Necessary For Success?



## That Is The Question.

### Is College Really Necessary.....

The only problem with the college success equation is that an academic education is not the answer for everyone. The value of having a degree is decreasing. The numbers show that nearly 50% of students who start a bachelor's degree never finish, and the average student loan debt for students in America is \$30,000. In this this issue of *Uncle D's Take on It* we will evaluate the alternatives to a college degree.



**IT'S NEVER TOO  
LATE TO START!**



**QUESTIONS/THOUGHTS**  
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**HERE'S TO FAMILY,  
FRIENDS AND A FINE  
BOTTLE OF WINE!**

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## **Uncle D's Take on It!!**

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## Is College Necessary For Success?

With the debt, stress, and time spent towards a degree, some people ask "Is college necessary for success?"

It seems like, for many of us, we were told from the day that we were born that we had to "go to college to succeed." In high school, it's no longer good enough to consider trade school or even enroll in community college; a four-year college degree is the only one counselors tell us is "worth it."

Competition for scholarships and enrollment rates are at a near all-time high, and it's easy to see why. On average, a typical college student will get higher wages and will see lower employment rates than a high school graduate.

On face value, college is a wise investment that can help bolster your chances of staying in the middle class. To a point, people are seeing it as a rite of passage in certain circles, and as a way to help you attain a higher status among your peers.

Despite all the more visible benefits that college can offer, there are many people out there who adamantly ask "is college necessary for success?"

One of the most common reasons that people say college isn't necessary to succeed in life is because most jobs out there don't really need a college education in order for people to understand what they're doing. Around

In fact, among professions that hire based on portfolio, having a college degree without a good portfolio is akin to being a doctor who's never practiced on a patient. In theory, both parties know how to do their job - however, there's no actual proof of that.



Photographers don't need to be well-read in the history of famous photographers to take a good picture. Dancers do not need Dance Appreciation 101 to kill it in auditions. Salespeople don't need a degree to be able to talk to people convincingly and get them to buy goods.

Simply put, the majority of jobs don't require college; they prefer experience over that. Right now, around 64 percent of all jobs out there do not require a college degree.

### **The Flooded College Degree Market**

There was a point in time where people were correct in saying that a degree was an instant "in" to any job they wanted. This was back in the days when degrees were rare, and where jobs that did better with degrees tended to be disproportionately plentiful. Unfortunately, that ship has long sailed.

Right now, 40 percent of all people in the US have a college degree - Associate's Degree included. Around 40 percent of all college graduates are also considered to be underemployed because they're working jobs that don't require their educational attainment - or don't pay enough to cover the bills. So if this is the case, is college necessary for success?

Simply put, the college market is flooded. Only 27 percent of college grads actually work in jobs related to their major. This is why you see so many English majors as managers, and why you see Dance majors working as Personal Assistants.

### **College: Supply And Demand Economics**

College is a perfect example of The Law of Supply and Demand.



Considering that there are now more grads than there are jobs for grads, it's safe to say that the market is flooded with grads. The end result of a flooded market is always the same: the value of whatever floods the market inevitably shrinks. This explains why graduates are now getting lower wages than their predecessors. Simply put, it's the Law of Supply and Demand at work.

Meanwhile, students are still being told that they "need a degree" for job success - and students believe that, and the demand for college increases. The Law of Supply and Demand says that an increase in demand with a steady (or steady-ish) supply will raise in price. This, plain and simple, is why tuition has skyrocketed over the past couple of years.

As long as people continue to demand college degrees and go into flooded markets, this trend will continue.

### **College Debt: A Crushing Obstacle To Success**

College debt, as many who have dealt with Navient know, is not like normal debt. With normal debt, you can discharge your debt via bankruptcy if the bills can't get paid via normal means. Bankruptcy is part of the way America ensures people get second chances.

As of right now, college debt is the *only* form of debt that bankruptcy cannot discharge. The average college graduate will get out of school with around \$40,000 in debt. If you go into medical school or grad school, that number can easily shoot up to as high as \$100,000 or more.

After a certain point, you simply can't pay those amounts.

A [USA Today article](#) recently noted that the burden of college debt that grads are now taking on is proving to be a significant barrier to financial



stability. Many grads are putting off leaving home, starting their own business, or even having kids because the debt is making it impossible to live their own life.

## Alternatives To College Worth A Look

The fact is that people are quickly becoming wise to the fact that a degree isn't the only path to success out there. Experience, alternative schooling, and certifications are all worth a look if you're not completely sure of college being the right choice for you.

Some of the most popular routes outside of college include the following:

- **Experience Training.** The best way to learn is always on the job. This works well with sales, artwork, talent, and (in many cases), manual labor.
- **Apprenticeship.** In many trades, including carpentry and tattoo artistry, an apprenticeship is a must if you want to get a good job. Getting an apprenticeship isn't easy, but it can lead to a six-figure salary in the future.
- **Entrepreneurialism.** You never need a degree to start a business. Bill Gates didn't have one, neither did Carlos "Slim." If you have the talent and work ethic, it's doable.
- **Trade School.** Yes, this is an alternative - and a good one at that. The need for certified tradespeople is booming and there often aren't enough people to actually fill spots.

The fact is that there are a lot of different routes to success and financial independence. It's up to you to decide if college is necessary or not for your life plan. Each individual should answer the question "is college necessary for success?" in the way that suits their individual needs.



# COLLEGE PLANNING AND STUDENT LOANS

## COLLEGE PLANNING: Shrinking the cost of College

How do you make college affordable? I know that you and your parents are agonizing over this one. The good news is that there are some simple ways to shrink those costs. Here are eight excellent strategies to get them started.

1. **Learn how to use net price calculators (NPC).** Colleges and universities have net price calculators installed on their websites. A family that uses a school's calculator will receive a personalized estimate of what a school will cost them after projected scholarships and grants are subtracted.
2. **Apply for financial aid.** Plenty of parents who earn six-figure incomes assume that they have no chance for financial aid. This assumption is a shame because it can leave serious money on the table when a child is applying to a university. The information that the universities generally ask for are the Family's adjusted gross income, Student income, Home equity, cash on hand, Taxable income, Number of children in college and younger children.
3. **Don't pay attention to price tags.** Price tags are meaningless. Most college students do not end up paying full price. Chances of getting a price break will increase at schools where everyone or nearly everyone receives scholarship or grants. At private college and universities, for instance, 88 percent of students pocket grants or scholarship money. At private schools and state schools it is approximately 50% for students of all income levels.
4. **Investigate a college's graduation rate.** Parents and students are usually stunned when they learn how difficult it is to graduate in four years. Only about 35 percent of students graduate from college in the traditional eight semesters. You can find the four, five- and six- year grad rates of any school by going on their website.
5. **Inquire about how divorce is handled.** When a student's parents are divorced, the financial aid question can get a lot more complicated. In fact, the net price calculators often don't work for these families. However divorced families can enjoy a financial benefit that intact couples can't. Most schools only require the Free Application for Federal student Aid (FAFSA) and this application only asks for the financial information of the custodial parent.



6. **Look in different time zones.** Thirty-five percent of students attend colleges that are no more than 50 miles from their homes and more than half end up at colleges within 100 miles. Colleges that are located in other geographic areas are eager to offer scholarships to distant students to lure them to their campus. These price cuts can make going to a distant school cost less than an in state school.
7. **Be smart about borrowing.** Students who need to borrow can reduce their college costs by relying on the best college websites and loans. Be sure to spend the required time and effort to research and seek out the information on as many schools as you can.
8. **Be Rich.** Okay, I realize this isn't easy, but being rich helps.

## **STUDENT LOANS: Many Borrowers Clueless About Student Loans.**

When it comes to student loans experts say students and parents both should start their research and understanding of student loans in the student's freshman year of high school.

**Here's one of the most important reasons:** One-in-five student loan holders do not even know the terms of their loans or how their monthly payments were determined. More than half did not calculate what they might owe before taking out the loans, and almost half said their afraid they can't pay off their loans.

**Heres four important tips** to make sure your student loan bill doesn't haunt you long after college:

- 1- **Pick your college carefully** with an eye toward affordability, and understanding the difference between the sticker price and what you'll really pay.
- 2- **Calculate before taking out a loan** how much your monthly payment will be after your graduation, and most importantly, how long it will take you to pay the loans off. Use common sense; one rule of thumb is that your total loans should not exceed your first year expected salary. So if you're going into a career with a lower salary levels, don't load up at the loan buffet.
- 3- **Before you sign for a loan,** make sure you know whether it is a government or private bank loan. Understand whether the interest rate is fixed or variable. Keep a running total of your loans, so you know at all times what your balance really is. And when you graduate, choose your repayment plan well, and keep current on payments.
- 4- **Minimize your need for loans** by using cheaper state universities and community college whenever possible. Living at home or going to school part-time while working can be good cost saving options.



## **Student Loan Program Out of Control**

**The burgeoning student loan crisis is far worse than we knew...**

Many people know the growing bubble in student loans is one of the biggest long-term threats in the U.S. today.

At more than \$1.4 trillion in loans outstanding, student loan debt is nearly four times bigger than all the debts of Greece. And it's still growing at nearly 20% a year... multiple times faster than the official rate of inflation.

Worse, the government's own data has shown as much as 30% of this debt – nearly one out of every three loans – isn't being paid or is already in default.

**Unfortunately, it now appears even these numbers were far too rosy...**

Earlier this month, the government quietly released a memo saying it had *overstated* student loan repayment rates due to a "technical programming error." As the *Wall Street Journal* reported last week (emphasis added)...

The student loan repayment rates were originally released in 2015 as part of the Obama administration's College Scorecard, which followed an aborted attempt to rate colleges and tie federal funds to those ratings.

At the time, the *Journal* reported that at 347 colleges and vocational schools, more than half of students had defaulted or failed to pay down their debt within seven years. Those figures were based on students who were supposed to start repaying loans in 2006 and 2007.

In September, the Department released data tracking students who should have begun repayment in 2007 and 2008, and that number rose to 477.



**But with the updated number released last week (January 2017), that number grew to 1,029.**

- ✓ Yes, you read that correctly... At more than 1,000 schools – representing about one-quarter of all U.S. colleges and trade schools – more than half of students have already defaulted or failed to pay even one dollar toward these loans within seven years of leaving school.

- ✓ Across all schools, the data shows as many as 40% of borrowers haven't paid a single dollar toward these loans within seven years. Looking at just the past three years, this number jumps to more than half – 54% – suggesting this problem is only getting worse, not better.

- ✓ In other words, according to the government's own data, at least 40% of this debt – representing more than \$500 BILLION that has been packaged up, "securitized," and sold to investors as "money good" – will likely never be paid back at all.

**What could possibly go wrong?**

## Trade School Might Be a Better Choice Than College.

### Here's Why

For a lot of people, going to a four year college seems like an automatic choice when they graduate from high school. The reason is obvious—more income. According to the National Center for Educational Statistics, a college degree accounted for \$15,000 in additional income per year versus a high school diploma (\$30,000 versus \$45,000).

However, there are a few drawbacks with this happy picture. For starters, a bachelor's degree typically takes four years of study, which means that people who enter the workforce after receiving their bachelor's degree aren't doing so until age 22. That shaves some years off of a person's career. Another drawback is the cost. The average bachelor's degree in the United States costs \$127,000. A third drawback: some people simply aren't prepared for the rigors of a four year college.

**High School graduates should seriously consider trade school, particularly if they're not at the top of their class. Trade school offers a pretty compelling career path, particularly compared to the college path described above.**

For starters, the salary isn't that much of a drop-off compared to a four year degree. SimplyHired.com estimates that a trade school graduate will make about \$42,000 per year. Over the course of thirty years, the difference between that trade school graduate and the four year college graduate is only \$90,000.

Another factor that helps with trade school is that you'll enter the workforce two years earlier. That amounts to two additional years of income in which the trade school graduate will make, on average, another \$42,000 each year, adding up to \$84,000. That means that at age 52 (after 30 years in the workforce versus 32 for the trade school graduate), the college graduate will only be ahead by \$6,000 on lifetime income, even excluding the loan.



At the same time, the average trade school degree **costs** \$33,000, which, compared to a \$127,000 bachelor's degree, means a savings of \$94,000. But that's not all! If you assume that these students are fully financing their education with loans at 4% over ten years, the bachelor's degree will cost \$154,000, while the trade school degree will cost only \$40,000. That's a savings of \$114,000 just on the degree. Yet another advantage of a trade school is that most of the jobs you'll get are extremely difficult to export to another country.

It should be noted that we're not opposed to a four year degree; instead, we're simply making a strong case for an option that many people overlook when deciding what to do after high school. I'll leave you with an anecdote. If you have just graduating from high school, think seriously about trade school.



## 8 Benefits of Going to a Trade School

For starters, a trade school focuses on the job essentials for training students. The education curriculum of a trade school emphasizes on practical training and knowledge for a career than a general education like a traditional college.

**1. Time** A bachelor's degree typically takes a student 4 or more years to complete verses a trade school, where earning your degree could take 2 years or less! Depending on what program you choose to go into, you could be done with trade school in months! How awesome is that? You will be able to get a head start in the workforce to gain experience and establish yourself.

**2. High Demand** Most programs that trade schools offer are in high demand in the work force. Trade schools will prepare students with the essential skills and hands-on training so they are ready for the work field when they graduate.

**3. Money** It costs the average American \$127,000 to earn their bachelor degree. At a trade school, it cost the student an average of \$33,000 to earn their degree. Depending on what program a student goes into at a trade school, the student will have less debt than will a traditional college student\*

**4. Smaller** Trade schools usually have smaller classes for students. Unlike a university, you will not be sitting in large lecture halls with a bunch of strangers! You will be able to get to know each and every one of your peers. With smaller classes, professors are able to give one-on-one attention that each student deserves. Besides, who just wants to be another face in a large room? Not me!

**5. Job Experience** You are already one-step ahead of the game! Not only are you getting an education but you are also getting a lot of hands-on training in your area of study. You will leave with the confidence & readiness to jump into the work force.

**6. No Waiting** With Trade Schools, there are always multiple start dates for the programs. You do not have to worry about missing the application deadline.

**7. Career Services** They will help you with resume composition, networking skills, interview skills and job placement after graduation. Career Services will help and guide you along the way of your educational journey.

**8. Placement Rate** When looking into a trade school, you will know the placement rates of field of study you are interested. Before committing to a school, you will be able to know what your odds are for finding a job when you graduate.



## 27 Jobs you can get without a Degree

### Find Out What They Are, What They Do and What They Pay

The following career examples don't require much post-secondary education. In a lot of cases, all you need is a simple two-year associate's degree. And for some of them, a diploma or certificate is enough to get you started, which can often be earned in a matter of months.

National salary and job growth data is taken from the U.S. Bureau of Labor Statistics. Employment in each of the 15 careers below is projected to increase at a rate that's above the average of seven percent for all occupations between 2016 and 2026.\*\*\* Salaries are based on estimates from May 2016. Keep in mind that what you can earn might vary depending on which part of the country you work in and how much experience you have.

#### 1. Dental Hygienist

Cleaning teeth, inspecting mouths for signs of disease, and educating patients about proper oral care are the primary duties for people with this career. (Median pay—\$72,910--- Top pay—\$100,170 or more ---Job growth—20 percent)

#### 2. Diagnostic Medical Sonographer

These healthcare technicians use special ultrasound technology to capture images that help doctors correctly diagnose and treat their patients. (Median pay—\$69,650---Top pay—\$99,100 or more--Job growth—23 percent)

#### 3. Registered Nurse

With just an associate's degree, you can enter the world of providing and coordinating essential care for patients in places like hospitals, nursing facilities, and other healthcare settings (.Median pay—\$68,450--Top pay—\$102,990 or more--Job growth—15 percent)

#### 4. Web Developer

Building attractive and functional websites requires plenty of technical skill but not necessarily much schooling, especially if you already enjoy teaching yourself new tricks. (Median pay—\$66,130--Top pay—\$119,550 --Job growth—13 percent)

#### 5. Respiratory Therapist

Many people need professional care to help breathe effectively, which is where these health pros come in. The work can vary from facilitating life support to working in small clinics to assist people with asthma and other respiratory ailments. (Median pay—\$58,670--Top pay—\$81,550 or more--Job growth—23 percent)

#### 6. Cardiovascular Technologist

These specialists perform tests, take ultrasound images, or provide assistance during surgery for heart-related conditions. (Median pay—\$55,570--Top pay—\$89,450 or more--Job growth—10 percent)

#### 7. Electrician

A little vocational schooling and a short apprenticeship is usually enough to enter this trade that lets you wire buildings for electrical power and communications. (Median pay—\$52,720--Top pay—\$90,420 or more--Job growth—9 percent)



## **8. Plumber**

With a short amount of formal trade school or apprenticeship training, you can specialize in installing and repairing pipes and related equipment. (Median pay—\$51,450--Top pay—\$90,530 or more--Job growth—16 percent)

## **9. Commercial Diver**

This type of tradesperson works underwater in special scuba gear to help build, repair, or remove large structures or equipment. (Median pay—\$49,090--Top pay—\$83,730 or more--Job growth—11 percent)

## **10. Paralegal or Legal Assistant**

Supporting lawyers by taking care of responsibilities like legal research, administrative tasks, or document drafting is what these well-paid professionals are trained for. (Median pay—\$49,500--Top pay—\$80,260 or more--Job growth—15 percent)

## **11. HVAC Technician**

These tradespeople install, maintain, and repair the systems that heat and cool our homes, businesses, and other buildings. (Median pay—\$45,910--Top pay—\$73,350 or more--Job growth—15 percent)

## **12. Surgical Technologist**

Preparing operating rooms, organizing surgical equipment, and assisting surgeons during operations are a few of the main roles for this kind of healthcare technician. (Median pay—\$45,160--Top pay—\$64,800 or more--Job growth—12 percent)

## **13. Heavy Equipment Operator**

This skilled trade involves controlling big construction machinery used for building roads or major structures. (Median pay—\$45,890--Top pay—\$80,200 or more--Job growth—12 percent)

## **14. Licensed Practical or Vocational Nurse**

No degree is required to get into this level of nursing, which lets you work alongside doctors and other health professionals after a quick vocational education. (Median pay—\$44,090--Top pay—\$60,420 or more--Job growth—12 percent)

## **15. Medical Laboratory Technician**

People in this occupation collect fluid and tissue samples from medical patients and perform basic diagnostic tests using special lab equipment. (Median pay—\$38,950--Top pay—\$61,720 or more--Job growth—14 percent)

## **Other High-Paying Jobs With Little Schooling Required**

In addition to the above careers, the following options can also pay well and are expected to have some job growth. And they can often be started without a degree or with just a short amount of formal training or certification preparation.

## **16. Computer Programmer**

Although many programmers have bachelor's degrees in computer science, a lot of other successful people in this field are able to begin their careers with under two years of formal training in software coding or mobile app development. (Median pay—\$79,840--Top pay—\$130,360 or more)

## **17. Commercial Pilot (Non-Airline)**

You don't need a college degree to fly charters or to get paid for things like aerial photography or firefighting missions. But you do need certification from the FAA (Federal Aviation Administration), which can be prepared for at an aviation school that offers short pilot training. (Median pay—\$77,200--Top pay—\$147,240 or more)



### **18. Network Systems Administrator**

Looking after the day-to-day needs of an organization's data communications systems is what this technology-based vocation is all about. (Median pay—\$79,700--Top pay—\$127,610 or more)

### **19. Multimedia Artist or Animator**

With the success of the video game and other entertainment industries like film and TV, the need for those with artistic talent. (Median pay—\$65,300--Top pay—\$115,960 or more)

### **20. Electrical or Electronics Engineering Technician**

Helping engineers develop and test equipment and devices related to things like computers, health monitoring, communications, or navigation. (Median pay—\$62,190--Top pay—\$91,640 or more)

### **21. Police Officer**

Although requirements vary from agency to agency, in a lot of cases you can become an attractive candidate for police academy training by being in good physical shape and having a little bit of criminal justice schooling. (Median pay—\$59,680--Top pay—\$98,510 or more)

### **22. Aircraft Mechanic**

The exciting trade of repairing and maintaining airplanes or helicopters can be learned by getting short FAA-approved training from an aviation school. (Median pay—\$60,170--Top pay—\$87,880 or more)

### **23. Mechanical Engineering Technician**

With a quick associate's degree in this field, you can begin assisting mechanical engineers with the development, testing, and manufacturing of things. (Median pay—\$54,480--Top pay—\$82,810 or more)

### **24. Architectural Drafter**

Using computer-assisted design and drafting (CADD) programs, these professionals turn the ideas of architects into plans and blueprints. (Median pay—\$51,640--Top pay—\$78,770 or more)

### **25. Civil Engineering Technician**

Infrastructure projects like bridges and highways have their beginnings in the design and planning stage, which is what these professionals assist with. (Median pay—\$49,980--Top pay—\$77,500 or more)

### **26. Graphic Designer**

Visually communicating ideas through graphics and illustrations that inform people and capture their attention is what this occupation is all about. (Median pay—\$47,640--Top pay—\$82,020 or more)

### **27. Diesel Mechanic**

In this automotive trade, the focus is on inspecting, repairing, or overhauling large vehicles with diesel engines such as trucks, buses, and rolling machinery. (Median pay—\$45,170--Top pay—\$67,550 or more)



# Community College Myth vs. Fact

Second-rate. Inferior. Last resorts. What do these words have in common? They are just a few of the terms that have been used to describe community colleges over the years. If the individuals uttering these words took a moment to look past the hearsay, however, they'd realize it's high time to give community colleges another look...and some much-deserved credit.

In fall 2008, 44 percent of all undergraduates in higher education, or about 7.3 million students, were enrolled at community colleges. And this percentage is continuing to grow in spite of long-standing stigmas. Whether you're considering taking some or all of your classes at a community college, here are a few myths about these institutes of higher learning we'd like to clear up once and for all:

**Myth #1:** Students go to community college because they weren't accepted by a four-year school.

**Fact:** There are many reasons students attend community colleges instead of traditional four-year colleges. Sure, a year or two in community college is necessary for some students to improve their grades and adjust to the challenges of a collegiate lifestyle but cost is one of the biggest incentives. Also, since schedules are much more flexible, even full-time community college students have the time to work while in college and save money without compromising their education. When all of these factors are paired with federal aid, scholarships and grants, students could go to a community college almost for free. Talk about the right way to manage your money

**Myth #2:** If you decide to switch schools, very few credits will transfer.

**Fact:** Choosing the right classes is vital at any school but for community college students intending to transfer to a four-year school, it's even more important. The best way to ensure the majority of your credits will transfer is to meet with an adviser or counselor prior to or during your first semester. By explaining your goals, your adviser can help you design the schedule to achieve them most efficiently; this can include guidance to the classes that offer the most credits to reviewing articulation agreements, which are negotiated documents that clarify what's needed to transfer from one school to another.



**Myth #3:** If it costs less to attend, the quality of education must be worse.

**Fact:** We touched on this while clearing up Myth #1 but let us elaborate: Attending a community college allows students to get far more bang for their educational buck. The classes are nearly identical and oftentimes, community college faculty members also hold teaching positions at other four-year colleges in the area. The woman teaching your history class could actually be the same professor educating your best friend at Big State College or Private U. across town...but you're on a first-name basis with her instead of being just another face in a 300-person lecture hall. Community college courses aren't just watered-down versions of the ones taught at traditional schools, either; in fact, this Washington Post article cited some classes are even more challenging because professors are motivated by their students, who often display more drive than their four-year counterparts.

**Myth #4:** All community college students are "grown ups"

**Fact:** While a number of community college students return to school in order to gain additional training, switch careers or finish up a degree The American Association of Community Colleges reveals the average age of a community college student is 28 and just 16 percent of community college students are 40 or older. And don't be surprised to see some even younger faces around campus because some community colleges allow middle and high school student who have outgrown the curriculum at their schools to audit or enroll in classes.

**Myth #5:** The degree you earn at a community college won't get you as far career-wise as a degree from a four-year school will..

**Fact:** Excuse us for a moment while we laugh out loud because this assumption is just plain silly! Countless community college attendees have gone on to become household names in every sect of society. Who, you ask? There's Oscar winners Tom Hanks, Morgan Freeman and Clint Eastwood, presidential candidate H. Ross Perot, fashion designer Calvin Klein, Supreme Court Justice Arthur Goldberg, astronauts James McDivitt, Eileen Collins and Fred Haise, MasterCard founder Melvin Salveson and the man responsible for many of our fondest childhood memories, Walt Disney. Your college experience is what you make of it regardless of where you go school and these individuals certainly used every resource to their advantage!



## **WEB SITES FOR FURTHER RESEARCH**

**Top Rated Real Estate School** [www.careerwebschool.com](http://www.careerwebschool.com)

**Online Trade Schools & Colleges**

[www.Trade-schools.net/locations/online](http://www.Trade-schools.net/locations/online)

**30 High Paying Trade School Degrees**

[www.onlinechoolscenter.com/30-high-paying-trade-school-degree](http://www.onlinechoolscenter.com/30-high-paying-trade-school-degree)

**2018 Best Trade Schools**

[www.niche.com/college/search/best-trade-schools](http://www.niche.com/college/search/best-trade-schools)

**1<sup>st</sup> Vocational Training & Trade School website**

[www.vocationaltraininghq.com](http://www.vocationaltraininghq.com)

**Best Community college websites**

[www.adazing.com/best-community-college-websites](http://www.adazing.com/best-community-college-websites)

**The 50 Best community colleges in the United States**

<https://thebestschools.org/50-community-colleges-united-states>



## **COLLEGE PLANING---WEB-SITES---STUDENT LOANS**

- \* [Collegeavestudentloans.com](http://Collegeavestudentloans.com)
- \* [Suntrustededucation.com/savings](http://Suntrustededucation.com/savings)
- \* [fafsa.ed.gov](http://fafsa.ed.gov) (Free Application For Federal Student Aid)
- \* [CompleteStudentLoans.org](http://CompleteStudentLoans.org) (Utah Higher Education Assistance) 801-266-7538 )
- \* [UNU.edu/financial aid/scholarship](http://UNU.edu/financialaid/scholarship)
- \* [Money.com/college planning-700 School Search](http://Money.com/collegeplanning-700SchoolSearch)
- \* [Forbes.com/troyonick/2013](http://Forbes.com/troyonick/2013)
- \* [Unionfederalstudentloans.com](http://Unionfederalstudentloans.com)
- \* [Bigfuture.collegeboard.org/loans/quickguide-which-college](http://Bigfuture.collegeboard.org/loans/quickguide-which-college)
- \* [Wellsfargo.com/student](http://Wellsfargo.com/student)
- \* [Salliemae.com](http://Salliemae.com)
- \* [Consumeraffairs.com](http://Consumeraffairs.com)
- \* [Studebtloanhero.com](http://Studebtloanhero.com)
- \* [Lendedu.com/blog/private-student-loans](http://Lendedu.com/blog/private-student-loans)
- \* Book ( The Right School-The Right Price. The Best Value. )

**\*\*\*BOTTOM LINE\*\*\***

**\*\*\*GET TOTALLY INVOLVED & CHECK OUT SCHOOLS WEBSITES\*\*\***

**TALK TO PEOPLE IN THE OCCUPATION OR TRADE YOUR THINKING ABOUT AND  
VOLUNTEER TO WORK THERE FOR FREE!!!!!!**

**\*\*\*YOUR IN CHARGE OF YOU, SOOOO MAKE IT HAPPEN\*\*\***