

Chicago Tribune

Open letter to high school grads

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Dear graduating senior,

I am begging your pardon for a somber reflection amid the joy of accomplishment: not to be a wet rag on the festivities of graduation, but a bright light on the realities of post-secondary education.

If you are going on to a state **university**, your GPA is 3.5 or better, your ACT or SAT score is at the 70th percentile — placing you in the top 30 percent of current test-takers — and as you enter the university this year, about 56 percent of students with similar qualifications will graduate in four years. What's surprising about this number is that it's not higher, closer to 85 percent or 90 percent. But college is tough. That is what you pay for.

On the other hand, if you're going to a university with a more typical 2.8 GPA and are at the 45th percentile on the ACT or SAT, the likelihood of finishing in four years drops to well below 50 percent. These are not great odds. Not like the odds you carried to high school when graduation was nearly guaranteed. Show up and win.

It wouldn't surprise you that if you are well-prepared for college study — a good GPA, ACT/SAT score and class rank in the top 50 percent — you are more likely to succeed, whether on borrowed **funds** or on your dime. But access does not equal success.

Nearly two out of three students on the way to a baccalaureate degree borrow money. This is troubling. While the high school experience appears to be free, unless of course you pay **taxes**, the university experience is not. Additionally, the dropout rate for those who take

loans is nearly 23 percent. Imagine taking out a car note and never being able to drive it, or buying a house that you can never eat or sleep in.

If you haven't posted a good academic performance in high school, don't believe a university, its leadership, advertisements or admissions officers who co-sign your promissory note with no responsibility for its payment obligation. They need paying students.

Stoking a deceitful dream on life support — an underappreciated, overfinanced, media-hyped charade — is the real deception, and the weight falls on your back, not theirs.

A shameful, elaborate sham, when one out of two college graduates this year are unemployable in their chosen field.

Look carefully at the costs and benefits of a university education. University officials may not tell you the truth: Enrollments could drop. Bankers will not tell you the truth: Interest income will fall off. Elected officials will not tell you the truth: Elections will be lost. Listen to those really concerned for you carefully.

If you choose to attend a "second-best" university, you may be lulled into thinking that your chances for graduation will improve significantly. Not true. You will find, at good mid-major institutions and many teachers colleges, that high-quality faculty demand energy, interest, intellectual acuity and classroom performance, and if you haven't exhibited them in high school, the likelihood that you will spontaneously develop them amid the distractions of university is near nil. There are very few curve-breakers.

Maybe you can find a low-stress major and get through on little work. You probably won't find a job — remember half don't.

A low-employability, near-minimum-wage major and \$50,000 in debt — national averages are a bit over \$25,000 — are less valuable than a good high school diploma with four years of experience.

Unenlightened? Call me a caveman. Cruel? I think of it as honest.

Here is the substance of my advice as you graduate.

One: If you have to borrow money to enter a university straight away, don't. Go to a community college. Pick rigorous courses that you know will transfer and get them at an 80 percent discount off the cost of state university prices. Don't borrow a dime. If you need a boost to finish after demonstrating ability at a community college, borrow sparingly in the last two years, but never in the first two. Never.

Two: If your life circumstance requires you to work and study simultaneously, do it. There is no law of the universe that says a college education must take four years. If it takes more, and you can do it for cash, do it. Don't borrow money.

Three: Consider carefully with your family, and counselors you trust, the dollar value of your career-path choice. Find a way to graduate from college with little or no debt.

Four: If you walk to class on C-note Nikes or check a Diesel watch to see if you're late, you are acting foolishly. Sorry for insensitive straightforwardness. When every friend you've got heads to Acapulco on spring break, don't go. Go do something noble to create **capital**. Work. Or study. But don't spend or export borrowed capital.

Five: Lastly, if you think you worked hard in high school, know that any university worth its salt will have you working at levels four or five times more challenging for a good GPA.

Study hard, work diligently and challenge yourself intellectually. Show this to someone you respect and ask him if I sound crazy. I dare you.

All the best in your future.

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