



REAL WORLD 101

TIPS FOR COLLEGE GRADS

Five Smart Money Moves for New College Graduates

Five Tips For Financial Success

By Deborah Fowles

1: Choose Your Job Carefully

If you've chosen your career, remember that a lower-paying job in your field is likely to be a better deal in the long run than a higher-paying job in a field you have no long-term interest in. Accepting a job in an unrelated field, simply because it pays more, either delays your career progress, or traps you in a field of work that may not make you happy.

2: Don't Move In With Your Parents

Thinking of moving back in with your parents to save money? Think again. It's difficult to move back home when you've been independent. You'll grow faster and learn more by being on your own, even though it may be a struggle at first. Many college graduates return to their parents' home to save money, but most of them lack the discipline to save, and end up blowing their earnings on cars, entertainment, electronic gadgets, and their social life. Moving home will work for you only if you're sure you won't fall into that trap.

3: Don't Buy a New Car

You may be tired of driving a clunker in college or having no car at all, but buying a brand new car is a costly mistake that could keep you on a tight budget for years. Instead, buy a car that's one- to three-years old and save a bundle of cash. You can get a car that looks like new for a lot less money, and save for a downpayment on a house instead.

4: Get In the Budget Habit

Don't get turned off by the "B" word. Think of a budget as a spending plan to guide your spending and saving so you can have the things you really want and that really matter to you.

5: Educate Yourself About Personal Finance

When you needed to learn about mathematics, you took a math course or read a math textbook. The best way to learn about personal finance basics is to read a good personal finance book - one that covers all the basics without boring you to tears.



23 Pieces of Advice That College Graduates Don't Want to Hear

By Valerie S. Johnson

You've finally done it — earned that coveted diploma. You're feeling a bit cocky. Your parents are wondering why they had to pay for your expensive education when you already knew everything. Now it's time to enter The Real World, the place that you have talked about for years as if it were a planet in a distant galaxy. There are definitely things you need to know about life in your new reality. Some of it may sound vaguely familiar and ho-hum. Or it may be written in the foreign language of that planet. But one thing's for sure: you don't want to hear about any of it. Here are 23 pieces of valuable advice, in no particular order. Ignore them at your peril.

1. Show up at work. Some people got through college without going to class. I don't know how they did it. I guess I wasn't smart enough. It's a whole new ball game in the working world. It's no longer cute to oversleep or be unable to get out of bed because of a hangover. If you take too many "sick" days, your income may suffer and you could even lose your job.

2. Deal with your debt before it gets worse. Most college grads have debt, either from student loans, credit cards, or both. While you may have a six-month honeymoon period before the first student loan payment kicks in, credit card and other revolving debt never sleeps. The first step is to stop charging stuff which would make the problem exponentially worse. And the second is to come up with a repayment plan that cuts your debt down faster than it grows.

3. If you don't have any credit, get some. Congratulations if you escaped the evils of credit card gluttony while in college. However, in The Real World, your credit record is the passport to critical adult life activities. It's very difficult to rent a car or a hotel room without a major credit card. If you want to buy a car and can't purchase it in cash, you may need to finance it. More employers are checking credit reports when selecting employees and they may favor a candidate with a good credit history over someone with poor or even no history at all. Buying a house may not be on your list of things to do this year. However, it takes years to establish good credit, so start right away.

4. Don't rush to buy all the expensive toys and trappings of adult life. You are finally earning a real salary. After a meager life as a struggling student, it's intoxicating to have a big check regularly deposited in your account. Your first reaction is to spend it. After all those years of deprivation, it's time for a nice car, fancy clothes and of course the HD TV, right? Be patient. You have your whole life to get the good stuff. Go back to Piece of Advice #2. Debt has an ugly way of kicking you in the backside when you're not looking.



5. Don't screw over landlords or utility companies. You're not living in a dorm room anymore. If you don't pay your rent or you throw too many loud parties, you may get evicted. Your landlord won't give you a reference if you were a lousy tenant. It will be difficult to get a new place to live. Reality will suddenly smack you upside the head.

Pay your phone bill, electric bill, water bill, etc. on time. Life is not good without certain basic necessities. In areas where there is a monopoly for service, for example, only one provider of electricity, you may not be able to get the lights turned on at your new apartment if you ditched the bill at your last address.

If you are having trouble paying your bills, contact the utility's billing department right away. They may be able to work out a payment plan with you. If you bury your head in the sand and ignore mail and phone calls, you are less likely to get any help.

6. Spend less than you earn. The whole concept of "budgeting" is that simple. You may think you know how much you spend, but you really don't. So for three months, write down every penny that goes out, whether it's for a parking meter or the car payment. You will surely be surprised to see where your hard-earned money goes. This exercise will help you cut back on the stuff you "want" to make sure you get the things you actually "need."

7. Don't live with your parents forever. Sure, it may make good economic sense to move back into the old homestead for a bit. Maybe you're still looking for your first job, or the initial salary is minimal. But don't get too comfortable. You have to grow up sometime.

8. Start saving for your retirement right now. Everyone tries to drum this one into your head, right? But it is true. Leaving the working world is an eternity away when you're just starting out. It's sensible to start good habits early. More importantly, if you regularly invest even a small amount in your future, the Miracle of Compound Interest will turn your deposits in a nice tidy sum further down the track. There are countless illustrations of this available online which show that someone who starts at 35 or 45 doesn't stand a chance of catching up with a person who begins saving at 25, even if the older person contributes a higher amount.

9. Don't get into car accidents (or get tickets), particularly if you are male. If you are a single guy under 25, you are in the most expensive category for car insurance premiums. Have a fender bender or receive a couple of tickets, and watch those costs skyrocket. For everyone else, insurance companies may want you to be claim-free for three years before they will give you a decent rate. It's just like debt: your actions that take only moments can affect you for years.

10. Don't get married too soon. People of all ages can be particularly hard-headed about this one. The more someone tells you to wait, the more determined you are that you have found your one-and-only soul mate. No one can ever be "sure" about the future. But weddings can be very expensive. So can divorces. Don't rush down the aisle. Enough said.

11. Start an emergency fund. When you're in your 20s, you think you are invincible. Nothing bad will ever happen to you. Well, guess what? You're wrong. Chances are excellent that you will be adversely affected by job loss/downsizing/layoff, car break downs, divorce, disability, death (someone else's) — or several of these — and you won't see it coming. These events can be big ticket items. If you don't have that cushion of savings, you could be blindsided by an emergency and begin a slow economic spiral downward.

Calculate what your expenses would be if you had no income for three months, and then save up that amount. Put the funds in an account that you can access easily (i.e., not invested in stocks) but don't make any withdrawals unless a true emergency arises.

12. Don't underestimate the importance of having health insurance. A large percentage of people who file for bankruptcy did not go on big shopping sprees; they were forced to file after they got hit with medical costs they couldn't handle. If you are considering different job offers (lucky!), don't consider only the salary. What kind of health insurance does the company offer? Get someone, perhaps in the HR Department, to explain the different options. My own personal view is that you should get the best coverage available, even if there are less expensive options.



13. Get regular exercise. At college, you may have had access to excellent gym facilities and played intramural sports. When you're on your own, it takes a bit more effort. It's worth it because a program of regular exercise walks hand in hand with good health. Bad health is very expensive. See #12.

14. Eat healthy foods. You may have been living on pizza and ramen noodles for the past four years. Here's another part of life where it pays to establish good habits early.

15. Keep your resume up to date. The time to revise your resume is not when you are looking for a job. Every time you start a new job, revise your resume. Add your achievements, expanded duties, and awards as soon as they happen. Then if you suddenly need to look for a job, it won't take much time or effort to have an up-to-the-minute resume to circulate.

16. Keep learning. Your education never ends. The older you get, the more you realize there is so much that you don't know. Don't develop tunnel vision. Take continuing education courses. You don't have to master quantum physics (unless you want to). Sign up for an art appreciation course or a lecture series on a topic you know nothing about. Expand your mind.

17. Network, network, network. It's "who you know" that helps you get somewhere in life. I don't mean this in a slimy way. But people generally want to help people whom they like and respect, as opposed to strangers. Stay in touch with fellow alumni; some of the large universities have clubs in major cities.

Try to meet people who work in your current career field, or in the area you want to break into. However, don't go anywhere with the conscious attitude that you are only there to network. People can smell it. Just take every opportunity to meet new people who may share your professional or personal interests. You might meet someone who can offer a lead on a new job or even the love of your life.

18. Put time and energy into worthwhile friendships. It's far too easy to neglect your personal relationships once you start working. There are only so many hours in each day, and eventually you have to do your laundry. You may have made many friends in college and you can't stay in close contact with everyone. But don't abandon some of the people who were with you during a critical part of your development. And always be receptive to widening your circle. Friends will come and go, and you are lucky if you stay close to a few for many years.

19. Thank those who helped or inspired you along the way. Thank your parents if they supported you, whether it be financially or emotionally, on your journey. If a teacher or professor sparked an interest, let them know. It means so much to them to know that they made a difference in the life of a student.

20. Find a mentor. You and your friends can provide a lot of support to each other as you try to figure out the workings of the working world. It helps to find someone who, in your view, has already succeeded. At the very least, observe them and their work habits. Better yet, ask if they will take you under their wing. Most people will be flattered.

21. Get enough regular sleep. You must be able to function fully at work for at least eight hours per day. It's not like your school days when you only needed to concentrate for a few hours, or you could pull an all-nighter when necessary.

22. Don't eat out too often. The biggest problem with eating out is that it tends to blow the budget. It is far too easy to go out with your co-workers, or to meet friends for a drink or three that turns into dinner. It is also too convenient to grab something on the way home or to dial for delivery. Without question, making dinner is work and it takes planning. But if you track how much you spend on eating out for three months, it will probably be a rude shock. And if you put it on your credit card, it's annoying to have to pay for it a month later when you don't even remember what you ate.

23. Don't sleep with your boss. This will almost surely lead to disaster. You may lose the respect of your co-workers and others. You may end up losing your job. How will you explain that on your next interview?

Graduates, go forth and conquer the world. Follow your dreams. Take risks. Have fun. But please follow some of this advice. Otherwise, in the not-so-distant future, in a not-so-distant galaxy, you'll wish you had.



Top Ten Shocks for College Grads

By Pat Curry / Bankrate.com

Mom and Dad aren't there to pay the bills anymore. Are you ready to deal with credit, insurance, student loan payments and the jolt from your first electric bill?

The summer after I graduated from high school, I expressed my enthusiasm for starting college to a co-worker, who was a student at the university I would attend. I couldn't wait, I said, to finally get out into "the real world."

She smiled. "College is not the real world," she said knowingly. "College is the final playpen."

She was right. For most young people, college is the last phase in life in which someone else is paying the bills. Graduation marks the point at which they take full responsibility for their financial successes and failings.

This summer, thousands of students will leave the final playpen for the real world. From negotiating a lease to the heart attack of auto insurance rates, there's a host of new experiences awaiting them, and some situations for which they're totally unprepared.

Bankrate.com asked financial experts for their lists of the top 10 financial surprises faced by college graduates and suggestions on navigating in the real world. Here's what they said:

1. Gross vs. net income

"Even though they may work in college, they weren't making near the money they're making now," says Ric Edelman, author of "The Truth About Money." "They've never seen this much money in their lives."

Reality hits with the very first paycheck, Edelman says, when they suddenly discover deductions for benefits, payroll taxes and income taxes at the 15%, 27% and 30% bracket. Check out the net pay calculator at PaycheckCity.com.

"They go out, get an apartment and buy a new car," he says. "They develop very quickly a lifestyle based on their gross salary, having failed to realize they have to live on their net. Two weeks after they start, the bills are due and they get their first paycheck and discover it's less than half of what they were expecting. To sustain the expenses they're now incurring, out come the credit cards."

2. The cost of independence -- bills, bills and more bills!

If a college student is living in the dorms and has a meal plan, it might never occur to him or her that living on their own comes with a long list of expenses, starting with auto insurance and ending with utility bills. Groceries, the cable bill, Internet access, car maintenance, commuting costs -- it all adds up.

"One of the biggies is rent," says Fran Katzanek, former director of Career Services at Roger Williams University and author of the book, "Reality 101: The Ultimate Guide to Life After College." "Everybody thinks they will have a big apartment, beautifully furnished. They almost can't afford an apartment by themselves. They really need to think it through and need to have one roommate, possibly two.

"The other fantasy is a wonderful car to drive up to this phenomenal apartment. Does one really need a car? In New York or Boston, a car is a detriment. It's very unglamorous, but public transportation may be an answer for a short while. They need six months to see how their work lives develop. Then they will have a better idea of what they can and cannot afford."

The range of bills comes as a surprise, she says, because of the number of adjustments to make after graduation.

"They're so overwhelming, finding out what the electricity costs is at the bottom of the list," she says. "When a graduate goes up in May or June to receive a diploma, there should be a little budget sheet hidden in there."

One significant resource that many students don't take advantage of is the alumni in the city in which they will live. They're a wealth of information, Katzanek says, and often eager to help a new grad. Contact the alumni affairs office to see if there's a chapter in the area. If not, ask for a list of names of alumni to contact ahead of time.

3. The first tax return

Sure, college students may have filled out a tax return before, but it probably was a simple form that involved no more record keeping than hanging on to a W-2. This will be the first time a return could get a bit involved.

"They'll go to H&R Block at the beginning of April and they haven't planned over the year for the deductions they can take, so they can't take them," says John Sherman, the Money Matters guru at egrad.com. "There are an awful lot of rules to learn. They don't think about business travel and business car use."

Some of the activities that could translate into tax-savings for new graduates include job-hunting expenses such as resume services, mailing costs, travel to interviews (if you drive, keep track of the mileage), professional association dues, subscriptions to journals, moving expenses related to starting a new job, charitable contributions and setting up a home office.

"There are tough rules to qualify (for the home office deduction)," Sherman says, "but they can be tax-deductible."

4. The price of youth -- car insurance

Mom and Dad may have picked up the bills until now. Even if students are paying for their own car insurance while they're in college, they may be the beneficiaries of the family's multicar and multi-policy discounts. But since many graduates will find work in a metropolitan area, car insurance rates may come as a major shock.

"Because they no longer live with their parents, they'll need to insure their car on their own," says Madelyn Flannagan, vice president of education and research for the Independent Insurance Agents of America. "They may find that insurance is very expensive. College grads tend to want to go out and buy new, sophisticated cars. They don't realize the cost of insuring that car. There are huge increases to move to big cities."

Other issues to consider include gap insurance, which covers the difference between what a car is worth and what is still owed to the bank if the car is totaled or stolen. Also, if a policyholder allows another person -- a roommate, a sibling, or a boyfriend or girlfriend -- to drive their car regularly, that has to be disclosed to the insurance company and can affect the premiums.

Another issue to keep in mind is that poor spending habits may affect your car insurance rates, depending on what state you live in.

"The logic behind it is if you're desperately in debt, you might burn the car to collect the insurance," Flannagan says. "That's the plain and simple of it."

5. Health insurance

The other insurance coverage that comes to a screeching halt when students graduate is health insurance. Whether they're still in school or not, they can't be covered under their parents' policy after age 23. (In fact, students who take time off from college or drop to

part-time status will usually lose coverage under a parent's policy.) IIAA reports that young adults ages 18 to 24 are more likely than any other age group to lack health insurance -- nearly one in three lacks coverage. Among adults age 25 to 34, the number improves only slightly, to nearly one in four.

More than 80% of college graduates with full-time jobs are eligible for employer-sponsored health insurance, but many companies have employee probation periods before coverage goes into effect. Grads should talk to an insurance agent about catastrophic coverage as an interim measure.

Also, they should check to see if they are eligible to extend their parents' coverage short-term under COBRA. Some colleges also offer graduates interim coverage.

"If they're gainfully employed, most employers offer health insurance," Flannagan says. "Take advantage of everything that's offered, including flexible spending accounts."



6. Overlooked insurance needs

Most graduates will initially rent an apartment or a house, but few think of getting renter's insurance.

"People think the landlord's insurance covers them if something happens, but that's not true," Flannagan says. "His coverage is on the building, not your personal belongings."

In some states, if several people rent an apartment together, they can't get a policy together, and some items, such as high-end stereo equipment and computers, might be difficult to insure. Also, recognize that most renter's insurance policies cover what an item is worth today, not replacement cost. (Think about it: what's a 4-year-old computer worth?)

Renter's insurance also covers liability, which would pay some of the costs "if your dog bites the FedEx guy," Flannagan says.

The other commonly overlooked insurance need is disability insurance. While most company benefits plans include some level of DI, it's still worth looking into getting an individual policy. The benefit to getting it as a new graduate is that it will be very affordable (the cost goes up with age). Try to get a non-cancelable, guaranteed renewable policy. That means it can never be canceled, the rates will never be increased, and it's good until age 65.

7. Bad credit decisions in college have long-term implications

Perhaps the most unsettling surprise for college graduates surrounds the effect that poor use of credit during college can have for years after graduation.

The typical graduate owes \$3,262 on credit cards, according to HSH Associates. Loan burdens average almost \$20,000. Graduate students accumulate more than \$31,700 in student loans.

"You go to rent an apartment, they check a credit report. You go to get a graduate loan, same thing," says Mallery Tytel, president of Education and Training Programs, Inc., an employee training company. "It's a very serious issue in terms of the repercussions."

The result can be higher insurance rates, larger security deposits for apartments and even missed job opportunities and graduate school acceptance when credit reports show bad habits.

"The moral of the story is you can't run away from your obligations," says Tahira Hira, founding president of the Association for Financial Counseling and Planning Education. "I knew a person who kept doing interviews, doing very well, and not getting jobs. It turned out their credit reports showed they were irresponsible. That's not the kind of person people wanted to hire."

Besides the financial implications, excessive debt has physical consequences, too, Tytel says. Studies have shown that college students with credit balances of more than \$1,000 smoke more, drink more and take more medication for depression than students with less debt. They're also more prone to heart attacks, insomnia and explosive emotions.

The most beneficial thing college grads can do is to get copies of their credit reports to have clearer pictures of their debt situations and how the debt is affecting their credit histories. This is also an opportunity to correct any inaccurate information on a report. (You're entitled to a free copy of your credit report from each of the three major bureaus each year.)

8. Credit isn't free money

Barraged by credit card offers and enticed by incentives to sign up, college students frequently do not understand the true cost of credit. "They don't know diddly-do about interest rates," Hira says. Add to that the cost and impact of late fees, and the vicious cycle that occurs when just the minimum is paid each month.

"Restraint is very important when one graduates," Katzanek says. "You get all sorts of credit cards in the mail, and one often uses all of those credit cards. It would scare the hell out of me.

"My daughter graduated from college in 1985," Katzanek says. "She had a very close friend who is still paying off credit cards. They're not academic type debts. This woman is in her mid-30s, has a wonderful job and wonderful earnings, but so much of it goes to paying off her credit cards for debts incurred 15 years ago."



9. Student loans don't go away

Sherri Williams, assistant director of career services at Texas Women's University in Denton, Texas, says students often are surprised by how soon six months passes and they have to start paying on the loans they have taken out.

Be careful of deferring loan payments, she says, because they continue to accrue interest.

Another item to remember is that if finances get totally out of control and a graduate decides to declare bankruptcy, everything will be forgiven except student loans. "Those never go away," Tytel says.

10. Now is the time to start saving for retirement

The last thing on the minds of most college graduates is saving for retirement, and it's a missed opportunity they'll never regain.

"The most important thing is to get started early on retirement," egrad.com's Sherman says. "Put aside as much as you can. There's a million different ways to invest. They'll all tell you, start as soon as you can. You get long-term growth, but it's the interest on the earnings you accumulate. There can be a huge difference in just a couple of years. You get the tax savings and in some cases, it's free money."

If it seems like college graduates are totally unprepared for what's waiting for them, there's definitely some good news to share. Studies show that about 70% of college students graduate with positive credit habits and their debt under control, and many have already begun saving for retirement.

"Here is the glimmer of hope," Hira says. "I see a lot of good things as well. I see students who are very aware of financial reality, understand what they earn and what they spend. They're already talking before graduation about a 401(k). We have kids who go home and teach their parents. I'm very optimistic about the future."



Great Quotes Advice for Graduates

A graduation ceremony is an event where the commencement speaker tells thousands of students dressed in identical caps and gowns that "individuality" is the key to success.

~Robert Orben

Just about a month from now I'm set adrift, with a diploma for a sail and lots of nerve for oars.

~Richard Halliburton

There is a good reason they call these ceremonies "commencement exercises." Graduation is not the end; it's the beginning.

~Orrin Hatch

Your families are extremely proud of you. You can't imagine the sense of relief they are experiencing. This would be a most opportune time to ask for money.

~Gary Bolding

The tassel's worth the hassle!

~Author Unknown

The fireworks begin today. Each diploma is a lighted match. Each one of you is a fuse.

~Edward Koch

All that stands between the graduate and the top of the ladder is the ladder.

~Author Unknown

Graduation is only a concept. In real life every day you graduate. Graduation is a process that goes on until the last day of your life. If you can grasp that, you'll make a difference.

~Arie Pencovici

At commencement you wear your square-shaped mortarboards. My hope is that from time to time you will let your minds be bold, and wear sombreros.

~Paul Freund

When you leave here, don't forget why you came.

~Adlai Stevenson, to college graduates

Graduation day is tough for adults. They go to the ceremony as parents. They come home as contemporaries. After twenty-two years of child-raising, they are unemployed.

~Erma Bombeck

You are educated. Your certification is in your degree. You may think of it as the ticket to the good life. Let me ask you to think of an alternative. Think of it as your ticket to change the world.

~Tom Brokaw

The roots of education are bitter, but the fruit is sweet.

~Aristotle

It takes most men five years to recover from a college education, and to learn that poetry is as vital to thinking as knowledge.
~Brooks Atkinson, Once Around the Sun, 1951

A man who has never gone to school may steal from a freight car; but if he has a university education, he may steal the whole railroad.
~Theodore Roosevelt

An investment in knowledge always pays the best interest.
~Author unknown, commonly attributed to Benjamin Franklin



Commencement speeches were invented largely in the belief that outgoing college students should never be released into the world until they have been properly sedated.
~Garry Trudeau

It is clear the future holds great opportunities. It also holds pitfalls. The trick will be to avoid the pitfalls, seize the opportunities, and get back home by six o'clock.
~Woody Allen, "My Speech to the Graduates," Side Effects, 1980

People will frighten you about a graduation.... They use words you don't hear often: "And we wish you Godspeed." It is a warning, Godspeed. It means you are no longer welcome here at these prices.
~Bill Cosby

The future lies before you
Like a field of driven snow,
Be careful how you tread it,
For every step will show.
~Author Unknown

Your schooling may be over, but remember that your education still continues.
~Author Unknown

Don't live down to expectations. Go out there and do something remarkable.
~Wendy Wasserstein

I hope your dreams take you to the corners of your smiles, to the highest of your hopes, to the windows of your opportunities, and to the most special places your heart has ever known.
~Author Unknown

Hitch your wagon to a star.
~Ralph Waldo Emerson

Wherever you go, go with all your heart.
~Confucius

Life is my college. May I graduate well, and earn some honors!
~Louisa May Alcott

It is indeed ironic that we spend our school days yearning to graduate and our remaining days waxing nostalgic about our school days.
~Isabel Waxman

In the business world, everyone is paid in two coins: cash and experience. Take the experience first; the cash will come later.
~Harold Geneen

Put your future in good hands - your own.
~Author Unknown

What lies behind us and what lies before us are tiny matters compared to what lies within us.
~Ralph Waldo Emerson

Do not follow where the path may lead. Go, instead, where there is no path and leave a trail.
~Ralph Waldo Emerson

The man who graduates today and stops learning tomorrow is uneducated the day after.
~Newton D. Baker



You have brains in your head.
You have feet in your shoes.
You can steer yourself in any direction you choose.
You're on your own.
And you know what you know.
You are the guy who'll decide where to go.
~Dr. Seuss

Education is what survives when what has been learned has been forgotten.
~B.F. Skinner

Education is an admirable thing, but it is well to remember from time to time that nothing worth knowing can be taught.
~Oscar Wilde, "The Critic as Artist," 1890

Shoot for the moon. Even if you miss, you'll land among the stars.
~Les Brown

The things taught in schools and colleges are not an education, but the means of education.
~Ralph Waldo Emerson

Twenty years from now you will be more disappointed by the things you didn't do than by the ones you did. So throw off the bowlines, sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover.
~Attributed to Mark Twain, unconfirmed

Don't judge each day by the harvest you reap but by the seeds that you plant.
~Robert Louis Stevenson

Try not to become a man of success, but rather try to become a man of value.
~Albert Einstein

If at first you don't succeed, do it like your mother told you.
~Author Unknown

Of course there's a lot of knowledge in universities: the freshmen bring a little in; the seniors don't take much away, so knowledge sort of accumulates.

~A. Lawrence Lowell

If you feel that you have both feet planted on level ground, then the university has failed you.

~Robert Goheen, Time, 23 June 1961

Wherever you go, no matter what the weather, always bring your own sunshine.

~Anthony J. D'Angelo, The College Blue Book

The truth is, I was afraid the day I walked into Stanford. And I was afraid the day I walked out.

~Carly Fiorina

Think big thoughts but relish small pleasures.

~H. Jackson Brown, Jr., Life's Little Instruction Book

If you aren't fired with enthusiasm, you will be fired with enthusiasm.

~Vince Lombardi



I learned law so well, the day I graduated I sued the college, won the case, and got my tuition back.

~Fred Allen

You cannot help but learn more as you take the world into your hands. Take it up reverently, for it is an old piece of clay, with millions of thumbprints on it.

~John Updike

We cannot direct the wind but we can adjust the sails.

~Author Unknown

Things turn out best for the people who make the best out of the way things turn out.

~Art Linkletter

Excellence is not a skill. It is an attitude.

~Ralph Marston

To be nobody but yourself in a world which is doing its best, night and day, to make you everybody else means to fight the hardest battle which any human being can fight; and never stop fighting.

~e.e. cummings, 1955

Always be a first-rate version of yourself, instead of a second-rate version of somebody else.

~Judy Garland

It takes courage to grow up and become who you really are.

~e.e. cummings

How many cares one loses when one decides not to be something but to be someone.

~Gabrielle "Coco" Chanel

There is just one life for each of us: our own.

~Euripides

Be who you are and say what you feel, because those who mind don't matter and those who matter don't mind.
~Dr. Seuss

The purpose of a liberal education is to make you philosophical enough to accept the fact that you will never make much money.
~Author Unknown

A professor is someone who talks in someone else's sleep.
~W.H. Auden

The advantage of a classical education is that it enables you to despise the wealth that it prevents you from achieving.
~Russell Green

A business that makes nothing but money is a poor business.
~Henry Ford

Wise are those who learn that the bottom line doesn't always have to be their top priority.
~William Arthur Ward

The man who will use his skill and constructive imagination to see how much he can give for a dollar, instead of how little he can give for a dollar, is bound to succeed.
~Henry Ford

Make the most of yourself, for that is all there is of you.
~Ralph Waldo Emerson

It is not the mountain we conquer but ourselves.
~Edmund Hillary

Our deepest fear is not that we are inadequate. Our deepest fear is that we are powerful beyond measure. It is our light, not our darkness that most frightens us. We ask ourselves, Who am I to be brilliant, gorgeous, talented, fabulous? Actually, who are you not to be? You are a child of God. Your playing small does not serve the world. There is nothing enlightened about shrinking so that other people won't feel insecure around you. We are all meant to shine, as children do. We were born to make manifest the glory of God that is within us. It is not just in some of us; it is in everyone. And as we let our own light shine, we unconsciously give other people permission to do the same. As we are liberated from our own fear, our presence automatically liberates others.
~Marianne Williamson, A Return to Love: Reflections on the Principles of "A Course in Miracles," 1992



The important thing is not to stop questioning.
~Albert Einstein

The trouble with learning from experience is that you never graduate.
~Doug Larson

The larger the island of knowledge, the longer the shoreline of wonder.
~Ralph W. Sockman

The one real object of education is to have a man in the condition of continually asking questions. ~Bishop Mandell Creighton

The whole purpose of education is to turn mirrors into windows.
~Sydney J. Harris

If you think education is expensive, try ignorance!
~Andy McIntyre

To the uneducated, an A is just three sticks.
~A.A. Milne

The best helping hand that you will ever receive is the one at the end of your own arm.
~Fred Dehner

Obstacles are those frightful things you see when you take your eyes off your goal.
~Henry Ford

Sooner or later we all discover that the important moments in life are not the advertised ones, not the birthdays, the graduations, the weddings, not the great goals achieved. The real milestones are less prepossessing. They come to the door of memory unannounced, stray dogs that amble in, sniff around a bit and simply never leave. Our lives are measured by these.
~Susan B. Anthony

Keep in mind that neither success nor failure is ever final.
~Roger Babson

If opportunity doesn't knock, build a door.
~Milton Berle

Success isn't a result of spontaneous combustion. You must set yourself on fire.
~Arnold H. Glasow

A wise man will make more opportunities than he finds.
~Francis Bacon, Essays, 1625

Education is the best provision for old age.
~Aristotle



Don't waste time learning the "tricks of the trade." Instead, learn the trade.
~ James Charlton

There are no shortcuts to any place worth going.
~Beverly Sills

Don't be afraid to take a big step if one is indicated; you can't cross a chasm in two small jumps.
~David Lloyd George

What we are is God's gift to us. What we become is our gift to God.
~Eleanor Powell

There is no need to reach high for the stars. They are already within you - just reach deep into yourself!
~Terri Guillemets

Whenever it is possible, a boy should choose some occupation which he should do even if he did not need the money.
~William Lyon Phelps

My father always told me, "Find a job you love and you'll never have to work a day in your life."
~Jim Fox

During my second year of nursing school our professor gave us a quiz. I breezed through the questions until I read the last one: "What is the first name of the woman who cleans the school?" Surely this was a joke. I had seen the cleaning woman several times, but how would I know her name? I handed in my paper, leaving the last question blank. Before the class ended, one student asked if the last question would count toward our grade. "Absolutely," the professor said. "In your careers, you will meet many people. All are significant. They deserve your attention and care, even if all you do is smile and say hello." I've never forgotten that lesson. I also learned her name was Dorothy.

~Joann C. Jones

You can't live a perfect day without doing something for someone who will never be able to repay you.

~John Wooden

The true meaning of life is to plant trees, under whose shade you do not expect to sit.

~Nelson Henderson