

The College Gazette

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INSIDE THIS ISSUE ...

In this issue of *The College Gazette*, we focus on planning. Our readers probably already know that planning is crucial to the process of researching and applying for educational financial aid, but planning is also vital to many other areas to ensure a valuable and enjoyable college experience.

Dr. Fritz H. Grupe, president of MyMajors.com, focuses on “Getting Started on Finding a College Major” (page 4). Grupe points out that 80 percent of incoming freshmen are undecided about their majors when committing to college. Planning — carefully researching and choosing a major in advance — can save students and their families time, money and effort that might otherwise be spent on classes that won’t fit into the student’s eventual educational plan. Plus, your choice of major could influence the scholarship opportunities available to you.

Financial planning is a key topic in several other articles featured in this issue. Paul Lloyd Hemphill, author of *How To Win the College Game* (page 5), discusses how important it is for parents to level with students about the reality of family finances. This type of honesty avoids family misunderstandings and better prepares students to face the issues of their own financial lives.

“Getting Off to College the Right Way” (page 7) continues the theme of financial preparedness, courtesy of the Financial Planning Association®. This article emphasizes that college isn’t just an educational experience; it’s often the point at which a student creates his or her own household away from the family. Along with sudden independence come considerations such as credit, medical directives, and yes, taxes.

As with any journey in life, good planning means you need a good roadmap. “Your Senior Roadmap” (page 9) points out the important milestones you’ll need to consider as you plan for financial aid.

Count on planning to make the transition into new educational realms as smooth, exciting and rewarding as possible. And you can plan on *The College Gazette* to continue to be your best source of information on financial aid, as you embark on a bold new chapter of life.

Joe Eberle
Editor

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GETTING STARTED ON FINDING A COLLEGE MAJOR

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You will be surprised at the answer you get if you ask most college graduates, “Do you remember how you decided on a major when you were in college?” They might have been among that small number of students, some say as few as 20 percent, who knew what they planned to major in. Or they may have been among, some say, the 80 percent who were undecided when they arrived on campus. They might also have been among the estimated 50 percent of students that changed majors more than once. My own decision was made, I must admit, rather cavalierly at the end of my first year when I got my second semester transcript. I looked at grades I had gotten in history and biology, which were my best, thought for a second, and said, “biology!” Not much thought there. But that was a few years back. There are consequences for not having a clear thought about a major.

You would think that picking a major would be simple, but it’s not for most students. High school students may be scoring higher on standardized tests, but they are no more likely to know what to major in than did their parents.

To some extent, this indecisiveness is understandable. There are lots of factors that keep students from an accurate decision on majors they should consider. Among these are:

- Many counselors and many self-assessment instruments focus on careers or personality types, which typically do not suggest clearly which majors to take. One can become a lawyer or a physician, for example, by having taken a variety of undergraduate majors, and knowing that you are a certain personality type, scientific and introspective, for example, leaves one at sea with respect to picking a major.
- Counselors, especially new counselors, may not be well versed in what it takes to succeed in the variety of majors available to students. Virtually all of them have a sense for what makes a student a candidate for education, but for engineering? Geography? Anthropology?
- With a current ratio of 450 students to each high school counselor, many counselors are too busy to spend as much time with students as they would like. Some small schools don’t even have a high school counselor.
- In high school, students only see a limited number of disciplines. In small schools, in particular, the choices of electives are limited.
- Students spend lots of time applying and getting admitted to the college of their choice, but they spend little time researching majors or thinking about what should go into their decision. They may even attend a college or university that doesn’t offer a major that would be best for them.

This problem is easily, but, to my mind, incorrectly, disposed of by parents, as well as by counselors, who say, “Don’t worry. Just start taking courses and ask around. You’ll find a major that you’ll like.” There are lots of problem with this perspective in spite of its prevalence. The biggest problem is the cost of delay. Many, if not most, majors are planned by college faculty around sequences of required courses that take 3 1/2 to 4 years to complete, if you stay on track. If you decide that you want to be a business, engineering or a computer science major, for instance, you’ll see that at most schools, you should have started on the initial courses in the first year or even the first semester.

What happens if you don’t? Unless you are really lucky or you can go to summer school, you end up in college, not for the four years you budgeted for, but for five years. At a private college, the College Board says, tuition alone for a fifth year at 2006–2007 rates can cost you, on average, \$22,218, and at a public institution, \$5,836. This cost is increased in some states that are beginning to charge higher tuition rates for students who exceed maximum levels without having obtained a degree. Throw in the cost of books, living expenses and, shudder, the lost income of a year in which you could be making a professional salary, and soon the cost adds

up to a \$75,000 penalty. An average graduating student already has a debt level approaching \$25,000. The worst-case scenario, perhaps, is that a student, unmotivated by the presence of an appropriate major, drops out with two or three years of debt and no degree.

What should students do when they are willing to spend more time trying to decide on a major before they have wasted time unnecessarily? Here are some ideas:

1. Assess why you are having trouble selecting a major and find a strategy to deal with it. “I just don’t know” isn’t a reason. Are you not aware of the options? Review the catalog. Do you have trouble making decisions in all areas of your life? Maybe a counselor is needed to help you analyze why you delay on decisions. Do you have too many good possibilities? Start narrowing down the field, perhaps by starting on the major that has the most prescriptive course sequence requirements.

2. If you are thinking about a career, i.e., a specific profession, you need to find out what majors most lend themselves to successful employment in that field. Sometimes the majors are very limited (e.g., to be a civil engineer, you have to major in civil engineering), while others accept students from a variety of majors. For example, if you want to be a lawyer, students can come from almost any major and still get into law school.

- Several Web sites provide information on university majors.

www.MyMajors.com interviews students, assesses their values, grades, test scores and which courses they enjoyed or did not enjoy. It then recommends majors for them to consider.

- The College Board, the *Princeton Review*, MyMajors and a number of university sites (try a search on “Find a major” with a search engine) provide information pages on a variety of majors. Are you interested in a particular career? Talk to some professionals in the field and find out how they got where they are today.

3. There are several types of advisors on campus to assist you.

- a. First, discuss your thoughts and issues with a university-level advisor.

They have a broad perspective. They are educated to help students understand their capabilities and interests and to help you identify productive routes to pursue. Don’t wait until you arrive on campus in the fall to meet with an advisor, however. They are so busy helping students register that they don’t always have time to offer broader goal-setting assistance to new students.

b. If you have selected a general area of interest, say business, health sciences or liberal arts, typically you can meet with an advisor in that college.

c. If you have narrowed down your search to a particular department, by all means, talk to some faculty and students in that department to see if you really understand what it takes to succeed in the major, if the courses seem interesting and to determine what the initial courses are that you should consider enrolling in.

4. High school counselors are a definite resource, and if you want intensive support, there are many independent, fee-based counselors who will work with you on lots of aspects of picking a school, preparing an application for acceptance, and choosing a major. They specialize in helping you find the right path.

5. Attend the orientation sessions presented for incoming students. These sessions usually include discussions related to choosing a major.

6. Many schools offer for-credit, first-year experience seminars that are designed to help students adjust to college life. They generally include components that deal with major selection.

If you want to graduate, you will have to find a major that you enjoy and can be successful in. The sooner you commit to finding the right major, the less anxious you’ll be.

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