Financial aid is offered not to benefit you, but rather to maximize revenue for the college. After all, they'd much rather discount the price from $20K to $15K instead of having you go spend your money elsewhere. Compare prices after all financial aid is accounted for.

- Avoid student loans if at all possible. Don't let anybody tell you that they're a form of financial aid. They are not—instead they are a very dangerous trap. We'll have more to say about that in the next chapter. A good rule of thumb is to never take out student loans for your freshman year. Then if you decide to *Drop Out Now* you're not totally screwed over. Don't go to a college you can't afford.
- Colleges are not all the same. Oddly enough, it's the students who determine how good a college is. That's because teachers teach to the students they've got rather than to some hypothetical standard. The better the students, the higher the academic rigor. The best quick way to judge a school is to look at the average SAT scores of enrolled freshmen. You want to choose schools where you are slightly above average, but not far above average.

Case Study: Government Jobs

One of the ways in which colleges have not kept up with the times is that too many majors prepare one for government employment. This may have worked in the 1970s and 1980s, but it doesn't work in the New Normal.

Almost all education majors expect to work for the government. People who major in sociology (especially criminology) can only work for the state. Many health care workers are employed by the state, as are most college professors. Geographers and civil engineering majors mostly plan on working for the government.