

What Should I Major In?



Lumerit **unbound** | Written by Wyatt Dalton

Contents

- 1 Why Are You Going to College?**
- 2 Choosing a Career**
- 3 Choosing a Degree**
- 4 Choosing a School**
- 5 One Last Thing**

If you're stressing about choosing a major, you're not alone.

Choosing a major is something nearly half of all college students struggle with, often changing majors at least once throughout their college careers. What's worse: of the students who finally make a decision on their major, 1 in 3 report that they chose the wrong one. They aren't satisfied with their major after they graduate and would change it if they could.¹

Why spend tens of thousands of dollars and four or more years of dedication on a degree you don't actually want? Lucky for you, choosing the right major is exactly what this book can help you with.

While I can't guarantee reading this book will magically make your decision easy, you'll at least be able to make it with confidence, knowing that you've made a strong, future-oriented decision that will be an asset, not an expensive regret.

**“1 in 3 college graduates
wish they could
change their major.”**

¹Mario Ritter and Olivia Liu, “Many Americans Regret Their College Choices,” Learning English, July 4, 2017, <https://learningenglish.voanews.com/a/many-americans-regret-their-college-choices/3923373.html>

Here's how we're going to do this.

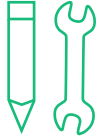
In order to make the best decision possible, you'll need to figure out what you want from life after college, then work backwards by asking some important questions:



What lifestyle do you want?



What career path do you find interesting and meaningful?



What tools, knowledge, or experience do you need to support your life after graduation?



How can you use your college experience to prepare for this future as well as you possibly can?

Each question you answer about your future reveals another piece of the puzzle—from the type of degree you need to the particular classes you should take to the type of college that would be the best fit for you. Answer enough questions, and you won't need to stress about your choice. Your perfect major will reveal itself. And don't worry if all of this is a little overwhelming. I'll walk you through every step.

Why Are You Going to College?



Before we can dive into soul searching, crazy goal setting, strengths and weakness assessing, living-in-a-mansion daydreaming, and even mistake making (all of which go into deciding which major would be best for you), we need to lay a foundation for your decision.

What is the purpose of going to college? Just to get a job? That's what most of us go into college thinking.

But is it really your college's responsibility to equip you with the specialized skills and knowledge required for landing a well-paying job the day after you graduate? No. In fact, this focus on higher education as a prerequisite to a career is actually a relatively recent development.²

Of course, some jobs do require specialized learning from a university. If your goal is to be a teacher, physicist, archeologist, or any sort of doctor or engineer, you'll need a college degree. However, not all (or even most) jobs require such formal education.³

In marketing, for example, the specialized skills required can be learned just as well (if not better) through on-the-job training. While a degree in marketing will

²Selingo, Jeffrey J. "What's the Purpose of College: A Job or an Education?" The Washington Post. February 02, 2015. Accessed January 25, 2019. https://www.washingtonpost.com/news/grade-point/wp/2015/02/02/whats-the-purpose-of-college-a-job-or-an-education/?utm_term=.cd7b301focd5.

³Angeles, Domingo, and Brian Roberts. "Putting Your Liberal Arts Degree to Work." U.S. Bureau of Labor Statistics. August 2017. Accessed January 24, 2019. <https://www.bls.gov/careeroutlook/2017/article/pdf/liberal-arts.pdf>.

definitely help you get a job in the industry, most employers won't hire you just because you took a few marketing classes. Most employers are looking for liberal arts majors—students who spend their time learning a broad range of topics—not necessarily marketing majors with a specialized education.

What's most important to employers is that a recent graduate can demonstrate an ability to think critically, communicate clearly, and solve complex problems.⁴ It's these skills, learned and practiced by nearly everyone in college, which are most likely to actually land you the job.

This is the great college misconception. While having a degree usually makes it easier to find employment, the purpose of college *isn't* to get a job.

The primary purpose of college is to learn and grow as a person, explore your interests more fully, learn to communicate clearly and effectively, to ask questions and find answers, and to learn how to be a self-sufficient, self-motivated, self-starting problem solver.

If approached with this purpose in mind, college becomes a place to learn real hard lessons about yourself. It becomes a place to stretch and improve yourself. It becomes an opportunity to decide for yourself how you will live and how you'll prepare for the future.

⁴Hart Research Associates. "It Takes More Than A Major." Association of American Colleges & Universities. April 10, 2013. Accessed January 24, 2019. https://www.aacu.org/sites/default/files/files/LEAP/2013_EmployerSurvey.pdf.

Finding Your Personal Purpose for College

Too many students go to college because that's what they're "supposed to do" after high school, though that's about as wise as jumping out of a plane without a parachute because your friends did too. Still, maybe this is why you want to go. Or maybe you don't really want to go, but someone else wants you to, so here you are. Maybe, like so many other young students, you see college as the first step toward your future career. Maybe you have no idea why you're going, or why it's important, but you're hoping that you'll figure it out as you go.

Whatever your motivation, here's something that you should consider: if your high school experience was four years of drudgery, you're probably not going to like college.

College is hard.

It's much more challenging academically, socially, and personally than high school. It certainly isn't a good fit for everyone. If you think that it's not a big deal, you survived high school and you can survive in college just the same, think about this:

45% of college students will drop out of school before they earn their degrees.⁵

They drop out for various reasons, but the result is usually the same: massive debt, years wasted, and starting back on square one as far as their career is concerned. Trust me, you don't want to be strapped with debt or invest years of your life into something without at least coming out with something to show for it.

This is where knowing your personal purpose for college comes in.

⁵Hess, Abigail. "Bill Gates: US College Dropout Rates Are 'tragic.'" CNBC. October 10, 2017. Accessed January 25, 2019. <https://www.cnbc.com/2017/10/10/bill-gates-us-college-dropout-rates-are-tragic.html>.

When a student knows their purpose for college, has goals for their education, and is consistently supported by a mentor, they are significantly more likely to persevere and earn their degree, regardless of how they performed in high school.⁶ Having a strong, personally significant, future-oriented purpose for college is the driving force behind every decision you'll make during the next four years—from what classes you take to how you spend your free time to, yes, what degree you'll pursue.

So if you don't know your purpose for pursuing college, it's important to figure that out first. Even if you're still trying to figure out who you are and what career you might want, college isn't something that you should approach without having a deep understanding of where it fits into your master plan.

“Having a strong, personally significant, future-oriented purpose for college is the driving force behind every decision you'll make during the next four years.”

⁶Destin, Mesmin. “Leveraging Psychological Factors: A Necessary Component to Improving Student Outcomes.” American Enterprise Institute. May 30, 2018. Accessed January 24, 2019.

<http://www.aei.org/publication/leveraging-psychological-factors-a-necessary-component-to-improving-student-outcomes/>

Consider your goals in life and the type of lifestyle you want to lead.

Are you ambitious, looking to quickly climb to the top and earn that corner office? You can use college to gain specialized knowledge and valuable connections. Do you want to raise a family and homeschool your children? At college you can dig deep into the field of education and even get some experience as a teacher. Or maybe you're a free spirit who yearns to travel the world and have adventures? You can use your time at college to learn about the world and develop skills and relationships to help you explore it.

Your purpose for college should be one that enables the life you want to live, not just the career you want to have.

Take some time to think about this. Then keep your purpose in mind as you work through the rest of this book, because your purpose for college will help guide every decision you make while you're still in school—including the major you decide to pursue.

Choosing a Career



While the purpose of college may not be strictly career-related, what you study in college will lay the foundation for your life after graduation. And since the major you choose will have a significant influence on your future career, this is where we'll start working backwards from.

Once you know what career you're shooting for, you can pinpoint what you need to learn and how you need to grow in order to be successful in that career. This will point you toward the major which can best provide the resources you need to learn these things.

Finding Meaning In Work and Life

Everyone wants to be comfortable and provide well for their families. Because of this, finding a high-paying corporate job or becoming a doctor or lawyer are tempting options for ambitious-yet-still-majorless college students. When it comes to your career, the higher the salary the better. Right?

Actually, no.

It's dangerous to only consider your potential salary when choosing a career. Just like the traditional college path isn't for everyone, climbing the corporate ladder isn't necessarily a good fit for everyone either. Sure, with a career as an executive in some large corporation, you could earn enough money to live in luxury. But if your work doesn't enable you to live a meaningful life, you'll still be miserable.

Now, if you're thinking you could just suck it up, pocket a few paychecks from a job that you hate, and then use the money to finance a more meaningful life when you're off the clock, you're welcome to try. Many students waste their college years planning to do just that. As a result, every year, more and more people are leaving high-salaried positions (which they chose because of the high salary) in favor of

doing work that they find meaningful.⁷ They're simply burned out with work that pays well but offers no satisfaction and leaves them feeling empty.

It's probably a good idea to avoid setting yourself up for burnout by pursuing a major and career that are both aligned with what you value. For most of us, that will be something other than money.

Still, there's a balance you need to find between earning a comfortable income and doing meaningful work. Your time at college is the perfect opportunity for finding that balance. If you choose the right major, college is where you can explore new subjects, discover new interests, deepen your understanding of what is truly meaningful to you, test different career paths to see what works for you, and, finally, develop the tools you can use to create a balanced career that you'll love.

That's a lot of ground to cover. But it all starts with knowing yourself.

⁷Reyes, Juliana Feliciano. "Why These Young People Quit Jobs without Anything Else Lined up." [Http://www2.philly.com](http://www2.philly.com). May 10, 2018. Accessed January 27, 2019. <http://www2.philly.com/philly/news/millennial-quit-career-meaningful-work-20180510.html>.

Who Are You?

Deciding you want to be a photographer just because you like posting selfies on Instagram is a terrible way to choose a career. Likewise, choosing your major based on a single interest is an equally bad idea.

If you have romantic ideas of writing best-selling novels, you might think that English or Creative Writing is the perfect major for you to pursue. But what if you also have leadership experience, an interest in politics, spend your free time volunteering, and do your best work in a collaborative, team-oriented environment? Suddenly, your career path isn't quite as clear.

Having a complete and accurate picture of who you are is crucial for making the best decision about what career and major are right for you. However, understanding who you are can be a vague and difficult concept to grasp. So we're going to break the process down into a few bite-sized questions which should help. Let's approach them one at a time.

What are you good at?

Everyone excels at something. Sometimes these things come naturally—think gifted artists or born athletes. But more often we excel at the skills we've acquired through years of hard work and dedication. What's that thing for you? Have you always been good at something? What skills and abilities have you developed over the years?

What are you bad at?

Knowing what you struggle with can be just as important to finding a career as knowing your strengths. While weak skills and abilities can always be improved, you're much less likely to enjoy a career in sales, for example, if you hate talking to strangers and you don't perform well when you have to think on your feet.

What are you passionate about?

Can you list 10 obscure facts about sharks? Do you find yourself analyzing camera angles while watching a movie? Think about that thing your mind wanders to most often, the thing that excites you the most, the thing you're always doing. Regardless of what it is, you may be able to find a career that allows you to explore and deepen your passion.

How do you spend your free time?

Are you active and athletic? Artistic? Maybe you just hang out with your friends, doing nothing in particular. But even when doing nothing, you're doing *something*. If you could choose to do anything—winning an argument, baking a cake, chopping firewood, anything—what would it be? What do you actively make time for when you're done with school or work?

What projects have you completed that you sincerely enjoyed?

Have you acted in a movie? Blogged every day for a month while you traveled? Did chemistry experiment that resulted in an “accidental” explosion? Think back to a project that you enjoyed doing. How cool would it be if that were part of your career?

What would you change if you could?

Almost anything in this world can be changed by an individual with the right tools, enough time, and the will to make it happen. When people think of change, they often think about politicians making new laws or charities installing wells. But being an agent of change is one of the driving factors of most business as well. Companies like Tesla, Google, Amazon, Union Pacific, even Walmart, have caused drastic changes in our culture and across the world, proving there are opportunities to create positive change in all types of work. So if you want to find a meaningful career, it might be a good idea to figure out how you would like the world to change.

What Do You Want?

Knowing who you are sets the stage for the type of work you should pursue; knowing what you want from life will give you a standard that your ideal career should meet. Your chosen career shouldn't limit the lifestyle you want to have; it should enable it.

And lucky for you, figuring out what you want from your career is much easier (and more fun) than figuring out who you are. To get started, I suggest answering three important questions:

1. How would you like to work?

Do you want to be able to earn money while traveling the world? Do you thrive in a structured environment? Do you want to be a part of a close-knit team? Would you rather be a self-directed and independent creator, or have a manager to keep an eye on the big picture so you don't have to? Maybe you're the type of person who does their best work shut up in their office 20 stories above the street, overlooking the city below. Or perhaps you dream of homeschooling your kids while still earning an income from home.

Having a work situation that doesn't fit with your personality and life goals can make your life miserable. But a work situation that fits you well and enables you to reach your goals can be something you look forward to immersing yourself in every day. Understanding exactly how you'd like to work is worth spending some time on. Don't worry if it takes you awhile to figure this out and don't be afraid to experiment. Many of us need to actively try different jobs, work environments, and interactions before we know what suits us best.

2. How much money do you want to make?

To answer a question like this, it's better to think in terms of what you want to use your money for instead of listing an arbitrary number. So try not to think in dollar amounts.

For example, it's better to say "I'd like to make enough money to buy a house on the beach in southern California" than it is to simply say "I'd like to make six figures every year." Or think about experiences you'd like to have—like being able to take an Alaskan cruise every year or raising a family in a quiet town.

This will help you identify what you really value. And most likely, you don't really value money. Nobody wants to earn their fortune just to let it sit in a bank somewhere. We want to use that money on things that are valuable to us. That's why when it comes to figuring out the level of income your ideal career should provide, it's easier to work backwards from a concrete image of what you actually want. Your ideal career should enable you to make enough money to pay for, provide for, and experience the things you value.

Now, between knowing how you'd like to work and how much you want to make, your career choices will likely already be whittled down to just a handful. But there's one more question that is critical for you to answer in order to figure out what career to pursue.

3. What are your goals in life?

This is the last (and perhaps most important) question in this section. So far we've focused more on the "working" part of your career. However, it's important to remember that there's more to life than just work. Someone who's purpose in life is just to work, who doesn't take time off to relax and enjoy the not-necessarily-productive parts of life, will eventually find themselves burnt out, unproductive, and miserable. To ensure you have a healthy life that you actually enjoy, you'll need to be able to balance your work life with your personal life.

Your personal goals are important to maintaining this balance. They keep you focused and intentionally moving in the right direction. So ideally, the career you choose should be something that enables you to pursue your goals and maybe even pushes you toward accomplishing them. But your personal goals don't necessarily have to be "career goals." In fact, it's good that at least some of your goals are independent from your work life entirely.

To climb to the top of the seven highest mountains in the world is a good goal. So is climbing to the top of the ladder at your company. Both of these would be unique to your personal vision for your life. As such, they help to keep your life rich and interesting, help you to grow and push yourself to improve, and give you both a reason to advance in your career and a reason to focus on something other than your career. **Personal goals help you find a balance between your career and your life outside of work.**

If you don't have personal goals for your life, now might be a great time to make some.

Remember, choosing your career and major based solely on an idealized vision of who you want to be while ignoring who you are right now is a good way to waste a bunch of time and money. So don't just consider who you would like to be. While that is important, it's also important to honestly consider who you actually are right now. That's how you find your ideal career.

Your ideal career is one that plays well to your strengths—work that either comes easily to you or work that you're good at. Your ideal career should fascinate you. It should be something you enjoy doing and find meaningful. It should match your ideal work situation. It should meet your income standards. And of course, your ideal career should enable you to accomplish your own personal goals for life.

What If You Still Don't Know?

Welcome to the club. It's pretty rare for someone to be absolutely certain what they'll do for their career. It's even common these days to change careers multiple times after you graduate. So, if you still don't know what career would fit you, don't worry too much. You have some time to figure this out.

If you haven't started college yet (or even if you've just started), use this time to explore your interests and try new things. Let me explain what I mean by that.

Let's say architecture has always intrigued you.

You could start by heading down to the office of the nearest architect and find someone to interview. Asking questions of someone who actively works in the field that you're interested in will give you invaluable insight. If you come away from that interview still excited about architecture, take a summer internship or some architectural engineering classes as electives. If, after a while, you're still excited about architecture, then congratulations! You've found direction for starting your career. If however, you find that architecture is something that you have no passion for or find little meaning in, move on to exploring your next interest.

Be warned that even after exploring all of your interests this way, your future career may still be unclear. If this is you, consider getting help from adults who you trust and know you well. You may simply be too close to your own situation to see the big picture. Of course, nobody should tell you what career to pursue. You should choose for yourself. But getting advice from a trusted outside perspective may push you in the right direction. It's remarkable how often someone else knows us better than we know ourselves.

And finally, remember, you don't need all the answers right now. Having a good understanding of yourself and what you want will push you in the right direction. And just having that general direction for your career will be enough to narrow down your choice of majors to only a handful.

Choosing a Degree



Once you have an idea of the career you'd like to pursue after college, choosing a major becomes a fairly simple process. There are likely only a handful of potential majors that would be useful to the specific life or career path you've chosen. All you need now is to understand what each potential major would give you so you can choose the one that fits you and your educational needs best.

Of course, even if the choice might seem straightforward at this point, there's still nuance to the decision that might surprise you. There can be multiple appropriate majors for a particular career, and even multiple versions of a particular major. And sometimes, the most obvious choice might not be the best major for you.

Every major has the potential to give you things that will be useful for your future career. To narrow the choices down and decide what would be most useful to you, ask yourself what, exactly, do you want to get out of your degree?

Do you need credentials?

Chances are, if you're going into a career as an engineer, accountant, nurse, aviation mechanic, or anything else that requires specialized education, you'll need to use your major to prove that you can either do the work or show that you're qualified to continue your education as a graduate student. If your future career will require you to have a specialized education and earn credentials of some sort, it's important to plan for this while choosing your major.

Proficiency with the tools of the trade?

To be successful in many careers, you'll need to regularly use tools specific to that career. Engineers use complex mathematical equations, marketers use psychological principles and copywriting formulas, biologists use cutting-edge lab equipment. What tools will you use in your future career? Are they tools that you can practice via internships or on-the-job training, or do you need a college education to get your hands on them? You likely won't be able to fully master these tools during your time at college, but you should take every opportunity you can to become familiar with them.

Do you just need an education?

There are also careers that don't require special credentials or a particular proficiency with special tools. To succeed in these careers, all that you might need from college is a strong general education. In this case, simply figure out what you most want to learn and study that. Diversifying your education often looks good to employers, and prepares you for many various opportunities. Besides, if you don't like what you're studying (and you don't have a strong purpose for college) then you won't finish. So study something you're genuinely interested in.

B.S. or B.A.?

The two most common types of undergraduate degrees that you can earn are Bachelor of Arts (B.A.) or Bachelor of Science (B.S.). While both types of degree may be on your shortlist of potential majors to pursue, each will lead you down different paths in college. One type will likely be more useful for your future career than the other. But what makes them different?

Arts degrees tend to offer a broader education, focusing more on the humanities. If you choose to pursue an arts degree, you'll—in general—take a higher concentration of classes in literature, the social sciences, communications, or similar academic fields. Science degrees, on the other hand, have a more singular and intense focus. Pursuing a B.S. will result in more specialized education that requires in-depth study into a primary area of interest.

Some schools offer both B.A. and B.S. programs for the same degree. Let's take a closer look at how these degrees would differ

Bachelor of Arts

Because of the broad array of classes available, a B.A. gives you more opportunity to practice applying the knowledge you gain at college in not-strictly-academic situations. These encourage you to draw on all the knowledge you've gained in a broad range of classes to come up with creative solutions. A B.A. is a flexible, eclectic approach to college that usually translates well to real-world problem solving.

For example, pursuing a B.A. in psychology may allow you to take more complementary classes (not strictly psychology courses) and give you more freedom to develop additional skills needed for a desired career as a life coach. While in school, you could find yourself creating interesting characters in your creative writing class then maneuvering your opponent into a trap in your speech and debate class and then coming up with a concept for a viral marketing campaign in your marketing class, all in the same day, using the psychological principles that underpin your education.

Bachelor of Science

On the other hand, a B.S. in psychology (to continue our example), would give you the opportunity to dig deep into how the mind works and focus on gaining specialized training in cognition and cognitive neuroscience. It would help you prepare for a career as a mental health professional by more fully mastering the field of psychology without being distracted by unrelated subjects.

By giving you a better understanding of the theory behind the facts that you learn at college, you'll be better equipped to apply the concepts and specialized knowledge in your career after you graduate. They may even give you a better foundation for pursuing a master's or doctorate degree in your field.

Keeping your focus on your future career goals and thinking about the degree in terms of applicable knowledge after graduation will help you decide whether you should pursue a B.A. or a B.S.

Choosing a School



Just like choosing the right major can kickstart your future career, attending the right type of college can supercharge your college experience. Your college experience should challenge you to grow, encourage you to explore your interests, and enable you to take on your personal and professional goals after graduation.

Ideally, the college you decide on should offer more than just your chosen major. It should also place some sort of emphasis on your area of study and provide some benefit for your future career. Preferably without resulting in years of crippling debt.

For example, Harvard is known for having some of the most prestigious graduate programs in Law, Business, and Medicine. Due in large part to their extensive alumni network, Harvard graduates also earn an average starting salary of \$19,200 more per year than graduates from less competitive schools.⁸ MIT, on the other hand, is known for being one of the best engineering and technology schools in the world. Like Harvard, MIT graduates enjoy some of the highest average starting salaries a grad can have. Thousands of students dream of the day they get their chance to attend schools like these.

However, both of these examples are likely to strap you with serious debt. We're talking price tags somewhere between \$60,000 and \$70,000 per year without aid or

⁸ "Does an Ivy League Education Make a Difference?" Enron: What Caused the Ethical Collapse. Accessed February 08, 2019. <https://webcache.googleusercontent.com/search?q=cache:F5jhMweCvoUJ:https://www.crimsoneducation.org/au/blog/ivy-league-education&cd=12&hl=en&ct=clnk&gl=us>.

scholarships.⁹ Even for the most ambitious of students, that debt will act like a ball and chain attached securely to your ankle, possibly for the rest of your life. More importantly, paying that much for college probably isn't necessary.

Most people—roughly 96% of all college students¹⁰—don't go to schools as prestigious as Harvard or MIT. While these are both great schools, they're just not the best schools for everyone.

State schools are great for students who need to save money. Online college is perfect for self-motivated learners who work full time. A tiny college like San Diego Christian College may have the best aviation program for a student who wants to be a missionary pilot. And if you need something flexible that can be customized to fit your individual needs, there's even a college program for that too.

There's more than one way to do college, so it's worth spending some time exploring your options.

⁹"Cost of Attendance." Harvard College. Accessed February 08, 2019. [https://college.harvard.edu/financial-aid/how-aid-works/cost-attendance](https://college.harvard.edu/financial-aid/how-aid-works/cost-attendance;).; "How Much It Costs." MIT Admissions. Accessed February 08, 2019. <https://mitadmissions.org/afford/cost-aid-basics/access-affordability/>.

¹⁰"U.S. College Enrollment Statistics 1965-2027." Statista. Accessed February 08, 2019. <https://www.statista.com/statistics/183995/us-college-enrollment-and-projections-in-public-and-private-institutions/>.; "2018 Ivy League Admissions Statistics." Ivy Coach. Accessed February 08, 2019. <https://www.ivy-coach.com/2018-ivy-league-admissions-statistics/>.

On-Campus College

When most people imagine college, they see a physical campus with dorms, classrooms, and lecture halls. Some of us look forward to the day we can finally leave home and find our own way through the halls of academia. Regardless of the particular university you attend, there's a certain amount of significance we attribute to leaving home to live on a college campus.

Going to school on-campus is often seen as a rite of passage. And so, most students choose this option.

But is the traditional on-campus college experience right for you?

When it comes to the on-campus college experience, you have essentially two options: public or private. While every institution is different—offering their own unique cultures, programs, and experiences—understanding the general difference between public and private college will help you narrow down your choices.

Public schools are usually larger both in the sense of physical footprint and the amount of students on campus. Ohio State University, for example, has the capacity to handle 42,000 undergraduates on any given year. On the other hand, it's not unusual for private colleges to only have a few thousand students (or less) enrolled at any given time. As a result, private colleges are usually much more selective about the students they accept.

In addition, public universities also tend to offer a wider selection of degree programs than private colleges. But what private colleges lack in selection, they make up for in quality. Because of the smaller range of majors they have available, private colleges tend to offer more specialized education. It's not unusual for a quirky private college that emphasizes the fine arts to have a reputation for churning out visionary movie directors or best-selling authors.

When deciding what type of college to attend, it's a good idea to keep in mind what type of environment you perform best in. Does being around thousands of fellow classmates excite you, or are you best in small group settings? Do you want to dig into a specific subject, or are you looking forward to a broad range of classes on various topics? Knowing roughly how much specialization you want and what campus environment you prefer will nudge you toward either a public or private university.

Then there's the cost. Going to a traditional, four-year university isn't cheap (no matter which kind you choose). And even though we'd all love to have the best education possible for us, the fact is our choices are limited by what we can realistically afford. Scholarships, education grants, and maybe a rich uncle here and there can potentially make attending some of the more expensive schools possible. However, without them, there's a good chance that you'll have a long list of colleges that are outside your price range.

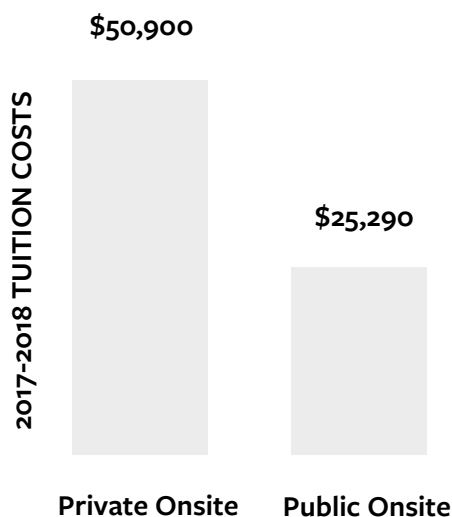
And if there's one thing we will never advise you to do, it's taking out a loan for an education you can't afford.

I know you've heard the horror stories. No matter how amazing your education ends up being, graduating with \$100,000 of student debt you can't possibly hope to pay back in your lifetime will cripple you for the rest of your life.

That's why cost is actually one of the most important factors to consider when weighing your options between public and private college. Because the difference between the two is drastic.

It should be no surprise that private colleges are more expensive than public. Public colleges receive funds from the state to supplement student tuition and alumni donations. Private universities are entirely reliant on tuition and donations for their funding. That's why in the 2017-2018 academic year, the average cost of a single year at a public, in-state college came out to around \$25,290;¹¹ nearly half of the \$50,900 that private institutions charged.

Looking at numbers like these gives one a sobering perspective. The traditional on-campus college experience can be extremely beneficial for certain students. It's possible the education, the prestige, the connections, and the growth that come from attending a traditional campus could be worth the cost. But only around 50% of students graduate, even after spending 6 years at traditional, on-campus college.¹² That's a lot of money down the drain for the students who didn't make it.



¹¹"What's the Price Tag for a College Education?" COLLEGEdata. Accessed February 08, 2019. https://www.collegedata.com/cs/content/content_payarticle_tmpl.html?articleId=10064.

¹²Selingo, Jeffrey J. "Why Do so Many Students Drop out of College? And What Can Be Done about It?" The Washington Post. June 08, 2018. Accessed February 08, 2019. https://www.washingtonpost.com/news/grade-point/wp/2018/06/08/why-do-so-many-students-drop-out-of-college-and-what-can-be-done-about-it/?utm_term=.ado61c13a807.Voa, and Voa.

So do you really need all the bells and whistles of the on-campus experience? How will sleeping in a dorm get you closer to your goals? Do you absolutely need the classroom environment to learn? Do you have a purpose for going the traditional route for your education, or do you just want “the college experience”? Is there anything about the on-campus college experience that justifies the price?

From the ridiculous price tag to your chances of graduating in a timely manner, the odds seem to be stacked against you at traditional, on-campus colleges. Regardless of whether you’re thinking about attending a public or private college, if you’re not careful, either of these choices can end up being an expensive regret. Fortunately, they’re not your only options.

Online College

Every year, millions of students are opting out of the traditional college experience in favor of doing college online. For most, this means studying in your bedroom, at a coffee shop, or in a library. Because you're not tied to a classroom, you can study wherever you work best or wherever is convenient.

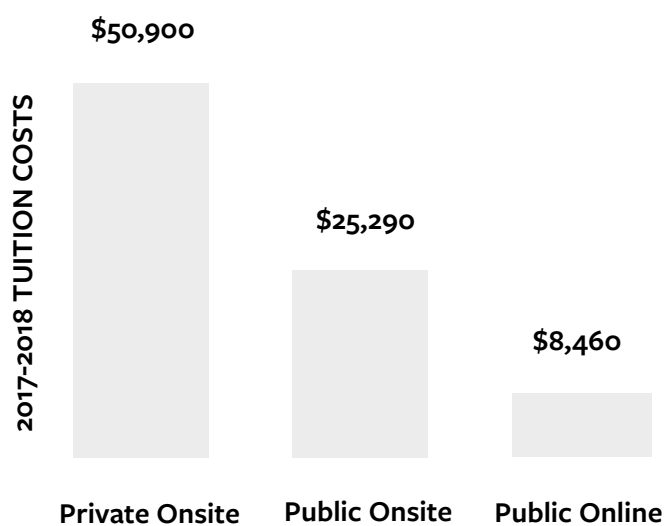
For most students, online college means simply taking online classes from traditional universities. They take the same classes as their on-campus classmates, learn the same material, and in many instances have the same professors. However, doing school online is still drastically different from attending a physical campus.

Many online classes, for example, don't require you to attend a lecture at a specific time on a specific day. It's not unusual for lectures to be recorded so that online students can watch them whenever they're able. Other online courses take this a step further and are structured to be entirely self-paced: meaning you could finish the class in two weeks, two months, or take the whole year if you need to.

This flexibility is often one of the primary reasons millions of students are opting to do college online every year. A student can earn most types of undergraduate degrees (and even some graduate degrees) entirely online while still maintaining a certain amount of control over their schedule.

This means you don't have to put your life on hold in order to go to college. For example, if you want to pursue your career and education at the same time, online college gives you that opportunity. If you were to choose to only take one or two classes at a time, you could easily study after work or over the weekends and still make good academic progress. The only limitations on what you can do or where you can go while doing school online are the ones you choose to take on yourself. (And your Wi-Fi connection. You'll need the internet.)

And the best part is you could potentially earn your degree much more affordably. Online college is much cheaper than the traditional alternative. Without having to pay for a dorm room, meal plan, parking passes, books (in many cases ebooks are provided with online courses), and any of the typical costs of living on campus, you'll save thousands of dollars. The average online student will only spend about \$8,460 per year.¹³



¹³“What Is the Average Cost of an Online Undergraduate Degree?” College Values Online. Accessed February 08, 2019. <https://www.collegevalueonline.com/faq/what-is-the-average-cost-of-an-online-undergraduate-degree/>.

However, doing school online has a hidden cost.

At a traditional campus, you have more access to professors who can give you feedback and each class comes with a small community of students learning the same material as you. If you don't understand something, you have a better chance at getting an instant explanation. At a traditional college, your class schedule forces you to keep moving forward. There's no room to procrastinate, no time to take a day off, and no sleeping in; if you miss a class or don't do your work in time, you fall behind the other students and flunk out. Traditional colleges are great at keeping students accountable and moving them forward in their education. That's what they're designed for.

But online college doesn't come with the accountability of professors and classmates or the motivating factor of a strict schedule. If you have a question, you can't get an immediate answer after class. Often there aren't even any other students to just chat with about what you've learned. Online students have to get used to learning as if they're the only student in the class, because that's often what doing college online feels like.

College is hard, but for many of us, doing it alone is much harder. If an online student isn't self-motivated, self-disciplined, and organized, it's likely that they'll drop out before they graduate.

Doing college online allows you to get an education on your own time, in the comfort of your own home, while saving money and pursuing your career at the same time. But it's definitely not for everybody. There's a reason why three quarters of students¹⁴ still prefer traditional college. Structure and support are crucial elements of a student's success. It's easy to become burned out or overwhelmed by college if you're struggling through it on your own.

If you're a highly organized and self motivated person, you'll thrive with online college. However if this isn't you, but you'd still like to get the benefits of online college, there's one more option.

¹⁴“Report: One in Four Students Enrolled in Online Courses.” OLC. Accessed February 08, 2019.
https://onlinelearningconsortium.org/news_item/report-one-four-students-enrolled-online-courses/.

Unbound: A Better Way to Do College

Fair warning, I'm going to be pitching the Unbound program pretty hard in this section. Because for those of you who don't want to go into debt for college, do want the freedom of online study, but also want to be supported like you're on campus, Unbound is likely your best option.

Unbound is a flexible online college program which enables you to earn a debt-free degree from any school with the guidance of a professional academic coach and the support of a thriving student community.

I know, that was a lot, so let me break it down for you:

A flexible, online college program...

First thing's first, Unbound isn't a college. It's an online program designed to help you pursue a better college experience. What we do is help you earn affordable online credit from multiple colleges. That way, it can be custom-tailored to your goals, interests, and even preferred study method.

The point of Unbound is not just to earn your bachelor's degree, but to also give you the freedom and flexibility to explore your interests and accomplish your goals beyond just college. (That's why it's called Unbound.)

We work with hundreds of colleges, helping you earn credit from any school and transfer it to wherever you want to graduate from. Because of this unique approach to college, Unbound offers a more flexible college experience than any other online college program.

Do you prefer having lots of interaction with other students? Cramming for a couple weeks then taking a test to pass the course? Watching lectures in real-time? Unbound can help you fill your study hours with classes that balance your graduation requirements, your interests, and your lifestyle.

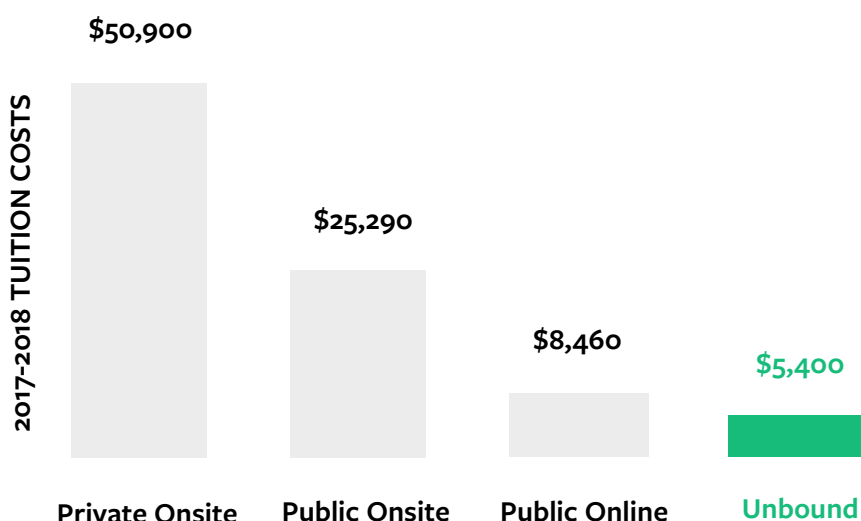
One of the primary draws of the program is the custom pace you can set for your studies. Many of the classes you have access to in Unbound are self-paced. That means if you're a rock-star student with a one-track mind, you can crank up the pace and finish your degree in a fraction of the time that it would take at a traditional—or even online—university. Or, alternatively, you could slow things down, completing your courses at whatever speed will best help you start your business, travel the world, raise a family, or whatever else you're excited to do.

Graduate debt free...

If all this sounds like it should be expensive, well, it isn't. We believe college shouldn't be a debt sentence. That's why we do everything we can to help our students save money at every turn.

Because we're a purely online program, we naturally have less overhead to support than even an online university (most of which are supporting a physical campus somewhere). We find the most affordable course options for students and help you avoid costly mistakes like switching majors or schools too late and losing dozens of valuable credits. We also don't require students to purchase expensive study materials for the majority of their courses—you can study online with an included e-textbook.

Compare the \$25,290 a year it takes to enroll in your traditional on-campus state university (or even the \$8,460 online students pay) to the \$5,400 you'll pay for a year of Unbound. That's why 94% of Unbound students graduate debt free.



From any school...

As I said before, Unbound isn't a college—we help you earn affordable, flexible college credit from many sources, credit you can transfer to whatever school you want. That means we offer a wide range of options when it comes to degree choice. You can earn a degree from anywhere, specifically designed to help you reach your goals.

Whether you're after a bachelor's in business administration or your ultimate goal is to earn a doctorate at one of those prestigious universities, Unbound can help you get there (quicker, cheaper, and on your terms).

With the guidance of a coach...

While Unbound is an online program—meaning there's definitely an element of self-motivation and self-discipline required to succeed—we also offer the kind of one-on-one support you won't find anywhere else.

In Unbound, you'll have access to a team of counselors who will help you lay out your college degree plan—from your first class all the way up to graduation—and an academic coach who's entire job is to keep you on track and moving forward as you take your classes or apply to your dream school.

And the support of a community.

Finally, the real kicker. At Unbound, we value the flexibility and cost-savings an online college experience can bring. But we know doing college in vacuum sucks (unless you're one of those one-track-mind all-stars I mentioned earlier).

Community is an essential part of every Unbound student's journey, and as a part of our program, you'll have access to a thriving community of students just like you. Students who are saying "no" to debt and "yes" to freedom, flexibility, and making the world their campus.

From APEX, the annual national student conference, to regular regional gatherings, to weekly online meetups, study sessions with nearby students, and regular interaction on social media, connecting with your peers is a daily reality of the Unbound student. Between the support of your coach and the active student body, you'll never have to feel the painful isolation that so often accompanies students in other online college programs.

Let me sum up by saying this: Unbound offers an amazing alternative to “traditional” college by combining the best of both worlds—the flexibility and cost-savings of online college, and the support and social connection of a campus.

But just because I wrote a lovely pitch extolling Unbound’s virtues doesn’t necessarily mean it’s right for you. Back to the point of this book...

Remember everything we’ve talked about up to this point—who you are, your goals for college, and what you want to get out of your college experience. What’s your purpose for college? Do you need flexibility to study what and how you want? Would you like the freedom to move forward in life while going to school at the same time? Are you in college for the credential or the experience? Are you willing to spend hundreds of thousands on a prestigious education, or would you rather graduate debt free?

This is an important decision. Just as important as figuring out your future career or deciding on a major. Choosing the right college experience could mean the difference between launching into life after graduation or being held back for years. How you earn your degree matters. So spend some time considering your options.

That wasn't as simple as you hoped, was it? Unfortunately, there's no "one weird trick" for choosing the perfect major. It's just going to take time and a lot of thought.

You're in the process of choosing a direction to move in for the rest of your life. Your time at college is foundational to who you'll become down the road¹⁵—not only as a professional, but in every aspect of your life. You have nearly unlimited educational options, and it's important that you make the best choice you can.

That's a little overwhelming. You're bound to feel anxious about the decision.

But don't.

The fear of choosing the wrong major can easily paralyze a student for years, which brings us to one last important thing to remember when choosing a major: **as long as you have a purpose for college and an idea of what you want to do after you graduate, whatever decisions you make will be great.** Yes, even if you make the wrong ones.

So if you're feeling overwhelmed by the decisions you're having to make right now, don't worry too much about it. Sure, deciding on a career, figuring out your major, and going to the right school for you is important. But how you approach these decisions is more important than the decisions themselves.

¹⁵"Report: One in Four Students Enrolled in Online Courses." OLC. Accessed February 08, 2019. https://onlinelearningconsortium.org/news_item/report-one-four-students-enrolled-online-courses/.

Make Mistakes

Let's get this out of the way now: in your life, you will make mistakes. College is no exception. You'll take classes that won't be valuable. You'll miss golden opportunities. And yes, there's a good chance that you'll change your choice of major, career, or school at least once.

Mistakes are a part of life, and they're especially a part of college. Making mistakes like this in an environment that encourages finding solutions to complex problems is a large part of what college is for. College gives you a relatively safe space to mess up, decide how to respond, then take action to correct the mistake.

These mistakes will happen no matter how well you prepare. They could be something as simple as oversleeping and missing a class, or something as big as choosing the "wrong" major. But no matter how big the mistake may be, there will always be a way to correct it or something valuable to learn from it.

So make good mistakes. Prepare for your future as well as you can. Decide on your direction, make your plans, and take decisive action to carry them out. Be relentless as you move forward in your education. But be flexible enough that when mistakes happen, you can adjust and continue moving forward. This approach will inevitably lead to success in college and beyond.

Do It Well Or Don't Do It

No one cares about the piece of paper you were handed on graduation day. They care about what you did to get it.

They care that you persevered when faced with challenges. They care that you found creative ways to solve complex problems. They care that you're driven and motivated enough to invest years of your life toward achieving a single goal. They care that you've demonstrated an ability to communicate clearly, take criticism, learn from your mistakes, and overcome the challenges that your time at college will force upon you. And of course, they care that you've learned something valuable for your effort.

So instead of stressing out about the micro-differences between Entrepreneurship, Leadership, and Management degrees, focus on how you can gain knowledge that will get you closer to your goals and experience that will help you grow as a person. Be intentional about how you can best prepare for your life after college, and your decision about which major to choose will become extremely clear.

After that, all that's left for you to do is buckle down and get to work.



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