

## How to Succeed in College

“I wanted to leave halfway through my first year. I thought everyone was smarter than me and I always felt more comfortable at home with family and my high school friends. But I began to have small successes here and there — a friendly encounter, an above average grade on a quiz, a discussion where my question or statement was valued. These successes started to build on one another over time, and I started to feel like a member of my college community. I realized I did belong there.

To be honest, I don't think I would have grown into who I am today if it wasn't as hard as it was for me. I was learning not just about new concepts in my classes, but about who I was and what I wanted to do with my life.” – Anonymous

Going through struggles in college is a reality for every student.<sup>1</sup> If you understand the benefits of struggle, and believe you can grow from mistakes, you can succeed in college. In life, every person will struggle as they put effort towards something they value. You just need to decide whether you are willing to have college be that “something” for a few years.

Along with your need to believe in yourself, it would also benefit you to understand why some college students drop out. A research study funded by the Bill and Melinda Gates Foundation, “With Their

1. Watch Carol Dweck explain why engaging with struggle is a good thing here: [https://www.ted.com/talks/carol\\_dweck\\_the\\_power\\_of\\_believing\\_that\\_you\\_can\\_improve](https://www.ted.com/talks/carol_dweck_the_power_of_believing_that_you_can_improve)

Whole Lives Ahead of Them” set out to find differences between students who graduate and those who drop out.<sup>2</sup> Of those who dropped out:

- More than half of the students said, “Needing to work and make money” was a major reason for dropping out.
- About 6 in 10 said they didn’t have financial support from their parents.
- About 7 in 10 said they didn’t have financial aid, such as loans or scholarships.

What does all of this mean for the difference between those who graduate and those who drop out? It’s not about whether or not you can understand the content in your classes, or what your major is, or what your G.P.A. in high school was. It’s about being able to balance your work, school, and family responsibilities. It’s about understanding your financial situation and opportunity costs associated with work and school. It’s about getting help when you need it.

When you’ve got uncertainty in your life, the following can make all the difference:

1. Advocate for yourself and ask for guidance. You’re not going to know everything, and that’s okay.
2. Call your financial aid office to get help paying for college (which includes paying for your housing and your food).
3. Try to attend school full-time so that you can graduate on time. Every year added on to the normal graduation time (two or four years), is another year without earning a full-time, college grad salary, which on average totals \$300+ more per week.<sup>3</sup>

2. <https://www.publicagenda.org/files/theirwholivesaheadofthem.pdf>

3. [https://www.bls.gov/emp/ep\\_chart\\_001.htm](https://www.bls.gov/emp/ep_chart_001.htm)

## HOW TO SUCCEED IN COLLEGE

Sometimes, it's worth it to take out a loan instead of working the extra hours. Consider the sacrifices you can make today to benefit yourself in the future.

4. Make sure you're taking the classes you *need* to get your degree.
5. Refocus and rest. Avoid burn out. Read Marissa Mayer's insight here: <https://www.bloomberg.com/news/articles/2012-04-12/how-to-avoid-burnout-marissa-mayer>
6. Know that you are not alone in the challenges you face. Try to find a mentor to help you through it. Ask a former teacher to lunch, set up a meeting with your adviser/counselor, find an older friend who has graduated.

# Classrooms? Majors? Careers?

It can be stressful to make decisions while registering for classes, choosing a major, or preparing yourself for a career path. This bonus chapter provides some insight into these decisions.

## **PART I: CLASSROOM VS. ONLINE**

Choosing the “right learning environment” in the 21st century also usually includes weighing the decision to take one or more classes online. Since you’ll likely be given this option in college, it’s worth spending some time looking into the pros and cons of learning online.

### **What’s makes it good**

- Allows you to learn from the convenience of your home.
- Gives you access to any subject you’re interested in at any time.

### **What makes it tough**

- You have to be extremely focused to learn anything in an online course. I’m not talking about a 10 minute Khan Academy video; I’m talking about a full-blown online class. It’s incredibly easy to get distracted when you’re watching lectures or working on

assignments online. You'll not only have other websites competing for your attention, but you'll also face distractions from other things in your surroundings. If you're taking courses from home, there might be other people around who want to talk, and you might get hungry in the middle of the lecture, and your pet might be nagging you for attention, all at the same time. In a classroom you have more limited options — listen to the lecture, talk to a classmate, or sneak around on your phone.

- If you're in an online class, you usually miss out on the human aspect of learning. Sure, you have “discussions” where you have to create one thread and then post a reply to two others, but let's be honest, you (or most people, at least) are going to skim through the shortest thread and write the quickest reply possible for credit. It's what I did for the online courses I took. It's not likely you'll ever revisit the thread to see if anyone (including the teacher) responded to your response, so any meaningful dialogue is rare.
- For many of us (even if you tend to be an introvert), classroom discussions are essential. Defending reasoning among peers, responding live in real time, and using nonverbal communication allow students to push their thinking and process new ideas. You'll completely miss out on that when you're learning online.

I want to be clear; I'm not arguing that online classes are worthless. But we need to be honest with ourselves — online learning is hard. If you just want to get a course out of the way, or just aren't able to get to campus, then sure, grind out an online class. But if you sincerely want to learn the concepts you're studying you should strive to be present in the classroom, engaging as an active participant. For me and countless others, online courses just don't provide the same quality of educational experience as classroom courses.

## PART II: MAJORS

### Diego's Experience



As a teenager, Diego had a tough time understanding what he was “good at.” Diego knew he liked helping people with personal issues and trying new things. He often found himself thinking, “Why can’t I just be great at music or football or something else that’s obvious?”

At first, Diego thought he wanted to make a lot of money so that he could buy a big house and a fancy car. He decided that being a doctor would be a good career, since he could help people, too. While in college, Diego realized he had a problem: he wasn’t interested in his science classes. Thinking it wasn’t worth it to work the rest of his life in a field that didn’t genuinely interest him, Diego decided to go back to his roots and refocus his energy on helping people. If he ended up getting paid a lot of money for his work, cool, but if he couldn’t cash in, then that was all right too. At the end of his sophomore year, Diego switched his major from Pre-Med (Biology) to Social Work.

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Your choice of major is not as important as your degree itself, so don’t stress too much about getting it right the first time. That said, we don’t want to ignore this decision entirely. For some guidance to find a starting point in choosing a major, consider the following questions.

1. What are you most curious about? Often we’re anxious because we haven’t found a passion yet, or we limit our options to what we think we’re “good at.” But what you’re good at when you’re

17 is not necessarily what you'll be good at when you're 22. You were probably terrible at walking 16 years ago, but look at you now! When you think about choosing a major, go with something you genuinely want to learn more about.

2. Is there anything you never want to study again? If you just can't stand another (fill in the blank) class for the rest of your life, ask a college counselor or do some online research to find out the course requirements for different majors.
3. Do you want to focus on skills from the "heart?" We often forget that we can be good at things that are not tangible – things we cannot see or touch. Many 21st century jobs often require "soft skills" to be successful; skills like speaking and listening, creativity, problem-solving, maintaining relationships, and being an inspiring leader. Some majors can help you develop all of these skills.

**Some help to get the ball rolling:** To get a good idea of the field you might want to major in, try thinking about what activities in everyday life you enjoy. For example:

- Do you feel a greater sense of purpose when you help out those in need?
- Was it easy to stay up all night planning your family's Thanksgiving?
- Does time fly by when you're editing photos and posting them on Instagram?
- Did you get into a heated debate over who should have won that semifinal game?
- Do you feel valued when you help your friends through difficult times?

## CLASSROOMS? MAJORS? CAREERS?

Based on your answers to these questions, you might be able to find a major that interests you in one of the fields below.

### COOL MAJORS

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Music Therapy, Iovine-Young Academy, Music Education, Music Performance

#### **Love Music**



Film, Animation, Theater, Game Design, Computer Science, Marketing, Graphic Design, Fine Arts

#### **Love Entertainment**



Communication, Psychology, Education, Social Work, Criminal Justice, Political Science, Nursing, Sociology

#### **Love People**



Natural Sciences, Oceanography, Zoology, Agriculture, Biology, Environmental Science, Botany

#### **Love Nature**



History, Linguistics, Cultural Studies, Anthropology, Philosophy, Religious Studies, Art History

#### **Love Deep Thought**



Culinary Arts, Nutrition, Viticulture (Wine), Food Science, Dairy Science, Sustainable Agriculture

#### **Love Food**

Many students choose a college and major because they want certain career options as an adult, so let's take a quick look at careers.

## PART III: CAREERS

### The Stories of Evan, Roxanne, and Steve

An 8-year-old kid named Evan created a million dollar business just by opening presents on YouTube. Artist and single mom Roxanne Quimby started making candles from unused bee's wax in Maine, and 23 years later sold her empire, Burt's Bees, for \$970 million. Steve Ells wasn't the first person to sell tasty burritos, but from 1993 to 2016 he built Chipotle into a company worth more than \$16 billion.

The money came second to passion for these people. They found



out what sparked their curiosity and brought them joy, then figured out how to do it for a living. Thinking about what’s possible for you five years from now is tough. Consider how quickly our society (and our work) is changing. Just ten years ago, nobody worked for Uber, SnapChat, Etsy, or Pinterest. No one worked in the “App Economy” making games like Clash of Clans or Candy Crush because none of these even existed yet! If people were always stuck in the mindset of what they wanted to be when they were younger, these companies never would have been created, nor all of the cool jobs that came with them.

Instead of dwelling on your future career at this point, think about your career mindset. Are you someone who won’t stop searching for a great career until you love Mondays? Or will you find satisfaction settling with a job that provides you with a good income but no personal enjoyment? One thing that college will offer you is the choice between the two, and the flexibility to change your mind down the road.<sup>1</sup>

### Extension Assignments

1. List three activities that you’re good at or are meaningful to you.

#1.	
#2.	
#3.	

2. List three things you aren’t necessarily good at right now, but believe are important or “cool.”

1. I experienced this flexibility myself, moving from Wall Street to Micronesia at age 24.

CLASSROOMS? MAJORS? CAREERS?

#1.	
#2.	
#3.	

Choose three majors based on your responses to 2.g. and 2.h. Don't be afraid to choose majors in crazy fields like Comic Art, Nautical Archaeology, or Theme Park Engineering! Remember, you're the one who has to take the classes, so pick stuff that genuinely interests you.

College Board Major Exploration Link: <https://bigfuture.collegeboard.org/explore-careers/college-majors>

3. List three specific majors you think you might like.

#1.	
#2.	
#3.	

4. Write three brief letters to yourself, each from your point of view as a 30-year-old who graduated with one of the majors you selected. Write about your reasons for choosing the major, what job you have now, what your daily life is like, what your biggest challenges are, and what your definition of success is in that field.

## Avoid For-Profit Colleges

All the schools we've discussed within this book have been non-profit universities, and that's for a good reason. Let's do a quick look into for-profit universities, a popular college choice, especially for many working adults who decide to go back to school. These universities seem like an easy path to success due to their easy application requirements and near-guaranteed admission policies. Despite their popularity, **I advise you to avoid for-profit universities.** Here's why:

1. One of the most popular for-profit schools, University of Phoenix – Arizona, had nearly 160,000 students beginning its program in 2008 and only ended up graduating 1% of them within four years! That means only 1,700 or so of these students ended up earning a degree on time! The students who stuck with the program had to keep paying more than \$14,000 on average, per year to reach their goal; and after six years in the program, just 10% of them had graduated. Put another way, 90% of students spent money and time on work that never provided them the benefit they wanted. That's *so bad!*
2. Many of their students end up in financial distress. Looking again at University of Phoenix – Arizona, students had a loan

## AVOID FOR-PROFIT COLLEGES

default rate of 13.5% in 2012 (the most recent year data was available). 13.5% amounts to over 27,000 University of Phoenix graduates defaulting on their loans — and this is only from one of more than one hundred of their campuses around the country!<sup>1</sup>

3. The shady practices exposed at another common non-profit College, ITT Tech, which led to its closing. ITT Tech provides another example of how for-profit schools tend to take advantage of their students, doing whatever they can to make a profit.<sup>2</sup>

Despite these shortcomings, some people view for-profit universities as a good solution due to their relatively low tuition rates and flexible application deadlines and requirements. While some may argue these are good things, sometimes lowering tuition prices provides more benefits for the corporation than for its students. Many times these for-profit universities focus on providing quantity instead of quality education.

**When it comes to for-profit universities, just say no.**

1. Data retrieved from U.S. Department of Education: College Affordability and Transparency Center.

2. <http://gizmodo.com/how-itt-tech-screwed-students-and-made-millions-1786654315>

## THE UNFRIENDLIES

I'm not going to go over the specific laws of every state, but you should know that three states — Alabama, South Carolina, and Georgia — have either directly or indirectly disallowed Dreamers from attending their public colleges. There are a few more states that require Dreamers to pay higher, non-resident tuition for their public colleges, even if they've lived there for many years.<sup>1</sup>

## THE FRIENDLIES

As of 2017, 20 states allow Dreamers to receive in-state tuition rates.<sup>2</sup> Qualifying for in-state tuition will save you thousands of dollars every year. There were also six states that allow Dreamers to receive additional financial aid from the state itself. These friendly states, where Dreamers will find the most support, are California, Oregon, Washington, New Mexico, Texas, and Minnesota. Here is a list of useful resources for undocumented students, by state: <https://secure-media.collegeboard.org/digitalServices/pdf/professionals/repository-of-resources-for-undocumented-students.pdf>

1. You can still receive financial aid from the university itself or private foundations.

2. <https://www.pbs.org/newshour/education/state-tuition-students-illegally>

## THE LAW TO PROTECT YOU AND YOUR PARENTS

If you, or your parents, are worried about being reported to ICE, please know that there's a law called the **Family Educational Rights and Privacy Act** (FERPA) that protects the privacy of your records at all k-12 schools, as well as public and private colleges and universities.<sup>3</sup> Basically, this means they can't tell others about your immigration status.

The U.S. Department of Education also released a guide to support Dreamers by clarifying your legal rights and providing necessary steps to take on your journey to college. Check it out here: <http://www2.ed.gov/about/overview/focus/supporting-undocumented-youth.pdf>

Most importantly, **do not enter false information on your college applications** — this could cause your admission to be revoked.

## QUICK TIPS: COLLEGE APPLICATIONS

The following tips are for Dreamers applying to UCs.<sup>4</sup> Keep in mind: this is one example. Applications to other schools will likely look different, so be sure to research application instructions and tips for other schools you're interested in.

1. Whenever it is required, leave your Social Security Number (SSN) information blank. **DO NOT** put in a fake number – this will only cause you headaches later on. If you still have a DACA SSN or ITIN (Individual Tax Payer Identification Number), you should input that.
2. For “Country of Citizenship,” you should choose “No Selection” to avoid being asked further about your residency status.

3. US Dept. of Education. <http://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html?src=rn>

4. <http://undoc.universityofcalifornia.edu/applying-to-uc.html>

## STARTING POINTS FOR UNDOCUMENTED STUDENTS

3. Some information they'll ask for, like "Parent Citizenship Status" won't have any effect on your admission decision (it's just for informational purposes), but if you're not comfortable answering, just leave it blank.

To see all of the steps for applying to a UC as a Dreamer, go here:  
<http://admission.universityofcalifornia.edu/paying-for-uc/whats-available/ca-dream-act/>

### CALIFORNIA DREAMIN'

Now you know there's support out there for you to apply and gain admission to college, but what about paying for it?

The answer is in the **California Dream Act**: your gateway to receive in-state tuition and qualify for financial aid from the state of California and your university. If you don't live in California, use Google to see if your state has their own version of the Dream Act — some have it, others don't.

You qualify for the California Dream Act if you don't have a social security number and meet the following criteria:<sup>5</sup>

1. You've attended high school in California for at least three years.
2. You'll graduate from a California high school, or pass the CHSPE or GED.
3. You'd like to go to college in California.
4. If it applies to you, you'll complete an affidavit to legalize your immigration status once you're eligible.

At first, these were the criteria to give students something called AB 540 status. But they're also the criteria to qualify for two new

5. Read more here: [http://www.csac.ca.gov/pubs/forms/grnt\\_frm/cal\\_grant\\_dream\\_act\\_faqs.pdf](http://www.csac.ca.gov/pubs/forms/grnt_frm/cal_grant_dream_act_faqs.pdf)

## STARTING POINTS FOR UNDOCUMENTED STUDENTS

laws that were passed, making up the California Dream Act. Here are the details about this set of helpful laws:

1. **AB 540** — this bill was signed in 2001 before the CA Dream Act existed. It allows Dreamers to qualify for in-state tuition, as long as they meet the criteria listed above.
2. **AB 130** — this bill, signed into law in 2011, allows Dreamers to apply for and receive scholarships (not from the state government) to attend public colleges.
3. **AB 131** — this bill, also signed into law in 2011, allows Dreamers to apply for and receive financial aid that *is* from the state of California.

The California Dream Act doesn't technically give you California residency, but it does give you similar rights and opportunities as California residents. **AWESOME!**

If you're eligible for AB 540 status, you should *not* fill out the FAFSA. Instead, you should complete the **CA Dream Act Application**<sup>6</sup> and something called the **Non-SSN GPA form**.<sup>7</sup> Also, if you're applying to a private university, be sure to check with them to see if you need to complete the CSS Profile.

After submitting the Dream Act Application and Non-SSN GPA form, you may qualify for one or more of the following financial aid opportunities:

- Cal Grants
  - High School Entitlement Cal Grant A & B
  - CCC Transfer Entitlement Cal Grant A & B

6. [http://www.csac.ca.gov/dream\\_act.asp](http://www.csac.ca.gov/dream_act.asp)

7. The Non-SSN GPA form is a simple form used by the state to certify your GPA. <http://www.csac.ca.gov/doc.asp?id=1177>



## STARTING POINTS FOR UNDOCUMENTED STUDENTS

- Cal Grant C
- Grants from the Cal State schools and the UC system (like the UC Blue and Gold Opportunity Plan!)
- Chafee Grant<sup>8</sup> (if you've been in foster care at some point)
- Middle-Class Scholarship (if your family income is less than \$150,000 per year)
- The Educational Opportunity Program (EOP — additional advising, tutoring, and other support for low-income students)
- Some university and private scholarships (like the \$25,000 DREAM.US scholarship for those who are eligible for both AB540 status and DACA)

Remember these are all grants and scholarships, so *you don't have to pay them back!*

## CALIFORNIA DREAM LOAN PROGRAM

Starting in 2016, Dreamers attending four-year public universities in California (UCs or CSUs), can receive another form of financial aid: student loans. As I mentioned in Chapter 6, the bad news about student loans is that students *do have to repay the money* they receive, plus interest. The good news about the CA DREAM Loan Program<sup>9</sup> is that interest rates are *fixed* and *low* at 4.45%<sup>10</sup> and just like subsidized federal loans, you won't be charged interest while you're in school at least half-time. Remember, if you're offered a loan in your financial aid package, only accept it if you truly need it.

8. <http://www.csac.ca.gov/doc.asp?id=936>

9. <http://admission.universityofcalifornia.edu/paying-for-uc/whats-available/dream-loan-program/index.html>

10. for the 2017-2018 school year. These rates aligned with federal subsidized loan rates -- the best federal loans available.

STARTING POINTS FOR UNDOCUMENTED STUDENTS

**AB 540 FINANCIAL AID SUMMARY**

<b>AB 540 Students Qualify For:</b>	<b>AB 540 Students Don't Qualify For:</b>
In-State Tuition (at UCs, CSUs, and California Community Colleges.	Federal Grants
UC Grants	Federal Loans
CSU Grants	Federal Work-Study
Cal Grants	
Chafee Foster Youth	
Middle-Class Scholarship	
EOP	
DREAM Loans	
Private Scholarships	

**THE DEADLINE**

The CA Dream Act Application becomes available October 1 and is due **March 2** each year. Just do it in October so that you don't forget or find yourself scrambling before the deadline. To receive Cal Grants, you also need to submit your school-certified Non-SSN GPA form by the same deadline.

**DREAM ACT APPLICATION TIPS**

- The Dream Act does not ask for your Social Security Number (SSN), but if your parents have SSNs, enter them in the application. If your parents do not have SSNs or other Tax ID Numbers, enter all zeros.<sup>11</sup>
- If you're a male between 18-25, you'll need to register for the Selective Service to receive state financial aid. You can register at a Post Office — no social security number required.<sup>12</sup>

11. <http://www.e4fc.org/cadatips.html>

12. More details here: <https://www.sss.gov/Registration/Immigrants-and-Dual-Nationals>

## STARTING POINTS FOR UNDOCUMENTED STUDENTS

- If your parents have not yet filed their taxes (you're asked to provide tax info during the application process), have them estimate their income and taxes for last year. If your parents do not make enough money to file taxes, mark "Will Not File" on your application.<sup>13</sup>
- Your taxes help prove whether or not you need financial aid, so you should encourage your parents to file their taxes using an ITIN (if they are undocumented). It's important that your parents feel safe filing taxes. Have them talk to others who can ease their concerns about their privacy, and let them know that the IRS (the organization that collects taxes and tax info) has confidentiality rules that protect your parents against immigration enforcement.<sup>14</sup>
- Each time you make changes, your parents must re-sign your application using their electronic PIN.

13. For this bullet point and the next, [http://www.csac.ca.gov/pubs/forms/grnt\\_frm/california\\_dream\\_act\\_faq.pdf](http://www.csac.ca.gov/pubs/forms/grnt_frm/california_dream_act_faq.pdf)

14. <https://www.irs.gov/pub/irs-utl/20-Immigration%20and%20Taxation.pdf>