

College Success Guide

*Keys to unlocking joy and rewards
in the greatest learning adventure of all.*

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Introduction

For 25 years, I've wanted to share some of the things I learned as a successful college student. Although it's taken me a long time to put these tips and techniques into writing, the lessons and rewards are as timeless as learning itself. I hope this guide brings you some insights into what it takes to be a success in college, and opens the door to the increased sense of joy and accomplishment that's possible on your journey. Of course, many of these concepts apply to learning at any age, so for the rest of you non-college students, I want to welcome you, too!

Although I eventually graduated first in my college class in Finance, I wasn't always a top student, or even a good student. In fact, until I was 23, I had never been an "A student" at all. I spent most of my school years earning B's, and when I began college in my late teens, I often received C's and D's before dropping out for a few years. But after drifting and going nowhere for awhile in the Los Angeles music scene, I became fed up, and very motivated to learn and make something of my life. The second part of this article describes my personal journey in detail.

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I had some truly wonderful times when I returned to school. In fact, they were some of the best years of my life, even though I didn't party (I had done enough of that!) or much of anything besides studying and being a student. As I began to experience success in college, there were many unexpected rewards. It's my hope that you, too, will experience the sense of accomplishment and new possibilities that learning in a college setting can bring, and the doors it can open as you build your own future.

We're all a bit different, and some of what I share here may not seem to fit for you. You may learn differently, be at a different time in your life, or at a different stage of growth. However, there are some things that can't be fully appreciated until you have the experience for yourself. So I encourage you to keep an open mind and try some new things. You can always go back to the ways you do things now if some new approaches don't work. Remember, my goal is to make your college or university experience richer, easier and more rewarding for you.

You know what's cool? This is your journey, your adventure. No two of us have the same experiences in life (or in college). We get out of it what we put in. You'll meet all kinds of people, including some that will change your life in amazing ways. You may discover that you actually like history, or science, or some other subject that you always found boring or intimidating. You may get the highest grade in your chemistry class, or write an exceptional paper that your teacher will keep to share with students in future classes, as an example. You'll discover secret shortcuts and insights that are all your own. For example, when I was just browsing in the college bookstore one day, I just happened to notice a little paper booklet that rated the professors at my school. I couldn't believe it! There were actually student ratings of how hard teachers were, how fair, how much homework they assigned and more. With this little guide, the world was at my command; I used it to pick the highest-rated teachers I could find, and wound up with some outstanding classes and professors who helped me open

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important doors later. Now, a lot of information is online, of course. In fact, there's at least one website that rates teachers from a number of schools: www.ratemyprofessors.com. So, explore, indulge, dive in, deepen. You'll be amazed what you discover!

One final note. College is fundamentally different from high school. In high school, you were just trying to get thru, and the faculty just wanted to get you thru. In college, it's totally up to you, the student, to get what you want out of the experience, and the faculty and other resources are essentially willing to support you as far as you need. This is why you should think about all the other hints and tips listed here — they help you get the most out of college.

Tips and Techniques

Get to it and do it. First and foremost, doing well in education is about focus and commitment. Someone once asked me what my secret to doing so well in school was, and out of my mouth came the words, "Get to it and do it." What I meant by that was that I used my time, energy and attention to do the work required. And it's amazing what time, energy and attention can achieve! The main card we have to play in life is how we spend our time, and with attention and persistence, we can accomplish amazing things. By the way, I've found that it is far easier to do something than to think about doing it. It may sound strange, but it takes effort to think, and it can be exhausting. So, try this: pick up that college catalog, or sign up for that class, or just start writing that paper! You'll find that the hardest part is getting started. Once you're doing something, it often begins to just flow. So, get to it and do it!

Follow the Rules. The second tip I have for you sounds like no fun at all. I can just hear you saying, "Follow the rules?" Since when are rules any help? But here's the secret: the people in your school know what it takes to be successful, and they give away the secrets for free, every day. If you just do what your professors and teachers suggest, you're almost guaranteed to begin succeeding!

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Now, what exactly do I mean by "rules"? Actually, I mean two things. First, follow the basic rules of showing up, being on time and paying attention to basic requirements like registering on time. (Coincidentally, these rules will serve you well throughout your life, because people will come to expect that they can count on you, and you won't be sabotaging yourself by missing requirements.) The second part of following the rules that's a bit more subtle — most people miss this — is that in college, teachers give you rules and methods that will almost guarantee success. This may be the most important tip in this College Success guide, so I'll repeat it: Do what your teachers recommend. If they say, "Go down to the bay and read your book by moonlight while doing yoga," do it! (Again, thinking about it is so tiring, while actually doing it is much easier.) And, because the teachers know what it takes to master their particular subjects, if you do what they recommend, you'll find that it works. It isn't often that we get magic keys handed to us, but in this case, it's like that. Try it and see what results you get. You'll be amazed!

Jump Start. Here's a quick, easy tip that can help you get ahead and stay ahead, while reducing pre-term jitters: read the first chapter of your textbook before the first class session. You'll be better prepared when classes start, you'll be more confident and you'll free up valuable time during the class term. You might even impress the professor on the first day. Thanks to my dad for sharing this great suggestion with me so many years ago!

Investing Grows Interest. No, I'm not talking about money when I say investing grows interest. I'm talking about something that's pretty amazing: the fact that the more you invest of yourself, the more interesting subjects become. There were times in my college career that I had to take courses in subjects I wasn't particularly interested in, or didn't think I was interested in. However, I was committed to doing the same thorough job in all areas, so when I took these courses, I worked just as diligently as I did in courses I was interested in. And an amazing thing happened: I became interested in these "new" subjects, including accounting and business. In fact, I discovered that the more I invested of myself

— my time, my energy, my attention — the more interesting these subjects became. My theory is that when we invest ourselves and put energy into things in our lives, they become part of us, and we identify with them to a greater extent. However it works, this is very important, because being open to new experiences and topics can lead in new directions — even new life directions. And a side benefit is that as subjects become more interesting, it's requires much less effort to go to class, study and do assignments. So, I invite you to try this experiment: when you wind up in a class that you think won't be interesting, don't spend time thinking about why you don't like it and how hard it will be for you. Just attend and do the work the professor recommends. It will make your life easier, and you might just find yourself growing to like, or even love, something you always thought you'd never like.

Different Kinds of Learning. You might think that all college learning is related to thinking or reading books. But in fact, there are different kinds of learning in college, just as in life. We all know that we can't learn to ride a bike by reading about it, but how many of us try to learn math by reading? For most of us, reading about math just doesn't work. In my experience, math is actually a skill that's learned through practice. As we work our way through solving each question, we exercise our memory, imagination and problem-solving skills. The end result is that through the repetitive practice of solving math problems, we build our skill. And skills take practice to develop.

I think of knowledge as being divided into three types: skills, concepts and memorization. Each type of knowledge requires a different kind of learning technique. As I mentioned above, skills are learned through practice. Examples of skills are playing a musical instrument, typing, problem-solving, and using tools such as computer programs. Concepts are logical connections that can be learned by imagining the processes and relationships of the parts. Concepts are actually my favorite kind of learning, because once I clearly see, or imagine, the connection between the parts, I will always remember it. Memorization is the simple but painstaking process of repetition. We must keep repeating something

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over and over and over until we just remember it. This is my least favorite kind of learning, because it's so time consuming, and once I remember something using this method, I'm likely to forget it a week or a month or a year later. And, I'm never quite sure that I've "got it."

Each kind of learning is necessary under certain circumstances, and we need all three methods in our toolkit to cover the diverse kinds of learning challenges we face in our educational career. This is the main reason I stress following your professors' instructions and recommendations religiously; they know what types of learning practices will help you gain mastery of a given subject better than anyone else, because they had to learn the subject themselves, and they are experts at helping you learn and master the material.

Like memorization, skills are developed through repetition. But, unlike repetition, skills involve doing something, or practicing. Skills are hardest at first, when we're not familiar with them. Imagine taking a yoga class. At first, you're not sure where to put your hands, or how far to bend in a certain pose. But, as time goes on, you begin to sense when you're balanced, or how to bend so that it's comfortable. You begin to just do something without so much thinking. Remember when you learned to tie your shoelaces, or ride a bike? You didn't know if you'd ever get the hang of it, but you kept practicing until one day — suddenly, you had a new skill! A good instructor breaks skills down into manageable, doable pieces, so that you can build gradually. A good instructor also shows you how to do skills efficiently, so that you don't waste time or effort. And a good instructor strongly encourages, or insists on, practice. There's no other way to learn a skill. And the more you practice, the better you get.

Concepts involve logic and interrelationships. They're like machines; if you do this, then that happens. One piece flows to another. If you can build a picture of how the logic flows, you've mastered the concept. Concepts require an active imagination, and mental exercise. You recreate the model in your head. It's fun and rewarding when a concept becomes clear. You can then use it as it is, or play

with it to see what would happen if something were different. The best concept teachers have a wonderfully clear picture of the concept in their own mind. Usually, they have first-hand knowledge and experience with the subject, such as the geologist who's worked in the field and understands how the texture and properties of rock and soil contribute to the process of what makes an earthquake happen. Unfortunately, as novices, students have few tools to discern who has an excellent grasp of subject matter. It's not helpful if the person presenting the information doesn't clearly understand the subject, such as a reporter or author writing about a subject he or she is not well-versed in. But the discerning student can realize that a subject may not be completely clear because the source may not have the best grasp of the material. One way to overcome this obstacle is to seek out better sources, through books, articles, conferences or presentations. The internet makes this process easier than ever.

Memorization is a tool that we can use when there is no other way to learn material. It's time-consuming and boring to repeat something over and over, but it's effective. Learning terminology or government regulations can fall into this category of learning. So can a list of steps that aren't related. One way that I overcome the hurdle of memorization is to turn the problem into a story. So-called memory experts use this trick all the time. They create a story out of a list of elements to be memorized. Again, the key is using mental pictures, but this time you're not constrained to someone else's pictures — you can make up the most outrageous, humorous or personal stories you want in order to help you remember. Once, when I was studying for a final exam in marketing, we had the list of the 36 possible questions that might appear on the exam. We had time to research each scenario and think of the recommendations we would make for each situation. I'd answered each question with a legal page full of suggestions. But here I was the night before the exam; how was I going to remember my 10-15 suggestions for each of 36 different scenarios? I started creating stories about each one. It amazed me that in just four hours or so, I was able to create 36 stories, each with 10-15 details, and I could remember all of them. In fact, that still amazes me. The next day, when I saw the selected questions on the final

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exam, the only thing holding me back was how quickly I could write. I got an A+ on the exam.

Taking Tests. Test-taking creates a lot of stress and worry for many people. The antidote is adequate preparation, of course. If someone were going to test you on what your favorite foods are, you'd have no stress at all. You know you know the subject. So, successful test-taking comes down to how much thought and preparation you've done in advance. And the good news is that you have total control over that.

Almost without exception, professors will tell you what to expect on tests. If you pay close attention, you'll be able to save yourself a lot of time and trouble while increasing your chances of getting a good grade. For example, they'll tell you what material will be covered, what types of questions will be used (multiple-choice, essay, true-false, etc.) and whether it's okay to use notes during the exam. If you're not paying close attention, you may miss some big clues.

One of my favorite examples involves an experience I had in a personal finance course. Just a few days before our final exam, our professor quietly mentioned that most of the chapters in our textbook would not be covered on the exam. As was my usual practice, I was sitting in the front of the class, and heard this comment. But most of the students in class were talking and distracted at that moment, and missed it. He only said it once. As a result, I knew I could just review what we had discussed in class, and skip a review of the entire 200+ page textbook. What a gift that was!

Occasionally, professors allow students to use notes during an exam. In one case, we were allowed to bring one page of notes to a statistics final exam. I had fun gathering the key elements of our material, and organizing it clearly for myself, with all the formulas and rules I needed. You can bet I was completely confident as I walked in to take that test.

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Sometimes, your entire grade in a college course will depend on one or two tests, for example, a mid-term and a final. This is perhaps the most daunting challenge in test-taking: you have little or no experience in the types of tests the professor creates, and you have to study and remember all of the material from half or even the entire term for one sitting. Hopefully, the professor has given a clear idea of what to expect, maybe in the form of sample questions or specifically what material will be covered. The worst example of being in this situation that I recall was an insurance exam. The entire course grade was riding on the final exam, and the textbook was about 400 pages long. It had been a busy quarter with other demanding classes, and I hadn't done the required reading. I wound up reading the entire book the night before, getting maybe one hour's sleep before the test. But everything worked out okay, somehow. I got an "A" on the exam. I don't recommend this approach, but in a pinch, an extraordinary effort can pay off!

Fortunately, the grades in most of your classes will be earned over the term, perhaps with several papers or tests. If this is the case, you can reduce final exam stress by accumulating great grades during the term, so that your final exam performance doesn't have to be stellar. Again, an example from my own experience. There was one class in which the final carried only a moderate weight in the final grade. I knew that I'd done well throughout the term, and figured out that I only needed a "D" on the final to get an "A" in the class. It was kind of like my good karma working when I needed it the most — during finals week, which is always super-busy and stressful. Believe me, I wasn't at all worried about that test!

One final, practical tip for taking tests: Answer the questions you're reasonably sure of first, while skipping over the questions that stump you. That way, you don't run out of time before you get to all the questions, and you build confidence (and begin to get in the groove with the topic), which provides momentum to get you through the rest of the test. I always marked the questions that I wasn't sure of, usually with a pencil dot next to the question

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number. Once I was done with the questions I knew the answers to, I went back over the questions I wasn't sure of. The marks made them easy to identify, and saved time. It was usually reassuring to discover that I was unsure of only a relatively small percentage of all the questions on the test. I took my time and kept reviewing the questions I was unsure of until the end of the test period, unless I felt confident of all the questions.

Remember that it's okay — and normal — to be a bit nervous taking tests. In fact, it's good, because you need that extra energy to keep you focused and doing your best. This is good preparation for life and work, where life presents challenges that make us nervous from time to time. For example, whenever I meet with clients, do an interview for our podcast, or do public speaking, I'm always a bit geared up. I'd be more worried if I weren't a little nervous, because then I'd have to ask myself if I really cared all that much about getting good results in the situation.

You Never Know What Will Pay Off. Here's a great reason to keep an open mind in college: you never know what will pay off. You'll take classes without having a clue how they might be useful or apply to you later in your life. But life takes interesting twists and turns, and a lot of what you learn will be useful. Besides, as long as you're there, you might as well make the most of the situation and learn what you can. Here are three examples of subjects I never knew would be important to me. Yet, in the end, they were.

Typing. First I was a music major, and later a business major. Who would have guessed that typing would ever be an important skill for me? (This was back in the days before computers.) As it turns out, my typing classes paid off big-time when we all got personal computers at our desks, and type all the time. My 65 words-per-minute speeds me through typing client notes, writing emails, composing articles and entering information online. In fact, in my first job, people warned me not to type, as they thought others would perceive me as a

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secretary! Now that secretaries are about as common as dinosaurs, who's having the last laugh?

Business classes. When my music guidance teacher suggested that I take business classes, I took his advice. At first, it was on the basis that these classes would help me run a recording studio I was an investor in. Later, I realized that no matter what direction my working life might take me, it would be helpful to know business, so I took more courses, eventually becoming a business major. Little did I know I would wind up working in personal finance and loving it.

Writing. English and writing seem somewhat unrelated to music or to business, but they're not. In fact, because I was willing to put some real effort into writing, I developed some skills that have set me apart from others. My clients appreciate clear communication, and I've had articles published in journals, national magazines and on the internet. Now, I'm working on a book. I couldn't have foreseen how important writing would become to me, but now I wish I could find my old English professors to give them a big, heartfelt THANK YOU!

Biology. Here's an oddball subject that wouldn't seem to fit with my career in personal financial planning. But, the pre-med biology course that I took in order to get units needed for graduation has paid off, too. One of the most exciting investment areas is health care and biotechnology. My biology course experience prepared me well for understanding some of the basic mysteries of cells, genetics and chemistry. Now, I'm able to understand much of what I read about scientific advancements in medicine.

Choosing a Major. When we're in college, few of us know what kind of work we'll be doing later, and being asked to declare a major can be a little intimidating and scary. I spent a lot of time, and a lot of sleepless nights trying to figure out what to do both before and during college. What I finally discovered, well after leaving college, was that you don't have to have a perfect plan, or even perfect clarity on where you're headed, before you get started in

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college or before you declare a major. The answer is fairly simple: start with your current interests, and be open to trying/exploring new things.

I started college as a music major, and now I'm helping people with their money. I never would have guessed that my life would take this course, but as much as I love music, I'm thrilled to be doing what I do. And I never would have found this path if it weren't for my college experiences. My point is that you don't have to figure it all out before you get started. In fact, most of us discover what we love by being exposed to it (or pieces of it), just by living our lives and gaining experience. Putting your life on hold until you "figure it out" probably isn't a good idea. People sometimes call this "analysis paralysis." There's nothing wrong with thinking, reading, discussing and even praying about your life's direction. But my advice is to start with what you love, or what you think you might love, and take some steps to explore it. Along the way, you'll learn a lot, and that will not only serve you in your life, but you'll discover people, ideas and opportunities that will help light and lead the way for you.

Taking Notes. Some people say that taking notes is a distraction, and makes it hard to follow lectures. But taking notes really worked well for me. Of course, it's hard, if not impossible, to keep up with what someone's actually saying, word-for-word. So, the key is to use shortcuts to get the important information down.

One of my college classmates had a system of abbreviations for common words that I borrowed from. Here are some examples. "You" was written "y/". "Can" was written "c/". "Do" was written "d/". "Not" was written "n/". So, for example, "you can not" became "y/c/n" in our own, personal shorthand. It's amazing how often common words are used, and as a result, these shorthand abbreviations can save lots of time.

As time went on, I developed my own abbreviations for terms that came up a lot in my classes (which were mostly in business and finance). For example,

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"industry" became "ind", "profit" became "π", "breakeven" became "b/e", and "company" became "co". It doesn't take long to get used to using your own shorthand, and to learn to capture, store & write important concepts as they're being presented. Diagrams and sketches are also handy, and can be included in hand-written notes. With the increasing use of portable, laptop computers, good typists can take notes even faster.

These days, many people have considerable experience with using shorthand on electronic devices, such as sending and receiving text messages on cell phones. You might try using these same abbreviations to give yourself an edge in note-taking.

Besides just having the information to refer to later, taking notes has two other very important functions: it forces us to think about what we're hearing, and it helps us to remember. Listening and taking notes forces us to actively distill what's really important about what's being said — if only so we don't have to write down as much. And the simple act of writing things down helps us to remember information. It's a trick that keeps our minds focused.

Which brings me to another important point: taking notes while reading is a wonderful way to understand and remember reading material, too.

Unfortunately, it's a lot of work, and may not always be worth the effort. So, many people use underlining and highlighting when reading, which is a decent alternative. Not only does this help you stay focused on the content in a way that enhances your memory of it later, it also helps you focus on important concepts when you re-read the material later, say for a mid-term or final exam. By the way, highlighting is easier than underlining, because drawing straight lines is difficult; a highlighter is plain just easier to use.

Finally, I don't recommend recording lectures, because it takes too long to play them back — wasting valuable time — and there's the danger that you can become complacent, thinking "I can always listen to this later." That can lead to

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inattention in class (where a good deal of the material you need to capture is visual), and often "later" never comes.

Aim for Knowledge. Grades will follow. Getting good grades is certainly gratifying, and it can be rewarding, but in the long run your grade point average is nowhere near as important as what you actually learn in college. I don't think I've ever gotten a client or a job as the result of having a 3.9 GPA or graduating first in finance. But I enjoy the rewards of what I learned nearly every day of my life. While I enjoyed the achievement and recognition, it was actually just a by-product of learning as much as I could. Getting high grades wasn't my primary goal. Think about it — if you learn the material and participate fully, you'll get good grades anyway. I recommend focusing on learning and doing the work; if you do, good grades will follow.

Not to make too big a deal out of this, but focusing on grades has a couple of downsides. One is that if we aim for the minimum to get, say a B or a C, there's a danger that we'll fall short and miss our goal. After all, we aren't in control of what will be on the tests we take, or how well other students may do (if we're being graded on the curve). In other words, the only thing we can actually control is the work we do, not how we're evaluated and judged. A second point is that this lesson applies in other areas of life, too. Many people focus on making money, for example, rather than finding something to do that's rewarding in and of itself. Sooner or later, we run out of enthusiasm and energy for doing things we don't enjoy, and we find it harder and harder to be successful. In fact, there's a saying (and a book title): "Do what you love and the money will follow." I believe there's a great deal of truth in that. And similarly, I believe "Learn as much as you can and the grades will follow."

Writing and Papers. Being able to communicate effectively, in writing, is a key skill that can set you apart from the crowd and open the doors to extraordinary opportunities. If you think about it, communication is a complex process, and seldom do things come out clearly or with the tone that we'd like when we first

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put words to paper (or screen). What I love about writing is that I can take my time, think about what I want to say, and re-write until my paper or article is just the way I want it. Surprisingly, effective writing is relatively rare, because most people don't take the time to think about what they write; they just dash it off, expecting that people will understand what they've said. In contrast, clear writing stands out, and gets a writer noticed. In college, you have the chance to sharpen and practice your writing skills in the papers you write. There are three main areas of writing that I'll touch briefly on, here: structure, communication and polishing.

First, the structure of the paper is key, because it defines the direction that the paper will take. The basic tool used to organize structure is the outline, which can help keep you on track, while saving a lot of work. All papers have some structure, or logical flow. For example, the paper might start with the statement of a problem or question, followed by a discussion of the problem, and ending with a conclusion or recommendations. In turn, each of these main parts may have sub-parts, breaking down a logical argument or path of research, for example. By sketching these main parts out, your research and thoughts can be grouped or organized under the main headings of the outline. This can make organizing and writing a paper relatively fast and easy. For example, I used to go to the library and collect articles and bits of information that related to my subject as I ran across them. I didn't have to know how it was going to fit together while I was doing the background research in the library, exploring various connections and related information. I would then make a photocopy of each relevant discovery, and by the end of the day I'd have maybe a dozen to twenty articles on separate pieces of paper. Based on what I'd found, I'd create an outline of what I wanted to say in my paper. Then, I would label each photocopied article or page with the place where it fit in my outline (for example, II.A, IV.B). The last step was to write the article from the beginning, simply including quotes, ideas or references from each piece of research in the relevant section of the paper, as I wrote it. That kept me organized, and I was able to work quite quickly and easily. Many times, I was able to write the paper in one

draft. Now, of course, with word processing software it's even easier to insert research information where it fits, without worrying too much about leaving something out or moving it later.

The second area of writing I'll cover — and this is where so many people fall down — is communication, or the way you use words to communicate your thoughts. The important thing here is to think about what you're writing from the perspective of the reader. That means it should be clear, concise and appropriate for your audience. Even though your professor may be an expert, this is a good opportunity to polish your written communication skills to the point where your thoughts would be totally clear to someone who knows nothing about your subject. You'll make your professor's life easier when trying to make sense of what you're saying, but also be building a valuable skill that you'll use throughout your life. The secret is in reviewing and re-writing. In re-writing, or editing, it's important to take a step back from what you've written, and get your mind on something else for awhile. In fact, it's best to wait a day or two before reviewing what you've written, if you have that much time. Then, when you come back to it and read it, pretend you are the person or group you wrote the document for, and read it as if you've never seen it before. Does the logic flow smoothly? Is it easy to read and understand? Does it have the tone you want (friendly, encouraging, helpful, fun)? If your papers need a lot of re-working after they're first jotted down, don't feel bad — that's true for almost everyone's writing. You're trying to make information clear to someone who doesn't know it, and that takes some effort if you want to do it well. That extra effort will be greatly appreciated by your future readers: co-workers, customers and perhaps the public. Word processing makes it easy to do. Before the days of personal computers, we often had to re-type entire pages when we wanted to make a single, minor change in a paper. Finally, after you've edited your paper, take another break and re-read it again. Make more changes as time allows and your goals dictate. This is a place where you have to find a balance between perfection and time and energy. There's always room for improvement, but we have to quit working on a paper sometime!

Third and finally, it's time to polish your paper. This is the step in which you check it for misspellings (thank goodness for automatic spell-checking), but also for grammatical and punctuation errors. Some teachers are more demanding in this area than others, but again, it's a great opportunity to learn and practice. Someday, you may write for the internet, for example; and you'll lose customers if words are misspelled or your grammar is bad. Errors can damage trust, and trust is important. Like it or not, one of the ways that people make judgments and choices is by looking for care and expertise, and with little else to base judgments on, they'll look to writing as a telling indicator.

To sum up the writing process:

- Take your time
- Do your research
- Take pride in your work
- Have fun
- Use outlines to get organized
- Write as clearly as you can
- Remember to review and rewrite
- Eliminate misspellings and fix grammatical errors

Doing Research. Doing research is a great opportunity for discovery and ideas, and many times it makes the difference between success and failure. Back in the day (my day, actually), it meant a trip to the library, which was a nice, quiet, comfortable place to work. But going there did take time, and unless you had a lot of coins for the slow (and smelly) copy machines, the material you found had to stay in the library. The internet changes all of that, but raises the bar in doing research.

My favorite personal story involving research is from my first marketing class. We had to write a paper on product strategy for an oral diabetes drug, as if we

were working for the drug company that invented it. As you may know, most diabetes drugs are given by injection, so a pill would be a potential blockbuster for a drug company. My study partner and I went down to the library and did some research into the time period when this drug was reportedly invented, to see what was going on in the market for diabetes drugs at that time. It turned out that there really was such a drug invented at the time, but we discovered a major problem: there were serious side effects, and the Food and Drug Administration had indicated that it wasn't likely to approve it (later, they did reject the drug, as it turned out). So, in our papers, we recommended a wait-and-see approach before the company began to invest heavily in the drug. Simple and obvious, right? Well, it turned out that my study partner and I were the only students in our class of thirty who did the research and found out about the problem, and we were the only two who got A's on our papers. I'm not sure anyone else even received a passing grade on the paper. The message the professor wanted to get across to us was simple: a little bit of research can save a company a lot of headaches and money. I'm still amazed that only two of us bothered to do even a little fact-checking. My advice: take time to do some research and it will set you apart from the crowd, in school and in business.

Textbooks. It wasn't until near the end of my undergraduate career that I made a startling discovery: textbooks aren't always well written! What happens when we try to learn a subject from a book that isn't well-written? We can't grasp the concepts, and we get frustrated. Sometimes we feel like we're stupid because we don't get it. But if the textbook leaves out important steps in a logical process, or doesn't present examples, or assumes you know more than you do, you may feel frustrated and helpless. In truth, really good writing is rare; not many people know how to do it, and many times, authors are too rushed to do a careful, thoughtful job of writing. I don't have a simple suggestion to deal with this problem, unfortunately. If you come across a textbook that isn't well-written, you'll have to find some other way to understand the subject. You might wrestle with the material in the book until you get it, but it will be harder than it could have been. You might try finding a tutor or friend to help explain it (see Make

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the Right Friends, below). Hopefully, your teacher will be good enough that you won't have to rely too heavily on a poorly-written textbook. If you do wind up with a bad textbook, realize that it's not a shortcoming in your ability to understand. You just have to rise to the occasion and learn the material (or parts of it) some other way.

Working with Bad Teachers. Unfortunately, we all get bad teachers from time to time. Although it makes things a lot less fun, you can survive the experience. You just have to work around the problem. I've had teachers who never taught, belittled their students, barely knew the subject matter, and who were badly organized. One actually sat in the back of the classroom every session and told us to turn around when we looked back to see what he was doing. When you have the unfortunate luck of getting a bad teacher, remember that your goal is to learn the material, and there are ways to accomplish that in spite of a bad teacher.

First, you can really study the class textbook. Hopefully, it has most of the information you'll need to learn to do well in the class, and it's written clearly enough to be understandable. If not, then you can resort to using the internet and the library to brush up on concepts that aren't clear in the book. It's harder than having a good professor guide you and make concepts clear, but hey, you're here to learn and nothing's going to stop you. Not without a struggle, anyway! And, of course, there's always people — study groups, students who seem to have been born knowing the subject, tutors and even parents. My father was particularly gifted at calculus and helped me get past a few tricky spots (He was, after all, a rocket scientist with a degree from MIT. Thanks, Dad!) And my college had drop-in tutors in the library.

It's too bad that we can't always have great teachers, but you don't have to let that get in the way of your own success and learning. Like water flowing around rocks in the river, we can just find another way to get to where we're going!

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Make the Right Friends. Here's an idea that can pay off in a number of ways: make friends with good students and study with them. It's really the best of two worlds; you get access to your own private tutor, and you get to have fun spending time with someone you know. There's often someone in class who has previous experience or knowledge of the subject. If you identify him or her, that's often a great person to get to know, not just because they know the subject, but they probably have good study habits and some direction in life. All you have to do is say, I notice that you're really good with this subject, do you mind if I study with you?

Don't let pride get in the way. There are two reasons that pride can limit your possibilities. The first is that you may miss out on valuable experiences if you let pride get in the way. The second reason ... well, we'll get to that in a minute. Let me give you an example of how pride can get in the way in college. I mentioned earlier in this article that I am extremely grateful for the English teachers I had in college. One class in particular stands out. It was called Exposition. Expository writing is a fancy terms that refers to writing in a way that explains or describes things. In other words, it's writing about real things so that people can understand them. The idea is to be as clear as possible when describing subjects that can be complex or confusing. We were fortunate to have a young professor who was dedicated, and who challenged us to improve our skills throughout the course term. We would write a paper, then share it in small groups with our fellow classmates for criticism, then edit it and turn it in to him for more comments. Research, write and rewrite became a weekly routine, and I have no idea how much time our professor put into reading and commenting on each paper, but they came back loaded with comments. There was one young woman in class who was an English major, and knew more about the subject than any of the rest of us. But, for some reason I don't understand, she refused to write the way the teacher wanted us to write. She let her pride get in the way. I guess she thought she knew the "right" way to write, but I was really surprised that she wouldn't even try the suggestions the teacher offered. I thought to myself, "why won't she just try his suggestions? She can always go back to her way of doing

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things after this class, if she still thinks her way is better." But, she wouldn't give in, because of her pride. She still got a "B" in the class, but she should've had the highest grade in that group. And I've always wondered if she has continued to be stubborn, missing out on opportunities to try new things, or get rewards, because it's more important for her to be "right" than to succeed.

I mentioned that there's a second way that pride can hurt us. And that's the way other people see us. With the benefit of a couple of decades of career behind me, I can safely say that when people see an unwillingness to be flexible (due to pride or any other reason), we just move on and find someone else to do the job. Because of this, pride can be a career-killer. When you're hired and working for someone who's paying your salary, they expect you to be a team player, and be willing to do what's needed. They're looking for support, not resistance. If you give off vibes that you're too good for a task, if you're uncooperative, or argumentative, you won't get far. It's just too much trouble to take the time and energy to argue and coax someone when someone else is willing to just jump in and get the job done.

Please, please don't let pride get in the way of valuable experiences or your career. You can keep your pride, inside, and still be cooperative, and it doesn't have to cost you a thing.

If You're Willing to Help Yourself, Others Will Be Willing to Help You, too. I remember my father telling me this, and it's really true. Most people like to help other people, but they don't want to waste time and energy on a person who won't make good use of the gifts. I was blessed with a number of people who reached out and assisted me in my college career. My mother wasn't going to give me much financial support, until she actually saw me earn good grades. At that point, I didn't even have to ask for more money — one day, she just handed me a bigger check! (If your parents have the money, and you do well in school, 90% of the time, they're going to gladly assist you financially!) I had professors who went out of their way to encourage and support me, too. For example,

when I applied to a 4-year university after finishing two years at a junior college, I was turned down by the school I fully expected to get into. Somehow, the head of the Business Division at the junior college got me accepted into a respected private university after the application deadline had already passed! Later, he was also kind enough to fill out personal recommendations for several first-rate graduate schools for me. My family, teachers and friends all contributed to my success, but I'm convinced they wouldn't have done it if I hadn't put in a sincere effort, myself.

My Personal Story

My own educational journey was one of the greatest blessings of my life, and I continue to enjoy the benefits today, some 30 years later. It was a journey of discovery and many joys, as well as challenges. In fact, the pieces of the puzzle fit so well that I'm confident that a higher power has been behind it.

I grew up on the west side of Los Angeles, near the beach. Like so many young people in that place and time, I didn't trust business people, and dreamed of becoming a musician. By the time I graduated from high school, I was in a band that was having some success, and we were dreaming big dreams. But as time passed, I became disenchanted with my life in L.A. None of my friends seemed to be going anywhere, and my music dreams remained just that — dreams. I developed ear problems that required surgery and made loud music, as well as the aurally demanding work of studio recording difficult, if not impossible. I was feeling down and frustrated, and not at all sure where I fit in or what my future could hold. I was spending a lot of time thinking and praying about my direction. In fact, I spent months talking to people and searching my soul — really struggling. I would wake up in the middle of the night, and say, "God, I really need my sleep." And I could almost hear God respond, "But I can't get your attention during the day, when you're busy." Groan! The last straw was losing a serious relationship unexpectedly. I had no job, few prospects, no relationship and a lot of free time to reflect on my situation. I was thinking of

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two main possibilities by then: get a job at the Post Office (a friend worked there, and made pretty good money), or go back to school. At this deepest, darkest point in my journey, my best friend suggested that we get away and go on a trip.

That camping trip was the turning point, though I had almost no idea where the journey would ultimately take me. We spent 3-1/2 weeks driving through the western U.S., camping in snow, seeing amazing sights, and having a grand adventure. Along the way, I continued to ponder my future. I remember speaking with a Native American man in a 7-11 store somewhere in the great southwest, and saying that I was thinking about going back to school, and was considering either UCLA or a junior college. He said that if he were facing that choice, he would go to a junior college, because it allows more flexibility in terms of trying different areas, whereas a 4-year university wouldn't provide as much flexibility to try different things. I still was undecided, but on the very last day of the trip, while driving back to L.A. from Nevada, I realized what to do. I would go back to school, to junior college, at a school I had attended briefly a few years before. And a feeling of perfect peace came over me, along with a quiet joy that was complete. When we walked into a cafe to make a phone call later that afternoon, I noticed that people were turning around to look at me. I'm convinced that I was so relaxed and at peace that it attracted their attention. Or maybe it was the enigmatic smile on my face.

I returned home, clear, excited and determined. And I approached my mother with my plan. Now, we were fortunate that money was never a problem in our household, and I was confident that she would support me in my educational endeavors. But she had seen my previous track record, and wasn't buying into my dream like I expected. Instead of offering to support me, she offered \$350 a month for two months, and \$200 a month after that. This caught me completely off guard, and at first I was angry. But fortunately, I kept my mouth shut and accepted her offer. I determined at that moment that if I had to work to put myself through school, I would. I knew what I wanted!

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As I drove off to school a few weeks later, my small van filled with all my worldly belongings, my mother asked, "Have you ever thought about becoming an accountant?" I recoiled at the question. An accountant? No way! Little did I realize at the time that my ultimate career would have so much in common with what accountants do, and how much I would enjoy it!

I moved into my small studio apartment the day before classes started, and I was signed up for six classes, a very full academic load. One of the classes was an innovative course called "Music Guidance," created by a teacher whose personal mission was to assist music students in finding ways to earn a living doing what they loved. Before the term started, I spoke with that teacher about my interests and background. When he learned that I had an investment in a recording studio in L.A., he recommended that I take accounting and small business management, explaining that it would be useful to learn about financial statements and how to get loans from banks. That turned out to be one of the big turning points for me; and my course-load of six classes in that first term included accounting and small business management.

During the that first term, in order to honor my mother's support and to practice "accounting," I kept track of literally every penny I spent, and mailed a copy to my mother every month. It's amazing to think that I got by on \$350 a month (though that was in the early 1970's).

The junior college I attended was on the quarter system, so terms were ten weeks long. At the end of the term, my mother and her boyfriend came to the Bay Area to visit. I was excited to share the beauty of the area with them, and show them the school. I also had the opportunity to show my mother my first report card, which showed six "A's" for six classes. I'll never forget when she pulled out her checkbook to write me my third check, which was supposed to be \$200, according to our agreement. Instead, when I looked at it, I saw that she had made it out for \$450. That was plenty of money to live on, and I knew that I wouldn't have to worry about finding a job after all. Most of all, it showed that

she was behind me, and shared my joy in the studies I had successfully undertaken.

As time went on, I gradually switched my academic focus from music toward business classes. A number of factors pushed me in this direction. First, I knew that no matter what career path I took in life, business would likely help me. Second, the prospect of spending seven years in school learning composition and arranging was daunting. I also had ear problems, and three surgeries left me with far less than perfect hearing, and sensitive ears that could no longer withstand high volume levels. The final straw was when I discovered that my recording studio business "partners" had no intention of including me in their plans. As a result, my dream of opening up a second studio in the San Francisco Bay Area evaporated.

By the time I transferred from the 2-year junior college to a four-year university, the pressure began to build for me to choose a major. Business is a broad subject; it includes the disciplines of management, marketing, finance, human resources, international business, economics and more. How could I narrow down the choices in order to declare a major? I still didn't know what I would be doing. Eventually it occurred to me that the people in charge of businesses usually came from a finance background. Money was the common denominator that tied all the functions of business together. Besides, any degree in business would include enough background in all areas that my major wouldn't necessarily restrict my future choices. So, I chose finance as my major.

As it turns out, there are two major branches of finance: corporate and personal. Fortunately, one of the professors at my school had developed a personal finance course. I took it to learn a little about handling my own money, little realizing that it would play an important role in my future career. At the time, it was interesting to hear about (then) cutting-edge concepts like money market mutual funds and index funds. We also learned how stocks were valued, and about the long-term returns in various kinds of investments. (When I later entered the

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field of financial planning, the things I learned in this class were extremely useful in helping me discriminate between sound financial investment vehicles and others that presented excessive risk or were just fads.)

When I graduated, I looked into job opportunities in both corporate and personal finance. The clear standout opportunity was introduced to me by a woman I had dated while at the junior college. She now worked at a mutual fund firm that was growing rapidly and hiring top-notch candidates in order to groom them for the opportunities that were being created within the company. When I say growing fast, it's no exaggeration: the company was doubling in size every twelve months! And this was a time when the U.S. was in a recession! Although I interviewed and checked out a number of job opportunities, there was no contest, really, and I went to work at the mutual fund, where I had the opportunity to do a variety of work, including portfolio work, talking to investors, corporate accounting, computer and technology, and staff analyst looking at the profitability of company operations. Eventually, though, changing laws and industry shifts slowed our rapid growth, and it became clear to me that my future at that company was limited. As a result of my experience there, I knew that people needed lots of help with their money. I also considered what would be rewarding to do, and what would pay well. It became clear that financial planning seemed to fit all of those criteria. The mutual fund job was rich with lessons: I had the opportunity to speak with thousands of investors, discovering that people really needed help with money and investing; I learned what was going on in the financial services industry; I saw first-hand the importance of integrity and fair dealing in financial services; and I got to experience a number of different positions and responsibilities, which helped me define what I wanted to do.

Now clear that I wanted to become a financial planner, I left the mutual fund, and started taking college extension courses leading to a certificate in financial planning. Although I had a business degree, I wanted (and needed) to learn more about the various areas involved in personal financial planning, such as

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insurance, estate planning, employee benefits, tax shelters, etc. Once again, my good study habits proved invaluable. I really focused, and got as much as I could out of each course, even when there were challenges such as ineffective instructors. This time, it was clear that I really needed to know the material, because I was going to be using it on a regular basis, so I was very focused. Did I get straight A's in these ten courses? You bet!

I wound up affiliating with a small, local brokerage company. Although I knew that I still had a lot to learn, I am thankful now that I had the knowledge of solid financial principals learned while at school. That knowledge helped me avoid the fads and pitfalls that other financial planners fell into, and do a much better job for my clients. Even the brokerage companies got involved in approving and selling investments that weren't good ideas, in retrospect. I've had to polish some other skills to become successful, such as client communication, marketing and public speaking, but there has never been a question that I have the knowledge and skills to sort through the complex issues involved in personal financial planning. Eventually, it even allowed me to set up my own, independent firm.

I truly enjoy the relationships that I have with my clients, and have been working with many of them for 15-20 years, now. My education not only gave me an edge in selecting investments for clients, but the writing skills I learned also to get published in magazines. My typing skills make me far more efficient at work. And my learning skills come in handy every day, because financial planning is a profession that requires lifelong learning and study. I'm making a comfortable living doing things I love, and that I can continue to do for many more years. There's no way I would have imagined where I would wind up when I began my educational quest, but I'm eternally thankful for it.