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Abstract

My paper explores the choices one can make in college, and how they can affect post- graduation life. The three that I found most important were choice in finances, choice in socialization, and choice of major. I found that there are problems and solutions with each topic. Students who take out loans must choose wisely how they wish to deal with it during college, such as work a part time job, which proves successful. Students should find a equilibrium in their social lives, balancing between socialization and academics. Finally, choice of major can be crucial in success. One should find a major that interests you, which proves success. Some jobs pay out more than others, and it should be taken into consideration before choosing it.

Choices in College and their Effect on Success

College is a transition in a young adult's life where they learn about themselves, transition into the working world, and take upon many individual burdens that they may not have had before. This includes the realization that their choices may directly affect their success post graduation. Students may not be able to live the life they expected after college, such as buying a house, car, or even bare necessities, because of their choices made during college. Once a student becomes individualized and therefore takes on new responsibilities, those choices can directly impact their quality of life after college. I will be analyzing four factors that are in relation with choices, including choice of major and it's affect on success, choices in socialization and it's affect on success, choices regarding student debt and it's affect on success, and speculate as to how class and status can affect these choices.

Prior to attending a university or community college, students generally tend to not owe large sums of money to the government. Students who are 18 or under usually attend high school, may have a part time job, and have minor financial responsibilities. However, once someone decides to attend a college, loans become a part of the equation. Students who take out loans throughout their years in college may accumulate thousands of dollars; some less, some more. The choices a student makes in regards to

these financial burdens can directly affect their success and lives in general after college. For example, Ken Ilgunas in his book “Walden on Wheels” decided that his strong financial hold was too smothering and troublesome to deal with. Ilgunas decided to take action immediately to alleviate his debt, but it came at a cost. He decided to live extremely frugally in order to pay off his debts and graduate debt free. His choices that he made affected his life in that he did not have any money to owe after college, but he paid the price of living in a van without basic necessities for comfortable living. While some students are aware and take action on their debts, others stand to be blissfully unaware of the large amounts that they owe. In “Price of Admission: Americas College Debt Crisis” video, we see that some students were not aware of the money that they would owe and decide not to alter their lives in order to pay back debt. They would rather take on large sums of money post graduation rather than miss opportunities or live frugally for a few years as Ilgunas had done. Debt has a definite direct impact on the lives of college students. In a Huffington Post Article by Tyler Kingkade, he found that’s students were not even able to purchase daily necessities nor were they able to make large purchases, such as a car or home. The sheer amount of money owed hindered them from being able to buy anything from a toothbrush all the way to being able to buy standard items one would as an adult. He states that students should make an effort to lessen the burden of debt while they can so that they will not suffer in the long run. Ken Serrano, in his college debt article states that debt can burden students for decades. This includes working long workweeks, only to be financially unstable due to all money going towards loan payoffs. This prevents students from being able to buy vehicles, homes, or move out of their parent’s house. This can even go as far as not being able to get married or have children due to individual financial burdens.

Furthermore, students draw upon many resources to pay for college. Most, but not all, start with a certain amount of family resources and choose an institution based off of cost, grant aid, and living conditions-living on or off campus. Students typically contribute to pay off their debt by working and taking out student loans. Living on or off campus can make or break the budget for some. On campus

housing can become very expensive, from my personal experience. Dorms and apartments can cost thousands of dollars per semester, which accumulates over a four year time period. Low income students, as shown in a study, generally live at home to save money. Students who go to school full time are more likely to persist and graduate than those who are off campus. I have a personal experience when it comes to this because I lived off campus while attending Rutgers and found it much harder to persist. I was not around peers my age, the campus was less accessible, and I was more likely to miss class because of the commute. However, paying for on campus housing may turn out the better choice in the long run and pay off, because once I moved back on campus to an apartment, I found myself attending classes every day and receiving better grades. I can say that by living on campus, the benefit is much greater than living off campus, even if it is more expensive.

Lastly, students who acquire large loans usually work part time to help pay off the amount. Shown in a study, this persistence proves more successful than those who do not have a job. Borrowing money had a stronger persistence rate when combined with part time work, therefore proving more success. In addition, attendance rates prove higher when student have a part time job. Also, a counterproductive choice that many students make is to work full time without taking out loans, however this proves to be more costly in the end. How could this be? Students typically can not handle a full time job with a full academic load, therefore extending their undergraduate career. This delays them in the job market, therefore they make less money than those students who receive a job right out of a four year college career. Continued effort can be made to reduce the tuition of school, however this can not solve the loan problem at this time. Students should be educated as to their choices, and how to spend money wisely.

Ultimately, students who make initial choices and are aware of their looming debts can better increase their chances for earlier payoff, therefore altering their lives currently so that they may live comfortably in the future.

Aside from financial choices comes the idea of choices in socialization and how this may affect schooling, therefore affecting success after college. As seen in Armstrong and Hamilton's "Paying for the Party", students found that social groups in college could determine how well one did in school. A particular student, Brooke, found that the girls in her dorm (which was considered a "party dorm") were not the type of girls she wanted to be friends with. They partied a great deal and were not nice to others. She took it upon herself, as an individual choice, to move out and relocate to a different dorm. Here, she made many good friends and received good grades throughout the semesters. This shows that her choice to relocate resulted in better results in her academics, as well as social life, which will ultimately affect her life post graduation. In addition, success in academics can be influenced by the type of people you surround yourself with. In the book entitled "Educated in Romance" by Dorothy C. Holland and Margaret A. Eisenhart, it states that students who do well in college generally surround themselves with peers that also find their work important. If a student surrounds themselves with others that do not care about their work, it could lead to failure. Typically, some students do not care about other students success, and whether they are failing or not. Students generally see these as individual choices and do not talk to each other about it. If a student is friends with those who do not care if you are having trouble with work, you should not associate with these people if you wish to succeed. This could result in failure. The type of friends one has can determine what type of success will be achieved after graduation. Furthermore, social choices in college always tend to lead to drinking, a large part of college culture. Maria Szalavitz in her article on college binge drinking states that students drink merely to fit in. They generally do not drink to relieve stress or anxiety, but more so to be social and fit in with their peers. She states that "Surprisingly, the most stressed and highly anxious students were the least likely to binge, suggesting that the negative emotions that often drive alcoholism are not influencing many of these bingers- that is, they're not drinking to self-medicate. Rather, they're drinking to fit in"(Scalavitz). This shows that students are highly influenced by social hierarchy in college, and therefore may make certain choices within the

college drinking culture. In a study, certain schools are labeled as “party schools” and “academic schools”, and which one you chose can directly affect your performance in school. The top three ranked party schools include: Arizona State, Florida State, and University of Wisconsin at Madison. On the other hand, the top three academic schools are as follows: Kenyon College, Harvey Mudd College, and Bucknell University. A statement made by College Confidential, a website pertaining to college success states, “Who you are friends with depends on whether you hit the books, or the bar.” I find this statement to be true, because students are usually swayed by peer pressure, and instead of staying in and studying on a Friday night, one might be persuaded to going to a party or the bars instead. This can affect academic performance greatly. This can lead to one choosing the party pathway, therefore affecting academics, and furthermore affecting success post graduation. Socialization is a large part of the culture of college, and therefore the choices one makes regarding this can impact success.

However, having a social life is quite important in college. Employers are looking for well rounded students who can communicate with others and work as a team, in addition to being sufficient in their area of study. An article from the Global Post states that a social life is crucial because it creates a relaxing atmosphere, away from work and academics. Everybody needs a break now and then., and by spending time with friends, one can “kick back and relax”. Also, social circles are important because communication is crucial, as stated before. Employers want employees that can work together, and by being social, one can commit to their job while getting along with others. Having a social life can also open doors to a great amount of diversity. As this world, and especially the United States becomes diversified, employees must be able to accept everyone and be exposed to various types of people. This is important because you will run into many kinds of people throughout your career. Furthermore, a social life can improve self confidence. Friends can support you in all that you achieve, and help you when you have a problem. They are a great “tool” to help you become the best you can be. Relationships are important because employees will have a relationship with a boss or manager, and must know how to

converse and communicate effectively. Lastly, being social can lead to great networks. A friend may know someone that works in the field you might want to get into, and therefore they are a great source of information.

Lastly, a choice that is very important to every college student that directly affects success is the choice of a major. Janis Dietz, author of an article that speculates and analyzes the importance in the decision of a major and its direct relation success states that there has been a long debate regarding this topic, and whether picking a major is the most important decision a student can make. This involves choice of school, and whether the student is apt for learning in that subject. If a student chooses a major that they later find difficult and fail, they have spent thousands of dollars on a major that was incomplete, failed, or have to spend more money to complete the major. On the other hand, a student can find that they are particularly proficient at their major, find a job after college, and achieve success financially. A Study in Economics of Education Review in 2007 found that students were more successful, across all fields of study, right out of college if they found a job matching their major. Porter & Umbach (2006) found a direct correlation with job stability and undergraduate major. Picking a major can directly affect success after graduation because when a graduate is seeking jobs, they are more likely to be happy and comfortable, as well as achieve financial success, in relation to the major they studied in college. Although major does not determine all of the success, in addition to personal competency and family background, race, ethnicity and gender can also play a role in success.

Students who choose a major that they are interested in and are passionate about tend to graduate with higher GPA's. A New York Times article states "Choosing a major that interests you is the obvious thing to do". Students who pick a major that does not interest them, or they are forced into it, are more likely to slack or drop out. Choice of a major can also impact your course you will take in college. Some require far more studying, others more reading. Some require many papers, and others lab work. Whatever one chooses, they must have some sort of interest, or this work will become tedious. Your entire

adult life depends on what major is chosen, therefore it is important to make the right choice. Changing majors can prove costly, due to the fact that courses are expensive. Extending your undergraduate career, as stated before, can be very costly. Delaying your graduation date is not something to strive for, and ones GPA can decline with switching. This can cause major stress, and negatively affect your academic career. To choose a major, one must reflect on their life goals, and if they are reasonable. There is a wide variety of majors, therefore research is required. According to a Huffington Post: College article, the degree one pursues is very important, in saying, ""The core finding here is that going to college and getting a degree is important, but what you major in can be three or four times more important." said Anthony P.

Carnevale, who co-authored the study and directs Georgetown University's Center on Education and the Workforce. "The difference in earnings is more than 300 percent."

(http://www.huffingtonpost.com/2011/05/24/college-major_n_866359.html). Furthermore, a survey conducted asked undergraduate students between 25 and 64 about their major and subsequent salary. The study found, according to the article, "that the earnings were varied among majors. In yearly earnings, petroleum engineers reported making \$120,000, while college counselors and psychologists earned an average of \$29,000. Over the course of a lifetime, this translated into petroleum engineers making \$5 million, while counselors and psychologists earned approximately \$2 million."

(http://www.huffingtonpost.com/2011/05/24/college-major_n_866359.html). Engineering, computer science, and business reported the highest salaries, and education, social work, and counseling reported the lowest. it is stated that these fields only make 75 to 85 percent more than those with a high school degree.

Family background and social class can play a role in success post graduation. Sara Goldrick-Rab in her study in social class differences in college pathways found that "Among 1992 highs school seniors who began college at four year institutions, 84 percent of those in the top fifth of the socioeconomic distribution finished their bachelor's degree by age 26, compared to barely 39 percent of the student from

families in the bottom fifth (Goldrick-Rab 5). Therefore, some students have better access to higher education than others. Students from wealthier families may be financially backed by their parents, therefore guaranteeing a school and degree. Other students have to pay for school themselves, therefore making their decisions important regarding the topics previously mentioned. Also, students from lower income families were less likely to understand the financial aid process and how they could be eligible for scholarships. The Institute for College Access & Success states that financial aid awareness affects access and success in college. Students who do not understand the application process are less likely to attend a four-year university, because them and their parents were unaware of the application and financial process. When a student is paying for college from loans, their decisions become very crucial regarding success. If they choose to party, not concentrate on academics, and fail in their major, they may not achieve success post graduation. However, a student that surrounds themselves with others who care about their academics, excel in their major, and is financially backed and stable, they may achieve success more easily than the previously stated.

Lastly, social class, gender, and ethnicity can directly play a role in choice of major and subsequent earnings. In any of the 171 majors in the study, African Americans did not make as much as a Caucasian. Only three majors had equal earnings between men and women, which included physiology, computer science, and pharmacology. College is very expensive, and it pays out for some more so than others. Another survey included in this article asked individuals whether college was worth it or not. Of the 2000 asked, 57% stated that “higher education fails to provide adequate value in return for the cost”, and 75% said “college is too costly for the common individual to afford”.

(http://www.huffingtonpost.com/2011/05/24/college-major_n_866359.html). Carnevale states ““A college degree is still the threshold requirement for access to the middle and upper middle class," said Carnevale. "But access to the upper class now depends on your major."

(http://www.huffingtonpost.com/2011/05/24/college-major_n_866359.html). Both Carnevale and his

co-worker, a professor of public policy at Rutgers, caution college students to choose a major that suits them, and take into consideration it's ultimate payout and if it is worth it. The final quote in the article, in which I found very powerful, states, ""Rather than following the whimsy of what their friends are doing or what their parents want them to do, they need to understand the choice they're making," said Van Horn, who also directs Rutgers' John J. Heldrich Center for Workforce Development. "Pre-school teachers don't make \$150,000, investment bankers do. The choice of major is especially critical now when the labor market is so very competitive."

(http://www.huffingtonpost.com/2011/05/24/college-major_n_866359.html). I found this particularly powerful because I am studying education, and although I know the payout may not be sufficient enough as an engineer, I have an interest in elementary and special education, therefore I am likely to prove academic success. Furthermore, I feel that I am making the right choices towards success, financially, socially, and in regards to my major. I feel that I am adequately aware of my loans, and am working part time to meet with the cost that my family resources do not cover. I feel I am persistent because of this, and feel that living on campus has enhanced my academic ability. Furthermore, I have a wonderful social circle, and rely on friends for advice and support. Lastly, I am confident in my major, and although the payout may not be equal, I am on a path towards success in making the right choices.

In conclusion, the choices one makes in college are very crucial. Although they may seem minor in the present, they can be very important in the future. Financial decisions are important because most people want to be financially stable when they graduate, or shortly after. This can not be done if you spend money un-wisely and are carefree about your loans. Students must know that they have to pay back those loans, and they can not spend that left-over money at the end of each semester. There is a lot of freedom when a student enters college, and if the student is irresponsible, there could be consequences in the future. As for socialization, there must be a balance between "too social" and "anti social". Socialization is a good thing when you have friends that support you in your studies and provide a

relaxation from work and studies. When you know you should study, you should not go out to party.

Choice of school can become important, in choosing a “party school” or “academic” school. As for major, what you study can be very important. You should have an interest in to have success, and think about the ultimate outcome of the degree. Questions one should ask are, “What do I want out of this degree?”, “Is it reasonable, and can I reach my goal?”, “Do I understand the ultimate payout, in comparison to my college payout?”, etc. The freedom that comes with going to college comes at a very young age to be making these large and important decisions, in my opinion. Most eighteen year olds do not know what they want to do with their lives, some are not responsible with money or are unaware, and many are induced to succumb to peer pressure. As a freshman in college, I remember not knowing what I wanted to do with my life, but I knew I had to make some decisions soon. As I took classes, I finally chose a major that fit my work ethic. I knew that my decisions had an ultimate outcome, and I did not want to make any mistakes. I knew that I had to become aware of my finances, research my major, and choose my friends wisely. I had made friends my freshman year in my dormitory, yet some of them were only there to party and did not care about their academics. I found that I did not want to be acquainted with these people, and I am happily friends with those who support my major, my lifestyle, and my work ethic. Making the right choices in college at such a young age can seem overwhelming, yet as time passes, these decisions become easier and more obvious. Everyone has a different pathway, and one must make decisions to reach their ultimate goals. As I found my pathway, I found that my decisions became very crucial if I wanted to succeed. I chose the major that best suited me, understood the payout, learned about my financial situation, and chose my friends wisely. That is how I overcame the obstacle of making the right choices at an institution that was much larger than anything I had ever been a part of. If students can make the right choices off the bat, then success will be rewarded to them. Life is all about choices, and it seems those choices start when one enters college.

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