

**AFFORDABLE ACCREDITED COLLEGES:
An Unconventional Guide for Self-Funded Students**

2007/8 Edition

Gary North, Ph.D.

www.LowestCostColleges.com

copyright, Gary North, 2006, 2007

The author reserves all publishing rights to this report.

Helpful hint: If you are viewing this report on-screen, the Web links are live. The links will be highlighted in blue. Put your cursor over any link. When it changes from a hand to a pointing index finger, left-click your mouse. You will go to the Web page. So, read this report first as a print-out, but when you're ready to follow through, read it on-screen.

If you find a program that meets the criteria presented in this report, but was not mentioned, send information about it to:

garynorth@LowestCostColleges.com

Note: Webmasters frequently move Web pages without including a re-direct command on the old pages. Links therefore go dead. Webmasters do what is convenient for them, not for Web users. So, if you find that one of the links is dead, please tell me. Send an e-mail to: garynorth@LowestCostColleges.com.

About the Author

Gary North received his Ph.D. in American history from the University of California, Riverside, in 1972. His first full-time job was on the senior staff of the Foundation for Economic Education. He later served as research assistant for Congressman Ron Paul of Texas. He has taught at the community college level and the college level. He held the Lundy Chair in Free Enterprise at Campbell University in North Carolina. He is the author of 43 books. At present, he is officially retired from academia. He writes a twice-weekly financial e-letter, *Gary North's Reality Check*, and the monthly financial newsletter, *Remnant Review*, which he launched in 1974. He is now on Medicare, but he rarely gets sick, which is good news for taxpayers. His main claim to fame is that he once went to the beach with Linda Ronstadt, as he explains here:

<http://www.lewrockwell.com/north/north318.html>

Table of Contents

Preface	iv
Introduction	1
Chapter 1: Is College the Right Solution?	7
Chapter 2: Understanding the Collegiate System	12
Chapter 3: Take Advantage of the Alternative Strategies	28
Chapter 4: The Best Deals in American Higher Education	52
Conclusion	61
Appendix A: SAT/ACT vs. CLEP	63
Appendix B: My Degree Program at Excelsior College, by Donald Sauder ..	65

PREFACE

You have come to the right place if anything on the following list applies to you:

- Your career is hampered because you aren't a college graduate.
- You want to earn a bachelor's degree just to prove you can do it.
- You don't want to spend the money that most colleges charge.
- You don't want to quit your job and lose the income.
- You don't want to move away.
- You don't want to waste time.
- You want to get an education for your time and money.
- You don't want to get conned by a "diploma mill" fake college.

With the information contained in this manual, you can attain all of the goals on that list, but only if. . . .

- You are self-motivated.
- You finish what you start.
- You're willing to do things unconventionally if there is a big pay-off.
- You aren't interested in paying for the "boola-boola" of campus life.

This manual is about a college education and how to get one inexpensively. It is not about some phony short-cut that takes your time, your money, and your dream, and then leaves you holding an empty bag. You will have to climb "academic mountain." You will have to perform in a competitive environment. You will have to jump through a series of academic hoops. But I will show you how to do this for a lot less money that almost everyone else is paying.

Are we agreed? If so, keep reading.

This manual offers these primary benefits:

- Ways to get through college, cheaper
- Ways to get through college, faster
- Ways to increase your grades in one semester

As you know by now, nothing worth having in this life comes for free. Yes, a tip may come for free, such as a Web link to this manual. But a tip could be wrong. You must pay a price to find out if the tip is really worth anything. If

nothing else, you must pay in time invested. This is what I am asking you to do.

To gain the benefits I present here, in addition to the time it takes you to read **all** of this, you will have to pay three prices, which most people refuse to pay, thus opening up opportunities for the few who do:

Do things unconventionally

Work harder

Work smarter

If you are willing to pay these three prices, I'm here to help.

Maybe you downloaded this manual from my Web site:

www.LowestCostColleges.com

You may also have seen my video on YouTube, where I discuss the basics of this manual. See it here: www.snipurl.com/collegevideo.

Originally, I sold a longer version of this manual for \$97. The longer version contained two additional reports: *College Pitfalls* and *Surviving College*. But I have decided I should give this version away, because I want to get the word out to a large audience. YouTube makes this possible.

Because I make it available free of charge, I have no advertising budget to promote it. This means that I am dependent on **word-of-mouth** to get this information into the hands of people who can put it to good use. I ask you to help me do this. If you read this manual and like it, please send your friends the link to www.LowestCostColleges.com. Tell them that this manual helped you. Your testimonial will make a difference.

This version of my manual is aimed at adults who will have to finance their own college education. Presumably, you graduated from high school some time ago. You would prefer to earn your bachelor's degree without having to quit your job. You understand that the main expense of college is the forfeited income involved.

A high school student probably will receive most of the required funding from parents. For a high school student, the decision to attend college has more to do with the lifestyle offered by a specific school. Because others are paying

for the experience, a high school student is less likely than an adult already in the workforce to consider the dollars and cents of the decision to go on to college.

I suspect that this version of my manual will find a higher percentage of readers who go on to finish their degrees by using my strategies than the version aimed at high school students. This is because of the nature of the financing: self-financing rather than parental financing.

If you hold a full-time job, what I recommend here will work. You will have to work more efficiently than a full-time student who is holding a part-time job or a summer job. But if you will put in three hours a day and all day Saturday, and if you have an IQ of 100, you can complete a bachelor's degree in four years, start to finish. But you will have to work systematically to do this. You will lose leisure time.

Two things should not prevent you from earning your bachelor's degree: (1) a lack of money; (2) the fact that you're academically rusty. This manual shows how a lack of money is not your main problem. Second, my free course on study habits, which I offer at the bottom of most pages in this manual, will get you up to speed in a little over two weeks: one lesson per day.

If, after reading this manual, you still have questions, I'm happy to answer them. But I place a restriction on this offer. I make it only to people who have taken my **study habits course**. The course is free. It takes a little over two weeks to complete it. I call it "academic re-entry." There are 15 lessons. Click here:

www.snipurl.com/re_entry

I have placed this link at the bottom of most pages in this manual. Start my course at any time. But now is better than later.

If you have questions, I have answers. But you should read my manual in order to ask better questions. I show you how to ask questions when you go to my study habits course.

INTRODUCTION

I wrote the original version of this report for three audiences: high school guidance counselors, students who want to earn a bachelor's degree from an accredited college or university, and parents who want to avoid the enormous cost of sending a child to (but maybe not all the way through) college. The motivations of each group are different.

Different still are the motivations of self-funded adults who are considering going to college, either as freshmen or as returnees to complete a degree program that was interrupted years ago. You are probably in this group.

I assume that readers will share one or more of the following goals.

- To earn a bachelor's degree from an accredited university
- To advance their careers by means of a college degree
- To select an appropriate academic major for advancing their careers
- To avoid paying a college for unneeded overhead expenses
- To avoid any debt for college
- To gain a greater degree of financial independence
- To get through college in three years, if possible
- To keep their present jobs, if possible
- To prove to themselves and others that they can earn a bachelor's degree

This may be you. I hope it is.

Here is my promise: If you follow the advice in this report, you can pay for all of your college expenses, unless you plan to major in something like nuclear physics. Even in such a case, this report can cut your college costs by at least 50%.

If you are willing to follow my recommendations, meaning that you go about things in an unconventional way, the fact that you do not have much money to spend on college will not keep you from earning a bachelor's degree. From this point on, you can never legitimately blame your lack of money for your failure to earn a B.A. degree from an accredited university.

Don't Make This Mistake

With this manual, I'm trying to keep you from making a big mistake. If you make it, you will pay for it. I do not just mean lost tuition and textbook money. It is much worse than this. You will not maximize your return on a major investment of time. You will throw away a great deal of money because you will waste precious time. Time is our only irreplaceable resource in this life. We should not waste it.

The mistake that I describe in this report is one made by about 15 million American college students every year. They make it for at least four consecutive years, but usually longer. It is costing 7.5 million of them -- the ones who are 100% self-funded -- both time and money. It is costing the parents of the other 7.5 million a large chunk of their retirement portfolio.

As I will show later in this report, well over half of these 15 million college students will drop out before they complete their bachelor's degree. Attending college is a high-risk venture. If you do what I recommend in this report, you will lower your risk dramatically. I assume that you want to do this.

But are you really college material? Do you have "the right stuff"? In this report, I reveal a way for you to find out for as little as \$60. If you discover that you are not ready, you will not have wasted a lot of money and time. If you find out you really are ready for college, the initial testing procedure will save \$350 to \$500 (or more) in the cost of earning the degree. The test is called CLEP. Keep reading.

Don't Get Fooled by Spammers

There are spam offers all the time from unaccredited colleges. There are a few unaccredited colleges that offer specialized (usually religious) programs that may be worth the money. But these programs require students to work hard and achieve specific academic goals. What you must avoid are instant-degree programs. For information on how these rip-off degree programs operate, see the

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

page on “diploma mills” published by the Federal Trade Commission.

<http://snipurl.com/diplomamills>

The FTC also provides a site where you can type in the name of a college or university and find out if it has been accredited by one of the six regional college accrediting agencies: <http://snipurl.com/accredited>

Don't Get Fooled by Accredited Colleges, Either

Before I present my case for the way to get a degree as cheaply and as rapidly as possible, let me present my case against just about everything you have read in college catalogues, which are in fact sales brochures. Read every college brochure or catalogue accordingly. Ask yourself as you read: “Is this the truth?” I’ll say this much: it’s not the truth, the whole truth, and nothing but the truth. It is the truth that will sell the product. The product is very expensive.

The colleges that I discuss in this report are not diploma mills that are set up to sell you a phony degree, so that you can fool your employer. A diploma program that does not require a lot of work on your part is to higher education what most spam-delivered offers are to the real world: fake.

The programs I recommend will cost you in the range of \$12,000 to \$15,000 (2007 dollars) and take at least three years for you to complete.

Getting through college in three years will take a lot of effort. But even if it takes four years or five years, because you have a full-time job, you will still be ahead of most full-time conventional college students.

A recent study indicates that only 37% of entering freshmen finish in four years. A quarter of them take five to six years. The rest take longer. <http://snipurl.com/8jul> So, when you read about the average cost per year for attending college, do not estimate the total cost by multiplying the annual figure by four.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

You don't get something for nothing. There are no free lunches in higher education or anywhere else. So, in order to attain the above goals, students had better be willing to consider the following steps:

- Give up 90% of TV viewing; study instead.
- Buy a pair of wax earplugs and use them three hours a day after work.
- Put in four hours a day in study (with a full-time job).
- Put in eight hours a day in study (with a part-time job).
- Devote eight hours each Saturday to study.
- Buy a pocket time-manager and use it religiously.
- Cut e-mail, Web surfing, and phone calls to 45 minutes a day, total.

What follows is written for serious students. You will get a good overview of the opportunities that are available. After you read it, it is time for negotiation. Which major? Which college?

The High Cost of Pride

You do not need to go to a prestigious university in order to get a good education. The best education is always self-education. This, you will learn if you earn a college degree my way.

It is not where you attend college that matters. It is what you take away from the experience. It is not the name of the school that provides the education. It is the academic program that provides it. Most of the academic programs are about the same because the accreditation agencies require this. It is what you do with the opportunity that counts most.

If you want to study under some big-name professor, you must do so as a graduate student. Big-name professors do not teach undergraduates. Graduate school teaching assistants do. Unknown assistant professors do. If you do well in any program, and you can show this by the quality of your work, including your score on the Graduate Records Exam, you can get into graduate school.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

Here is a fact that few high school students have heard. The difference in lifetime earnings for the graduate of a high-prestige university over the graduate of a run-of-the-mill state university is about 8% for men and 17% for women, according to a U.S. Department of Education study.

<http://snipurl.com/dait>

Don't get hypnotized by the lure of academic razzle-dazzle, which is what prestigious campuses offer to undergraduates. Don't buy the sizzle. Buy the steak.

With all this as background, keep reading.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

Chapter 1

IS COLLEGE THE RIGHT SOLUTION?

Is college your best solution? That depends on your problem.

About 15 million Americans are in college. <http://snipurl.com/enrolled>
Most of them won't graduate with a bachelor's degree.

<http://snipurl.com/8juk>

Of Americans ages 25 to 29, 30% of the women were college graduates in the year 2000. About 28% of men were. <http://snipurl.com/d65n>

Of those people who earn a bachelor's degree, the evidence is that they make more money in a lifetime. As of 2003, one estimate of the wage premium in the United States for a college graduate over a high school graduate was 41.5% for men and 46% for women. (Statistics for women do not consider the equalization of wages if a woman leaves the workforce.) <http://snipurl.com/d49h> But the experts disagree. (Surprise, surprise!) In a study published in the *Education Statistics Quarterly*, a publication of the United States Department of Education, the earnings advantage ten years after high school was only 23%.

<http://snipurl.com/8jzp>

This is a significant difference, but it is not spectacular. Also, a person who drops out of college has no earnings advantage. Attending college appears to be an all-or-nothing bet in terms of earnings.

Some occupations require a college degree, plus graduate work. The higher-paid professions do: medicine, law, engineering.

A masters in business administration from one of the top half dozen schools is a great economic advantage, but it's clear that these people are being hired mainly for their brains and their personal contacts, not the actual classroom training, which is highly mathematical and theoretical in most MBA programs. They have spent fortunes to go through these schools. This indicates that they are dedicated. They will stick. Of course, they may leave to join another firm or

start their own.

As for the mediocre schools, an MBA may help someone in middle management in a large firm, but entrepreneurship is more important for getting rich. It cannot be taught. Most of America's millionaires are self-made, and most of them were not outstanding students. Read the book, *The Millionaire Next Door*.

Linda Lee, who writes for the *New York Times*, wrote a book, *Success Without College* (Broadway Books, 1999). She argues that a bachelor's degree in the humanities or social sciences does not guarantee a better job or higher income. A trade school education in many fields will produce more income. She is not speaking of a degree in engineering or other natural sciences for which there is high demand.

Still, you must be careful in making a decision based on incomplete information. In general, people who have earned a bachelor's degree do earn more money than those who did not earn one. This may be because bright people, or at least somewhat more self-disciplined people, graduate from college. It may have little to do with what the person studied in college.

Here is what I was not told in high school: It does not matter which college grants you a bachelor's degree, other than the top four dozen. It also does not matter what you major in, other than engineering or courses that get you into medical school or some other graduate school that leads to a licensed profession: dentistry, CPA, law, etc.

If your goal is just to get a bachelor's degree in the social sciences or humanities and then get into the labor market, any school or any major is as good (or as bad) as another. The key to success, therefore, is to get through (1) fast, (2) cheap, (3) debt-free, (4) while working part-time for a company where you can learn something useful for your career.

Point four is rarely discussed. You will gain a significant head start on your peers who attend college if you get a job that prepares you for your career. In

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

effect, you will get paid to learn on the job. You will learn the field from the ground up. While your peers are working as counselors at a summer camp for three months a year, you will be preparing yourself year-round for your career. You will also get raises as a full-time employee. You can earn a B.A. degree in four years and be a full-time employee. This sure beats flipping burgers – unless you plan to go into the fast-food industry.

So, you should take steps to be sure that your investment of time and effort in gaining a college degree is really necessary for your career. Are there other pathways to success? If there are, can you obtain what you need cheaper, elsewhere?

My suggestion is that you use one or more of my recommended alternative strategies when you begin college, so that you can switch career directions, if necessary, without having spent much money or much time pursuing a dead end.

The Joy of Self-Education

There is great joy in education for some people. But there is not much joy in college classroom education.

Education is a full-time job. You are always learning. If you aren't, then your educational problem will not be your lack of a college degree.

I am not a believer in knowledge for itself. Knowledge should be put into service to others and ourselves. Knowledge that is not applicable has the character of a one-man game of Trivial Pursuit. It becomes a game.

I once studied history from a man who had a phenomenal memory. How I wish I had been born with his memory! But he wrote almost nothing, and what little he did write was mediocre. He would memorize train schedules, just for the challenge. Before he died, he became senile. He would stand in his living room directing invisible trains. There were more relevant challenges that he could have selected for his memory.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

Education is as close as a library or the World Wide Web. Download a classic book, print it out, and read it. Education is as close as a project to catalogue something, or write a handbook to teach someone else what you know from experience. Some colleges will give you academic credit for such activities – academic merit badges, in other words. I think they should do this. I discuss this academic option later in this report.

Education is selecting a topic that you have a burning desire to master, and then spending the time it takes to master it. Read everything you can find on it. Photocopy or scan in pages. Buy a filing cabinet and create hanging folders for the topic's subdivisions. Take notes. Become so skilled that you can spot the mistakes made by experts in the field. Know the various schools of interpretation on the topic. Write up your findings. Post this material on your own Web site. Establish your reputation.

There are self-taught people on the topic of the American Civil War who know more than college professors in the field. A good example is Shelby Foote, who was the main expert interviewed on-screen for the 1990 PBS series, *The Civil War*. (That exposure made him a millionaire late in his life – book royalties.) Another was Bruce Catton. Another was a man I studied with when I was in graduate school, E. B. Long, who had been Catton's bibliographer and director of research at the excellent magazine, *American Heritage*. He said that he had gone through three million documents on the Civil War. He never went to college, but he taught at my university, and he later became a professor of American studies at the University of Wyoming.

You can get a good education by deciding what field you want to master. Then teach yourself. Write to the departments of three or four major universities. Ask for a copy of the recommended bibliography for students working in the masters' degree program. You will receive several lists. Then go to a nearby university library and go online to access half a dozen academic journals in this field. A librarian has a list of these journals. Print out two or three book reviews of each book you plan to read. Go home. Read these books. As you read each book on the list, read the book reviews of that book.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

I love education. For me, it is a great joy. I love a university research library more than any other place on earth. But you don't have attend college to make use of a library. Park your car, and walk into the library. There is your education, free of charge, air conditioned, and almost empty of students. I have never seen any university library filled. I have been in other large research libraries in my life. I do not recall even one that was more than 20% filled, if you count the upstairs and downstairs. Libraries are multi-million dollar tools for a handful of faculty members. Other than this, they are prestige consumer goods for universities. You can use one free of charge.

Conclusion

Count the cost of college. Ask yourself these four questions:

What do I want to accomplish?
Why do I want to accomplish it?
How soon do I want to accomplish it?
How much am I willing to pay?

Then try to answer them honestly.

If you still want to pursue a college degree, I'll show you how to achieve this with the least cost: in time, or in money, or in effort, but not all three in one program.

Bear in mind that you have to pay extra for anything in life that is delivered on a silver platter. To save the kind of money that I am talking about, you must take extra time to do things unconventionally. You must establish your own priorities, make your own plans, stick with the program you designed, and finish what you begin. No one will hold your hand. Hardly anyone will understand your strategy. That is why the strategy exists: so few people have adopted it.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

Chapter 2

UNDERSTANDING THE COLLEGIATE SYSTEM

I was trained to become a scholar. In the summer of 1972, I was awarded a doctoral degree in history by the University of California, Riverside. I have made good use of my educational background. I have taught at the community college level, the undergraduate college level, and the university level. I have written 43 books. By the time I was 35 years old, I had published in three dozen journals and magazines, and I publish continually on the Web. I own and run a publishing business. I have worked on Capitol Hill as a Congressional research assistant. In other words, I have attained a degree of success in several areas that lets me give advice – and even sell it.

I did not remain in academia. I decided early in my career that I would rather write full-time than teach part-time and write part-time. But the fact that I had earned my Ph.D. gave me this choice to make.

I don't want to over-emphasize the economic payoff of a college degree. I learned early that a college degree is not much better than an expensive hunting license. You may need the degree to get your first shot in life, but it doesn't guarantee you that you will hit your target. In my view, a college degree opens doors to the ground floor of a career, but the degree will not do much more than this. This is why a person should not pay too much for a bachelor's degree.

A bachelor's degree opens some doors early in life, but not because of what someone learns in college. It opens doors mainly because it conveys information to an employer. It tells him that the applicant is steady enough to go through four to six years of bureaucratic training. The degree-holder spent four to six years doing things that most people hate to do: sit in classrooms while being bored stiff at least half the time, write term papers that professors don't want to read, and take exams. The degree says, "This person can endure boredom for the sake of a long-term plan. He can meet deadlines. He can defer gratification. Also, he has an IQ above 100. Probably."

Colleges are to a businessman what the minor leagues are to major league baseball team owners. Minor league baseball screens out players who have no chance to become major leaguers. Professional football teams and basketball teams use college sports in the same way. So do employers. This is why most

employers don't care where you went to college or what your major was, unless you majored in engineering – and you're applying for an engineering job.

The college degree lets you prove to an employer that you can probably do an entry-level job. The degree gets you through the door. Don't overestimate its importance to your lifetime success. It opens a few early doors, but that's all.

Consider an employer who has two job applications on his desk. He has narrowed the applicants down from 50 or 60. Now he must decide. He has interviewed both of them. He has asked them pointed questions about their college careers. Here are his choices.

Student A. His parents sent him to college. This took him six years. He has no retirement savings plan. He earned a B average.

Student B. He paid his own way through college. This took him 4 years. He held a job, invested in an IRA or a Roth retirement savings program for all four years. He earned a C average.

From an employer's standpoint, which is the low-risk employee? As an employer, I can tell you: student B. His grades are lower, but he got through faster. He did this under budget. He saved both time and money. These are characteristics that I want in an employee: a person who **cuts corners** and still finishes the job according to the requirements.

Nevertheless, most students make the decision about where to go to college and what to major in, not in terms of what an employer will want to see, but in terms of what everyone else does. What an employer wants is to hire **someone who doesn't do things the way everyone else does**, and who does them fast and under budget.

If you know where to look, you can earn a fully accredited bachelor's degree that is not overpriced – not in money charged, not in time invested (if you can meet certain life-experience requirements), and not in distance traveled.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

If you are willing to pay more a little more money, you can finish your B.A. degree even faster and with less work by showing that you have achieved life experiences that meet the requirements of formal education. You can get college credit for these experiences. But only a few colleges tell students about this option. More colleges offer it than brag about it.

As in most of life, there is a trade-off: You can pay less, but it will take longer to get your degree. Or you can take longer still, but have a day job and earn money for something important, like a down payment on a house. Or you can work like a maniac and earn your degree while working full time.

How Do You Learn Best?

In high school, you sit in class for 50 minutes, take notes, engage in discussion, take exams, and write term papers after class.

You will do the same thing in college if you do things conventionally.

Then, after college, you will never do this again. You will not be asked to learn this way. You may be required to attend an intensive seminar for a week. You may be assigned DVDs to watch or CD-ROMs to listen to, along with a workbook. You may just be handed a manual and told, “Read it. Master it. You will be expected to know it by next week.” Mostly, you will be required to learn on the job.

Some students are self-starters. They don’t need a classroom environment to master new material. For these students, there are far less expensive ways to earn a college degree.

You may be such a student.

You can read a book at home or at your local city library. You can write a term paper at home or in the library. You can take an exam under the supervision of authorized proctors.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

This is how the College Board runs the SAT. It is how it runs the Advanced Placement exams and CLEP exams, for which you can earn college credit.

If you have ever seen the movie, *Stand and Deliver*, you know how Jaime Escalante taught students in a barrio neighborhood high school in Los Angeles. They took the AP exams and passed. If you can learn without a teacher, you can do the same.

I have a friend whose sons took ten AP exams in a two-week marathon and quizzed out of two years of college. That saved him a small fortune.

Higher Education: Medieval vs. Modern

The high cost of college has a lot to do with an academic tradition that goes back eight hundred years, when all European scholars spoke Latin, when there were only a six or seven universities in Europe, and the printing press had not been invented. A library of a thousand hand-copied manuscripts was worth a fortune. Young men had to journey long distances to earn a college degree, back when travel was expensive. Not many people could afford to do this.

Today, there are local public libraries (which became widespread less than a century ago), academic paperback books (introduced about 50 years ago), videotapes (introduced widely only in 1978), CD-ROM's (1991), and the World Wide Web (which really got rolling in 1995). But, despite all this technology, traditions die hard in academia. It costs college students (or their parents) a lot of money to keep these traditions alive.

Unless you want to major in physics, chemistry, or engineering, any college should be able to teach you whatever you need to know through the Internet. This education should not cost you more than \$3,700 per year for four years. And that is with no scholarship money.

The secret is to use off-campus programs that universities make available. Will you get a poor education? That depends more on you and your self-

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

discipline than it does with the absence of classrooms.

The most recent evidence suggests that off-campus performance is superior to traditional classroom performance. Of course, this may be due to the type of students who use this avenue. They tend to be self-motivated and therefore self-disciplined.

Off-Campus (Distance) Learning

Maybe you think I'm exaggerating. Maybe you think there is some tremendous educational benefit that students receive by attending classes on a college campus, compared to the education gained by students who learn off campus. Let me prove to you that you're wrong.

Well, actually, I won't prove this to you. Professor Thomas L. Russell will. He has been studying this question for a long time. He has gone back and looked at the published evidence of the comparative performance of students who have taken their courses on-campus vs. those who have taken their courses off-campus. These academic studies go back to 1928. Russell's amazing discovery is this: there is no significant difference in student performance. This is what study after study has shown, decade after decade.

Here are just a few samples from the era before TV was widely used as an alternative to actual attendance in a classroom:

1928: "...no differences in test scores of college classroom and correspondence study students enrolled in the same subjects."

1936: "[Results of this study were very similar to Crump 1928 and showed]...no differences in test scores of college classroom and correspondence study students enrolled in the same subjects..."

1940: "In all but two comparisons, correspondence study students performed as well as or better than their classroom counterparts and in

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

the two cases which were the exception the differences were not significant.”

1943: “... showed no significant differences between the groups in terms of motivation to use supplementary reading material.”

1949: “[Results of this study were very similar to Hanna 1940 and Meierhenry 1946 and showed...] in all but two comparisons, correspondence study students performed as well as or better than their classroom counterparts and in the two cases which were the exception the differences were not significant.” <http://snipurl.com/nodifference>

Professor Russell has written a book on this, *No Significant Difference Phenomenon (NSDP)*, published by the North Carolina State University Press in 1999. If you doubt his findings, read his book:

<http://nosignificantdifference.org>

After early morning TV-based college classroom instruction was introduced in the 1950s, the findings were the same: no significant difference. But the earlier years’ findings are more relevant for your situation, if you decide to earn a degree from a college that does not offer either TV-based classrooms or videotapes.

The degree programs I recommend are aimed at liberal arts majors. If you plan to major in science or technology, this report will still save you a lot of money, but not as much as it can save if you are a liberal arts major. You may not be able to earn an engineering degree at home. But you can earn half of it at home.

Home? Yes, home. Where there are no fraternities or sororities. Where there are no football games. Where there is no collegiate boola-boola. Where most students want to get away from, at their parents’ enormous after-tax expense, as fast as possible.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

If you are willing to stay at home after graduation in order to save \$25,000, or \$50,000, or \$145,000, then you have an adult's mind set: someone who can count the cost and come to an economically rational decision.

You may choose to live in your own apartment. Fine. That will increase your out-of-pocket costs by a lot of money, but I can still save you tens of thousands of dollars.

Why Lectures Are Inefficient

College students know from experience: 24 hours after they hear a lecture, they will have forgotten almost everything they heard the day before.

In a student guide on note-taking, Utah State University reports that you will forget 95% of what you heard in a lecture but failed to write down. Even if you take good notes, you will retain only about one-third of the important material.

<http://snipurl.com/8juq>

That's why you had better learn how to take very good notes . . . or else find a way to get a college education that does not depend on note-taking (my recommendation).

Most people's note-taking skills are poor. OK, maybe you're a genius note-taker: a fast writer, a careful listener, and you can even read your own handwriting. Most people aren't like this.

Lecture notes "get old" really fast. We forget why we wrote down something. We forget its context. I speak from experience as a Ph.D.-holding note-taker and also as a reader of college students' final exams. They heard my lectures, but they sure didn't remember much about them.

There's something else to consider. You can read at least twice as fast as someone can speak. You can also use a yellow highlighter to mark important

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

passages in a book. You can make notes in the margin. You can re-read. You can stop reading in order to think carefully about what you have just read. You can re-read a chapter before an exam. You learn from books and personal experience most of what your memory retains.

For a person who wants to get a college education, books are the key, not lectures. If you can ask a question about what you have read simply by sending a teacher an e-mail, why do you need to be in a classroom?

That's why off-campus learning is every bit as good as on-campus learning in most fields. The key to your success in college is your personal dedication to learning, not where you do your learning. Time, some books, and your professors' e-mail addresses are all you need to get a good education. Yes, you will need some money, but not as much money as you have been told – not by a long shot.

You Can Receive College Credit for Your Past Experience

There are accredited colleges that will grant you academic credit for your education-related work experience, and even your life experience, meaning unsalaried work. I call this merit-badge education.

This makes sense educationally. What we learn on the job sticks with us. Our work teaches us in the broadest sense. Why shouldn't adults receive formal educational credit for knowledge they have mastered – not just learned in a classroom, but truly mastered – on the job?

If more colleges started granting academic credits for work experience, students wouldn't have to attend as many classes or pay as much tuition. A handful of accredited colleges do grant academic credit for work experience, and even life experience. But they don't advertise this fact widely. They can't afford to. Advertising is expensive. So, the story doesn't get out. That's why so few Americans know of this opportunity. I will cover this subject later in this report.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

Using the Accreditation System to Benefit You

The college accreditation system establishes certain minimum requirements for colleges. As is the case in any system, a few colleges exceed these requirements (10%), a few barely meet them (10%), and most are in the middle.

If a college has been accredited, then other colleges are supposed to honor the students' course work when a student transfers. Not every course will be accepted by every college, but the basic ones will be. Not to honor transferred credits is to say, "This other college doesn't meet our standards." This implicitly says, "The accrediting association has failed to police its standards." This is a no-no. While a college retains the right not to accept a transfer student, it rarely has the right to require a student to start over. The military academies do, but nobody else does.

The only way you can be tripped up is if a department has pre-requisites that it says you must take. This will usually be a science department. There are always lots of other colleges that don't have these pre-requisites. Shop around.

My point is this: Because the accreditation system has announced that every accredited college has met basic requirements, then no college in the system can systematically refuse to accept all credits transferred from another accredited college. If nothing else, the transferred credits will usually count as electives. They will satisfy some graduation requirements.

Most colleges want to enroll more students. Most colleges do not have waiting lists of students trying to get in. This means that most colleges will do whatever it takes to get a transfer student to enroll. They want the money.

A student who understand this, and who plans his college strategy in terms of it, can cut his costs dramatically.

There are a handful of top colleges and universities that are so popular that they rarely accept transfer students, even from junior colleges. These are the top schools that train about 2% of America's students: about 300,000 of them (fewer

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

than 80,000 graduate at one time). But you probably weren't planning to attend one of them, were you? You don't have a 3.9 grade point average, 1400+ on the SAT's, and enough extracurricular activities to fill a page. You have never won a district track meet. You're part of the 98%.

This doesn't mean that you won't be an economic success. In the best-selling book, *The Millionaire Next Door*, the authors point out that most millionaires have made their money in a small, family-run business. They were not outstanding students in high school or college. They did not attend the most prestigious colleges, if they attended college at all. That's why I can say, in confidence, that there is no logical reason for you to pay top dollar.

I know of seven main strategies to give you a head start. Each strategy plays a particular role. Some people know of one or two of them. Very few understand all seven. Even if they do understand, very few know how to put the pieces together.

I'll give you an example. Later in this chapter, I will describe a program that offers two options to out-of-state students. You can earn a B.A. on-line and pay \$12,000 in tuition, or you can move to the campus pay almost \$69,000. The college's web site does not tell out-of-state students that the \$12,000 option is available. No search engine will find it. That was not true in 2004, when I found it. You will find out because of this report.

What Is Your Time Worth? Really?

College education is all about obtaining new information. No college can afford to give information away. Yet there is almost nothing that is taught in a distant Ivy League college that you could not get on your own in a local public library or on the Web.

You want a degree from an accredited college. You can get it, and get it faster than you might imagine. You can surely get it cheaper. So, why waste time and money? Only if you have been granted a full scholarship somewhere should

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

you ignore my strategies.

What I recommend here is unconventional. But even if you want to do things conventionally, I can still save you thousands of dollars. Each of my recommended alternative strategies is acceptable to officials in higher education. What they are not happy about is a student who uses all of them to beat the tuition-fixing system.

How Expensive Is College?

Higher education is a huge industry. In 2002, total expenditures on colleges and universities in the United States were approximately \$317 billion. This figure rises by about \$15 billion per year. (*Statistical Abstract of the United States, 2004*, Table 203) <http://snipurl.com/mee5> So, by 2005, this figure was probably above \$360 billion.

In 2000, 35.5% of all Americans between the ages of 18 and 24 were enrolled in college. (*Postsecondary Education Opportunity* [July 2001], p. 2) If we count all age groups, about 15 million students are enrolled full-time in approximately 4,100 colleges and universities. About 1,800 are 2-year institutions. <http://snipurl.com/mee7> (Table 1)

From 1987 to 1997, prices in the United States rose by 41%. Meanwhile, prices for college tuition and fees rose by 111%. (*Monthly Labor Review*, July 2001, p. 46.)

Professor Richard Vedder, an economist at Ohio University, has written an important book: *Going Broke by Degree: Why College Costs Too Much* (AEI Press, 2004). In the Introduction, he makes this observation about rising college tuition costs:

The sharp increases in college tuition in 2002 and 2003 were not unusual. This rapid growth has exceeded the inflation rate consistently for most of the twentieth century. Moreover, in modern times it has also

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

exceeded the growth in family incomes, making college attendance an increasingly traumatic event from a financial perspective. While college administrators claim, with some justification, that “American universities are the best in the world,” it is also true that they are the most expensive. Do they need to be?

His answer is no. So is mine.

In 2002/3, the average cost of attending a state university was \$9,800 a year. It was \$23,900 for a private college. <http://snipurl.com/tuition> To see what costs were in your state in 2001/2, click here: <http://snipurl.com/d48w> Today, costs are higher.

For one of America’s premier Ivy League schools, it was in the range of \$35,000. Today, it is \$40,000.

Every system has exceptions to the conventional rules. Every system that is designed to attain its own goals can be used to attain your goals. You just have to understand the system, and then make it work for you.

Any interconnected system this big has certain shared operating assumptions. These assumptions supposedly govern every participating institution. Sometimes these assumptions really do govern the institutions of higher learning. Sometimes they don’t.

In most tax-supported universities these days, it takes five to six years for a student to get his bachelor’s degree. Required classes fill up fast, so it sometimes takes a student several attempts to attend them.

One of the great advantages to students who go through college by correspondence is that they can get through in under three years. They live at home, work part-time locally, usually not in competition with thousands of college students, and take courses through summer. They get into the work force a year early, which is worth an extra \$20,000, minimum. In some fields, it’s worth an extra \$50,000.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

Undergraduates read 95% of their assignments in paperback books or \$100 textbooks. They rarely use the library for research purposes. Most of whatever else they need is on the Web.

Students are told that they need interaction with other students. At Harvard Law School, this is true. There is team studying, in order to cover everything. But this is not the case in an undergraduate program. If you are self-motivated and self-disciplined, you do not need classroom competition to master the material. Besides, sitting in a classroom taking notes or daydreaming is not interaction.

In a typical college, a few students know each other. Maybe in a fraternity or sorority, you know other people well. But this has nothing to do with academic success. It has more to do with social fun and games.

In a dorm room, roommates exist together, but once they can get out of the dorm, this is not true any longer. They don't see each other often after this.

In class, there is very little classroom interaction, especially in the first two years.

In the library, you are supposed to be quiet.

Where is all the much-praised interaction? Not in anything related to academics.

Do you need face-to-face contact with a professor? If so, you're out of luck. Think of a mega-class with 200 to 1,000 students. You will get face-to-face contact only with a graduate student in a discussion section. You will not interact with a professor, unless you attend a small, four-year liberal arts college that charges \$30,000 a year.

Students may visit a teaching assistant in his office once in a semester for ten minutes. Maybe the student needs to ask a question about which classes to take. What's wrong with e-mail? Maybe the student wants clarification on some

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

point. What's wrong with e-mail? What has face-to-face anything got to do with most undergraduate education. (Again, I'm not talking about particle physics or organic chemistry.)

Colleges are pretending that it's still 1950. Well, it isn't. The world has changed, but college teaching methods haven't – not in eight hundred years. Professors still lecture to a room half filled with students. Students still sleep in class.

If a lower division student wants face-to-face communications with a professor, he had better attend a community college or an expensive four-year private college with 1,500 students or fewer. Otherwise, forget about it.

Most people can read at least twice as fast as someone can speak. We can also use a yellow highlighter to mark important passages in a book. We can make notes in the margin. We can re-read. We can stop reading in order to think carefully about what we have just read. We can re-read a chapter before an exam. We learn from books and personal experience most of what our memories retain.

The average person lectures at a speed of about 100 words per minute. Very few professors will talk faster. Very few students can type this fast. Fewer still can write this fast. So, lots of information is missed in note-taking.

Some people learn better by ear, because of reinforcement, but such a student is in big trouble. In the real world, most information is conveyed through reading, not listening to lectures. A student had better learn to read carefully early. Start now.

If all classrooms were small, meaning ten students or fewer, and if all teachers were good at explaining things, then a better case could be made for attending a college campus. But very few colleges are like this, especially at the lower division level. The large lecture hall filled with note-taking students is very profitable for colleges, but not for most students.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

That's why off-campus learning is every bit as good as on-campus learning in most fields. The key to your success in college is personal dedication to learning, not where you do your learning. Time, some books, and professors' e-mail addresses are all a person needs to get a good education.

Here is what check-writing parents are rarely told.

When it comes to where you attend school, the most important thing career-wise is the school from which you received your *final degree*.

If you attend Podunk State University, get straight-A's, score well on the Graduate Records Exam, and get into a big-name graduate school program and then graduate from it, the key to your future is not where you earned your undergraduate degree. It's where you earned your final degree.

The correct academic goal is to get into the best graduate program that a person can get into, and then survive. If someone can save money by attending a college with no academic prestige, and then perform well enough to get into, and through, a top-flight graduate school, that person will be known by the final school.

If you go to Harvard as an undergraduate, but you run out of money and fail to graduate, what are you? A college drop-out.

If you graduate from Harvard, but attend grad school at your local state university, you're going to be a local state university person when it comes time to hire you. The employer thinks, "What was a Harvard person doing at this podunk school? What's wrong here?" You will spend the rest of your career explaining the step down – or concealing it.

If a student has to attend a prestigious four-year college to get into med school, then he will have to find ways to beat the system in the lower division years. But if the goal is just a bachelor's degree, concentrate on saving time and money.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

If you can save time and money, and still pass all of the exams, who cares how you did it? In the movie, *Patch Adams*, everything comes easy to the movie's hero in medical school. People are jealous of him, resent him. It would have been a lot easier for him if he had not been around his fellow students – if he had been taking classes at a distance. Because things were easy for him, he got in trouble.

The typical student is put in a classroom environment no later than kindergarten. Parents associate “education” with “classroom.” Yet in graduate school, the classroom disappears. The graduate seminar of a small group of students replaces it. Yes, this is a very expensive form of education. But it is considered the best form of education for would-be scholars.

The more advanced the educational experience, the less time spent in classrooms. In fact, classrooms are associated with beginners. It is a mark of a person's arrival into the world of serious learning that he no longer is required to attend classes, except as a teacher.

The sooner that a student escapes the classroom environment, the sooner he or she learns what advanced education is all about.

Students who really do have to attend a lecture in order to learn are so poorly trained academically that they ought not to be in college.

In the two most prestigious English-speaking universities in the world, Cambridge and Oxford, students are not expected to attend lectures. Some do, but this is only in those rare instances when the instructor is an entertaining lecturer. This has been true at both universities ever since the printing press was invented.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

Chapter 4

TAKE ADVANTAGE OF THE ALTERNATIVES

There is no good academic reason to pay more than you must. There are many ways to get through the college degree-granting system and not pay what most students and their parents pay.

There are legitimate, authorized alternatives. Use as many of them as you need to get through without debt or overpayment.

Alternative #1: Faster Is Better

The standard college program for undergraduates was designed to take four years. In most colleges, especially large public universities, it takes at least five years. Six years is common. Students can't get into courses that are required for graduation. These courses fill up too fast.

With my approach, this will never happen to you. If you run full-tilt, you can graduate in less than four years, even if you work full-time.

Step one: Take courses at night school at a community college. This lets you work during the day. A three-hour evening class once a week counts as a full three-credit hour course. But you will work like a maniac to do the reading. You will have few leisure hours. Kiss Saturdays goodbye. No more TV, either.

I will assume that the college uses semester credits rather than quarterly credits. A semester credit is traditionally defined as a course that requires one 50-minute session per week for 15 or 16 weeks. The standard course is three credits. A few will be four credits, but these are normally science courses, where one credit is a lab course. I assume that you will not be taking lab courses.

The typical bachelor's degree program requires 120 semester credits. This is assumed to be a four-year program. A student is expected to take 15 credit hours per semester for 8 semesters.

Step two: Attend summer classes. You can add 12 credits each summer, if you can stand the pace. If you work full-time, this may not be possible. But it adds 12 credits per calendar year. You should take 15 credits per semester. This gives you a total of 42 credits per calendar year. Divide 120 by 42: you get 2.9. This is the number of years it will take you to complete a conventional bachelor's degree from scratch, if you minimize your time commitment.

Step three (maybe): of the on-line colleges allow credit for verifiable life experiences that can be regarded as academic – what I call academic merit badges. For example, if you are an amateur photographer and develop your own pictures, you may be able to get credit for a collection of photos that is accompanied with technical details regarding chemicals, etc.

All of this is negotiable with an academic counselor at the four-year college you select. A little negotiation is healthy. The college wants the tuition money, which will cost it very little in teacher time or administration. The student wants to save time in getting his degree. The college may someday be asked by the regional accreditation committee to justify its criteria for awarding academic credit to students. If you can get clarified by the counselor exactly what the college needs from you in order to justify granting you academic credits, you can work out something. If the counselor understands that you understand the nature of the college's constraints, then negotiations will go more smoothly. Remember, you are paying money that you would have paid anyway, and you are saving course time. It's a good deal every time you can evade a few requirements easily.

You must pay for life experience credits granted by the college. This is a way for off-campus learning (distance learning) programs to generate net revenue. For example, a low-price college is **Thomas Edison State College** in New Jersey. It normally charges \$198 per credit when taken one course at a time, or \$128 if you are enrolled and taking more than one course. But for “portfolio assessment” courses based of the student's prior experience, the fees are as low as \$49 per credit. This is by far the least expensive way to earn upper division college credits. (See Alternative #5, below.)

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

For a student with considerable portfolio assessment options, the least expensive conventional college that I have discovered for out-of-state students are **Eastern Oregon University** and **Ohio University**.

As I will show later in this report, you can cut costs if you take on-line courses in-state, adding credits at low cost, and then transfer these credits to another college that awards the B.A. degree. You do not pay twice.

Alternative #2: Two for One Is Better

You can go to junior college while you are still in high school. You will receive double academic credit: for high school graduation and for college. I don't know how many students are aware of this.

I first learned about this option in the late 1960s, when I was teaching at the University of California, Riverside. A young woman enrolled in the course. The enrollment form said that she was a high school student. I enquired about this at the departmental office. I was told that she was part of a special program for college-bound seniors at a local high school. She received a B in my course.

In the 1990s, I saw to it that my children took advantage of this opportunity. I was living in Texas. Three of them attended the local community college. Two of them did very well: all A's and B's. The third suffered from illness, but she did pass.

This is becoming far more common. In the state of Washington, there is a state-wide program called **Running Start** that allows high school juniors and seniors to attend the community college full-time, and graduate from high school with an A.A. degree. There is no tuition fee charged to students or their families. For participating families, this program is worth anywhere from \$10,000 to \$70,000. The student saves up to two years of college classroom time, a tremendous benefit. Over 13,000 students participated in this program in 2000/1. For details, click here: <http://snipurl.com/8jvi>

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

I mention this to show that this alternative is not some far-out experiment. It has been operating in Washington state for a decade.

This must be cleared with a high school counselor. These programs are available only to B-average students or better. This is a good reason for working hard to get your grades up.

Alternative #3: Cheaper Is Better

This applies to students who are A and B students.

Most high schools have Advanced Placement (AP) classes. If a student does well in an AP class, and then takes a written exam, he can “quiz out” of a one-year course in college.

My friend Dr. Arthur Robinson has a large family. One of his sons took 12 AP exams in a two-week period. He passed 10 of them. That saved his father two years of tuition, room, and board – at least \$20,000 at Oregon State University. His son did not even read one of the AP books or textbooks. He went into the exams cold. The second son also quizzed out of two years of college using AP exams. It cost \$700 for each son. Cheap.

There is a related alternative: **the CLEP exam**. A CLEP exam is another way for a student to quiz out of a college course requirement. This will save hundreds of dollars – maybe thousands. It will also help to save time.

You can go to Barnes & Noble or any college book store and buy a CLEP exam book for most lower-division (freshman and sophomore) courses. A CLEP manual, along with a standard textbook, may enable a student to get a course’s full credit for the cost of the CLEP book and the textbook, plus \$60 to take a 3-unit CLEP exam. This means that for \$1,200, plus study time, you can quiz out of two years of college. For details, see: <http://snipurl.com/clepexams>

Also consult *The College Board CLEP Official Study Guide*. It may be at

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

your local library. Check out a CLEP workbook, or read it in the evening. They have sample exams. Photocopy one exam. Take it home on a weekend and time yourself. See if you can pass. See which questions throw you. Then study these areas in the CLEP manual.

If you do passably well on the practice exams, pay the money, take the exam. If you don't pass, that's between you and CLEP. If you pass, you can apply for college credit. Many colleges – most of them – will accept this, especially if you score 50 or higher.

A \$60 CLEP exam can reduce your tuition fee expense to a few dollars per semester credit. You in effect are paying \$60 to steal credit hours, free of charge, from the colleges. You should become a CLEPtomaniac.

If you don't do well on a CLEP exam, you can study and take it again. Or you can take a community college course and get credits this way.

Assume that a used college textbook for a one-year course costs \$20 and is 1,000 pages long. The CLEP exam costs \$60. That usually gets you a 3-unit course. You need 20 of these courses to complete lower division.

Let's say that you read at ten pages/hour, while highlighting passages. You will speed up as you get familiar with the terms and content. It will take you 100 hours to read the textbook. At three hours per evening (30 pages), plus five hours on Saturday (50 pages), you can read this book in five weeks. You can go through a two-year community college schedule in a little over one year: six weeks times ten one-year courses, or 60 weeks. You can hold a job and do this.

If you find that you can pass CLEP exams with 60 points or higher, you do not need to attend a community college. But be sure to get this verified in writing in advance from whatever four-year university that you hope will grant you your diploma. Never assume.

You can complete half of your B.A. degree's requirements, at a cost of about \$1,200, plus textbooks and any study guide materials you use. You should

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

be able to do this for under \$2,000. You may be able to do it on one year.

One of the most influential men in the United States is William Kristol. He edits a weekly political magazine, *The Weekly Standard*. I met him in 1969 when he was 17 years old. He was just starting out at Harvard University. He used CLEP exams to test out of his entire freshman year. Today, that would be worth \$40,000, minimum.

CLEP is a conventional unconventional way to quiz out. So is AP. But there is another way, which is less well known: **DANTES** (for military personnel) and **DSST** (for civilians). DANTES exams are widely accepted by colleges and universities. The schools rarely mention this fact in their catalogues. Because the United States military uses DANTES for training its men, including would-be officers, colleges are not about to refuse to accept these exams as substitutes for classroom work. This is a major alternative that a self-disciplined student can use to reduce his college costs.

You should find out more about DSST, which stands for **DANTES Subject Standardized Tests**. Fewer schools know about DSST, the civilian DANTES exams. If students knew about DSST, they could save thousands of dollars in tuition fees, books, and room and board.

You can buy a manual, published by Peterson's, *The Official DSST Test-Preparation Guide* (\$19.95). This book supplements Peterson's *Distance Learning Programs* (\$26.95). You may be able to get them at your local library, or if necessary, through inter-library loan. Then decide if you should buy either or both. You can buy them at a discount on Amazon. There are numerous DSST courses available. For more information, go to this Web site:

<http://snipurl.com/dsstexams>

I do not recommend taking expensive prep courses. Just get the Peterson's book, buy a used textbook in the course you want, and read with a yellow highlighter.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

A DSST exam costs \$60. This means that for a three-unit semester hours course, you are paying \$20 per semester credit. Compare this with any public university, where fees of \$400 per credit are common, let alone a private university, let alone an Ivy League university. DSST offers more courses than CLEP. <http://snipurl.com/meen> Some are acceptable for upper division.

There is some risk with DSST: Some colleges do not know about them. They may know about DANTEs, but not DSST, even though they are the same exams. You must get **verification in writing in advance** that a DSST exam will be as acceptable as a CLEP.

By this time, you should be getting the idea. You don't have to pay top dollar.

1. There are numerous options (many ways to skin a cat).
2. Some options are dirt-cheap.
3. You can find some four-year college that will cooperate.
4. If you have an IQ above 100, you can get a degree.
5. Don't pay the first price you read about.

Alternative #4: Easier Is Better

To reduce the academic difficulty of courses, take them at two-year community colleges. At a community college, there are few students who could have gotten into an Ivy League school, but chose not to. (As we shall see, this is an unwise financial decision for the parents of most Ivy League-bound students.)

You can take these courses at night school if there is a community college in the area. If the course is a three-credit course, the class should meet for three hours, plus a break. Sometimes, the class is dismissed early.

If you are really a top-flight student, then you can work full-time and attend night classes. This can make a gigantic difference in your financial future if you invest this money.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

If there is no night school program available (highly unlikely), most community college programs can be taken at home by correspondence and the Internet. They can be taken on-line, or with videotapes, from a college out of your community.

The best way to find out what is available for distance-learning students is to schedule an appointment with a counselor at the local community college. Call to find out who counsels distance learning students. Go in and see what is available. Get brochures and the latest college catalogue. The counselor will have a Web address for the state's consortium of community colleges. Here, there will be information on distance learning. You can take classes from anywhere.

The lowest fees per classroom credit hour are usually available from a community college. This can cut thousands of dollars off your total education bill. Leave no stone unturned in finding out what is available. If there are no distance learning options, then ask for guidance from the counselor on out-of-state programs.

Sometimes, a state will have a cooperative arrangement with another state. They will share courses, equalize fees, and accept each other's credits.

If you are in a rural area, there will be on-line programs to help plug into the academic world of community colleges.

You must be very careful to get in writing from the four-year college exactly which community college courses will transfer. Get this from the department in which you intend to major. Then get verification in writing from the college's registrar. Assume nothing.

Usually, the basic liberal arts courses are transferrable to four-year colleges. Specialized courses may not be, but humanities courses usually are. Here are the standard liberal arts courses that normally transfer to any four-year college:

American history

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

World history (Western Civilization)
English composition
English literature
American government
Sociology
Psychology
Education
Anthropology
Economics
Philosophy

If there are some required courses that you know you will have trouble passing at a four-year college, you should take these courses at a community college. Get them behind you early.

If you can work part-time or full-time and save money, you should. This in effect lowers your cost of education. Why go immediately to a four-year college? This makes no sense economically. Get these courses out of the way before you spend big bucks at a four-year school. Don't pay retail for courses that are peripheral to your plans. These are academic hoops that colleges force students to jump through. Jump through them locally, wholesale. In short: Use CLEP, AP, and DSST exams, or else attend a community college.

In the United States today, over 40% of all students who start college do so at a community college. This is normal. The trouble is, the students who do this tend to have poorer academic records than the students who start out in four-year schools. They also have less money. So, community colleges have a poor reputation among the brightest students in high school. Yet the educational program can be as good or better than a large lower division class in a four-year school. Instructors at a community collage are typically must better teachers than graduate teaching assistants at the best universities. They are dedicated to full-time teaching. Teaching assistants are not. I know. I was one.

The community college has low prestige. Well, so what? All but a few dozen big-name universities and small, private colleges have high reputations

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

that are not deserved in lower division (freshmen and sophomore) education. Don't pay for phony prestige. Pay only for real benefits that will produce money and success after you graduate.

Mega-classes are money-makers for the four-year universities. Students do not get to talk with their professors. They talk with teaching assistants, who are busy graduate students. Why pay top dollar for lower division classes? It makes no economic sense. It's more a matter of student pride combined with ignorance about the options. Pay for small classes with instructors who are paid to teach lower division students.

Alternative #5: Distance Learning Is Better

Peter Drucker (1909-2005) is the most famous of all management theorists. He had his first book published in 1933. He was still writing granting interviews at age 94. He followed the institutional trends of the United States for over 70 years. He was rarely wrong. Here was his assessment, as of 1997, of the future of the university:

Thirty years from now the big university campuses will be relics. Universities won't survive. It's as large a change as when we first got the printed book. Do you realize that the cost of higher education has risen as fast as the cost of health care? . . . Such totally uncontrollable expenditures, without any visible improvement in either the content or the quality of education, means that the system is rapidly becoming untenable. Higher education is in deep crisis. . . . Already we are beginning to deliver more lectures and classes off campus via satellite or two-way video at a fraction of the cost. The college won't survive as a residential institution. Today's buildings are hopelessly unsuited and totally unneeded. (Robert Lenzner and Stephen S. Johnson, "Seeing things as they really are," *Forbes*, March 10, 1997)

In 2000/1, over 2.8 million American college students were taking college-credit distance-learning courses. <http://snipurl.com/dl2001>

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

The University of Texas offers a wonderful site that allows you to shop for accredited courses all over the world: **World Lecture Hall**. To see how many opportunities are available, spend an hour on this site:

<http://snipurl.com/worldlecture>

Most of the colleges that grant B.A. degrees by distance learning are private. Several are religious. Some are top-flight academic universities, such as Indiana University and the University of Texas (Austin). Most of the state universities are less famous. Ohio University (Athens) is not well known, but its academic program is superior. The University of Iowa offers degrees. So does the University of Alabama. So does the University of Oklahoma.

There are community colleges that offer low-cost on-line degrees. They rarely are competitive in price with a local junior college. For most students, an in-state community college is cheaper. There will be one that accepts you and whose liberal arts course credits transfer.

There is a book that lists 100 schools that offer distance learning programs, John Bear's *College Degrees by Mail and Internet*. It describes the programs: one page per college. You can find this book in most local libraries, or you can have your library order it through inter-library loan. Or you can pay \$14.95.

Bear publishes a larger book, *Bears' Guide to Earning Degrees by Distance Learning*. This offers more schools, but most do not offer a four-year degree. They just offer specific courses. Bear has a web site:

<http://www.degree.net>

On his Web site is a list of 100 schools that offer distance learning degrees, with their Web address and e-mail. Use this service to confirm what I have been saying, and to find out if other schools better meet your needs.

<http://snipuurl.com/8jvt>

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: [www.snipurl.com/re entry](http://www.snipurl.com/re_entry).

Another useful list is provided by a Web site titled **A2Z colleges**. It has a list of colleges, including community colleges, that offer distance learning courses. It also has a list of online degree programs. <http://snipurl.com/8jvv>

Then there is the long list on Yahoo! <http://snipurl.com/yahoolist>

Of course, you don't have time to look at all this. I have done the searching for you. But I want you to understand that distance learning is not some isolated phenomenon. It is growing fast.

Let's start with the best all-around program. It is American, but it is not in the United States. It is North American. **Athabasca University** is located in Alberta, Canada. It is by far the best academic program with the most courses, especially in science. No other university comes close. Its tuition fees for non-Canadians are reasonable: anywhere from \$145 per credit hour to \$200. Canadian dollars, which are cheaper than U.S. dollar. To see how many American pennies a Canadian dollar is worth today, click here: <http://snipurl.com/canadiandollar>. These are for courses, not just credit by examination. The fee details are here: <http://snipurl.com/athafees>. It is accredited by several Canadian and International agencies. It is accredited in the United States by the Middle States Commission on Higher Education. This is the **only** university that is self-consciously set up for *comprehensive* distance learning, the **only** one which does not short-change the students with a handful of courses and non-specific liberal arts degrees. It sets the standard for distance learning. No other school comes close. It has over 30,000 students enrolled. It is financed by the government of Alberta. Start your search for a distance-learning program here: <http://www.athabascau.ca>

For comparison, I list many other programs in this report. Go to any of the sites' list of colleges. Search for any state university in your state. This will let you know what the lowest-cost four-year program is for you personally. Or search on the A2Z list of four-year colleges with distance learning programs. It includes colleges that offer full degrees, which most do not. Go here:

<http://snipurl.com/8jvv>

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

It may take you an hour or more to get a sense of what is available and at what price. Your time will be well spent. You will become aware of just how a expensive college education is today, even for on-line programs. Note: there is usually much cheaper tuition for in-state students. You are looking for colleges that do not discriminate against out-of state students. There are not many of them in tax-funded education.

One exception to this rule is **Eastern Oregon University**. It offers portfolio course options (see **Alternative #5.**)

Another exception is **Ohio University**. It, like Eastern Oregon, uses a quarterly credit system rather than semester credits. So, the total price is higher for a degree. For students willing to take courses strictly by examination, Ohio University offers a very good deal: \$65 per quarter credit. This price is unmatched by any other university, and is available to non-resident students, an amazing bargain. They also offer correspondence and Web courses for \$149/quarterly credit, which is not too bad. <http://snipurl.com/8jw2> For details as to how to enroll, click here: <http://snipurl.com/ohiou>

The **State University of New York**, SUNY, has a branch, **Empire State College**. It offers distance learning courses for \$181 per semester credit, which is competitive with other distance-learning programs. But if you enroll full-time and take 16 units, the cost drops to \$136 per semester credit, a bargain. <http://snipurl.com/8jw6>

Colorado State University at Pueblo offers an external degree program, with bachelor degrees offered in sociology, sociology/criminology, and social science. <http://snipurl.com/8jw7> The tuition is \$99 per credit hour, in-state and non-resident. To take these courses on campus, the non-resident student pays **\$564.29** per credit hour. <http://snipurl.com/csufees> The school does not say anywhere on its web site that the external degree program's tuition fee is \$99 for non-residents. This makes it the #3 low-cost four-year degree program in the United States – and the best in terms of the number of majors offered for the money: three. But you have to know in advance in order to get this price.. Contact the Continuing Education Department: **(800) 388-6154.**

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

Troy State University, Montgomery, used to offer a B.A. or B.S. (no foreign language requirement) in Professional Studies, with majors in resource management, political science, English, history, psychology, and social science. It cost \$163 per semester credit. On August 1, 2005, they killed the program. <http://snipurl.com/killedoff> Bad news.

The academic commitment to distance learning today is mostly public relations. Also, students are not interested in saving their parents a fortune. What about you?

Murray State University charges \$184.50 per credit hour to in-state and out-of-state students. The degree is limited: Bachelor of Independent Studies. It has concentrations, like a major, with 30 semester hours. <http://snipurl.com/8jwa>

A good deal for out-of-state students is **Indiana State University**. If you declare in advance that you are a distance-learning student, you pay the in-state fee: \$208/credit. See the **Special Note** on out-of-state students. For \$2,768 per semester, you can take up to 18 credits. This is just under \$152 per credit. <http://snipurl.com/8jwb> This university has a good reputation academically.

Among private liberal arts colleges, **Brigham Young University** is competitive: \$119/hour. <http://snipurl.com/8jwc> BYU makes you take 30 hours on campus (one year). <http://snipurl.com/8jwg> But so what? Take your courses on-line and transfer credits to Excelsior College. (See below.) By combining CLEP or DSST (lower division), BYU (upper division), and the portfolio strategy (Alternative #5) of Thomas Edison State University, with a degree from Excelsior College, you can minimize your college expenses.

For a B.A. in Christian ministry, consider **Lee University**. It charges \$110 per credit hour. <http://snipuurl.com/leefees> The risk here is that these credits may not transfer. But the school is accredited. The Bible history courses should transfer. The same comments apply the Carlson Institute of **North Central University**. Its fees are competitive in private education: around \$100 per credit hour, when you include the \$15 administrative fee. It offers a B.A. in

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

interdisciplinary studies. To get the fee schedule, you must download the Carlson Catalogue (pp. 24-25). <http://snipurl.com/carlson2005>

It is amazing how many programs hide their fee schedule. Then, even after posting this on-line, the webmaster changes the page's web address in a few months: dead link. On the whole, the bargains are few and far between. The state colleges and universities in California seem to offer the fewest online programs.

In the South, there is the Southern Regional Education Board's program, **Electronic Campus**. You can take courses at a common low rate, or at your home state's rate, from tax-funded universities in the region. For details, see:

<http://www.electroniccampus.org>

Former Governor Ray Barnes of Georgia has addressed the problem of two-tiered tuition. He was also chairman of the Southern Regional Education Board, which runs Electronic Campus. He favors common tuition fees for distance-learning students in any state. He understands the economics of college tuition.

Many will ask whether states can afford to do this in times of a sluggish economy and state budget cuts. This question is based in large measure on the fallacy that thousands of students will pay out-of-state tuition for a college course they take on a computer at work or at home. When a distance-learning course is priced at an out-of-state tuition rate of \$1,200, for example (three times the average in-state charge), the revenue for a college or a state is usually $\$1,200 \times \text{zero students} = \text{zero dollars}$. <http://snipurl.com/8jwz>

The **University of Georgia** has an excellent program available to out-of-state distance-learning students. If you use the credits at a college or university outside the state of Georgia, you can enroll for \$152/semester credit. Look for the phrase, "**Tuition for students registering for nonresident credit.**"

<http://snipurl.com/ugafees>

The **University of Alabama** offers a B.A. in interdisciplinary studies. It

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

also offers home study courses in several fields, including mechanical engineering (rare): <http://snipurl.com/alabamadeegrees> The cost per semester credit hour is moderate: \$159. <http://sbipurl.com/8jx8> There is no price discrimination against out-of-state students.

Charter Oak State College (<http://www.cosc.edu>) in Connecticut is cheaper per credit than Thomas Edison State College for out-of-state students: \$140 credit vs. \$195/credit. But the school has fairly high entry and maintenance fees: \$1,130 for the first year, plus \$540/year thereafter. You must factor in these fees. Also, the school does not provide grades. It is a pass/fail system. It does award honors for students with high grades, and this becomes part of the official record, but the grades are not sent out with the transcript. For a breakdown of fees, see this page: <http://snipurl.com/coscfees>

Excelsior College in New York was the first all-distance learning, accredited, state university in the United States. It opened in 1972. Over 100,000 students have attended Excelsior. Over 25,000 are enrolled today. The college does not teach any courses. For a survey of how the program works, click here: <http://www.excelsior.edu> The college accepts transferred credits from other colleges. It accepts AP exams, DSST exams, and CLEP exams. For a catalogue, which includes a guide to the various examination programs that are acceptable at Excelsior, click here. <http://snipurl.com/excelexams>

Excelsior also administers its own exams, which cost about \$100 per exam (3 credits). This in-house list of examinations is not impressive. There is no visible coherence to the courses offered. They are not part of an overall degree program. They are twice as expensive as CLEP.

Because Excelsior's entire degree-granting structure is set up for placement with exams, you will get less hassle there for taking this approach to higher education. The optional application fee is \$65, which lets you get an assessment of what you must do to graduate (recommended). The B.A. degree program costs \$995 when you enroll. Then, each year, you pay another \$995 as your Student Service Annual Fee. Expect this fee to rise. (It was \$465 in 2004/5.) There is a \$495 final fee when you graduate. Expect this fee to rise. There is a \$240 fee for evaluating transferred credits and consolidating them into one

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

transcript. This is the Credit Bank service. You get a \$75 refund if you enroll in the program within 12 months. The total is around \$2,500. Warning: This school places more barriers to finding out its fee schedule than any I have encountered. You must fill out a detailed on-line form to get access to the fee schedule on-line. The sign-in form can be accessed from the **Fees and Tuition** page: <http://snipurl.com/excelfees>. Or you can write and request printed information: Excelsior College, 70 Columbus Circle, Albany, NY 12203-5159. Expect to call for clarification of fees. Their web site is confusing.

The school charges \$250 per credit hour, which is no bargain. It offers courses by examination for under \$100 per credit hour, a real bargain. Here are some courses: <http://snipurl.com/excelexamlist>. Another example: <http://snipurl.com/engcomp>.

To minimize costs, enroll only after you have completed CLEP, AP, and DSST courses in general liberal arts education. These are the ones most likely to transfer to any university. These include English, United States history, government, sociology, and philosophy. Some courses may not transfer to Excelsior. When you enroll, you get counseling. You will find out for certain which courses are acceptable. So, there is risk in delaying your enrollment. But I recommend that you take exams in general education liberal arts courses for at least the first 30 semester credits before enrolling.

Excelsior has a large on-line data base for its students that shows where they can take distance learning courses in many fields from many universities. This data base used to be open to the public. It is comprehensive. It makes it easier for students to major in a wide variety of fields. They can put together their upper division programs.

These three schools have one major defect: if you want to go to graduate school other than at these schools, you will probably have to prove his competence by taking the Graduate Records Exam in his field. But you probably will have to do this anyway.

I would not choose these three schools if I planned to go to medical school or graduate school in the natural sciences. I would definitely consider them for a

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

B.A. in the liberal arts.

For information on Christian distance-learning degree-granting programs, see this site: <http://www.bakersguide.com>

Serious education is lifelong. It is mainly self-education. If you stop learning, it doesn't matter where you go to college. You have missed the point. Conversely, if you keep on learning, it also doesn't matter where you go to college. College matters mainly to get a career ticket punched. Get it punched fast and cheap.

Alternative #6: Not Taking Courses Is Better

Some of these schools will allow students to receive credit for "life experiences." These I call merit badge courses. If you can produce a manual or other evidence that you know how to do something well, and that it in some way can be defined as educational, then some colleges will allow you to earn credits. You must pay for these credits. They are gravy to the colleges. That's why colleges love them. But the administrators have to prove to the accreditation committees that these credits are being granted for real performance. So, the student has to produce some sort of evidence that he did the work.

There are three colleges that specialize in this approach to college: Thomas Edison State College, Excelsior College, and Ohio University. Academically, Ohio University has the best academic reputation of the three. Edison was the pioneer, beginning in 1972. I use it as the model. Go to the Edison Web site. This page explains the program. <http://snipurl.com/8jxi> This was how Brad Voeller earned his degree in six months for \$5,000.

For information on what portfolio assessment is, and whether it can help you, click here: <http://snipurl.com/8jxl> They call it prior learning assessment. They offer a data base that lets you type in key words related to your prospective courses in portfolio assessment:

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

<http://snipurl.com/8jxp>

Use the *Portfolio Form* to see the basic approach.

<http://snipurl.com/8jxq>

Edison has a handy tuition/fees calculator on its site. You can see exactly what it will cost to graduate, assuming they don't raise fees.

<http://snipurl.com/8jxr>

You could also decide to do all or most of your work by enrolling at Edison (cheaper rate per portfolio credit: \$49 vs. \$98), but then transfer your credits to Excelsior in your final semester if Edison doesn't provide the degree you want. This would be a low-cost way to get the degree you want. Excelsior is already structured for students who do all of their work off-campus. There is no campus. It might be more cooperative in granting you a degree. Find out. But don't forget about all the transfer and enrollment fees at Excelsior. Here are Edison's latest fees: <http://snipurl.com/8jxt>

In selecting a distance-learning program, you should inquire as to whether the college grants such portfolio or life experience credits. Then you should contact the department in which you choose to major to see what kind of performance evidence is appropriate. Understand, you may not be saving money on tuition, although you will at Edison. You are saving time. You will find it a lot easier to submit a project on something that you really do understand rather than to take a course in some new field.

Murray State University allows up to 30 semester credits through portfolio education. At \$119.50 per credit, this is reasonable. If you plan to take an untraditional degree through a conventional university, this program is good if you have the life experience background.

There is a book on portfolio-based education. It may be in your local university library. Lois Lamdin, *Earn College Credit for What You Know* (\$24.95).

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

If you are heavy on life experience, and you think you can prove it to Edison's satisfaction, then Edison is the best choice for upper division. Enroll as a full-time student after you have finished the CLEP or DSST exams and the remaining lower division at a local community college. See how many of these portfolio credits you can amass. When you run out of acceptable experience, you can transfer them to Murray State or Eastern Oregon State, assuming that they will accept credits from Edison. Or save them up for Excelsior. Find out in writing before enrolling at Edison if the credits will satisfy the final school's upper division requirements. But if you are in a state with low tuition for residents, then an in-state university may be the best bet for all of the upper division course work that requires more than life experience.

I have spent a lot of space on Edison because it is best known for portfolio courses. But Ohio University offers portfolio courses at about the same price that Edison does. It also offers a course in how to assemble portfolios:

<http://snipurl.com/ohiouportfolio>

I have tried to make it clear that for the bachelor's degree, it does not matter much which institution issues the degree, compared with never having earned a B.A. Nevertheless, I regard Ohio University as one of the two best schools academically among those that offer portfolio courses. Taken in conjunction with its course by examination at \$66 per quarter unit, Ohio University is a tremendous bargain.

Alternative #7: The Back Door Is Wider

What if you want to go to a really good university? You have plans for your future that involve graduate school. What if you want to major in engineering?

I assume that you want to do it cheapest. You are willing to use the local community college and AP, CLEP, or DSST exams to eliminate your first two years' major expenses. You then finish by using on-line education if the best academic state university in your state offers a degree this way. In Indiana, this would be Indiana University. In Ohio, it would be Ohio University. In Texas,

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

this would be the University of Texas at Austin. You can live at home and keep your job. But in California, the University of California is not available in most majors.

If you are somehow unwilling to take the AP/CLEP/DSST/community college route, you can move to the state where you want to attend the premier state university. If you are willing to pay for this move, pick the best state university in the nation that you think you can get into. Don't limit yourself to your state.

You must establish legal residence in the new state. You must reside in the state for some period, usually six months, to be eligible for in-state tuition. You should move in summer, when other students are heading home. This will make it easier to find a job. You may become eligible in January if you move in May. When you go job-hunting, and you get asked, "Are you a student?" the true answer is "no." You are more likely to be hired.

You should look for a non-job. A non-job is a job that in effect pays people to read. The best non-job in America is midnight to 8 a.m. in a mortuary. These working hours are called – sorry, they really are – the graveyard shift. You sit there waiting for someone to call. Nobody does. You read books that the college will assign. Your reading time can be converted into large savings this way. But this job is scarce.

After you enroll in college, you should keep your non-job and read books assigned in class. You can work midnight to 8 a.m., attend classes until 3 p.m., and sleep from 4 p.m. to 11:15. Earplugs are cheap. Of course, this plan is for unmarried students only.

There is a variation of this strategy that college registrars prefer that no one mention in public. If you can't get into the top state university, you can enroll at one of the lesser schools in the same state university system. If you pass your courses for one year, you can usually transfer to the premier school. In any case, you have a better likelihood of being accepted than a high school senior does. But . . . it might be best if you don't apply to the top school as a high school senior, get rejected, and try again later. Better to enroll at the less prestigious

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

campus first. Then transfer.

Remember: it's where you get your degree, not where you started college, that counts most. What they don't tell you is this: transfer students from within the same university system have priority in getting into the top school as juniors. This is because of a law of academic bureaucracy. No one in authority in the premier school dares say in public that students and faculty members in a sister school are second rate, even when they are. So, a school that you cannot get into as a freshman just out of high school, you will probably be able to get into as a junior if you can get a B average in the first two years. Maybe even a C+ average, with B's in the major. The best strategy is to transfer in the junior year.

Let's consider the premier state university in the United States: the University of California, Berkeley. It is difficult to get in as a freshman. So, you enroll at the University of California, Riverside, which for most lower division students is a better school than either Berkeley or UCLA. Why? Because there are few mega-classes. The campus is relatively small. It's also easier to get into. They have trouble recruiting students. The city of Riverside is not fun city. I know. I lived there. It may be nicer than Merced, however. Merced has a UC campus. It didn't in my day.

In Texas, the UT Austin campus is the premier campus academically. So, go to UT Dallas, a mid-sized school, and just as good academically as Austin in many fields, but much smaller: no mega-classes. If you still want to graduate from Austin after two years at UT Dallas, apply to Austin in the second semester of your sophomore year. Or, you could even wait until the end of the junior year to transfer. But you must pay close attention to the courses required for graduation in your major. You must take identical courses at the first school.

This transfer-later strategy accomplishes three things: (1) you pay lower tuition as a resident; (2) you get smaller classes at the less prestigious school; (3) you get into the best university as a junior, when you might not have gotten in as a freshman paying out-of-state tuition. No one in a position of academic authority ever tells you this. This information is part of a code of silence. Take advantage of it.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

Choosing a Major

The goal is to get through as fast as you can, or as cheap as you can, or as easily as you can. The student must choose in which order. Here is the list of questions and appropriate strategies:

- If you're in a hurry, you must work harder.
- If you're rusty academically, you must take longer.
- If you're short of money, you should use AP, CLEP and DSST.
- If you need help, you should attend night school.
- If you need a tutor, there are teachers who need extra money.

If you want to get a well-rounded education, then I recommend either history or literature. For business, major in journalism. Learn how to write. Minor in accounting. Learn how to count.

You will have to coordinate all this in advance with the four-year college's catalogue. What majors does the school offer? You had better be able to transfer all of credits. But if there is no major in your preferred area, then you must see if there is a general education degree available that will let you study what you want.

Don't decide on a major now. When you are just starting out, you should concentrate on the general liberal arts courses that I have already listed. These courses are readily transferred. They are what will buy the cheapest credit hours possible. Because they are a part of a general liberal arts education, you will learn lots of new things. Some of these things may actually be both true and relevant. (Don't count on it.)

One major advantage of a distance-learning program is that a student can take courses on-line from 1,100 different colleges. There is a list of all of these schools, as well as 3,000 available programs: ***Guide to Distance Learning*** (Peterson's). Few colleges grant a bachelor's degree on-line. But you can still take specialized courses.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

If you have a particular curriculum in mind for your career, and you need a specialized course, it doesn't matter that the four-year college you select for the degree doesn't offer this course. It's pretty certain that you can take the course from the other school and submit the evidence of completion for credit. It will transfer. But get this **in writing** from the head of the department before you spend the money.

There are limits as to how many of these credits will transfer. Usually, this is about 30. This is another college-selection criterion you may want to consider. If a school allows students to transfer in a lot of credits, and you can get these credits more cheaply elsewhere, then you can enroll at the final college with only comparatively few credits remaining for graduation. By far, the most comprehensive offering of majors is from Althabasca University in Canada. Begin your search here: <http://www.athabascau.ca>

Money

It is not easy to get a scholarship in a nation where there are 15 million college students. At the library, get copies of *Scholarships, Grants, & Prizes* (Peterson's), and *Complete Scholarship Book* (Student Services, LLC). For a quick survey of what is available, visit this site: <http://www.fastweb.com>

There is a lifelong learning tax credit. <http://snipurl.com/8jy0> This means that you can get a job, put all of your pay, or any part of your pay, into an IRA, and pay no taxes on this saved money. Then, when you are ready for college, you can withdraw it and pay college expenses.

The best way to reduce costs is to shop for the lowest price. I have already provided you with a shopping list. The next best way is for you to increase your income. Get (or keep) a local job or keep your local job. You do not try to get a job as a part-year outsider in a college town. A student who will be in town year-round, and who lives in town, has an advantage in getting a job.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

Conclusion

Now you know what is available. You know my general strategy. I understand that I have presented a lot of information, most of it unfamiliar to you (and everyone else). It is not easy to sort out all this. So, I have done some of the sorting for you. In the next chapter, I provide my overall recommendations.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

Chapter 5

THE BEST DEALS IN AMERICAN HIGHER EDUCATION

You have read my report. I have given you the basics. Have you figured out what programs are the best for the money and time invested? You already have sufficient information to make the conclusion. But that would have taken you hours on the Web, even with what I have provided. If you had not known where to look, you would not have discovered what I am about to reveal. I myself didn't discover it after months of searching.

Here is how you beat the system. You begin with a CLEP study manual or an AP study guide and a standard college-level textbook. These general liberal arts, lower-division (freshman and sophomore) courses are:

- American history (AP or CLEP)
- World history (AP)
- European history (AP)
- Western Civilization (CLEP)
- English composition (CLEP)
- English literature (AP)
- U.S. government and politics (AP)
- Sociology (CLEP)
- Psychology (CLEP)
- Economics (AP or CLEP)
- French, German, or Spanish (CLEP)

If you must go to the library to get the textbooks, do it. If you prefer to read the books and mark them up for review, expect to pay \$100 per new book on Amazon. But you can do this with a used copy. A three-year old used textbook is good enough. Buy these dirt-cheap on Amazon or at your local community college bookstore. Go through the textbooks three at a time. In no more than three months, you will be ready for your initial three CLEP or DSST exams. In one year, June to June, you can quiz out of two years of college.

Pay \$60 per CLEP exam. Do this 20 times for one-year (six credits) courses. You will pay \$1,200. With used books, the total will under \$1,500. You will pass most of the exams high enough to get into a four-year program. Or use

DSST exams for even less, but not much less. Try one. If you don't get a high enough score, try the other exam, where you may do better. Submit your better score. But some schools are unaware of DSST. Clear this in writing before you take any exam. DSST has a wider range of exams.

Because the core courses I have listed are acceptable in almost any program, don't enroll in any four-year program until you are sure that you cannot delay the process any longer. When you have completed the equivalent of 2 years' credits by exam, enroll in the four-year program. Treat a CLEP as you would treat a community college course. Don't enroll in a conventional four-year program while you are still a lower-division student.

For a student who can make use of AP, CLEP or DSST exams, plus low-cost courses-by-examination from a four-year program such as Ohio University for upper division, **Excelsior College** is the best deal financially and in terms of speed. For about \$1,000 for CLEP or DSST exams, plus upper division courses by examination at around \$80/semester credit hours, or \$4,800, plus \$2,500 for Excelsior College, you get an accredited college degree. Of course, it will cost more. Fees will rise, miscellaneous charges will be imposed, etc. But we are in the \$10,000 range. Of course, textbooks are extra, unless you can get them inter-library loan, which you usually can.

What about a student who wants a degree from a more academically prestigious school than Excelsior College? If you are extremely self-motivated and can complete your work in upper division strictly by exam, then the best deal financially and in terms of academic reputation is **Ohio University**. Its economics department is one of the best in the world. At \$66 per quarterly credit hour by examination, Ohio University offers a superior value. It costs about \$5,000 to complete upper division by examination-only.

As is the case with all campus-based universities, the departments are not supportive of distance learning. No campus-based university offers a wide range of majors comparable to what on-campus students are offered. I know of no university that offers as many as a dozen traditional majors by examination. They still perceive college as requiring large classrooms, lecturing, and discussion groups led by graduate students. Universities have yet to move into

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

the late twentieth century, let alone the twenty-first.

Ohio University offers courses in the traditional way. It also offers correspondence courses and courses strictly by exam. It has moved closer to the university of the future than any other American campus, and it has kept its tuition low. You can see the number of courses offered by going to this Web page. <http://snipurl.com/8ju2> Click on any department. You can find out which courses are available by exam or by correspondence if you understand the symbols: <http://snipurl.com/8jy3> The courses offered by examination-only are listed here: <http://snipurl.com/8jyb>

The only degree offered by Ohio University entirely by examination is a bachelor's degree in specialized studies: <http://snipurl.com/8jy4>

For a program offering courses rather than credit by examination, the best program is Althabasca University in Canada. Begin your search here: <http://www.athabascau.ca>.

What about academic prestige? It counts for almost nothing unless the school is in the top three or four dozen. Even then it counts mainly to get into a graduate program such as medicine. There are very few top-tier universities: Harvard, Yale, Princeton, Stanford, Chicago, Berkeley (UC), and Columbia. To these, add the two science universities: Cal Tech and M.I.T. Only Berkeley is a state school. There are about a dozen top four-year undergraduate colleges, all private: Swarthmore, Williams, Pomona, Middlebury, Occidental, Reed, Amherst, Oberlin, Smith, Vassar, Haverford, Carleton, and Harvey Mudd (science). Some experts might add another five.

Next are the second-tier universities. There are only about two dozen of them: Michigan (Ann Arbor), University of North Carolina (Chapel Hill), Duke, Virginia, William & Mary, Texas (Austin), Rice, Pennsylvania, Brown, Vanderbilt, Brandeis, UCLA, Illinois (Urbana), Wisconsin, Washington, Indiana (Bloomington), and a few more. You can judge them by the size of their libraries: 2 million or more volumes.

That's it. Everyone else is a wanna-be. That's where they will remain. The

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

top rankings rarely change, generation after generation.

By using a combination of AP, CLEP, DSST, and Ohio University, you can get a bachelor's degree for under \$12,000. The Ivy League schools charge \$155,000: room, board, tuition, and books. (Yale charges \$164,000.) Factor in transportation and other expenses, and it approaches \$160,000, or it will after the next four years of tuition increases. Let me assure you, there is no way that the education at an Ivy League school is 13 times better than what I have proposed here. The hours in the day are not enough, and your IQ is not high enough, to overcome 13 to one. You will not earn 13 times more money based on where you earn your B.A., Harvard vs. Ohio University.

It is time for me to let you in on a little-known fact that the Ivy League schools would prefer than the public not know about. The U.S. Department of Education has published a report, *College Quality and the Earnings of Recent College Graduates*. The researchers studied the relationship between a bachelor's degree from private, expensive, academically selective colleges and the graduates' wages. Then they compared these economic returns with degrees from less expensive state universities. They concluded that, for males, the additional earnings that can be attributed to the quality of the college that issued the degree are between 11% to 16%. For females, this is 12%. (This assumes that the women remain in the labor force full-time.) The report concluded: "From this perspective, students may choose to avail themselves of the least expensive alternative that provides the major in which they are interested."
<http://snipurl.com/8jy8>

Ohio University is a good place to take upper division courses by examination and then receive your degree from Excelsior College. Excelsior works closely with Ohio University. But if Ohio University could get enough students to enroll in the examination-only program, I have no doubt that the distance learning division would be able to expand the number of degrees offered. Because Ohio U's program is in effect an adjunct to Excelsior College, it is helping to make possible another institution's success. Excelsior is deliberately set up to grant degrees this way, as are Thomas Edison and Charter Oak. All other universities are being dragged, kicking and screaming, into full-scale distance learning programs. Their absence of B.A. degrees offered proves

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

this.

For a fast-track student with life experiences that you can prove to **Thomas Edison State College** should count for college credit, you should enroll there (\$1,500), pay for the courses (\$49/credit), and transfer these credits to Excelsior. This is a bit risky, because you don't know for sure which of your life experiences will count. But internships, foreign travel, and similar "merit badge" activities can count. If you are really loaded up with life experiences, you can pay a flat \$4,700 tuition fee (non-resident students) and get credit for as many life experiences as you can prove. This seems like a long shot, but this is how Brad Voeller got his degree in six months. Fees depend on whether you are enrolled full-time (cheaper).

If the continuing education program doesn't offer the degree you want, you can take the courses you need and then finish your degree from Excelsior College.

Most schools charge out-of-state students far more money. On July 1, 1998, a U.S. law went into effect that requires all states that allow illegal aliens to attend a state-run university at the same fees charged to legal residents must also allow students from other states to attend at the same in-state rate. The following states have passed such laws: California, New York, Illinois, Oklahoma, Texas, and Utah. The law is found in Title 8, Section 1623, Chapter 14, Subchapter II, Section 1623. For the specific wording, click here: <http://snipurl.com/8jye> This law surely offers an advantage to any student who is willing to move to any of these states and start school immediately. In fact, any student who paid out-of-state tuition to a state-run university in any of these states may be entitled to a large refund.

It is not clear whether state-run universities in these states can legally impose discriminatory tuition fees on students in distance learning programs. No case has reached the courts, as far as I know. But if I were considering a distance learning program in any of the listed states, I would write a letter like the sample one when applying, requesting the in-state tuition. I would send it by certified mail. I would ask the registrar's office for a written explanation if the in-state tuition fee request is denied.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

Now let's consider **Texas Tech**. For on-campus students, tuition is at \$129 per credit hour for in-state students and \$409 for non-residents. To see how prices have risen since 1980, go here: <http://snipurl.com/d2f2>. It will amaze you. For distance learning students, the price is \$129/credit for both in-state and non-resident students: a very good deal. We read the following: "Tuition and fees are the same for Texas residents and non-residents and must be paid in full when you register." <http://snipurl.com/ttech2005> What I like about the program is that non-resident high school students can receive dual credit: college and high school. Texas Tech may be as good a deal as Ohio University. But be sure you get in writing from this university (1) what degrees are offered and (2) what you will have to pay per credit before you make permanent plans. See what courses are available, including independent study. Things change rapidly in distance learning.

Another low-priced program is the **University of Oklahoma**. For \$110 per semester credit, plus a \$20 handling fee per course, a student can take courses in a dozen fields. A list of them is found here: <http://isd.ou.edu/uoc.asp> The financial details are posted here: <http://isd.ou.edu/uoci.htm>

While the course selection is minimal, the **University of Arkansas** offers the lowest tuition in the nation for out-of-state students: \$85/credit hour. (Page 13) <http://snipurl.com/d2d5> I recommend that you click through and see what courses are offered. <http://snipurl.com/uark2005> These credits are super bargains, but sparse.

For the lowest cost degree, consider taking all lower division courses by CLEP. Then apply to **Colorado State University at Pueblo**. There are three degrees: sociology, sociology/criminology, and social science. The \$99/credit cost is very low in a program that leads directly to a specific B.A. degree. You may be able to graduate in three years if you pass your CLEPs in one year. Use this number to register: **(800) 388-6154**.

For the widest variety of on-line courses, nothing that I know about beats **Louisiana State University**. LSU grants degrees. If you select Excelsior, Edison, or Charter Oak to grant your degree, and you are looking for semester

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

credits in a specific major, LSU is likely to offer the most courses. These days, \$229 per 3-credit course is common, plus proctor fees and textbooks. This means about \$100 per credit or less, which is a very good deal. The list of courses is here: <http://snipurl.com/lrucourses>.

Now, I come to the greatest bargain of all for those who qualify. If you really cannot afford to go to college, you may be able to get an all-expenses paid scholarship, including room, board, books, and tuition, if you qualify for the work-study program at the **College of the Ozarks**. This private college, located in Missouri (not far from Branson), offers a truly remarkable bargain to students who have a true need. For more information, go here:

<http://www.cof.edu/cost.asp?page=2>

I saved this until the last because this program is not available to everyone. The previous strategies are available to everyone.

There is another private college that offers free tuition. This is **Alice Lloyd College**, located in the tiny community of Pippa Passes, Kentucky, which is close to nowhere. Its students tend to be from the eastern Kentucky area: coal mining country. The college is selective. It targets students whose families have very little money. <http://www.alc.edu>

Conclusion

There are lots of alternatives. The more you use, the more you save: time/money.

If you can attend a community college in high school and get college credit, do it. If your state will pay your college bill, as Washington does, so much the better.

Not ready for this? Then take AP classes in high school. Competition in class too rigorous? Then study for CLEP exams all summer. Review your most

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

recent high school courses using CLEP study guides and a college-level textbook. You can pass CLEPs!

After graduation, combine CLEP exams and community college courses to get your lower division work completed in one year, cheap. Take the basic liberal arts courses that any college that accepts CLEP and community college credits is likely to accept. Take your personal weak-link courses at a community college at night. You will receive classroom instruction.

For stay-at-homes, Excelsior and Edison offer the most conventional programs for unconventional B.A. students. You get faculty guidance in structuring your degree program. This may be worth the money for most students. If you are willing to do your work in a non-specific major, Ohio University (quarterly, not semester-based) is a good choice: credit by examination. Eastern Oregon (also quarterly) is cheap. So is Brigham Young, a real bargain, but because of its rule that your final year must be spent on campus, BYU credits should be transferred to Excelsior, Edison, or Charter Oak. Then take the courses for senior year through other schools' courses. Price-wise, Texas Tech's distance-learning program offers a great deal, but get in writing in advance what degrees are offered by distance learning, and for what fee per semester credit. Earn credits at Oklahoma and Arkansas.

If you are willing to move to a state that offers low tuition to in-state residents but not non-residents, and you want a degree in a more traditional major, move to that state as soon as you can. If you have relatives there, they might let you rent a room really cheap. Or move to a town where you can rent a room or small apartment. Get a conventional fast-food type job to pay for your room and board. Study for CLEPs or AP exams. By being in the state for a year (maybe six months), you establish residence. You are now eligible for in-state tuition. Apply to your preferred college. You can either attend on campus (more course choices) or through its distance learning program.

In my view, this is the most acceptable combination of alternatives. But which state? Because of the large number of campuses and very low tuition (\$124/credit hour), Texas is probably the best state for this strategy. I would recommend the **University of Texas at Dallas** for your final degree because it is

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

a mid-size campus: 13,000. UT Texas at Austin has the greatest prestige, but is very large: 50,000 students. Texas A&M is the most conservative politically: 44,000 students. The others are decent schools. Three of my four children attended the University of North Texas campus in Denton.

Other states where this strategy can work well are Virginia, Indiana, Illinois, and Georgia. This is because these states have more than one academically superior tax-funded university. The University of California system, which was the best in the nation in my day, is breaking down from over-enrollment. Classes fill up fast. It takes five years or longer to graduate. But my alma mater, the **University of California, Riverside**, is still relatively small, has a fine library, and offers a top-flight undergraduate education for the money, if you are a California resident. So, become one. Move there for a year. Take CLEPs for lower division courses during this period. Live in a lower rent area – the boonies: the high desert or the far north/northeast, which you won't do; hardly anyone does – or else get a minimum-wage job in a high-rent area (almost everywhere else). If you are accepted at Berkeley or UCLA as a junior, fine; they offer a huge range of courses. But also apply to Riverside as a back-up, should Berkeley or UCLA reject you. It is easier to get into Riverside. Then attend Riverside. I think you will like the place. (This back-door strategy can also work with the Davis, Irvine, Santa Cruz, Merced, and Santa Barbara [gorgeous beach] campuses.) But you still may decide to try again: apply to UCLA or Berkeley for your senior year. If you get accepted, plan to spend more than a year there to wrap things up, unless you get lucky or are in a very difficult or very obscure major, where classes don't fill up early. You can receive a low-cost degree from high-prestige Berkeley this way. If that's what you want, my strategy will get it for you bottom-dollar, assuming that you are smart enough and very self-disciplined.

Is this strategy worth the trouble? If I were shopping for a college education, it would not be worth it for me. I think distance learning is the most efficient way to get a degree. It is cheaper, faster, and simpler.

I would probably choose **Athabasca University** if I wanted courses, **Excelsior** for degree by examination. Each is set up for its specialty. Each has tens of thousands of students enrolled. Each has decided that distance learning is

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

the best place to secure a niche in the higher education system. **Edison State** is not far behind Excelsior. For portfolio courses (merit badge courses), it is the best.

My advice: Don't waste time. Faster is better. The sooner you get into the job market, the more it will be worth to you in lifetime earnings, especially if you invest at least 30% of your after-tax salary in the first five years of your career. The earlier your money starts compounding, the better.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

CONCLUSION

In higher education, you don't automatically get what you pay for. You get whatever the system can persuade you to accept. There is a difference. This difference can amount to tens of thousands of dollars.

You must shop very carefully for what you get. Then you find ways of cutting your costs even further. It has been thus for generations.

I began my career at Pomona College – then, as now, one of the academically top ten four-year liberal arts colleges. If you doubt me, see the ratings published on a rival college's Web site: <http://snipurl.com/8jyn> I was an A- student in high school. I was a B- student at Pomona for one semester. I then transferred to the University of California, Riverside, then with 1,200 students, about what Pomona was. It was far less expensive, then as now, for California residents. I was a B- minus student second semester, and a B student for two more years. In my senior year, I was an A student.

There was no meaningful academic difference between the two schools. The students at Pomona on the whole were smarter, but not equally "hungry." They were more laid back. There was little possibility that anyone would flunk out of Pomona. The committee had screened the students too well. At Riverside, there were people who flunked out. They were smart, but they were not self-disciplined. The competition in any given course for A's was about the same at both schools. Yet Riverside was not on anyone's list of top four-year colleges in 1960. I can say from experience that I could not tell the difference academically, and I received the same grades at both schools to prove it. As for the teachers, they were probably about the same: mostly mediocre, with a few gifted people and a few incompetents. This is the situation in every profession in life.

The University of Texas at Dallas has 13,000 students. It has a good academic reputation for its undergraduate program. It is not big on sports.

What if you want to attend this school, or any other state-funded university in Texas, but you live out of state? You don't want to pay out of state tuition. You could move to Texas, spend a year taking CLEPs, and establish residence.

Another advantage: Dallas has lots of jobs. It's not a college town where lots of students compete for relatively few jobs. If you attended the University of Texas at Dallas, you could work part-time in a business that could teach you the

basics of business. The education you can get as an employee in a well-managed business is going to be worth more than the degree itself.

This is another reason for staying where you are. Find a local job in a business that interests you or keep the one you already have. Take your degree by correspondence. You can graduate debt-free. You will then be able to take more career risks. You may even become a middle manager in a local business by the time you graduate.

There is another possibility. Once you have completed your lower division work by means of CLEP exams or correspondence courses or night school, your employer may be willing to pay for your upper division work, or maybe half of it, if you can complete the program on your own time. Employers appreciate hard work and goal-setting. They want the loyalty of self-motivated workers. It never hurts to ask. But ask only after you have finished 60 semester hours.

If I had it to do over again, I would do it by taking APs in high school or by attending a community college for dual credit, then playing the state residency game – while working to pay the rent and taking more CLEPs – to get access to a top-flight university for in-state tuition. It is far better to shop price for undergraduate training and then spend the big bucks for graduate school. This is true in the humanities, the social sciences, and the natural sciences. **What matters most academically for your career purposes is the reputation of the last school that issues a degree to you.**

Don't fool yourself. You don't get what you pay for in higher education. You get what they deliver, and the price variation is enormous. They deliver pretty much the same product because they all go through the same accreditation procedure. The accrediting agencies can't make it so tight that 80% of them fail. But they also can't make it so loose that the system is called into question. That's why shopping for bargains is the key. I have done your shopping for you. Now all you have to do is make a decision based on price and what you expect to get out of college. The best thing you can get out of college is to get out of college – with a degree. So, don't waste time. Don't waste money. Don't go into debt. Never pay retail – in time or money.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

Appendix A

SAT/ACT VS. CLEP: MYTH AND REALITY

Of all the things not to worry about, taking the SAT or ACT ought to be close to the top of most high school students' list. Yet millions of them worry about this every year.

A college entrance committee uses one or both of these exams to determine if an applicant is likely to be able to graduate from the institution. These exams provide rough indications of a student's academic capabilities. If a score is 200 points below the average for that college, this tells an entrance committee that a student is unlikely to be able to compete there. Or it tells the committee that this student – a star athlete – will need tutoring, and even so, maybe he won't graduate, but so what? He can put points on the scoreboard. Accepted! With an athletic scholarship. Go, team!

The fact is, most colleges really do not care deeply about SAT/ACT scores. They accept almost any student who can fog a mirror and whose checks – or parents' checks – don't bounce. Of course, a university would dare not admit this in public. Such an admission would indicate poor academic standards and financial desperation. The fact is, the vast majority of universities have poor academic standards and are at least “financially challenged.” Here is the rule: **falling enrollment ==> reduced financial support** from alumni or state legislatures. This means that non-tenured faculty members may get fired. The terror of the SAT is nothing compared to the terror of getting fired. Result: They accept 80% of the applicants.

A handful of high-prestige colleges and universities do use the SAT and ACT as screening devices. The percentage of such institutions is probably in the range of 5% of all four-year degree-granting institutions. This is irrelevant to most high school students, or should be. Most students do not apply to these schools.

Here is the little-known reality. **If a student put as much study time into a couple of CLEP exams as he does in preparing for the SAT/ACT, he would be far better off.** Why? Because he would probably earn college credits, worth a lot of after-tax money. CLEP scores above 60 will prove to any college entrance committee that a student can do college-level work.

For a student seeking entrance as an upper-division student, SAT or ACT scores are irrelevant to the admissions office. The student has proven that he is capable of college-level work: AP, CLEP, DSST, and/or community college grades above a D. It doesn't matter what score he received on an SAT or ACT exam a year ago.

This should be crystal clear to anyone who has read this report. But will its readers act accordingly? Will you act accordingly?

Invest time in studying for CLEP exams, preferably in the summer after you have just completed specific high school courses. Review your course notes, read a college-level textbook in the field, buy a CLEP study guide, and study for 30 days, three hours a day per course. At the end of the summer, you should be able to pass three one-year college CLEPs. Do this every summer. You can use your summers to graduate from college a year early. If this means that you can't hold a minimum-wage summer job, so what? You will make back all of that forfeited summer income and more if you can get into the work force as a college graduate one year early.

If you are determined to study for SAT/ACT, here is the correct strategy. Put in three weeks of preparation, two hours a day, reading algebra I and geometry textbooks. Buy a book on cramming for the SAT. Be sure it has practice exams. Take a practice exam each Saturday morning before the actual exam is given. This strategy should raise your score by at least 100 points on the math section. But what about the language section? Forget about it. It's too late. You either know the material or you don't. Cram time should be devoted exclusively to reviewing first-year algebra and geometry. There are not enough questions on advanced algebra to affect your score very much. Those questions are for sorting out the applicants to Harvard and CalTech.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

Appendix B

MY DEGREE PROGRAM AT EXCELSIOR COLLEGE

Donald Sauder

The common boulevard to a bachelor's degree is typically accepted to be comprised as four years of lectures and classes on a collegiate campus. When I graduated from high school, the privileges and knowledge granted to college graduates were attractive. The price and the process were not. There had to be an innovative avenue; every career I was interested in required a college degree.

Gary North presents the innovative way. Reading a newsletter topic on college education, for those interested, he presented a proposition for an alternative strategy to the college system. Was it achievable? I purchased the report. The report was *How to Earn an Accredited Bachelors Degree in Four Years or Less*. I read it. The report was innovative, and it explained that attaining a bachelor's degree in less than four years was feasible, with diligent study. I thought it sounded achievable. I could get a bachelor's degree in three years.

Once I understood the classes required for the first and second years of college, and with some further advice from Global Learning Strategies and IStudySmart.com, I got started. IStudySmart.com explained the specific classes for an associate's degree. I purchased the curriculum and began with the hardest classes first. I would test out of as many classes as possible. One credit per week was my goal. I would decide what college to get the degree through later. I began in August, 2003.

Biology was the first class. I purchased a biology book, started studying, answered the IstudySmart.com questions, and studied for the test. Was this a good idea? It was a six-credit course, and it took a month of studying afternoons, evenings, and weekends to complete. However, taking the test at the local college seemed too challenging. I studied humanities instead. After studying that for three weeks, I figured the Biology test should be passed. I reviewed my notes, completed the biology test, and passed.

Four credits every three weeks should be possible. The humanities course, six credits, I completed in a little over 4 weeks. The next classes were Ethics and

Life Span Development, and so on. For the economics, marketing, and computer courses, I studied the books and with nominal preparation took the tests, averaging one class per week.

However, the average credit per week was soon smoothed upon failing the college algebra course. If you don't understand it, read it, study it, contemplate it again: that was my learning maxim. Statistics was even more challenging than algebra. I studied intensely and passed with an A.

By then I was much more at ease with the computerized testing. However, one thing I learned from studying online was the fact the keyboard is my preferred method for literature composition. The Excelsior English Composition test proved this point, as writing each word by hand was a task. I studied full-time through summer and holiday intervals.

While studying the subjects through **IStudySmart.com**, they suggested sending transcripts to Excelsior College. I could transfer the credits if I chose to finish my degree at a local college. Originally, I was not going to get my degree from Excelsior because I thought for a college degree, academic reputation was important. To quote Gary North, "College matters mainly to get a career ticket punched. Get it punched fast and cheap." I explored Excelsior's business degree programs.

Upon talking with Excelsior advisors and after reading their business degree catalog several times, I began to understand the puzzle of courses required for a bachelor's degree. At Excelsior, you don't have to attend lectures on campus. My bachelor's degree studies were facilitated by IStudySmart.com courses and exam cram studies, Excelsior College online courses, and Excelsior's DistanceLearn courses - an exclusive service for enrolled Excelsior College students. I took the tests for each class at a local college or the Thomson Prometric Testing Center.

The first day Excelsior accepted online enrollment, I put in my application. Then, on to studying business policy & strategy, management information systems, and the more advanced classes. The more I studied, the more efficient the studying was. The most challenging class was Production

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.

Management, and included quite a few memorized statistical calculations. I became quite familiar with it and studied it twice. For the communication education, I became a Toastmaster, as Gary North advised.

I finished my course work in February, 2005. So, what did I learn by studying for my bachelor's degree with innovative strategies? First, it is an excellent idea to pay attention to Dr. North's advice. Secondly, the extra effort of being a student and your own study hall professor is a good talent to develop.

If you are academically rusty, you can get up to speed in just two weeks by taking my free course on improving your study habits: www.snipurl.com/re_entry.