

espite the frenzy that accompanies choosing colleges these days, getting the best value out of a college degree doesn't come down to public or private, in-state or out, or even the best undergrad for the preferred grad program. Nope. According to Steve Harvey, executive director of the non-profit Western New York Consortium of Higher Education, ensuring a good return on a four-year degree has everything to do with a student knowing what they love and knowing it from the start.

"The best thing high school students can do to prepare for college is have an idea of what they care about. They don't need to pinpoint an exact job, but they should know what kind of path they're heading toward," suggests Harvey, who notes that having passion and focus helps students stay on track, graduate on time, and obtain jobs in their fields shortly after graduation. When students enter college with no direction, they tend to waste time and money.

"So many young people go to college, and they finance that with loans. Then they kind of flounder about what they want to do, they don't find anything relevant, and they drop out," Harvey says. "Other students change major after major after major. This is why the majority of people who do earn college degrees take 150 percent of the time [to get them], so a fouryear degree takes them six years, and a two-year degree takes three years." And the consequences of prolonging graduation are pretty expensive.

"For a four-year degree, that's about \$130,000 to \$180,000 in additional costs, depending on whether the institution was public or private, and that's in real and opportunity costs. Real cost is the money you're paying to go to school, and opportunity cost is what you're missing out on because you're still in school. The average starting wage for a college graduate is \$30,000 to \$40,000 annually. That's money you can't make if you're still in school. And those are very real dollars."

GET YOUR MONEY'S WORTH

Even students who graduate in four years can cut their college costs by considering each educated-related investment, beginning with the colleges they choose to attend. "A student's major matters more than the name of his or her college," says Harvey. "A big-name college won't necessarily guarantee that a graduate will make more money; and even if [the graduate] does make more [because of the name of the collegel, it likely won't be enough to justify how much more it cost to attend that school rather than, say, a state college or someplace closer to home, where a student can opt to save dorming costs by living at home. "Dorming can be a great experience," he acknowledges, "but if [students] have to fund that experience entirely through loans, it might not be the best investment.'

Off-campus living is also usually cheaper than a dorm as it doesn't require a meal plan, which can save thousands. Students with accommodating parents can also save on laundry costs, and maybe even get a decent home-cooked meal a couple times a week, a savings of about eighty dollars a month.

HELP FROM MOM & DAD

"Parents should help their children discover their passions, and get them active in things like volunteering," Harvey says. Kids can start young, way before high school, if parents or guardians get involved, too. Volunteering helps kids find motivation and drive, shows them the link between effort and success, encourages empathy, teaches new skills, provides material for resumes, and more.

Another recommendation for parents brings us back to laundry—teach your kids to do it. "Actually, a pretty accurate indicator of whether a student will make it through those college years is if [the young person]

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does [his or her] own laundry and those kinds of things basic foundational skill sets.'

That's because college students need to be independent to succeed, able to make choices, get to class, complete assignments, and find healthy peer groups without any help from parents. It's much more complicated than high school existence, even for those who excelled in that structured environment. "In high school, if you do everything you're supposed to do and you do it well, you're successful," Harvey notes. "In college, you have to go way above and beyond that. You have to go out and explore life and get real experiences. That's what employers are looking for—you have to demonstrate skill sets.

A WHOLE NEW WORLD

"It doesn't matter if you were the valedictorian in high school or if you struggled through high school; there's no reason you can't be successful in college," Harvey contends. "It's a different approach to learning. And it's also why SATs and ACTs are not strong predictors of college success. College success is way more than academic learn-

Because it's all new, college students regularly encounter pitfalls that can lead to low grades, failing classes, and dropping out of college. Among the biggest dangers are binge drinking, drug use (including abuse of prescription drugs), and deteriorating health (mental, physical, and emotional). Students who feel at risk for these behaviors

or conditions should make immediate use of their college's counseling resources to stay on track, graduate on time and pursue career aspirations.

OTHER OPTIONS

Despite what we read and hear, college isn't for everyone and "isn't necessarily the path that everyone should take," Harvey says. "There are some phenomenal skilled trades out there—trades [in which] the starting salary is quite high. A welder, for example, will make more starting out than someone with the average four-year degree. We have a huge advanced manufacturing sector in Western New York, and that's something young people can take advantage of."

In addition to traditional four-year colleges, there are community and two-year colleges, trade schools, certificate programs, and apprenticeship programs. The resource onetonline.org allows young people to search for specific trades, then find out what careers in those trades would be like—everything from necessary education to what to expect on the job to what the average starting salary would be. For example, according to O*Net, welders start at about \$37,000 annually.

But everyone needs a post-secondary educational experience, according to Harvey.

"You're setting yourself up to live in poverty if you only have a high school education," he said. "No doubt."



TAKE CHARGE

"The concern I have as an educator, a parent, and someone who's been in the field [of higher education] for twenty-plus years, is that if you don't go right after high school, you're less likely to go [to college]," says Harvey. "Studies show that a person is aware of his or her core values by high school, even though those values might shift in order over time. For instance, a lot of young people put 'wealth' near the top of their lists in terms of what they want most from life, and, by the time they're in their thirties, other things like family and job satisfaction take priority."

This all underscores Harvey's earlier advice: students should know what they're into by the time they reach young adulthood, and have a field in mind; they can narrow down specific careers later. And, neither they nor their parents should rely solely on guidance counselors and aptitude tests to point them in the right direction.

"School counselors can be so overburdened with the kinds of things they have to do, that it's challenging to give every student one-on-one attention—the numbers are something like 470 students to every one school counselor," shares Harvey. "And no one test is going to give you all of the answers. So it's really, again, all about the student pursuing those skills and experiences [that help them] determine what they want to do with their lives. The way I think of it is, it's your future; why not take charge?"

Much of the same advice applies to adult learners, those looking to change careers or find new opportunities. They should do some selfexploration to find out what they really care about, and seek out experiences that will teach them relevant skills, allow them to network with professionals in those fields, and enable them to make strategic choices about their educations. Like their younger counterparts, these nontraditional students should consider investments and returns. They should also talk to professionals in the admissions office and find out about programs and support for students in similar situations.

FIND HELP

For more information about making the most of college, Harvey recommends the Consortium's website, wnycollegeconnection.com, and his blog, stevenharveyphd.edublogs. com. The website has specific tabs for different audiences: students, parents, high school counselors, and a tab called "Economic Powerhouse."





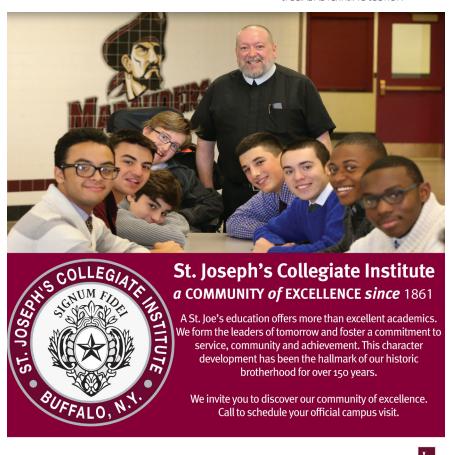
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their interests with career paths.
Clicking on the "Economic Powerhouse" tab brings viewers information about the consortium and its work, and how it "is committed to strengthening collaboration among its network of colleges and institutions, as well as forging partnerships with regional private and public sectors. Its efforts will enhance the experience of students and improve local communities by contributing significantly to the knowledge economy of

Highlights of the Students tab include "College Degree Finder," which helps students find WNY schools that specialize in their particular disciplines or majors; "Student Life Profiler," which provides information about colleges' culture and extra-curricular activities; and "Career Assessment," which is full of tools to help students link

page also provides links to career centers, regional consortium partnerships, and more.

the Western New York region." The

Harvey's blog is a user-friendly site with "straightforward advice for parents, high school counselors, and college advisors." It also has practical suggestions for students on how

to successfully transition from high school to college life to the working

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world, all while avoiding "excessive debt."

And avoiding it is possible, Harvey contends. The answer to the student debt crisis is not to skip college or post-secondary education. The answer is to make better choices, earlier, to maximize the value of that education. A post-secondary education, he says, is still the smartest investment a person can make.

"The sheer return on the investment [of going to college]—you can't get that anywhere else," he states. "You can't get that by going right into the job market. With a college degree, you're still making hundreds of thousands of dollars in income over your lifetime—some have it upwards of a million dollars, depending on your field and your degree, more than a person who doesn't have any kind of degree or trade school training. So that education is well worth the investment, but it has to be a smart investment."

Rebecca Cuthbert lives, writes, and cares for shelter dogs in Dunkirk. She is a frequent contributor to Buffalo Spree and Forever Young.

RESOURCES

Buffalo State

buffalostate.edu

Daemen College

daemen.edu/visit

Interior Design at Buffalo State

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interiordesign.buffalostate.edu

Niagara University

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