

## Should I Go To College?

(Appropriate for Mid-Schoolers and older)

Michael R. Daily 11/20/06

Other youth bible studies by Michael Daily available at: <http://gciweb.org/2011/04/youth-bible-study-materials-michael-r-daily/>

Write on the board, "What would you do with an extra 1.1 million dollars? Have the kids answer and tell them we'll get back to that later in the evening.

In a few years you will be making the choice to get a college degree or live life without one. God does not want everyone to go to college. However, a trend has emerged in the last few years where fewer men than women are now attending college. This disturbing trend indicates that men in particular are being deceived into foregoing a college education at a time when it has never been more important. In the 2003/2004 school year 9.9 million women (57.4%) and 7.4 million men (42.6%) were enrolled in U.S. colleges.

One of the reasons this is happening is because of the way boys think. Boys think, "Why do I have to take medieval literature? I'm going to be a fighter pilot. There is nothing about medieval literature that will make me a better fighter pilot. This is a waste of time and I'm not going to do it". What boys don't understand is that this is not the point. The point is, there is a system in place and you have to follow the rules of the system. If you follow the rules, at the end, there is a large benefit you receive with many options to choose from. If you refuse to follow the rules you don't get the benefits – in fact, you don't even get the chance to try.

**Proverbs 15:14 - The mind of the intelligent seeks knowledge, But the mouth of fools feeds on folly.**

**Proverbs 19:2 - Also it is not good for a person to be without knowledge, And he who hurries his footsteps errs.**

**Proverbs 18:15 - The mind of the prudent acquires knowledge, And the ear of the wise seeks knowledge.**

Tonight I would like to help you get a feel for what life will be like with and without a college degree. Hopefully, this will give you a realistic picture of what to expect as you make your decision. (Write on the board)

<b>How much does it cost per year to live a middle class life?</b>	<b>Own</b>	<b>Rent</b>
Housing	12,000	7,400
House maintenance	500	-0-
Lawn care	250	-0-
Bug control	250	-0-
Car payment	4,000	4,000
Car maintenance (oil, tires, brakes, repairs)	1,000	1,000
Gasoline (per car)	1,000	1,000
Water / garbage pickup	500	-0-
Electricity	500	300
Gas (heating, cooking)	500	300
Phone / DSL line	1,000	1,000
Cell phone	500	500
Insurance (Car: by law, Life: need 10K for burial)	1,000	1,000
Clothes	700	700
Personal care (haircuts, etc)	300	300
Food and medicine	6,000	6,000
Entertainment (cable, eating out, movies, parties)	1,000	1,000
Birthday Gifts/Christmas fund	500	500
Vacation fund	500	500
Kid's college fund (future kids)	-0-	-0-
Emergency fund (broken leg, car window vandalism)	-0-	-0-
401K (retirement)	-0-	-0-
Giving (9%)	3,000	2,500
Taxes (FICA, income, sales, fees, inflation) 30%	15,000	12,000
<b>TOTAL</b>	<b>50,000</b>	<b>40,000</b>

### **Average starting salaries without college (2005)**

Construction worker	\$ 35,000
Mechanics / machinists	\$ 30,000
Receptionist	\$ 20,000
E-1 (military enlisted)	\$ 15,000 (but free housing)
McDonald's	\$ 13,000

Let's say you get a construction job. Compare the \$35,000 salary with the expense lists we made. First, you can't afford a house on this salary so it will be years of working and saving before you can buy a house – so you will need to rent an apartment. Even then you are still \$5,000 short. So, what are you going to cut? You have to cut \$5,000 off the list. Perhaps you will need to cut the cell phone, internet, vacation, entertainment – but that is still not enough. You may have to cut the car. Perhaps you could ride your bike to work or get a cheap motorcycle. Perhaps you should get a roommate to cut the housing cost in half. Now look at the giving. It's very tempting to say, "If I stopped giving to God that would fix half my problem right there". It takes a lot of faith to give God 10% of your income when you are struggling with these kinds of decisions.

### **Average starting salaries with BS degree (2005)**

Engineering	\$ 60,000
Computers	\$ 55,000
Pharmacist	\$ 50,000
Accounting	\$ 45,000
Business/Marketing/Nurse	\$ 40,000
Liberal Arts (history, journalism)	\$ 30,000
Teacher	\$ 30,000
Lieutenant (O-1 military officer)	\$ 30,000

Salaries tend to go up as the technical content (Math & Science) of the degree program increases, with degree level (BS, MS, PhD), and Grade Point Average (GPA). The pedigree of the school is not as important for most jobs. In other words the State University is just as good as Harvard or Yale for most jobs). For example, a PhD scientist /engineer/dentist /doctor with a GPA of 3.5 or better starts at \$ 85,000 right out of school. Lawyers are about the same. As a general rule if you graduate from college with a GPA of 3.5 (out of 4.0) or above this puts you in the group of people all the companies are trying to recruit from. You will be more likely to receive multiple job offers and then you can pick the one you prefer. If you graduate with a GPA of 3.0 or above you will probably end up working in your degree field but it may take some effort to land that first job. If your GPA is below 3.0 you may end up working outside your degree field. (these are generalities).

If you compare these salaries to our expense list you can see that many of these degrees provide enough money that you can have your own apartment and car. At the higher end of the scale you can even buy a house in just a few years. (Remember, it took your parents a lifetime to achieve their current standard of living. You will not be starting out at that level, you will start at a much lower level).

But the big difference shows up in lifetime earnings. In other words people with college degrees get bigger and more frequent raises.

### **Average Lifetime earnings (2005)**

PhD	\$ 4.0 million	<i>High School Diploma or BS degree - What could you do with \$1.1 million dollars?</i>
MS	\$ 2.8 million	
BS (4yr)	\$ 2.5 million	
AS (2yr)	\$ 1.8 million	
High School	\$ 1.4 million	

For men it is important to keep three things in mind when choosing a degree and career because men are responsible for supporting their wives and children. Its not enough to pick something because you enjoy it – you also need to be good at it and it needs to be something in demand so that you can make money at it. For example, lots of people enjoy golf but they are not very good at it so that would be a bad career choice.

Some people enjoy something and they are good at it but there isn't much demand for it. For example, a degree in history is unlikely to lead to a career as a historian unless you get a PhD and become a college professor and write books. For most of us history is a hobby. At my company one of the other managers works full time as an engineer but his hobby is doing research and writing books on the US Civil War. He is considered one of the world's experts in Civil War history but he recognized that his love of history was, for him, more suitable as a hobby than as a career.

I have always enjoyed teaching but when I went to college I never considered getting a teaching degree because I wanted to make more money. I also enjoyed engineering so I went into that. Nevertheless, I have had the opportunity to teach classes to other engineers for most of my career and have found that I can use my interest in teaching even as an engineer.

### **What is College Like?**

It takes a lot of hard work in high school and college to get a BS degree and you may wonder if it is worth it. When I was in college I was just another kid in a sea of 20,000 students. I walked around campus in my T-shirt, jeans, and tennis shoes, I had no money, and no one cared if I lived or died. Other kids were goofing off, playing, not studying – I felt like I was missing out by working as hard as I did. Maybe I should switch to something a little easier, maybe I shouldn't try so hard to get "A"s – maybe "C"s and a few "B"s was good enough. But I decided to work hard and do my best.

**Lamentations 3:27 - It is good for a man that he should bear The yoke in his youth.**

### **Ecclesiastes 9:10**

**Whatever your hand finds to do, do it with all your might; for there is no activity or planning or knowledge or wisdom in Sheol where you are going.**

The bible does not say that being smart leads to success – it never says that. The bible says that being diligent is the key. Diligent: characterized by steady, earnest, energetic effort.

**Proverbs 10:4 – “Poor is he who works with a negligent hand, But the hand of the diligent makes rich.”**

**Proverbs 21:5 – “The plans of the diligent lead surely to advantage, But everyone who is hasty comes surely to poverty.”**

**Proverbs 12: 24&27 – “The hand of the diligent will rule, But the slack hand will be put to forced labor.”  
A lazy man does not roast his prey, But the precious possession of a man is diligence.**

**Proverbs 13:4 - The soul of the sluggard craves and gets nothing, But the soul of the diligent is made fat.**

In college I worked hard and I was a good student but I wasn't a great student. I was in the top half of my class at the State University but my professors never considered me to be one of their protégé's. In fact I was having trouble in my physics class when I was a freshman so I went to visit my professor to get some help. He helped me for a while and then he said that I might want to switch to an easier major – “I don't think you'll make it as an engineer”, he said. Well, I didn't change my major and I worked hard. It took me an extra year to graduate but I stayed diligent. When you get to college you will probably have a teacher who at some point says the same thing to you. Don't give up – just keep being diligent.

**Proverbs 18:12 - Before destruction the heart of man is haughty, But humility goes before honor.**

In my Junior year I had worked hard through 3 years of college but nothing seemed to be any different. People still treated me like I was a high school kid. It was like all the work I had done in college meant nothing – perhaps I was wasting my time. And it was like this right up to the last day right before I got my degree. I was just another faceless student among 20,000 students with no money, walking around in my T-shirt and jeans, no one caring if I lived or died. But the day I actually received my degree everything instantly changed.

## **Once You Have the Degree Everything Changes**

I interviewed with Bell Labs – they flew me to Chicago. As I got off the plane I saw a man (he was old enough to be my father) in a chauffeur's uniform and he was holding a sign that said "Mr. Daily". I thought for a moment and then I asked him, "You're not looking for Mike Daily are you?" "Oh yes sir, let me take your bags, sir". So he carried my bags through the airport out to the curb and toward a stretch limo. As he put my bags in the trunk I wondered how many of us they had in the limo. When I got in I saw that I was the only one. So, there I was, 24 years old, tooling down the highways of Chicago in my chauffeur driven stretch limo.

I noticed there was a little refrigerator in the limo with drinks in it and I was thirsty so I asked, "would it be OK if I had one of these drinks"? "Of course, sir, they're for you. He took me to the Sheraton Hotel and carried my bags to the front desk. After checking in the hotel host said, "Sir, there is a message for you". The message was from one of the managers at Bell Labs. He and his wife wanted to take me out to dinner that night. I put on my brown suit (I didn't know you were supposed to wear a blue or grey suit) with my clip-on tie (I didn't know how to tie a tie back then) and they took me to a fancy restaurant. The restaurant had its own chef – I mean a real chef. The menu didn't have prices on the menu but I didn't mind because I wasn't paying for it. I had a hard time understanding the menu because it wasn't written in English but I recognized the word "lamb" so I ordered that. What I ordered was the Medallions of Lamb with Mint Sauce. It was really good.

So the manager started talking with me telling what a great place Bell Labs was to work for and how they only hire the best and the brightest and how they had invented the transistor and how they really hoped I would be joining them. He asked me if I had interviewed with any other companies. I said, "yes, Boeing, Rockwell, Lockheed, ... He said, "What did they offer you?" "They offered X amount of money". The manager thought for a moment and said, "I think we can beat that number – we can get you more money than that". "More money sounds good", I said.

I also interviewed at Rockwell. They sent a man over to my hotel to pick me up and have breakfast with me. While we were eating he said, "Do you know what they are paying kids like you right out of school? They're paying them this much money, can you believe it? Do you really think you're worth that much money?" I was thinking, I just wanted to have a nice breakfast – but I said, "I think I'm worth whatever the market will bear". He smiled and said, "That is exactly right".

## **Experiences**

But it is not just money, college opens the door to many other experiences.

For example, I have been to Palm Springs 3 times. Palm Springs is a resort area where movie stars used to hang out. People have a lot of money there and one of the things I stumbled onto was a little league baseball park where all the fields were scaled down replicas of major league stadiums (Boston, NY, LA) including the city skylines and crowds painted in the outfield. The Boston stadium even had the "Green Monster" wall and everything was to exact ratios.

My company sent me to Alaska where I stayed at the hotel that is the headquarters for the Iditarod dog sled race. Alaska is called the land of the midnight sun because during the summer the Sun does not set. Sure enough I looked out my hotel window at 11pm and it was daylight – people were out walking their dogs.

I attended a conference in St. John's Newfoundland, Canada (Eastern most point in North America – it has its own 30 minute time zone)

My company sent me to take a class in Florida. One morning I went down to have the hotel's breakfast buffet. The buffet was on steam tables with covered lids. As I reached out to remove the lid from the scrambled eggs another man on the other side did the same thing. Our hands bumped into each other and we both apologized and I looked up at him – it was Arnold Palmer! (Arnold Palmer was the Tiger Woods of his generation – it would be like you bumping into Tiger Woods in the breakfast buffet line and chatting for a few seconds)

Those were all interesting experiences but I would not have had any of them without first getting a college degree.

## **The Oscars**

Always do your best because you never know what it will lead to later in life.

## **Ecclesiastes 11:4-6**

**He who watches the wind will not sow and he who looks at the clouds will not reap. 5Just as you do not know the path of the wind and how bones are formed in the womb of the pregnant woman, so you do not know the activity of God who makes all things. 6Sow your seed in the morning and do not be idle in the evening, for you do not know whether morning or evening sowing will succeed, or whether both of them alike will be good.**

Every major profession has its version of the Oscars. Journalism has the Pulitzer prize. Science has the Nobel prize. The best fielding baseball player at each position in the Major Leagues wins the Golden Glove Award. For engineers its the R&D100 awards. In 2002 I received an R&D100 award. My company sent my wife and I to the banquet in Chicago and we dressed up in formal attire to receive my award. (That night, dressed in my tuxedo, was the closest I will ever get to looking like James Bond).

All of this happened because I was willing to follow the rules and be diligent even though I was just a typical engineering student at the state university. College gave me the chance to try and you never know where it might take you. But if you don't have the degree you often don't even get the chance to try.

Even though it's a lot of work, college is something you should seriously consider.

QUIET TIMES ALONE WITH GOD

*JEREMIAH 15:16*

**THEME:** *Should I Go To College ?*

**PASSAGE FOR MEDITATION:** *Proverbs 15:14, Proverbs 19:2, Proverbs 18:15*

How does this passage relate to the theme?

When I reflect on this passage, does it primarily convict, encourage or challenge me? Explain why:

How will I apply this passage to my life in the coming week and is there anything I can do today to make this passage a part of my Christian life?

**PASSAGE FOR MEDITATION:** *Lamentations 3:27, Ecclesiastes 9:10*

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**PASSAGE FOR MEDITATION:** *Proverbs 10:4, Proverbs 21:5*

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*JEREMIAH 15:16*

THEME: *Should I Go To College ?*

**PASSAGE FOR MEDITATION:** *Proverbs 12:24 & 27*

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**PASSAGE FOR MEDITATION:** *Proverbs 13:4, Proverbs 22:29*

How does this passage relate to the theme?

When I reflect on this passage, does it primarily convict, encourage or challenge me? Explain why:

How will I apply this passage to my life in the coming week and is there anything I can do today to make this passage a part of my Christian life?

**PASSAGE FOR MEDITATION:** *Proverbs 18:12, Ecclesiastes 11:4-6*

How does this passage relate to the theme?

When I reflect on this passage, does it primarily convict, encourage or challenge me? Explain why:

How will I apply this passage to my life in the coming week and is there anything I can do today to make this passage a part of my Christian life?