AVOID HIGH STUDENT DEBT AND DROPPING OUT BY ASKING THESE 4 QUESTIONS ABOUT ANY COLLEGE

by Jake Murray

Deciding what college you want to attend can be a stressful process, but four simple questions can help you better determine whether a certain college could be a good choice. ***As you read, take notes on how the questions in the text can help students identify schools from which they can graduate without too much debt.***

Even though for-profit colleges get a bad rap for being predatory and leaving students saddled with debt but no degree, a significant number of private nonprofit and public colleges have the same issues.

For example, a recent analysis examined 781 colleges where most students borrow and few can repay their loans. While the analysis found that 73 percent of those schools were for-profit colleges, it also identified 209 private nonprofit and public colleges with low completion rates and heavy borrowing.

So, how can prospective students identify problematic colleges that will likely saddle them with debt and where few of their fellow students will graduate? As a policy analyst who examines issues of quality and equity in higher education, I suggest four questions students should ask when exploring which college to attend.

1. HOW SELECTIVE IS THE COLLEGE?

Many higher education institutions have a mission to educate as many students as possible — especially public and state systems — and thus have high acceptance rates. But other schools have high acceptance rates because they are motivated by the need for revenue.

For example, many private nonprofits with small endowments[1] depend heavily on tuition. These colleges aggressively seek to bring more students through the door who can pay tuition, whether out of pocket or through loans, even though many of these students are not "college ready," and need to take remedial courses[2] and struggle academically.

If the college in question is nonselective, the next three questions take on added importance.

2. DO MOST STUDENTS BORROW?

If a school is likely to leave you with a four-year debt of US$37,000 (the national average) or higher, the school might be too expensive or have limited aid to offer. Or it might aggressively push students to take loans.

The majority of students borrow some amount to finance their education. But depending on annual tuition and limited forms of other aid, colleges can hamstring[3] students with sizable debt after graduation that then has a drag effect.

A recent study found that graduates with loans of $10,000 or more reach the national median net worth at a rate 26 percent slower than those without this debt level. Therefore, if a particular college requires you to borrow heavily, the next two questions will help determine if the debt is worth the gamble.

3. DO STUDENTS FINISH?

If a given school's six-year graduation rate — a national benchmark for college completion — trails the national average of 59 percent for four-year colleges, there could be trouble.

For many students, failing to complete college in six years means not only carrying debt but carrying debt without receiving a degree or credential, which means decreased job prospects. And for dropout students who seek to continue their education elsewhere, transferring credits can be a challenge.

4. HOW MUCH WILL I EARN?

While on average graduates will be $37,000 in debt, at some schools they can expect to earn relatively low annual salaries — that is, somewhere between $30,000 and $40,000 — 10 years from when they first enrolled at their college. Of course, earnings will vary across professions and graduates. But low earnings make it challenging for students to pay off their debt. A general rule of thumb is that a student's total debt should not exceed their anticipated annual salary. Thus, students should make the quick calculation of whether anticipated jobs and earnings 10 years after graduation are worth the anticipated debt.

Answers to these four questions are publicly available online through the U.S. Department of Education's College Scorecard.

Notes

1. an institution's income that comes from donations
2. courses intending to improve students' performance in something they struggle with
3. to limit a person's effectiveness or efficiency

ECHO AND NARCISSUS

by Ovid, translated by Brookes More

Tiresias'[1] fame of prophecy was spread through all the cities of Aonia, for his unerring answers unto all who listened to his words. And first of those that harkened to his fateful prophecies, a lovely Nymph,[2] named Liriope, came with her dear son, who then fifteen, might seem a man or boy—he who was born to her upon the green merge of Cephissus' stream—that mighty River-God whom she declared the father of her boy—she questioned him. Imploring him to tell her if her son, unequalled for his beauty, whom she called Narcissus, might attain a ripe old age. To which the blind seer answered in these words, “If he but fail to recognize himself, a long life he may have, beneath the sun,”—so, frivolous[3] the prophet's words appeared; and yet the event, the manner of his death, the strange delusion of his frenzied love, confirmed it. Three times five years so were passed. Another five-years, and the lad might seem a young man or a boy. And many a youth, and many a damsel sought to gain his love; but such his mood and spirit and his pride, none gained his favor.

Once a noisy Nymph, (who never held her tongue when others spoke, who never spoke till others had begun) mocking Echo, spied him as he drove, in his delusive[4] nets, some timid stags. For Echo was a Nymph, in olden time, and, more than vapid[5] sound, possessed a form: and she was then deprived the use of speech, except to babble and repeat the words, once spoken, over and over. Juno[6] confused her silly tongue, because she often held that glorious goddess with her endless tales, till many a hapless Nymph, from Jove's[7] embrace, had made escape adown a mountain. But for this, the goddess might have caught them. Thus the glorious Juno, when she knew her guile;[8] “Your tongue, so freely wagged at my expense, shall be of little use; your endless voice, much shorter than your tongue.” At once the Nymph was stricken as the goddess had decreed; and, ever since, she only mocks the sounds of others' voices, or, perchance, returns their final words.

One day, when she observed Narcissus wandering in the pathless woods, she loved him and she followed him, with soft and stealthy tread. The more she followed him the hotter did she burn, as when the flame flares upward from the sulfur on the torch. Oh, how she longed to make her passion known! To plead in soft entreaty! to implore his love! But now, till others have begun, a mute of Nature she must be. She cannot choose but wait the moment when his voice may give to her an answer. Presently the youth, by chance divided from his trusted friends, cries loudly, “Who is here?” and Echo, “Here!” Replies. Amazed, he casts his eyes around, and calls with louder voice, “Come here!” “Come here!” She calls the youth who calls. He turns to see who calls him and, beholding naught exclaims, “Avoid me not!” “Avoid me not!” returns. He tries again, again, and is deceived by this alternate voice, and calls aloud; “Oh let us come together!” Echo cries, “Oh let us come together!” Never sound seemed sweeter to the Nymph, and from the woods she hastens in accordance with her words, and strives to wind her arms around his neck. He flies from her and as he leaves her says, “Take off your hands! you shall not fold your arms around me. Better death than such a one should ever caress me!” Naught she answers save, “Caress me!” Thus rejected she lies hid in the deep woods, hiding her blushing face with the green leaves; and ever after lives concealed in lonely caverns in the hills. But her great love increases with neglect; her miserable body wastes away, wakeful with sorrows; leanness shrivels

up her skin, and all her lovely features melt, as if dissolved upon the wafting winds—nothing remains except her bones and voice—her voice continues, in the wilderness; her bones have turned to stone. She lies concealed in the wild woods, nor is she ever seen on lonely mountain range; for, though we hear her calling in the hills, 'tis but a voice, a voice that lives, that lives among the hills.

Thus he deceived the Nymph and many more, sprung from the mountains or the sparkling waves; and thus he slighted many an amorous youth—and therefore, some one whom he once despised, lifting his hands to Heaven, implored the Gods, “If he should love deny him what he loves!” and as the prayer was uttered it was heard by Nemesis,[9] who granted her assent.

There was a fountain silver-clear and bright, which neither shepherds nor the wild she-goats, that range the hills, nor any cattle's mouth had touched—its waters were unsullied—birds disturbed it not; nor animals, nor boughs that fall so often from the trees. Around sweet grasses nourished by the stream grew; trees that shaded from the sun let balmy airs temper its waters. Here Narcissus, tired of hunting and the heated noon, lay down, attracted by the peaceful solitudes and by the glassy spring. There as he stooped to quench his thirst another thirst increased. While he is drinking he beholds himself reflected in the mirrored pool—and loves; loves an imagined body which contains no substance, for he deems the mirrored shade a thing of life to love. He cannot move, for so he marvels at himself, and lies with countenance unchanged, as if indeed a statue carved of Parian marble. Long, supine[10] upon the bank, his gaze is fixed on his own eyes, twin stars; his fingers shaped as Bacchus[11] might desire, his flowing hair as glorious as Apollo's,[12] and his cheeks youthful and smooth; his ivory neck, his mouth dreaming in sweetness, his complexion fair and blushing as the rose in snow-drift white. All that is lovely in himself he loves, and in his witless way he wants himself: he who approves is equally approved; he seeks, is sought, he burns and he is burnt. And how he kisses the deceitful fount; and how he thrusts his arms to catch the neck that's pictured in the middle of the stream! Yet never may he wreathe his arms around that image of himself. He knows not what he there beholds, but what he sees inflames his longing, and the error that deceives allures his eyes. But why, O foolish boy, so vainly catching at this flitting form? The cheat that you are seeking has no place. Avert your gaze and you will lose your love, for this that holds your eyes is nothing save the image of yourself reflected back to you. It comes and waits with you; it has no life; it will depart if you will only go.

Nor food nor rest can draw him thence—outstretched upon the overshadowed green, his eyes fixed on the mirrored image never may know their longings satisfied, and by their sight he is himself undone. Raising himself a moment, he extends his arms around, and, beckoning to the murmuring forest; “Oh, ye aisled wood was ever man in love more fatally than I? Your silent paths have sheltered many a one whose love was told, and ye have heard their voices. Ages vast have rolled away since your forgotten birth, but who is he through all those weary years that ever pined away as I? Alas, this fatal image wins my love, as I behold it. But I cannot press my arms around the form I see, the form that gives me joy. What strange mistake has intervened betwixt us and our love? It grieves me more that neither lands nor seas nor mountains, no, nor walls with closed gates deny our loves, but only a little water keeps us far asunder.[13] Surely he desires my love and my embraces, for as oft I strive to kiss him, bending to the limpid stream my lips, so often does he hold his face fondly to me, and vainly struggles up. It seems that I could touch him.

'Tis a strange delusion that is keeping us apart. Whoever thou art, Come up! Deceive me not! Oh, whither when I fain pursue art thou? Ah, surely I am young and fair, the Nymphs have loved me; and when I behold thy smiles I cannot tell thee what sweet hopes arise. When I extend my loving arms to thee thine also are extended me—thy smiles return my own. When I was weeping, I have seen thy tears, and every sign I make thou dost return; and often thy sweet lips have seemed to move, that, peradventure words, which I have never heard, thou hast returned. No more my shade deceives me, I perceive 'Tis I in thee—I love myself—the flame arises in my breast and burns my heart—what shall I do? Shall I at once implore? Or should I linger till my love is sought? What is it I implore? The thing that I desire is mine—abundance makes me poor. Oh, I am tortured by a strange desire unknown to me before, for I would fain put off this mortal form; which only means I wish the object of my love away. Grief saps my strength, the sands of life are run, and in my early youth am I cut off; but death is not my bane—it ends my woe.—I would not death for this that is my love, as two united in a single soul would die as one."

He spoke; and crazed with love, returned to view the same face in the pool; and as he grieved his tears disturbed the stream, and ripples on the surface, glassy clear, defaced his mirrored form. And thus the youth, when he beheld that lovely shadow go; "Ah whither dost thou fly? Oh, I entreat thee leave me not. Alas, thou cruel boy thus to forsake thy lover. Stay with me that I may see thy lovely form, for though I may not touch thee I shall feed my eyes and soothe my wretched pains." And while he spoke he rent his garment from the upper edge, and beating on his naked breast, all white as marble, every stroke produced a tint as lovely as the apple streaked with red, or as the glowing grape when purple bloom touches the ripening clusters. When as glass again the rippling waters smoothed, and when such beauty in the stream the youth observed, no more could he endure. As in the flame the yellow wax, or as the hoar-frost melts in early morning 'neath the genial sun; so did he pine away, by love consumed, and slowly wasted by a hidden flame. No vermeil[14] bloom now mingled in the white of his complexion fair; no strength has he, no vigor, nor the comeliness that wrought for love so long: alas, that handsome form by Echo fondly loved may please no more.

But when she saw him in his hapless plight, though angry at his scorn, she only grieved. As often as the love-lore boy complained, "Alas!" "Alas!" her echoing voice returned; and as he struck his hands against his arms, she ever answered with her echoing sounds. And as he gazed upon the mirrored pool he said at last, "Ah, youth beloved in vain!" "In vain, in vain!" the spot returned his words; and when he breathed a sad "farewell!" "Farewell!" sighed Echo too. He laid his wearied head, and rested on the verdant[15] grass; and those bright eyes, which had so loved to gaze, entranced, on their own master's beauty, sad Night closed. And now although among the nether shades his sad sprite roams, he ever loves to gaze on his reflection in the Stygian[16] wave. His Naiad[17] sisters mourned, and having clipped their shining tresses laid them on his corpse: and all the Dryads[18] mourned: and Echo made lament anew. And these would have upraised his funeral pyre, and waved the flaming torch, and made his bier; but as they turned their eyes where he had been, alas he was not there! And in his body's place a sweet flower grew, golden and white, the white around the gold.

Notes

1. Tiresias was a blind oracle of the god Apollo. He makes several appearances in Greek mythology, including *The Odyssey* and in the story of Oedipus.

2. The Nymphs (or Nymphai) were minor nature goddesses, ranked below the major gods, that populated the world of mythology.

3. **Frivolous** *(adjective) :* not having any serious meaning or value

4. **Delusive** *(adjective) :* giving a false or misleading impression

5. **Vapid** *(adjective) :* offering nothing stimulating nor challenging

6. Roman goddess, wife of chief god Jupiter (Greek: Zeus)

7. Latin for the chief god, Jupiter (Zeus)

8. **Guile** *(noun) :* the use of clever and usually dishonest methods to achieve something

9. Nemesis was the spirit of divine retribution, especially against those accused of hubris, or arrogance before the gods.

10. **Supine** *(adjective) :* lying down, stretched out

11. Bacchus--or Dionysus, as he was known in Greek mythology--was the god of the grape harvest, winemaking, fertility, and religious ecstasy.

12. Apollo was the Greek god of the sun, music, healing, poetry, truth, prophecy, and more. In terms of male beauty, he was considered the ideal.

13. **Asunder** *(adjective) :* apart; divided

14. **Vermeil** *(adjective) :* vermilion (or red)

15. **Verdant** *(adjective) :* green with grass or luscious vegetation

16. Of or relating to the Styx River (boundary between the living and the underworld)

17. Water nymph

18. Tree nymph