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# 10 Reasons to Skip the Expensive Colleges

By Michelle Crouch from [Reader's Digest September 2011](#)



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If you're the parent of a high-achieving high school student prepared to spend whatever it takes to send your kid to an Ivy League college, authors Claudia Dreifus and Andrew Hacker have some unlikely advice: Don't do it.

Dreifus, a *New York Times* writer and an adjunct professor at Columbia University School of International and Public Affairs, and Hacker, a veteran political science professor at Queens College in New York, spent three years interviewing faculty, students, and administrators and crunching statistics for their book, *Higher Education? How Colleges Are*

*Wasting Our Money and Failing Our Kids — And What We Can Do About It*. Their finding? That many of America's colleges and universities — especially the elite — aren't worth their tuition and serve faculty over their undergrads.

More outrageous, they say, is that tuition nationwide has jumped at more than twice the rate of inflation since 1982, so many kids graduate deeply in debt. "Tuition is probably the second-largest item you'll buy in your lifetime, after your home," Dreifus says. Given that, the authors suggest you consider the following as you bear down on the decision of where your child will spend the next four (or more) years.

## 1. Beginning adulthood without debt is worth far more than a designer diploma.

The authors' No. 1 rule for parents: Don't let your child go into debt for college. In 2010, almost two thirds of undergraduates borrowed money, and student-loan debt outpaced credit card debt for the first time. The College Board likes to say that a typical senior graduates with "only" \$24,000 in debt, but with interest, collection charges, and penalties for postponed payments, the amounts owed can exceed \$100,000. If you ever default on a federal student loan (and the rate of defaults is rising), you'll be hounded for life. Lenders can garnish your wages, intercept your tax refunds, and have your professional license revoked. You can't work for the government or collect your social security. "People have been sold this propaganda: 'The rates are so low; just get a loan,'" Dreifus says. "The long-term effect is to cripple your children."

## 2. Research universities are no place for undergraduates.

Professors at big research universities are often more interested in doing research and working with graduate students than teaching your child because their prestige (and their university's) depends on publishing. So they tend to host huge lectures and then foist undergrads off on teaching assistants who may or may not be supervised. "At Harvard, we ran into students who said they never had a professor who had enough of a relationship with them to write a recommendation for grad school," Dreifus says. How to avoid that? Go to a school that's completely dedicated to teaching, like a four-year liberal arts college with little to no research. "Look for seminars where 15 to 20 people sit around a table," Dreifus says. "The big question we want parents to ask: Is this a place that's about developing my child's mind?"

## 3. Colleges are overrun by administrators.

Student-to-faculty ratios are important, of course. But it might also be wise to ask about the proportion of administrators to students. Between 1976 and 2007, that ratio has doubled at colleges nationwide, the authors say, with bureaucrats serving in such roles as "babysitting coordinator," "dietetic internship

director,” and “residential communications coordinator.” Such services may be useful, but are they really necessary? “You should ask yourself, Is this really a college, or is this a giant multiversity with a lot of extraneous functions? Because that’s going to end up costing you,” Hacker says. “It’s a big reason tuition can now run a quarter-million dollars for four years.”

#### **4. The star professors touted in college brochures probably won’t be teaching your kid.**

Universities and colleges are increasingly relying on underpaid, part-time instructors to lead undergraduate courses. Contingent teachers, including paid-by-the-course adjunct professors, now do 70 percent of college teaching, up from 43 percent in 1975. (The elites aren’t immune: At Yale, the figure is 70 percent.) Most adjuncts don’t even have an office on campus, and because they make on average only about \$3,000 a course, they often teach at three or four different colleges. “It’s hard to be a great teacher and to be there for your students when you’re juggling that many jobs,” Dreifus says.

#### **5. The college’s best professors may not even be on campus.**

Though they get their summers off and breaks during the school year, tenured faculty at many universities are encouraged to take frequent sabbaticals. What will that mean for your undergrad? At Harvard, where senior professors get a sabbatical every three years, 10 of the 48 professors in the history department — more than one in five — were off doing research in 2010/2011. During a recent year at Williams College, another school with a great reputation, a third of the professors in the religion department were on leave. If you choose a school that gives its faculty a lot of time for research, your son or daughter might find that his or her senior-thesis adviser is on sabbatical in Tuscany.

#### **6. Don’t be seduced by the luxuries they show you on the tour.**

Today’s students get suites, private bathrooms, and food courts with chefs that make sushi and Dijon chicken, not to mention jumbo Jacuzzis and five-story climbing walls. It’s all part of an extravagant amenities race that’s helping to push up tuition rates. “When we sneaked in on parent/student tours across the country, we were shocked at the number of questions parents asked about amenities,” Dreifus says. “A college doesn’t have to look like Club Med. In fact, I’d say you should be suspicious if a school has a lot of amenities. When a college has every kind of plaything, that tells you something about its priorities.”

#### **7. Your tuition may be subsidizing a college president’s \$1 million-plus salary.**

College presidents create a tone and a direction for an institution, so take a look at the person at the top. Does he look like an educator? Has he switched to a new college every few years? What’s his salary? A growing number of higher education leaders are making more than \$1 million a year. “When a president is remunerated the same way as a CEO, that’s a sign that the school has embraced the corporate model of doing things,” says Dreifus. “This should be a public service. A university president should not make more than the president of the United States.”

#### **8. High-powered athletic programs drain money from academics.**

Only a handful of athletic departments actually pay for themselves. The rest rely on your tuition and fees to help pay for coaches, trainers, equipment, and travel and lodging expenses for the players. Birmingham-Southern College in Alabama has more football coaches (seven) than it has professors in its history department (four). “If you didn’t have football, you could hire more history professors,” Hacker says. The other problem is that once colleges get into big-time sports, corruption tends to follow. Even Princeton recently had an alumnus who paid tuition for a tennis player in violation of NCAA rules, Hacker says. (The student agreed to repay the money to charity.) He acknowledges that some teenagers love the excitement of painting their faces in team colors and cheering for the home team. “How can I argue with that?” he says. “Except to say that you should recognize the trade-off: It’s depleting the quality of your education.”

#### **9. Going to an elite university does not guarantee success.**

To prove this point, Hacker and Dreifus tracked the 900-odd students who graduated from Princeton in 1973 to see if the school was delivering on its promise “to prepare students for positions of leadership,” whether in business, public service, or the arts, which Princeton administrators claim as their goal. “We were very disappointed,” Hacker says. “There were only a handful of recognized names in that class of 900. What that tells us is simply this: In America, if you put your talents to their best use, by the age of 35 or 36, you’ll be passing people from Princeton, no matter where you went to school.” Sure, the authors acknowledge, a designer degree might help you get into medical school or law school at Harvard, Stanford, or Yale. That’s a nice bonus if you can pay the full sticker price, they say, but not enough of an edge to saddle your child with many thousands of dollars in debt.

#### **10. Honors colleges at public universities can offer as fine an education as the Ivy League.**

The honors colleges at City University of New York, Arizona State, and the University of Mississippi, to name a few, offer the intimacy of a liberal arts college at state-school prices. “These students get first pick of classes and have special classes to themselves, and at Arizona State, they have their own dorms,” Dreifus says. “We met students in those honors colleges who got into Harvard and other elite schools, but they said they didn’t want to burden their parents with that kind of expense. Now that’s a smart kid.”

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