

Chapter 2: Affordable College is Definitely Possible!

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The good news is that, you can avoid the pitfalls inherent in student loans and low quality of education by choosing an affordable, but highly marketable college degree that can be customized ~~to for~~ your aptitude. ~~You You~~ can then complete your college degree with zero student loans!

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Take a look at my affordable college:

Several years ago ~~in Albany~~, I completed a college degree ~~at Regents College, a part of the University of the State of New York (USNY). It which~~ was affordable, provided flexibility in curriculum, and so much more. ~~This college, located in Albany, NY was called Regents College¹ and was part of the University of the State of New York (USNY).~~ Not only was my accredited college degree extremely affordable, but I had a lot of flexibility to study courses that I found interesting. And the best part is that I did not have to live in New York for my degree! I was able to actively study at this college while living in Qatar, India, and later ~~on~~ in New York.

How I reduced college cost, you can do it too!

By putting together many forms of learning such as classroom courses, standardized tests such as CLEP, ~~and~~ skills-based training from multiple institutions, I was able to complete a ~~BSB.S. in computer information systems~~ ~~Computer Information Systems~~ for a total cost of less than \$7,000K. I know it sounds unbelievable, but it's true! And you can do it, too!

You can learn from my experience

At the time, since I had very little guidance on this alternative means of studying for college, I also took many unwanted courses and wasted precious years and money. But through this process, I was able to learn the most efficient ways to complete my college level courses, and ultimately my college degree. Since my degree completion, I've been carefully following any new changes in the process, so I can pass on both my experience and the most up-to-date information to you!

¹Since then Regents college has become a private college and has undergone a name change as Excelsior College.

Nowadays, with the increasing availability of online learning options (and MOOC²), the cost and duration of college can be further reduced, as it is possible to use many more ways of learning towards an accredited college degree.

A number of flexible and affordable colleges

There are a handful of colleges in the United States that are truly flexible and affordable. I refer to these colleges as *flexible colleges*. Though choosing the right college is the important first step, there are numerous other factors to take into consideration.

Through a step-by-step approach, this book will simplify the process, from choosing the right flexible college~~*flexible college*~~ to successfully getting your accredited college degree.

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To sum it up, you need to optimally combine the following:

- Choose the right flexible college~~*flexible college*~~; we will give the list and a description of each of these colleges
- Find a marketable and career-oriented degree that aligns with your strengths and interests
- Choose the right courses and learning modes that meet your needs
- Get your college degree!

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So let's get started!.....!

² Massively Open Online Courses

Chapter 3: Are You Ready for College?

If you ~~are~~ already have objectives ~~for about~~ college and know you are ready, then proceed directly to ~~Chapter~~chapter 4, Set ~~the~~The Stage ~~for~~For College. If you are either unsure about your motivations or timing for college or need some touch points to determine if you are ready, then read on.

Here are the top considerations for determining your college readiness:

Are you able to learn?

The ability of learn new concepts continuously, even under the stress of tight deadlines is important. The complexity of subject matter will also be much more advanced than in high school. So before you start college, as a trial run, please get into the habit of learning and reading for hours at a time. Take a couple of courses, either online or in a classroom, read some books, join a library and get into the habit of uninterrupted~~uninterrpued~~ studying!

Focus, discipline,~~Discipline~~ and motivation~~Motivation~~

Only if you have focus and discipline will you be able to avoid all distractions and spend time studying for hours every day. You will have to reduce or eliminate TV watching, and also minimize time with family and friends, or at least~~at least~~ schedule them over the holidays. Do you have the motivation to take on long hours of study and stress during exams, and still be inspired by the thought that you'll have your college degree at the end of it?

Timing and unexpected events~~Unexpected Events~~

Have there been any unexpected events recently in your life, either positive or negative, that can impact your college studies? If so, what will be the impact and how much of your time do you anticipate it will require? Do you have any other commitments that will repeatedly take you away from studies? If so, work on clearing them before starting the college process.

Field of study

Have you determined the college major you want to pursue? Is there a

particular field in which you have some knowledge and practical experience? If you are otherwise ready for college but only need to determine your college major, I recommend you start identifying your key strengths as described later on in this chapter!

Also, as mentioned in the overview, there are ~~somea-number-of~~ issues with the traditional college system. This makes it all the more critical that you have a more affordable and flexible approach to college that is customized to your interests.

Understanding some ~~mythsmyths~~ about the traditional college system will motivate you to start thinking of a better alternative.

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Testing for ~~college readiness~~ **College Readiness**

ACT³ tests will help you assess your readiness for college. With CLEP⁴ tests you can gather college credits in areas that you already have sufficient knowledge, or can easily learn. It will also enable you to understand the level of focus and effort your college studies will require.

CLEP tests are very affordable and being able to successfully complete and score well in some CLEP tests will give you a lot of confidence about your college-level abilities. In ~~Chapter~~ **chapter** 8, *Credit Sources*, I will go over some great resources that can ensure CLEP success for you.

If you like, you can even take CLEP while you are still in high school, ~~or~~ right after high school, or at any other time which works for you.

³ (originally) American College Test <http://www.act.org/>
⁴ <http://clep.collegeboard.org>

Myths about ~~Traditional Colleges~~ traditional colleges

Myth #1: ~~Beauty/aesthetics~~ Aesthetics of the campus translates to educational quality

Nowadays, colleges are run as ruthless for-profit ventures with huge campuses and almost ~~resortlike~~ resort-like facilities, ~~and~~ with very little focus on academics. Students in turn end up taking huge student loans to fund their studies at such colleges, mistakenly equating aesthetics with educational quality!

Myth #2: ~~One size fits all~~ One-size-fits-all

According to NCES,⁵ ~~at least~~ at least 70 percent% of undergraduates are ~~nontraditional~~ non-traditional students⁷. Some of these students work full time~~fulltime~~, some of them have dependents, and many of them attend college part time~~part-time~~. So there is no one-size-fits-all with respect ~~to college~~ to college.

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Myth #3: ~~Traditional college~~ College assures successful completion for the majority

According to a study published in USA Today, only 56 percent% of those who enroll in a ~~four-year~~ 4-yr traditional bachelor's degree are able to graduate within ~~six~~ 6 years⁶. Data on community colleges shows that only about 20 percent% of them complete their associate degree within ~~three years~~ 3 yrs. This has a lot to do with the financial burden of traditional colleges, combined with the lack of flexibility of the traditional college education. Therefore, flexible colleges are the route to timely success with college, due to their affordability and the ability to customize the curriculum and student schedules.

Myth #4: ~~College education guarantees employment readiness~~

Though this myth has already been shattered, I'll add it here for further clarification! It has become a general trend to receive ~~hundreds~~ 100's of job applications for a lot of open job positions across industries. To increase the odds of finding employment after graduation, students need to ensure that they customize their college education to include career-oriented skills and training that are relevant for their chosen major. Such customized education is more

⁵National Center for Education Statistics

⁶Degrees of Difficulty

| readily possible with flexible colleges~~flexible colleges~~, than it is with the traditional colleges.

