

THE COST OF COLLEGE

Working, studying, married — harried

What's life like for married students who must support families while paying for college?

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Do more expensive schools have a monopoly on getting you a job?

A comparative graphic of Texas schools
Centerspread

Paying for a trip to Europe

Few financing options seem to be available for students interested in study abroad. Is that the case? The Lariat investigates.

P. 8

What do athletes get that you don't?

Wouldn't it be nice to get a full ride? Some athletes do — and that's not all. Read on.

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Mounting debt scared me into investigating worth of my degree

I recently read an article in the *Onion* called “Company Immediately Calls Job Applicant Upon Seeing ‘B.A. In Communications’ On Resumé.”

It was satire, of course, but for a moment, I indulged in the fantasy that it could happen to me: My potential employer would hire me based on my sparkling GPA, the line on my resumé that mentions I was a student in the Honors College, or just the plain and simple fact that I had a degree at all, proving I can suffer utter sleeplessness for four years straight.

But the reality is that my bachelor’s degree won’t be enough on its own to get me a job. I’ll need an internship, experience and references to go along with it. However, my degree is the thing that cost me the most, both in effort and in cold, hard cash.

By the time I graduate in December, I will have amassed roughly \$45,000 in debt. I have no equity. I don’t even own a car. And thanks to my debt, my credit won’t exactly be sterling, either.

I hope to get a good job with benefits, one that will allow me to pay off my student loans quickly. The catch is that I want to be a journalist. I’ve researched my field, and the starting salary of the average newspaper reporter is only about \$30,000, according to a study by the University of Georgia in 2010. That’s about \$15,000 less than my debt.



Caroline Brewton | Debtor-in-chief

How will I pay it off? I’m not sure yet. After graduation, I’ll go out into the big, bad world and figure it out.

Don’t make my mistakes. I knew I needed college, but didn’t investigate its cost. And when I received my financial aid package each semester, I signed on the dotted line — just as I was told, no questions asked. It’s only recently that I realized my own folly. The potential for disaster exists somewhere close in my future. It looks like poverty.

When you realize student loan debt is nigh impossible to shed, even in bankruptcy, you realize it’s too late to wait until graduation to start examining the cost and value of your degree.

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Special: The Lariat investigates the cost of college. What are students paying for an education? What is a degree worth today?

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All loans are not equal

Differences in federal versus private loans can cost you big time, but do students know?

By STEVE DELPERDANG
AND BRENNAN LANE
REPORTERS

Each year, 12 million Americans, or 60 percent of college students, borrow money to cover college-related expenses, according to the Chronicle of Higher Education.

Yet many students remain uninformed of the differences between basic loan types and the effect of each on their financial future.

The basic difference between federally funded loans and private loans is their source. Federal loans are issued by the government. Private loans are provided by a creditor, such as a bank or a credit union. But the differences between federal and private loans go beyond this to include — among other things — repayment requirements, options and rates.

Additionally, student loans are one of only a few types of debt that may not be discharged through bankruptcy.

In light of these issues, the federal government is working to maintain interest rates well below those of private loans. Last June, Congress voted to prevent federal student loan debts from doubling to 6.8 percent for subsidized Stafford loans.

But they were just able to meet their July 1 deadline and extended the rates for only one year. As part of this deal, students are able to study for an undergraduate degree for six years before beginning to accrue interest on their federal subsidized loans. The rate was 6.8 percent in 2007, until Democrats took control of the House and were able to lower rates to their current level of 3.4 percent.

Graham junior Steven Bell said he feels comfortable using federal loans to attend Baylor.

“I think federal loans are easier to deal with because there’s more resources available to answer questions and help you along the way,” Bell said.

Federal loans do not require repayment as long as a student is enrolled in 12 or more credit hours of classes. If the federal loan is subsidized, the government will defer interest while the student is enrolled in six or more credit hours of classes. In contrast, repayment timelines for private loans vary widely, and some accrue interest while a student is still in school.

Additionally, if a student has difficulty repaying a federal loan, options such as forbearance and deferment may allow him or her to temporarily postpone or lower payments. Such options rarely are provided for private loans.

Sandra Frank said, “At Wells Fargo, we don’t

require a payment on student loans until six months after a student graduates college, as well as, allowing a parent or guardian to cosign the loan for a faster approval from the bank.” Frank is an employee of Wells Fargo, a bank that provides private student loans.

Both subsidized and unsubsidized loans have a fixed rate that is usually competitive with private-sector loans.

Federal direct subsidized loans are now at a fixed rate of 3.4 percent, and direct unsubsidized loans have a fixed rate of 6.8 percent.

However, private loans tend to be more variable, even for the same borrower. According to All Tuition, a unified application for financial aid, the industry average is between 9 and 12 percent. Market factors, the type of lending institution and the student’s credit score may contribute to interest rate variance on private loans.

Finally, unlike federal loans, private loans often require a cosigner, typically a parent or family member. But parents may be hesitant to cosign loans because doing so may expose them to future financial risk.

“I’m not too worried. Almost everyone is graduating with debt nowadays ... The numbers are so high that I really don’t trust anyone but my parents to make the decision.”

Mitchell Crimi | Houston senior

For example, Baylor parent Donna Crouch said of cosigning a loan for her daughter, a senior, “I need to save for my retirement and doing this would really make me nervous ... I’d do anything for my daughter, but if there were any other way, I wouldn’t cosign.”

Austin senior Casey Anderson describes her student debt package as a mix of federal subsidized and unsubsidized loans. Anderson turned to her parents for advice when making her financial aid decisions.

“My parents made most of the decisions,” Anderson said. “I guess I could have done some more research, but I trusted them to handle it.”

Anderson said she would have made the same decision whether her parents had been involved in the decision-making process or not.

“I definitely would have opted for government loans,” Anderson said. “It doesn’t take a lot of research to know that money from the government is generally cheaper than money from a bank.”

Anderson isn’t the only student relying on parents and conventional wisdom to inform college financing decisions. Houston senior Mitchell Crimi had a similar experience.

“I usually leave those types of decisions to my dad,” Crimi said. “He knows way more about finance than I do, and I have a short attention span.”

When asked for the key factors in their parents’ decisions, both students listed recommendations from family friends among considerations such as loan accessibility and interest rates.

“I just remember my mom talking to a bunch of friends whose kids were in college,” Anderson said. “I’m sure she looked at different rates, but I know most people she talked to had federal subsidized or unsubsidized loans.”

Crouch also sought recommendations from family and friends when contemplating student loan options for her daughter and recalls speaking with other co-workers.

“Nobody I talked to used private loans, but I didn’t talk to a lot of people ... Everyone said federal loans offer better rates,” she said.

Despite low rate recommendations from family friends, Anderson and Crimi, like many students, will graduate from college with roughly \$10,000 and \$20,000 dollars of debt, respectively.

In fact, student debt in America now exceeds \$1 trillion, according to a 2012 report from American Progress, a nonpartisan educational institute based in Washington, D.C. Of this debt, \$864 billion are from federal loans, and \$150 billion are from private loans.

American Progress cites increases in tuition as one of the driving factors responsible for the growth in student debt. In fact, the organization reports a 1,000 percent increase in the cost of a college degree over the last 30 years.

Both public and private universities have reported such tuition increases. Baylor’s Board of Regents voted last year to increase undergraduate tuition by 6.5 percent, or \$1,866 for 12 hours, bringing tuition to an average of about \$15,000 per semester.

While tuition is increasing, for many students, their scholarships aren’t adjusted to cover

the increase.

Katy senior Henry Li’s scholarships nearly covered his tuition at the start of his academic career, but as tuition has risen, and his scholarships have not, Li found himself accruing more debt.

“My tuition kept going up, but my scholarship amount wasn’t changing,” Li said. “I had to take on several hundred extra dollars in student debt each semester to cover the difference.”

Not surprisingly, the 2008 recession had a large effect on tuition increases and scholarships. During this period, both high school graduates and working adults entered higher education in record numbers, driving up the total amount of student debt.

The Federal Reserve Bank of Chicago released a report showing an increase in enrollment from 2007 to 2010 that was 2.1 million people greater than what was expected based on enrollment from 2004 to 2007.

The negative effect of the recession on scholarships results from a decrease in public university endowments. As less money is available to provide students with scholarships and grants, more students must apply for loans.

However, while students at both public and private universities have seen tuition increases and reduced scholarship packages, those at private universities have experienced the greatest increase in student loan debt.

According to the American Progress report referenced above, 86 percent of freshmen attending private colleges now take out student loans—a sharp increase from the 62 percent who took on college debt in 2001.

Despite the rise in both the number of students in debt and the amount owed, neither Anderson nor Crimi regret their absence in the loan decision-making process.

“I wouldn’t do anything differently,” Anderson said. “I’m pretty sure my parents plan to pay off my loans after I graduate, so I figure it’s best that they made the final decision.”

While students like Anderson may not be directly affected by their financing choices, others, like Crimi, must live with their decision long after graduation.

According to the Consumer Financial Protection Bureau, the U.S. federal agency responsible for regulating consumer financial products, the “standard repayment schedule is 120 months (10 years).”

“I’m not too worried,” Crimi said. “Almost everyone is graduating with debt nowadays ... The numbers are so high that I really don’t trust anyone but my parents to make the decision.”

Student loan, credit card debt keeps piling up

By KATE WARD AND LAUREN COOK
CONTRIBUTORS

While it's undeniable that the amount of college loans is soaring, the government isn't hurting from it. In fact, the government makes money on college loans, according to the 2011 Federal Education Budget Project report.

"The federal government disbursed \$112 billion in student loans in 2012. Most of that will be paid back with interest. The interest rates and fees are set high enough that the government makes money," Federal Education Budget Project Director Jason Delisle said in a New York Times article published Feb. 27, "Putting a Number on Federal Education Spending."

The most likely reason for this is that when federal lawmakers think about where to cut government spending, education is usually given a reprieve. The Times article indicated that most education funding comes from state and local governments and accounts for only 3 percent of what the federal government spent in 2012.

"After one year's worth of loans, the government makes a net gain of approximately \$5.5 billion," Delisle said.

From 2000 to 2010, federal spending on higher education tripled from \$64 billion to \$170 billion. But tuition rates grew even faster, according to the Buckeye Institute for Public Policy Solutions' article, "As Higher Education Costs Soar, the Answer is Not More Government Spending."

Baylor tuition rates were no exception. Baylor tuition from 2007-2011 increased from \$22,869 to \$29,884 according to the Federal Education Budget Project, which is a 30.6 percent increase.

The Buckeye article also reported that enrollment increased nationally while graduation rates stayed the same and student loan debt doubled.

Some people are in different financial situations at Baylor.

"I will graduate debt-free," Lufkin sophomore Grace Cho said. "I wouldn't have come to Baylor if I had to take out loans – federal or private."

Cho is in the minority. Roughly 90 percent of Baylor students are on some type of financial aid, according to the Financial Aid Office website.

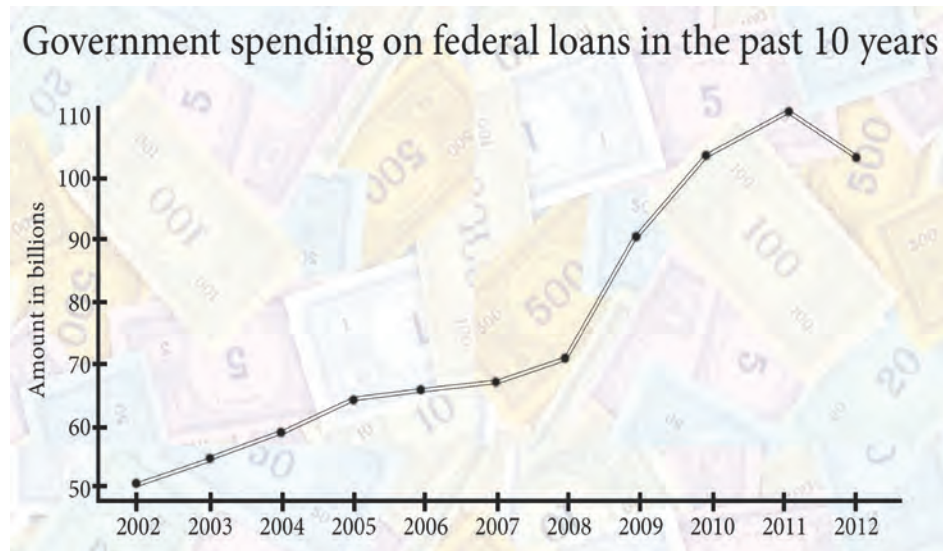
Fifty-eight percent of Baylor students received federal loans in 2011, accounting for an average of \$5,602 per student, according to the 2011 Federal Education Budget Project report. Only 9 percent of Baylor students receive loans from private institutions, accounting for \$14,096 per student on average.

Another form of higher education spending

is grants, which are defined as "gift money" — financial aid students don't have to pay back. Grants often are need-based. The government doesn't make any money from grants, according to the Federal Student Aid Office of the U.S. Department of Education.

"Occasionally, you might have to pay back part or all of a grant if, for example, you withdraw from school before finishing an enrollment period, such as a semester," according to the Federal Student Aid Office.

Grants are about 23 percent of the money given from the government for higher educa-



tion each year, according to the Federal Education Budget Project. In 2012 the government gave \$42.5 billion in grants to students.

Twenty-four percent of Baylor students received Pell Grants in 2011, accounting for \$4,076 per student, according to the 2011 Federal Education Budget Project report.

"Grants are great for the students that receive them but not so great for the government," Baylor alumnus and Waxahachie pastor Jack McDaniel said. "They never get that money back."

Many prospective college students and freshmen don't realize the difference between grants and loans.

"To be honest, I don't know anything about grants or loans," Liberty freshman Kathleen Bean said.

So grants are the source of government debt in the higher education industry, while federal loans make money for the government — that is, unless the loans aren't paid back.

And that's another figure that can add up quickly.

"Cumulative defaults on private student

loans exceeded \$8 billion, a sum from over 850,000 distinct loans," according to the Education Department and the Consumer Financial Protection Bureau.

Overall, loans and grants don't appear to negatively impact the economy, according to the Federal Education Budget Project reports. The real impact is on student lifestyles.

"The real problem here is loan debt," McDaniel said. "Kids don't think about what they will have to pay when they graduate. Kids nowadays graduate, can't find a job — and have hundreds of dollars to pay back in loans."

Austin freshman Courtney David is worried about her life after graduation.

"Taking out student loans has affected my life greatly," Davis said. "When I graduate, I won't be able to fully do everything I love, such as traveling. I'll be worried about the debt I have to pay off."

Heath sophomore Jeb Smartt is one of the lucky ones who will graduate debt-free.

"I'm thankful that I won't be working out of a hole when I graduate. I can start on solid ground," Smartt said.

Like Smartt, Cho won't have student loans to repay and will have no debt after graduation.

"I won't have anything to worry about after graduation, except finding a job. I won't have to worry about paying back money that I don't have," Cho said.

Clearly, loan debt, whether from federal or private sources, can affect students' budgets and economic status after graduation.

Little Rock, Ark., sophomore Jenna Henrich knows taking loans would affect her economic status.

"It's going to be hard to pay back all the

loans, but there was no other way I could attend college," Henrich said. "And in my degree field, no education means no job." Henrich is a pre-physical therapy health science major.

But loans aren't the only way to accumulate debt. Like tuition, credit card debt among students has risen.

Seventy percent of college students have a credit card, 90 percent of those being a monthly credit card, according to "Financial Literacy and Credit Cards: A Multi Campus Survey" published in the April 2012 edition of the International Journal of Business and Social Science.

The "Financial Literacy and Credit Cards: A Multi Campus Survey" also reported that "of the 70 percent of surveyed college students who carried credit cards, more than one in three of those young people had two or more cards. About half claimed to use the cards only for emergencies, with 13 percent saying they used the cards frequently."

Gordon Putnam is a credit repair expert with Utah Credit Alliance, which specializes in credit repair and boosting credit scores. He wrote the article "Credit Card Debt Can Harm College Students" for the Standard Examiner.

"The average undergraduate student carries \$2,500 in credit card debt, and when they graduate from college they begin their new lives with debt that they can't pay," Putnam said in the article. "Lower-than-expected salaries, plus higher-than-expected living expenses and hefty student loan payments, make handling credit card debt all the more difficult for students and recent graduates."

Credit card debt, along with student loan debt, is becoming a problem with recent college graduates.

"I won't graduate with much of any student loan debt, but I will have credit card debt," San Antonio freshman Kayla Gregg said. "It will be just as hard to pay off as it would be student loans."

However, some students have chosen not to use credit cards during college.

"I don't have a credit card because I know I won't have the means to pay it off once I'm out of college," Fort Worth sophomore and management information system major Louis Iaege said. "I most likely won't have a high-paying job right away."

Many students, like Iaege, use debit cards instead of credit cards to steer clear of possible debt. Between the costs and debts that come with higher education, it's the students, not the government, who are taking the hit.

"The student loans aren't so great, but my college experience has been exceptional," Henrich said. "I'll be proud to say my degree is from Baylor University—even if it means cringing at the student loan bill every month."

When packaging post-Baylor debt, Where do you get your information?

BY SAMUEL PRILLAMAN AND
JAKE HICKS
REPORTERS

Students attend college to learn, however in almost half of the country's colleges, they are kept in the dark instead.

Since most colleges elect to keep student debt information private, there is no set national requirement. However, the national average student-load debt is increasing. In many cases, this leaves third-party watchdogs such as The Institute for College Access and Success (TICAS) to fill the gap. Colleges provide a common data set that these organizations use to gather their statistics.

The Project on Student Debt report is an evaluation by TICAS of that common data set. Using data compiled by Peterson's Undergraduate Financial Aid and Undergraduate Databases, the Project on Student Debt provides a comprehensive breakdown of reported national and state student debt information.

According to Peterson's, in 2011, only 55 percent of four-year accredited, nonprofit colleges, both public and private, in the U.S. reported data about their graduates' debt. Of those that submitted data, 64 of these colleges had 90 percent of graduates leaving with debt.

The cost of Texas universities varies greatly. With the yearly undergraduate cost of attendance (COA) passing \$51,214 in 2012 - 2013, Baylor ranks among the most expensive schools in Texas. Other expensive schools include Southern Methodist University and Rice University that have a COA of \$61,567 and \$52,242, respectively. Texas Christian University falls under Baylor with a COA of \$46,350. All of these figures are much larger than public universities such as Sam Houston State University, \$20,876, and University of Texas-Austin \$26,340. All independently reported 2012 - 2013 COA values were higher than the 2010-2011 COA according to the Project on Student Debt information.

And as national student debt has increased, some students who didn't plan on borrowing money had to make quick decisions.

Baylor alumnae Hannah Hall said, "I wasn't in need of student loans until my senior year, and even with only that year to pay off, I'm looking at losing a lot of my savings for the next five to 10 years."

Many students are turning to multiple loans to make ends meet. The Wall Street Journal reported "the number of consumers with two or more open student loans on their credit report

grew from 12 million in 2005 to 26 million in 2012." This number is more than double the number of students with multiple college loans in 2005.

"I was put in a situation where multiple loans

graduates' debt.

One common misconception is that Baylor's lack of reporting is due to being a private college. While many public colleges, such as Texas A&M University, report debt information,



were probably needed, but looking at the varying interest rates and time to pay off the debt, it seemed easier for me to cover what I could out of pocket and just take on one massive loan," Hall said.

Hall's situation is hardly unique. In Texas alone, college graduates in 2011 owed \$22,140 on average, according to the Project on Student Debt. This number was calculated using voluntary reporting and only represents 46 out of the 90 Texas colleges.

Baylor University is one of the other 44 colleges in Texas who do not voluntarily report

many private universities comparable to Baylor also submit debt information.

In recent years, the administrations for Texas Christian University, Southern Methodist University and University of Mary Hardin-Baylor all reported student debt information.

Baylor financial services was unavailable for an interview, but director of media communications Lori Fogleman was able to supply some statistics, saying, "90% of the undergraduate students receive some form of financial assistance," Fogleman said. Fogleman also said that 7,050 students at Baylor receive need-based fi-

nancial aid.

A lack of reported debt information has led some Baylor alumni to turn online for comparative information. Some Baylor alumni who subscribe to BaylorFans.com have posted their debt information online, in an effort to compare with other graduates.

Many of the students who posted their debt information online were unaware of the massive effect loan debt would have on their life. And most students have already chosen a path when the final bill comes, whether or not they understood the cost of that path before they start college.

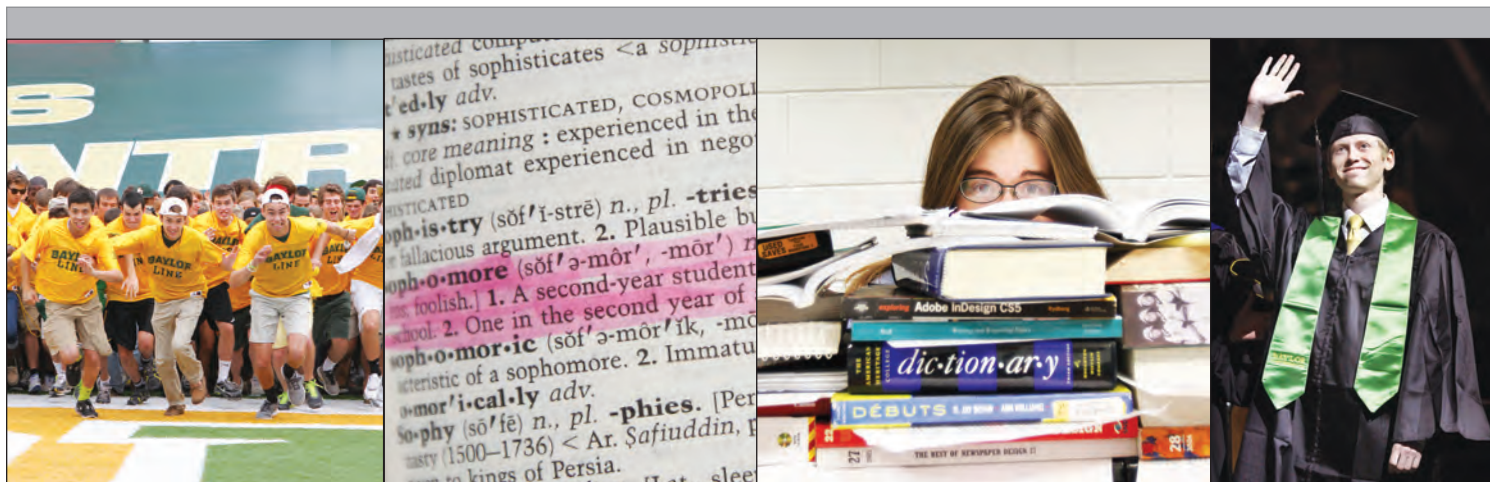
Baylor Law School alumnae Courtney Dickey said, "I knew how much school was going to cost when I first applied and knew I needed to take out loans to pay for the next three years. I guess what surprised me was just how long it was going to take to pay it all back and how much of it was interest." Though she was not willing to talk about her annual salary, Dickey did say 10 percent of her paycheck is spent on student loan repayment. "It's just funny to think of how I was excited to get such a high paying job once I graduated, that I never stopped to think that my salary was going to pay my loan that I took out just to get the education for the high paying job."

The reality for Baylor students may set in during the mandatory exit interview for students who borrow from the university. While these mandatory meetings may instruct exiting students on their obligations, the information comes after any decisions are made.

This information may be a factor in the recent growth of student loan deferment. A national analysis by TransUnion found more than half of student loan accounts - 65.5 million of 128.8 million - are in deferment, as reported by the Huffington Post. The government run student aid website says "A deferment is a period during which repayment of the principal and interest of your loan is temporarily delayed."

Though this may seem like a reasonable choice to make straight out of college, the requirements for deferment are steep and it doesn't necessarily mean enough money can be saved in order to cover the debt.

"I planned on deferring when I graduated, but once I realized I barely met the qualifications and that after a year I was going to have to pay them anyway, I might as well just get it over with now instead of keep on pushing it off till I can't pay them off," Hall said.



Freshman

Sophomore

Junior

Senior

As job search intensifies, Baylor ready to battle

By JAMES STUECKLER, JONATHAN SILL
AND AJ WOLFE
REPORTERS

According to USA Today, more than half of all national college graduates unemployed when they throw their caps and Baylor seeks to maintain a track record better than the competition..

This is being done through career placement services, networking events and maintaining a high quality of education.

"I think [Baylor] did prepare me... With budget cuts in education, teaching jobs were hard to come by but they did help me prepare to find one," Ashley Laney, 2011 Baylor alumna and high school social studies teacher said.

The Baylor University Career Development office offers many services and opportunities to find jobs and professionally network. In addition to Hire-A-Bear, the job and resume posting site designed exclusively for Baylor students, the office regularly schedules professional networking events, career fairs, holds practice interviews, and offers resume-building advice.

"We encourage students to come visit with our office at any time during their time at Baylor to create an action plan for what they want to do after graduation," career adviser Kat Evans said.

Taking advantage of these resources may be the key in ensuring post-graduation success.

"We host seven career fairs a year and numerous career development workshops, on-campus interviews and employer presentations to give students extra tools as they begin their internship/job process," Evans said. These resources include HireABear, a "Meet the Majors" podcast, "Mind Your Major" blog, and many others found through the Office of Career and

Professional Development website.

"I not only found my internship role, but also became connected with my first job through a contact I made at a Baylor Career Fair," said 2012 Baylor alumnus AJ Meditz. Meditz is a Relationship Banker at JP Morgan Securities. "I had a [HireABear] profile set up as I was graduating in 2010 and used that as a tool to gain a good number of interviews with companies that visited campus regularly."

The Office of Career and Professional Development offers tips for those searching for internships and career openings, such as researching organizations prior to interviews, defining your career goals and the opportunities you want, being enthusiastic and sincere with recruiters and interviewers, honesty with your qualifications and realism of expectations.

Not all students have found the resources to be as effective.

"I followed the typical student path of creating a HireABear profile, attended career fairs, and on-campus interviews, but I didn't feel fully prepared to compete for such a limited number of positions in my field. I ended up using my personal network and own search efforts to find the right job fit for me," said 2012 Baylor alumnus Samuel Pyo. He is a business analyst at Avana Consulting. And of course, these resources don't help students who don't use them.

"If I would've taken advantage of the career fairs like I should've, it probably would've been a lot easier for me to find a job," Lauren Cochran, class of 2012, said.

Baylor professors and programs are also stepping up to help students find jobs by teaching real-world skills.

Baylor law and entrepreneurship part-time

lecturer David Henry said the law and business schools teach students the real-world skills they need to get a job.

Henry works closely with both the Baylor Law School and Hankamer School of Business to ensure his students are well prepared for their job search and their eventual careers. With Henry's leadership in Entrepreneurship's i5 program in China, many students receive job offers from companies during the program.

An increasing number of students are turning to graduate programs to increase the odds of landing the jobs they want.

According to US News, Baylor reports 57.5 percent of law school graduates and 65.7 percent of MBA graduates having found full-time paid employment. While these are above the national average of 46.4 percent, the additional cost of a graduate or professional program seems to only marginally increase the odds of employment over a lower rate of non-graduate students.

"I knew going into psychology that I was going to have to go to grad school if I wanted a shot at a career," Cochran said. "My undergrad classes did a good job of showing me what my options were as far as different kinds of career path concentrations in psychology go." She is still trying to get into a master's program.

Baylor 2012 alumnus Bradley Kubitz is also not yet following his ultimate career plan, but he, too, is on the way.

"Baylor taught me the skills I needed for my job, but I was very unprepared when it came to actually finding employment," Kubitz said.

According to national statistics, Kubitz is one of a growing majority of recent graduates whose employment track is following an unexpected route. He's working as manager of a Fris-

co steak house right now but will start his career as a high school government teacher in the fall.

Accounts differ as to whether the Baylor name alone can help you in the post-college world.

"I work with a lot of Aggies and Longhorns and I have found the respect associated with the Baylor name has positively impacted not only my role at the bank but also within social networking organizations I'm involved with," Meditz said. "I have yet to get a negative reaction from anyone whenever I mention where I graduated from, even from friends and clients out of state."

However, Baylor alumnus T.J. Bode, an account executive with Softway Solutions, said because Baylor may not be as well-known as other schools, Baylor's name might not be enough.

Although Baylor is well known, its effective power is "not as effective as schools with large graduate hiring, like Texas A&M," in terms of name recognition, he said.

"Always be building relationships," Meditz said. "Most people refer to that as networking but the relationship is what really matters, the network benefits follow. People love helping their friends out, not just some contact they don't really know who just wants something from them. Start early, not two months before graduation."

While Baylor may provide many opportunities and services that increase its students' chance of finding employment when they leave Waco, the initiative and ultimate responsibility lies with the students themselves.

"If I could go back, I would definitely better utilize all the resources that were available to me as early as possible," Pyo said.

Students discuss pros, cons of BU summer school

BY BROOKE BAILEY AND RYAN DAUGHERTY
REPORTERS

Students often take summer classes to get ahead in their degree. While these extra hours help with scheduling, many students struggle with the cost.

At Baylor a three-hour class costs \$3,054 during the summer—that's \$1,017 less than a three-hour class during fall or spring.

Students must also consider student fees, which include a general fee of \$95 per credit hour, a minimum course fee of \$50 and a matriculation fee of \$100.

Parking, meal plans and on-campus living are also options to be considered. Those costs during the summer can add up to \$3,073.50.

Summer meal plans range from \$271.71 to \$670.07 per session. Bearbucks is another optional fee.

The cost and fees have some students concerned about how they will afford summer tuition and whether summer classes at Baylor are worth the cost.

Cleburne senior Karalynn Reynolds said summer school at Baylor isn't worth her time or money. Baylor tuition has already cost enough, and tuition is lower at other schools, she said.

"As someone who is already building a lot of summer debt from four years, it makes a lot more sense to go somewhere cheaper," Reynolds said.

Reynolds said she thinks her time is spent better doing other things than taking expensive classes at Baylor.

"It seems more beneficial to work during the summer to make money instead of taking classes," she said.

For students who do want or need the summer hours, some look at other options besides Baylor.

Farmers Branch junior Brittney DeVine said the cost is enough to consider taking classes at another school.

"I think it definitely makes Baylor students question where to take their summer classes," she said. "The cost is definitely going to be a factor in whether or not someone is going to stay at Baylor for the summer."

For some Baylor students who are staying in Waco for the summer, McLennan Community College may be a more affordable option.

Summer classes at MCC run as low as \$106 per credit hour for McLennan County residents. Texas residents pay \$124 per credit hour and out-of-state residents pay \$181.

Student fees at MCC are \$9 per credit hour. Riesel junior Kaitlyn Wooley said she opted for summer classes at MCC over Baylor.

"It was cheaper and easier," Wooley said.

Wooley said summer school at MCC allowed her to focus on classes outside of her major that were going to take up time.



SUMMER SCHOOL PHOTO ILLUSTRATION TRAVIS TAYLOR | LARIAT PHOTOGRAPHER

DeVine also said MCC was a good choice for summer school.

"I was taking Spanish, and Spanish is really hard at Baylor," she said. "I can go to MCC and take an easier class for way cheaper and still get the same credit."

DeVine she thinks the quality of the classes she took at MCC was the same as it would have been at Baylor. Her Spanish professors at MCC teach at Baylor as well.

"My professors at MCC had taught at Baylor before, so they knew the Baylor standard," she

said. "I didn't get any less of an education by going there."

Quitaque junior Lauren Young also said her preference for summer school was not Baylor.

Regardless, Young said she anticipated that the summer load at Baylor wouldn't be as hard as the regular school year.

"I had hopes that it would be easier and not as much work during the summer," Young said.

Although MCC offers summer school at a lower price, some students prefer gaining class credit from Baylor.

Lorena junior AJ Wolfe said classes at Baylor are worth the cost.

"I love the cost of MCC, but the atmosphere at better is a lot better," Wolfe said. "The professors show a real passion for what they are teaching and care that you learn the things that will help you in your career, not just what will help you pass the class."

Students taking summer classes at Baylor find different ways to cover the cost.

Some students' parents help pay the bills, while others seek outside work or financial aid assistance.

DeVine said while her parents would be willing to pay for Baylor summer school, they opted to take advantage of MCC's lower costs.

"I'm very fortunate that my parents can pay for summer classes to further my education," she said.

Colony junior Rachel Miller said she is going to have to pay back some of her tuition later.

"I'm going to have to take out student loans, I don't know from where yet though," she said.

Financial aid can help ease the cost, but students must petition for their existing scholarships to count for the summer.

To be eligible for this scholarship opportunity, students must be graduating in summer 2013 or fall 2013 in seven or fewer undergraduate semesters.

Students can also use their scholarships for summer classes if they are graduating in spring 2014 or later. Time at Baylor must be completed in seven or fewer undergraduate semesters.

Students must also fill out a request form titled the SFS Summer @ Baylor 2013 found online at the student financial services website. An academic advisor must sign the form.

The scholarship award amount cannot exceed summer tuition. Scholarship money used toward summer tuition will count toward the maximum semesters of eligibility. It only applies for students who have received the Regent's, President's, Provost's, Dean's or Transfer Scholarships.

Summer school at Baylor is divided into three terms: the Minimester, which runs May 20 through June 7, Summer I from June 4 through July 9 and Summer II from July 11 through Aug. 14.

Students can also enroll for a full summer term, where they can take classes from June 4 to Aug. 14.

Registration for summer classes began March 27. The last chance to register is different for each term.

Registration for Minimester ends the first class day, and Sessions I and II end the third class day. For students enrolled in the full session, registration ends on the sixth class day.

Available classes can be found online at <https://www1.baylor.edu/scheduleofclasses/>.

Financing abroad: Costs not so different

By PAULA ANN SOLIS
REPORTER

For students wondering if the cost of studying abroad versus at Baylor's Waco campus, it isn't very different at all.

Though some students might imagine a semester living somewhere in Europe would be out of their price range, the truth is that if you can afford a semester at Baylor, chances are you can afford a semester abroad, according to Alamo Gordo, N.M., senior Allison Hainline.

"It's just like you're at Baylor," Hainline said. "Once people understand that then it's pretty straightforward from there."

Hainline also works in the study abroad exchange program office and studied in London last semester.

Hainline receives financial aid during the regular semesters and said all of her financial aid package for spring and fall semesters applies to semester study abroad programs, just as they would normally apply to her tuition while in Waco.

This is applicable to 90 percent of students at Baylor, whom, according to the financial aid department, also receive financial aid.

"I registered for my classes in London and all of my scholarship automatically applied," Hainline said. "I didn't do anything different."

Lexi English, the semester study abroad program coordinator, reiterated the idea and said that for the most part studying abroad is financially similar to studying at Baylor.

"All financial aid, loans, grants, all of that applies during regular semester," English said. "What I do for the students is I make sure the cashier's office knows they're in the program and by doing that everything works out."

The hours that a student studies abroad are charged the same rate as if they were studying in Waco. According to English, students studying abroad can save money because the \$1,500 general student fee applied each semester is not charged to those studying abroad.

The directors of the various study abroad programs are eager for students to learn about financial support, English said.

An example of their efforts to reach out to students is the information sessions held twice a week throughout the semester in the W. R. Poage Legislative Library.

"We usually get five to 10 students at each session," Hainline said. "People are really interested in studying abroad."

But not every student who is interested in studying abroad believes it is feasible.

Corpus Christi sophomore Amanda Yarger said each time she looked into the possibility it was just too expensive.

"I receive a provost scholarship, which is



PHOTO BY LEIGH KETTLE

Annie Carr, a China Spring sophomore journalism major, takes a break to read a book in Madrid, Spain. Baylor students travel extensively in study abroad programs around the world.

\$5,000 a semester," Yarger said. "The rest of my expenses are paid purely out of pocket."

Even though tuition rates would remain the same, the singular added expense of airfare is enough to put a halt to traveling plans.

"The flights I looked into were close to \$2,000," Yarger said.

But this idea that it isn't financially feasible to study abroad is centered on a myth, according to Jimmy Ilseng, the exchange program and study abroad adviser.

"There are a lot of mechanisms we have in place that can help defeat that myth," Ilseng said.

Ilseng said scholarships are available and are tailored to specifically meet the needs of students studying abroad.

One such scholarship, the Glennis McCrary Goodrich International Scholarship, offers an award of up to \$3,000 for summer semesters and \$5,000 for regular semesters.

For those whose financial aid covers a ma-

majority if not all of their tuition, the remaining financial aid is returned to the student and can be used to pay for the plane ticket or other expenses while abroad.

According to Ilseng, a majority of the students who study abroad through exchange programs and receive aid like Goodrich end up saving money while abroad compared to what they would have spent living in Waco.

"In London, where the pound is so much stronger than the dollar, there's a program with Regents College that ends up being much cheaper for students because housing and a food stipend are provided to the student at no extra cost," Ilseng said.

Ilseng said free housing and meal plans are more common in European countries, which traditionally don't have student fees.

Bend, Ore., senior Dresden Hasala-Shooks is a current study abroad student and recipient of the Goodrich Scholarship.

She is also an example of how studying abroad can save money.

"What happened with me this semester was I actually didn't have to pay anything out of pocket because of the Goodrich. I was totally covered," Hasala-Shooks said. "I actually had money left over for incidentals."

Hasala-Shooks explained that her financial aid package, which includes grants and scholarships, covered her tuition and most of her housing fees. The money remaining from the Goodrich was returned to her and allows her to travel and shop while abroad in Spain.

Hasala-Shooks has become somewhat of an expert at studying abroad. She previously studied in Argentina and Oxford as part of the summer semester and has noticed the differences between summer and regular semester abroad fees.

The combined cost of the two summer abroad programs for Hasala-Shooks cost more than \$20,000, and those were completely out of pocket.

"Financial aid doesn't apply to summer programs," Hasala-Shooks said. "But if somebody really wants to study abroad in the summer, and I highly recommend it, there are options like the Goodrich which they can use in the summer. It all depends on the student's effort."

Dr. Richard Duran, Baylor professor and associate chair of the modern foreign language department and the division director of French & Italian languages, said studying abroad during the summer is difficult but aid and alternatives do exist.

To aid students, the department awards the Allison Family Foundation Scholarship to usually one student from each language studying abroad during the summer, according to Duran. The scholarship, for the few who receive it, covers the student's entire program and tuition.

The summer study abroad programs in the modern foreign language department, when considering the program fee and tuition, cost upwards of \$10,000, and that doesn't include airfare.

For those who don't win the scholarship and can't afford to study abroad during the summer, Duran advises they consider the regular semester abroad program in France. This allows students a much longer stay in France and all financial aid can be applied.

"If you can afford a semester at Baylor, you can afford a semester in France," Duran said.

Ilseng, English and Duran each agreed that studying abroad depends on picking the right semester and putting the effort forward.

For more information on the various study abroad program, email the study abroad offices at StudyAbroad@baylor.edu or call (254) 710-4824.

Calling it Quits: Dropouts prove themselves

By JASMINE WARIBOKO AND KAYLIN TERRY
REPORTERS

What do Mark Zuckerberg, Bill Gates, and Michael Dell have in common?

They're all incredibly successful, and all three dropped out of college.

In an era where the cost of higher education at a four-year university is higher than ever, some are questioning whether a college degree really gets you anywhere at all — especially if it means graduating with significant debt.

These examples prove it is possible to succeed without a college degree. However, dropouts do range from multibillionaires like these to the unemployed.

"I thought college would lead me to something I would have liked to do as a career, and it didn't... I think a degree helps a lot, but plenty of people without degrees make a great living and have great lives and jobs."

Whitney | Austin resident

Reasons for dropping out include financial obligations, the inability to handle the academic workload and the competing demands of social life, according to the 2011 "Pathways to Prosperity" study by the Harvard Graduate School of Education.

Some who make an early exit find success in areas such as technology — like Zuckerberg or Gates. Others constantly hunt for a job — any job.

Whitney, an Austin resident, whose name has been changed to protect her privacy, has struggled to find employment since leaving Howard Payne University in 2011. She had not yet determined her major when she left college due to difficulty with the academic workload.

"I thought college would lead me to something I would have liked to do as a career, and it didn't," Whitney said. "I think a degree helps a lot, but plenty of people without degrees make a great living and have great lives and jobs."

Whitney has held six different jobs since 2011 and said she struggles to find jobs that pay more than minimum wage.

"Sometimes it's really hard, and I just want to give up," Whitney said.

She is now employed at Jimmy Johns and said she hopes to stay there for a longer term than her previous jobs. Whitney said she isn't sure where life will take her in the future with-

out a degree to fall back on.

"Make sure you have a backup plan and are able to find a job to support yourself while you are deciding what to do with your life," Whitney said.

Rising tuition rates play a role. According to data analysis done by Education Sector, of the college students surveyed who took out loans, about 30 percent dropped out of school. The yearly increasing cost of tuition is making it harder for people to afford a four-year college degree.

Other people have a hard time justifying the cost of college and waiting four years until they start a career, versus skipping college to start earning money immediately in a career field. But money is not the only consideration for dropping out. A degree alone no longer guarantees a job.

A 2011 Pew Research Center report, "Is College Worth it?" was conducted to collect the opinions of the general public on the cost, value and monetary payoff of attending college. They concluded that "for many young adults, the ultimate bottom line is whether a degree or credential they earn will help them secure a job."

There are other alternatives to

gaining skills needed in the workforce: receiving technical training or gaining skills from trade schools are two options.

According to the 2011 report, non-college graduates are more focused on preparing for a career, while those who graduate from college are more focused on gaining knowledge.

For example, Florida resident Gary Power is currently working to develop a program that

can help people for whom college may not be an option, gain skills in information technology (IT) in order to increase their chances of getting a job.

"I think that I can teach non-degree people to learn the skills that I received with a degree," Power said.

Power received a bachelor's of Science and Administration degree at Stonehill College in 1987 and a master's degree in business from the University of Texas at San Antonio in 1992.

Power wants to provide a real-world experience for young people interested in IT by training them on the same systems they will actually use at their place of employment.

Despite his feelings about the value of earning a degree, Power still believes going to college is important. He said by attending college, one would learn to become disciplined and think critically.

Others have found their true passion after dropping out of four-year colleges and plan to pursue their dreams by attending alternate schools.

Another Austin resident, who didn't want his name mentioned due to the sensitivity of this issue, left the University of Missouri at Kansas City in 2009 in order to join the Marine Corps. He said he didn't enjoy his major at UMKC and thought joining the Marine Corps would be a "great lifestyle change" for him.

Although satisfied with his decision to leave college before completing his degree, he believes that "earning a degree is a key point to being successful in the working world and living a well-lived life." He is currently pursuing his passion for cooking at the Le Cordon Bleu culinary trade school.

Arkansas resident Hilary Cranford, who left the University of Arkansas in 2011, took time off to teach at a preschool and found her passion for professional photography.

"I want to go back for art with a concentration in photography because I love it, and I am passionate about it," Cranford said.

When asked if she had any advice for students thinking about leaving school, Cranford offered these words: "Don't drop out just because you don't like working hard and going to class. Find what you are passionate about and pursue that," Cranford said. "Have a plan, and stick to it. But do what you love."

Power said he thinks his own degree has hardly any value.

"I had to learn everything on the job," Power said. In addition to on-the-job training, Power also gained useful skills while attending technical school after serving in the military.

"That's where I got all the information I needed for IT," Power said.



Rising tuition prices affecting students' college choices

By Taylor Dixon
And Brandi Cadette
REPORTERS

Choosing which college is the best fit is tough. Tough because impacts your future. With the cost of higher education said to be on the rise, you're not just choosing a brand name for your diploma – you're choosing how much debt you may carry after graduation.

The choice isn't easy.

Although many factors come into play when selecting a college, including location and size, local tutor Rachael Fineske, a 2000 alumna, said she chose to attend Baylor because of her religious background her family's influence.

"My parents weren't as concerned about price as much as my happiness," Fineske said. "Their main concern was my walk with the Lord and they let me make my decision based on that."

For some, making a college decision can be stressful.

"It's like choosing a shampoo at the store," Fineske said. "There's no doubt that each option will clean your hair, but what else will it do, and how will it affect each person's hair individually? The choice can be overwhelming. Does the large Costco-size bottle seem most practical, or the smaller more specialized boutique option? Making an informed decision is difficult with so many options. Choosing a college is similar."

But while a bottle of shampoo can cost less than \$5, the price of a university education, which can total in thousands, has the potential to impact the lives of students well into their future.

For example, the base cost of undergraduate tuition at Baylor, \$30,586 for the 2012-2013 school year, has risen \$1,866 from the previous year, according to the student financial services website.

Terrell Brown, a high school senior in Fresno, said he couldn't attend his first choice college — Baylor — due to the cost of its tuition.

"I had my heart set on coming to Baylor ever since I can remember, but because tuition is so high and they didn't offer me the best scholarship, I signed for Houston Baptist University to play football instead," Brown said.

Though disappointed at first, Brown appreciates the ability to graduate without debt. On a full-ride to HBU for football, Brown says he gets to do what he loves and still attend a school with strong Baptist values.

Others come, but don't stay.

Sabrina Gonzales, a junior at McLennan Community College from San Antonio, attended Baylor for her freshman and sophomore years. Gonzalez cited cost as one of the reasons she switched schools.

MCC offers an accelerated nursing program that is shorter in duration and less expensive than Baylor's. Baylor's nursing program takes four years while MCC's takes only two.

"It's nice being able to avoid the downward debt spiral by attending MCC, and I'm sure my family appreciates it too," Gonzales said.

Gonzales will graduate debt-free. Her mother has supported



WEEKEND PARKING	\$9,462	University of North Texas	LOAN	\$9,790	University of Texas at Austin	\$9,888	University of Houston
Texas Tech University	\$9,242	University of Texas at Arlington	\$9,152	SCHOLARSHIP	Texas A&M University	\$9,036	Longboard
\$120	Sam Houston State University	\$8,594	Steven F. Austin University	\$8,458	Electricity	\$75/month	Midwestern State University
\$7,764	ACADEMIC	PAID	PROBATION	TUITION	Angelo State University	\$7,575	Texas Woman's University
LOAN	\$6,659	Tarleton State University	FR (w/adm				

All values are estimates based on one academic year and include fees that may vary.

Bicycle	University of Texas at Dallas	Abilene Christian University	Gas	St. Edwards University	Academic Probation
\$2,800	\$11,806	\$22,800	\$150/month	\$26,688	

POLY

Game to Determine Your Future



Graphics by Matt Holliman
Lariat Photo Editor

Bus (mission)	Lab Fees	SCHOLARSHIP	GO To College?
STOP	McLennan Community College	McLennan Community College	
\$50/course	\$4,155	\$3,450	

SCHOLARSHIP	LOAN	Car	Texas Christian University	Baylor University	Austin College
\$	\$	\$6,500	\$36,500	\$35,972	\$32,875
			Rice University		
			\$37,292		
			Parking Permits		
			\$300/year		
			Southern Methodist University		
			\$43,800		

her financially since the beginning of her college

"I just feel so lucky to have such a supportive family behind me," Gonzales said. "All I have to do is focus on my studies. Not having to work or worry about how I'm going to pay for school is such a blessing."

High tuition can force some to look at sources for financial aid that may lead to debt after college. The choice Fineske made to attend Baylor resulted in debt. As a working mother of three, Fineske continues to pay off student loans she and her husband Chad, a 1997 alumnus, have accumulated from attending Baylor.

Although their parents helped with a fraction of their tuitions, getting involved in club lacrosse for Rachael and Kappa Omega Tau for Chad resulted in additional fees.

"Debt has been something we've managed to slowly chip away at each year," Fineske said. "Although it's not always easy, we wouldn't change the education and experiences we got out of Baylor for anything."

However, some manage to pay by using scholarships. Scholarship money can offset debt that students will graduate with, making college more affordable.

Such is the case for students like Sugar Land junior Lexi Luckenbill.

She is on an academic full-ride scholarship, contingent on maintaining a grade point average of a 3.5 or higher.

As an accounting major and business fellow, Luckenbill said she expects Baylor's name to enhance her career later.

"I work hard because I know how valuable my degree will be from such a prestigious school like Baylor," Luckenbill said. "I consider myself extremely lucky to be here."

Luckenbill isn't alone. 90 percent of undergraduate students at Baylor receive some sort of financial assistance, according to the student financial services website. Others choose cheaper schools.

Patrick Buckley, a junior from Needville, attends Sam Houston State University.

The cost of undergraduate base tuition for the 2012-2013 school year at Sam Houston State University is \$6,608, which is \$23,978 less than Baylor tuition.

Buckley, who has lived in Texas his entire life, chose an in-state school that he believed fit his needs, including tuition cost and size.

"Just because I don't go to some fancy school doesn't mean I'm not getting a great education and experience," Buckley said. "I can't imagine going anywhere else but here."

Buckley said that aside from just tuition cost, he chose his school based on the culture of the student body.

He said the name of the school wasn't as important as the people he'd be surrounding himself with.

The cost of education across the board is said to be increasing. Since 1986 education costs have increased by over 104 percent. Growing at an average rate of 4.8 percent a year, tuition costs are at an all-time high according to money.cnn.com.

The value of a college degree offsets the price of tuition when entering the workplace. Knowledge and resources gained from a college experience through classes and networking are a valuable asset when entering the job market.

"Students who do not apply to a program they believe fits their educational needs and goals because of a price tag may be missing out on scholarship opportunities," said Bradley Toben, dean and M.C. & Mattie Caston Professor of Law at Baylor University School of Law.

Toben says he sees the importance of attending the school you want to graduate from and believes that is a reason increasing tuition does not lower the amount of incoming students at a more pricey university such as Baylor.

Texas has a vast selection of different college options. Private and public universities litter the Lone Star State with opportunities for each kind of student.

Whether it's Baylor University, Sam Houston State University or McLennan Community College, the higher education opportunities are endless.

"In the end I'm glad I chose Baylor," Fineske said. "I met my husband, got a great degree, and was encouraged in my walk with the Lord. Looking back, debt or no debt, I wouldn't have changed my college choice. I bleed green and gold."



career.

Food for all: Comparing Baylor's dining plans

By KARA BLOMQUIST
REPORTER

Food. Everybody needs it. On-campus residents can get most of their meals the same way, through a meal plan, but they don't all agree on its value.

These preset plans have benefits and disadvantages, and Baylor offers different plans than other schools in Texas.

One swipe of a Bear ID gives students access to a dining hall if they are on a meal plan. Some think the pre-made plans are just a covert way for dining services to swipe money out of their bank accounts.

"It's too expensive," said San Antonio senior Katie Kuzniar. "I think you might be able to get a better deal elsewhere."

Not all students agree. Some say the meal plans are well-priced.

"I think you get what you pay for," said San Antonio freshman Joseph Garay.

Garay said he plans on purchasing a meal plan next year, when he is a sophomore living on campus. Garay has the Classic plan right now, which has 11 meals per week, \$150 dining dollars and five guest passes. This plan costs \$1,922.05 per semester.

Dining Dollars can be used at all on campus dining halls and residential restaurants.

Baylor Dining Services works with Baylor to set meal plan prices. Dining Services creates a price that is slightly higher than the cost to provide the meal plan so it can make a little profit, said Jessica Gallippo, unit marketing manager for Baylor Dining Services. The university then looks at that number and decides on the student price.

"So it's a very long process," she said. "Overall, it's not just a dining decision. There are a lot of different factors coming into play that make that final price."

Students often complain about the price of meal plans, she said.

"Cost of meal plans is always an issue," Gallippo said. "It's always going to be a concern for students and parents. I hate to say, there's not much that can be done about it at this point in time."

Most students forget to consider Dining Dollars when students consider the price of their meal plans, Gallippo said.

Dining Dollars roll over from semester to semester and year to year. Any dollars remaining at the time of graduation are refunded to the student.

"We don't profit from any unused Dining Dollars," she said. "So when you figure out cost per meal you need to subtract those out."

Gallippo said she wants students to see the benefits of the meal plans.

"We want it to be a value that they're on a

meal plan," she said. "We want them to see the price value as well as the quality value."

Bought without a meal plan, breakfast at a dining hall costs \$5.50, lunch \$8.75 and dinner \$9.25.

Students on a meal plan pay less for their meals than these set prices, Gallippo said.

The Unlimited Dining and The Works have the best price value, she said.

The Works includes 16 meals per week, \$100 Dining Dollars and five guest passes. The Works costs \$2,065.82 per semester. Unlimited Dining includes unlimited meals per week and five guest passes. This plan costs \$2,589.34 per semester.

The Works meal plan averages about \$7 per meal, Gallippo said. This is \$1.50 more expensive for breakfast, \$1.75 cheaper for lunch and \$2.25 cheaper for dinner, when compared to the cost of buying each individual meal.

With the Unlimited plan, depending on how much students eat each day, students can eat lunch and dinner at a cost that is \$1 to \$3 lower than if they bought each meal separately, Gallippo said.

"There is a price value on some of the meal plans to where you are getting a better price than if you were just buying your meals every single day," she said.

Meal plans are also convenient, Gallippo said. Students

on a meal plan can swipe their student ID instead of paying with cash or a credit card.

Garay said he likes not having to deal with cash when getting his meals.

"One benefit is that the meals are technically already paid for, so there's no money involved," he said.

Gallippo said she thinks the meal plans allow students to socialize at the dining halls. Meal plans encourage students to eat in the dining halls with other students, which creates a community atmosphere, she said.

"I just think, even as an incoming freshman, it's the community," she said. "It's the camaraderie. It's, 'Let's go to the dining hall and eat.' It's making friends."

Kuzniar said she sees the social benefits of

having a meal plan.

"I think for your freshman year, it's good," she said. "You get to have dinner with people. It's close to the residence halls so it's a good place to meet up with friends."

Some students complain about the per-week meal plans.

San Jose, Calif., freshman Bhargavi Karumuri said she feels wasteful when she doesn't eat all of her meals. She has Classic, with 11 meals per week. These meals disappear if they aren't used.

"I feel bad when I don't eat all of my meals," she said. "But I don't want to eat them just because I have them."

Gallippo said she has gotten negative feedback about the per-week plans in the past.

"We get some pushback on the per-week meal plans," she said. "You know, 'Why does it expire if I haven't used it yet?'"

A lot of students are on a per week meal plan, Gallippo said.

Of the 6,500 students on meal plans in the fall of 2012, 2,515 were on the Classic.

Freshman and students living at Brooks Residential College are required to have one of the four meal plans: Unlimited Dining, the Block 225, the Works and the Classic. The Block 225 includes 225 meals per semester, \$75 Dining Dollars and five guest passes.

Gallippo said most incoming freshmen choose either the Works or Block 225.

"Their parents are worried that they aren't going to be able to eat enough," she said. "They think the Classic's not enough."

Sophomores, juniors and seniors have the option of the four meal plans available to freshman and 5 others.

The Basic includes seven meals per week and costs \$1,150.70 per semester.

The Block 145 includes 145 meals per semester and costs \$1,305.50.

The Socialite includes five meals per week and \$100 Dining Dollars. This plan costs \$941.10 per semester.

The Block 90 has 90 meals per semester and \$100 Dining Dollars. This plan costs \$909.71 per semester.

The Light Eater includes three meals per

week and \$250 Dining Dollars. The plan costs \$704.65 per semester. All meal plans have five guest passes.

Gallippo said dining services looks at what other universities are doing when planning their meal plans.

"I would say Texas Christian University and Southern Methodist University are the main ones that we normally compare ourselves to," she said.

"Cost of meal plans is always an issue... It's always going to be a concern for students and parents. I hate to say, there's not much that can be done about it at this point in time."

Jessica Gallippo | Unit market manager for
Baylor Dining Services

SMU offers its students various meal plan options depending on their classification and living situation. These plans are either all access, where students have unlimited access to the dining halls for a certain number of days each week, or block plans similar to those at Baylor.

SMU sophomore Allison Stephens said she thought the meal plans were too costly.

"At SMU, it's pretty expensive, especially for what you get," she said.

In the fall of 2013, the cheapest option for freshmen at SMU, the All Access 7, will be \$2,500 per semester and provides unlimited dining hall access seven days a week with \$100 Flex Dollars and 10 guest passes.

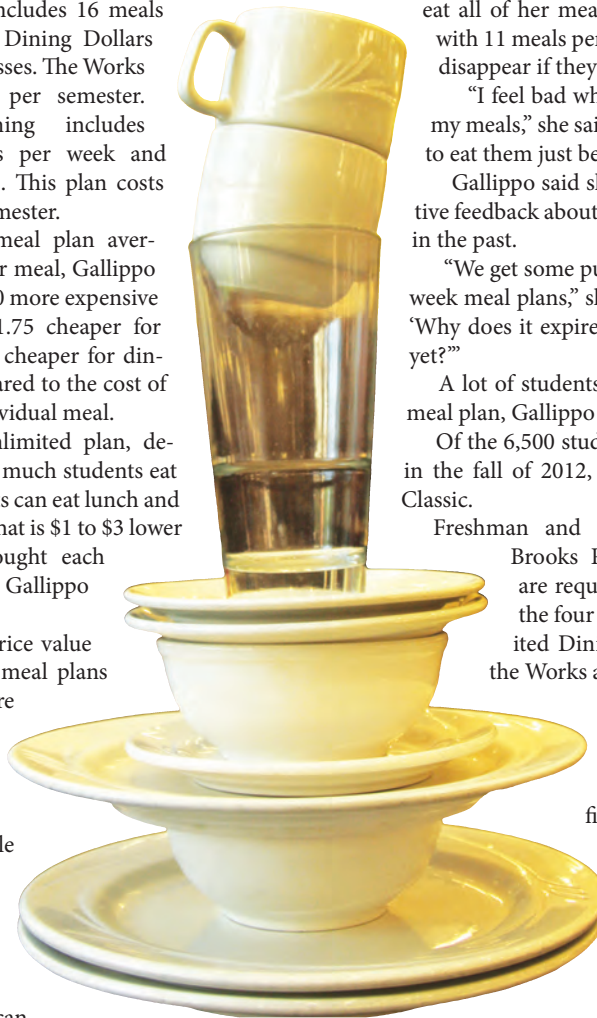
Flex Dollars can be used in all retail locations on SMU's campus. The cheapest plan, for freshmen, in 2013 at Baylor will cost \$2,010.82 per semester and provide 11 all-you-care-to-eat meals per week with \$150 Dining Dollars.

Gallippo said she is discussing transitioning Baylor to all-access plans beginning in the fall of 2014.

"We're trying to get away from the per week completely and go with the block and all access plans," she said.

These meal plans would have to be approved by the Board of Regents before their creation.

"We are looking at, with the all access plan, making sure that we make it a greater value for students," Gallippo said. "So that when a student sits down and breaks out the cost for what they think, cost per meal for me every single day, even though that might not be the same cost per meal when I break it out, we want them to see the value in that."



Baylor Eats: Exploring dining halls on campus



Memorial

Brooks

Penland



Collins



BU, students work to make college affordable

Scholarships, jobs help offset BU's rising faculty, maintenance costs

By JIMMY OLTMAN AND WES NOTESTINE
REPORTERS

Colorado Springs, Colo., junior Chuck Voss is paying his own way at Baylor. It's not cheap.

According to the Baylor Student Financial Services website, the total an average Baylor student pays for two semesters of undergraduate education is \$51,214.

Voss, who holds a job with the Student Foundation, has signed up for the Army ROTC program just to help cover his education costs. The ROTC program offers a variety of college scholarships, including some full-ride scholarships such as the one Voss attained part-way through his freshman year at Baylor.

This is just one example of what students are doing to avoid leaving college in debt.

"I'm constantly worried about my money situation," Voss said. It's a problem affecting students across the country. According to the Institute of Education Sciences, between the 2000-2001 school year and the 2012-2013 school year, the national average for public college tuition prices has risen 42 percent, accounting for inflation.

In that same time period, Baylor's tuition has risen from \$11,032 to \$30,586 — that's a 177 percent increase. Tuition has increased at Baylor every year since 2001, and the pattern suggests that tuition will continue to rise.

So what drives up the cost?

On August 21, 2012, the Lariat reported in "Regents 'rise up' student fees" that the Board of Regents voted to increase graduate and undergraduate tuition and student fees for the 2013-2014 school year. For undergraduate students enrolled in 12 or more hours, this will be a 6.5 percent increase. These tuition rates will take effect in August 2013.

Reasons for the increase included an operations

increase, faculty, new programs, new hires and increasing the scholarship fund to help provide an education for students who demonstrate a financial need.

In the article, Baylor Board of Regents Chair Richard Willis said the school has to look ahead to the future. Everything must be paid for he said. Baylor can't just react to change, but instead, should create change by planning ahead years in advance of changes.

"While it may be unfortunate that costs keep going up, it brings more opportunity and growth to the school as well," said Frisco freshman Kim Bray.

This tuition increase for the 2013-2014 school year comes at a time of record enrollment. In September 2012, the Lariat reported a record overall enrollment at Baylor. The number of students, 15,364, was the highest in Baylor's history.

Baylor prides itself in a small faculty-to-student ratio.


Willis explained that with a growing enrollment at Baylor, new hires are needed to help keep the ratio where it is currently.

"I am thankful for the opportunities Baylor and AROTC have provided me," Voss said. He said he will graduate from Baylor with no debt. Although the cost of a Baylor education is rising, the number of students who get scholarships is high. In the "Regents 'rise up' student fees" article, Willis said 95 percent of all freshmen at Baylor receive some financial aid.

Whittier, Calif., freshman Angela Valencia-Gowing reaffirmed Willis' statement.

"I first became interested in Baylor because of the financial aid they were willing to offer and to be part of the family atmosphere," Valencia-Gowing said.

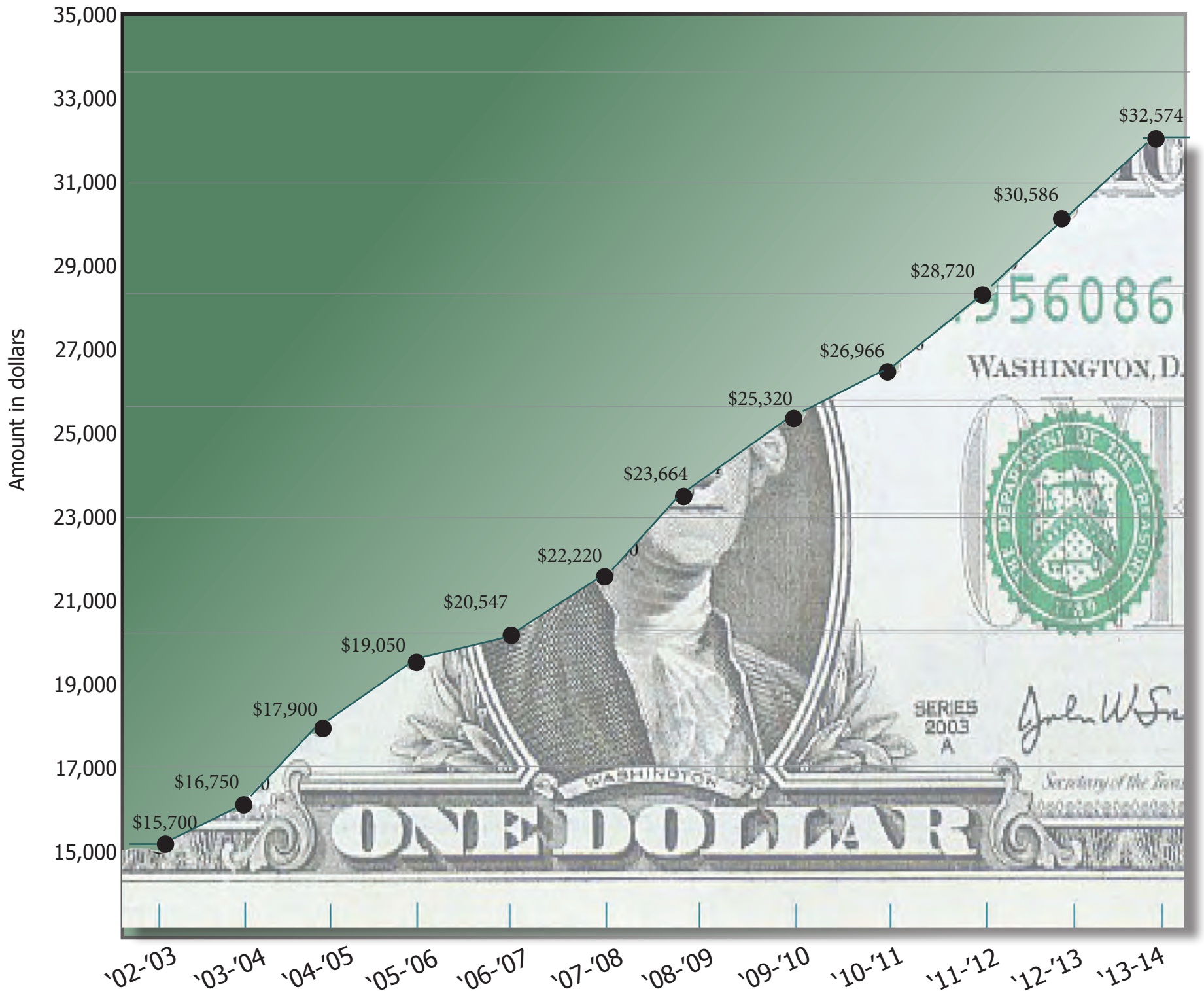
These are two of the three expectations of Baylor students and families as explained by Lori Fogleman in the "Regents 'rise up' against fees" article.



“While it may be unfortunate that costs keep going up, it brings more opportunity and growth to the school as well.”

Kim Bray | Frisco Freshman

TUITION SINCE 2002



Academic years by Fall-Spring semesters

The information in this chart is provided by the Baylor Institute for Research and Testing. The figures shown do not include room and board rates or other optional fees.

From boots to books: Veterans pay for college

BY TANNER COBBS,
MICHAEL TILLINGHAST
AND GT THOMPSON
REPORTERS

One year before enrolling at Baylor for the 2010 fall semester, hospital corpsman Rachael “Doc” Harrelson was rendering aid to fellow shipmates in Afghanistan and Iraq.

Now Harrelson is more concerned about financial aid than rendering aid.

The Hewitt senior served eight years with the Navy and deployed to Iraq for Operation Iraqi Freedom in 2003, and Enduring Freedom in 2005, aboard the USS Harry S. Truman, an aircraft carrier stationed out of Norfolk, Va.

Now married with children, Harrelson said her transition to college was difficult. It was tough mentally and financially. Having to pay for college and support a family presented many challenges.

“I actually began taking college courses while I was serving in the Navy,” Harrelson said. “Once I was out, I began college full time, and I realized how different things were.”

Some veterans have a working spouse and school-aged children. Some have said they find it hard to contribute financially and difficult to find the time to fully tend to their household.

Marlin junior Justin Horvath is a student veteran who served 10 years active duty in the U.S. Army.

“Going to school is a challenge because of money and a rigid schedule, but it is better than the Army because I have more family time and we don’t have to move around,” Horvath said. He is married with three children.

Although Harrelson said she’s doing OK now with the help of financial aid, she said she had to struggle and find ways to help pay her tuition when her benefits ran out in April 2012.

The GI Bill provides up to 36 months of education benefits. Generally these benefits are payable for 15 years following release from active duty, or veterans can transfer their GI Bill benefits to dependents.

“The military extended my benefits to finish through May, but then I needed to find a way to pay off my

last year here,” Harrelson said. Being a transfer student as well as changing majors added on more schooling for her than the GI Bill covered.

“Baylor was outstanding in helping me to get a few loans and scholarships together,” Harrelson said.

She shared advice for veterans who also need help to pay tuition.

Harrelson said she relies on the Rhonda S. Reynolds Departmental Scholarship for the Communication Sciences and Disorders Department, Baylor Institutional Loan, Transfer Baylor Scholarship, a need-based scholarship and the Texas Tuition Equalization Grant. She will graduate in May with a bachelor’s degree in communication sciences and disorders—speech language pathology and a reasonable amount of loan debt.

“I was accepted to graduate school this summer, and I am looking for ways to cover this as well,” Harrelson said. “Seeing as my husband is active duty, I will be using his GI Bill benefits for the next three semesters; however, the GI Bill only covers \$17,500 a year, and my cost will surpass that.”

But she has one more secret weapon, which is found in her faith.

“We put our faith in God, and we know that no matter where we are stationed, it’s for the best,” Harrelson said.

Waco senior and Navy veteran Ashley Groke said the burden of making ends meet during the breaks from school is financial strain.

“It’s important to be prepared for the winter and summer breaks if you aren’t attending school full time,” Groke said.

Veterans using the Post-9/11 GI Bill are not paid their monthly living allowance in-between sessions, and for partial months, the benefits are pro-rated.

“I just recently started working at CVS Pharmacy, and this money will primarily go toward saving for the months that we have breaks from school,” Groke said.

Groke said she realized she needed to work a steady job to keep her tuition and other costs covered.

“In fall 2011 my husband still had a year to fulfill on his contract, so we were separated for a year while I came to Baylor,” Groke said. “It was hard trying to find a place to live in Texas while living in California and difficult

to split our furniture and bills to support two rents and two sets of bills.”

Life at the Grokes’ house is easier, thanks to the Chapter 33 Post 9/11 GI Bill and Yellow Ribbon, which helps cover college tuition, books and living expenses.

Together with the state of Texas, however, Baylor is part of the Yellow Ribbon program, a fund that helps students meet the higher cost of a college education without having to expend more of their Post 9/11 entitlements.

“This is truly a blessing,” Groke said. “Everything is 100 percent covered. In addition to tuition, we receive a housing allowance and a book stipend each semester.”

Current provisions of the Chapter 33 Post-9/11 GI Bill do not include benefits during school breaks, unless they are taking summer classes.

Dallas senior Sgt. Josiah Johns is currently in his first school year back after serving in the military. After serving he decided to forgo other positions in the military in order to complete his degree in international studies, which he began prior to his deployment.

Having gone to Baylor both before and after his service, Johns had an advantage because he knew what he was coming back to. However, there were still obstacles.

“College at a well-off university like Baylor is about as polar opposite as you can get from war. The transition is not easy,” Johns said.

Johns said he was fully aware of the programs and bills in place that would provide funding for his education. The problem was that he was unaware of any services or programs that Baylor provides to veterans in order to complete a smooth transition.

Baylor’s registrar’s office has benefits and programs set up, but veterans such as Johns have had troubles in their enrollment and transition.

Johns ran into difficulties trying to transfer credits and release holds that had been put on his registration.

“I gave them a year heads-up of my situation,” Johns said. “I was trying to make my return easy for Baylor and myself. But when I got back, it was a nightmare trying to get everything in order.”

The university registrar has a Veterans Affairs office, located in Robin-



PHOTO ILLUSTRATION BY TRAVIS TAYLOR | LARIAT PHOTOGRAPHER

son Tower, to provide information to military students and their families regarding financial opportunities and programs that are offered by the university, making the transition from active duty to university life much smoother.

As a private university, Baylor offers attending veterans a number of benefits from the GI Bill and other scholarships, although not all articles from the GI bill are applicable to the school.

One major aid program not offered by Baylor or other private institutions is the Texas Hazlewood Act, which provides 150 hours of tuition exemption to student veterans at state schools around Texas. Baylor does not offer this because it is a private institution. This program is only offered by state-funded schools.

Eighty of Baylor’s student veterans are on financial aid and most Texas schools make use of G.I. Bill Chapter 33, the “Post 9/11” clause that provides tuition, housing allowances and other benefits to members who served after 9/11. Baylor does not require student veterans to register as such so the total number of student veterans is unknown.

Other financial opportunities that are offered to Baylor veterans include the Montgomery G.I. Bill Chapter 30, the John Fry Scholarship that is

available to the college-attending dependents of veterans, and a potential upcoming military work-study program.

The Veterans Affairs work-study program was created by Baylor’s Veterans Affairs specifically for beneficiaries of the G.I. Bill to alleviate rising tuition costs that might strain the financial aid of post-9/11 and other entitlement programs.

The work-study program will focus on positions within the Texas Veterans Affairs, including posts in veterans care facilities, national cemeteries and universities interacting with other veterans and service members.

Another issue for veterans who have served less time is the recent cut of the Federal Tuition Assistance (FTA) program that aids those who have served less than 3 years.

“There is a movement in America to support the veterans but the FTA ends up being one of the first things cut,” Johns said.

Together with Harrelson, Horvath and Groke, veterans like Johns are adjusting as best they can to the college life here at Baylor.

Relying on financial aid can be a risk, but with the support from Baylor and government programs, veterans here may be able to breathe a little bit easier.

Married students struggle to find scholarships

By REBECCA FIELDER
REPORTER

Julie and R.J. Robinson have been married for six years and are studying at Truett Seminary, both on track to receive a Master of Arts degree in Christian Divinity. They were married while attending college in South Dakota where they earned their undergraduate degrees. They received no scholarships specifically for being married from this school, just as married students studying at Baylor will receive no such scholarships.

When the couple was first married, Julie would write down their combined income and their bill amounts. Sometimes they would be up to \$500 short of the amount they owed for bills, but Julie said that God provided for their needs in ways that they would have never imagined, and at the end of the month things would always work out.

“We always just do whatever we need to get by, and I’ve never resented that,” Julie said. “I feel like it’s a good quality to have, because it’s nobody else’s fault if we go in the hole. It’s our own. That’s how I look at it.”

R.J. said he feels that Truett offers good scholarships. He and Julie receive a scholarship offered to students pursuing a Master of Arts degree who are practicing Baptists, which Dr. Grear Howard, director of student services at Truett, said pays about 63.6 percent of tuition.

Students may find benefits to being married while studying at Baylor, but one thing couples won’t find a large amount of at Baylor is extra scholarship money.

Though married students may receive benefits specific to them through a Baylor post-graduate school, such as one offered by George W. Truett Theological Seminary for couples pursuing a Master of Divinity degree, there are no scholarships available through Baylor for undergraduate students on the basis of the students’ marital status.

If a student is a practicing Baptist, married and pursuing the Master of Divinity degree, that student receives an 80 percent tuition-paid scholarship, Julie said. Both members of the couple must be pursuing the Master of Divinity degree, R.J. added, though they do not have to be full-time students.

R.J. doesn’t find it difficult to get endowed scholarships, he said. Endowed scholarships are made from the interest collected from other scholarship donations that donors make to Truett, Howard said. These scholarships have been a huge blessing to the Robinsons, R.J. said. Baylor will also match scholarships from a Baptist student’s church up to \$1,000, Howard said. It’s a scholarship that the Robinsons have



PHOTO ILLUSTRATION BY MONICA LAKE | LARIAT PHOTOGRAPHER

received multiple times. Julie and R.J. were first pursuing Master of Divinity degrees, which is a 93-hour degree plan, when they came to Truett, and the 80 percent tuition-paid scholarship they received plus endowed scholarships almost covered all their expenses, R.J. said.

Now that they have both changed degree plans to Masters of Arts, a degree plan which requires a minimum of 60 hours, they no longer receive the 80 percent scholarship but receive the smaller one offered to students pursuing a Masters of Art degree. The Robinsons also may no longer receive the church-matching scholarship. This scholarship is only offered to full-time Truett students, Howard said, whereas this semester both Robinsons study as part-time students.

Graduate students, Truett students and couples have to work to make ends meet, R.J. said. Some professors at Truett want students to enroll in no more than 20 hours of work a

week with 9-12 credit hours a semester, R.J. said; at which Julie laughed.

“But that for us isn’t even possible,” he said. “I have a part-time job and I work at least 24 and then volunteer at youth.”

R.J. volunteers with the First Baptist Church of Woodway youth group.

Through their undergraduate years and years at Truett, the Robinsons have been the “king and queen of odd jobs,” Julie said. Julie is the youth associate over girls’ ministry for First Baptist Church of Woodway, does student recruiting for Truett, umpires, “house-sits,” and judges speech competitions at schools. Now the Robinsons pay all their bills with part-time work and odd jobs.

“You have to be kind of creative about how you generate income,” Julie said.

For awhile the couple did have a stable income; one of them would go to school part-time and work full-time, the other vice versa.

But, because this semester is their last full semester, they’re both going to school full-time, so money is tight for them right now, they said.

“The semester that you’re living in, you’re preparing for the next semester,” R.J. said.

The Robinsons are still paying for loans from their undergraduate education, R.J. said. However, because they live within their means, track money and budget, the couple is currently paying off their undergraduate loans while studying at Truett, he said.

Julie and R.J. only take the loan money they need; not as much as they can get, Julie said.

“Even choosing not to have kids now, or not have a family or pets; it’s geared towards hopefully in the future being able to have kids and not be in as much debt later,” R.J. said. “So we’re looking toward the future. Because a lot of couples break up because of money, and so we try and keep the stress level over money as low as possible, and we talk about everything.”

You work. You train. But you don't get a scholarship

By KRISTIE SERRANO AND MELANIE POWER
REPORTERS

Waco freshman Annie Jaska trains 20 hours a week.

She wakes up early, controls her diet and runs 60 miles. If she ran those 60 miles in one stretch, she'd be in Killeen.

Because she's a Baylor Cross Country walk-on, she doesn't get the benefits of being a scholarship athlete. But if she were a scholarship athlete, she might get as much as a "full ride" to Baylor. Scholarship athletes are not paid, but they do receive scholarship money to go toward housing, board, tuition, and books.

Jaska does not receive scholarship money. As a walk-on, she doesn't receive any of the monetary benefits. She does, however, get gear and uniforms for free.

Hill College volleyball head coach Jeremiah Tiffin said walk-on athletes are treated the same as athletes on scholarship. During practice, they receive the same workout gear and during games, the same coaching. Skill-levels affect playing time. Every walk-on has the opportunity to work toward becoming a scholarship athlete, Tiffin said.

Jaska spent last fall running the Bear Trail, a time she refers to as when she was a "regular college student." She said she realized college athletics might be out of reach after head coach Todd Harbour said to "shave off time from her high school running times."

She said she didn't care about perks — she cared about running.

Garland junior Courtney Shaw, an acrobatics and tumbling walk-on, said she also cared about her craft.

"I was just doing it for fun, and if I didn't like it, I could quit because I didn't have anything keeping me obligated to stay," Shaw said.

Tiffin said walk-ons "are essential to any program." Tiffin added that without walk-ons,

a team has no depth and can't accomplish what needs to be done in practice — and any sport would be unable to reach its full potential.

"Walk-ons are not only good for increasing numbers at practice, but to increase the overall teams' academic progress rate," Tiffin said.

With a higher volume of athletes available to play during games, the team members can focus more on their grades versus playing time — their grades can increase the APR. The academic progress rate (APR) is a rating system that NCAA instituted in 2004 to measure student-athletes academic performance by term throughout the school year. It was enacted to foster high graduation rates in student-athletes, according to the NCAA guidelines for the academic progress rate.

"Walk-ons are free and boost APR. Yes, we want them," Tiffin said.

In order for Jaska to become a walk-on, she joined Waco Striders, a local running club. Local runner Blake Schrader helped her. After completing a 5K run during Thanksgiving break last fall, she had the desired time and contacted coach Harbour.

She qualified and became an official walk-on for Baylor University. There were perks: early registration, workout clothes, access to state-of-the-art facilities, tutoring and physical trainers.

Players said walk-ons receive the same perks scholarship players receive, including sweats, per diem on trips and medical care. Per Diem is money each athlete receives when teams travel or have practice over a university holiday like spring break. Each athlete is responsible for purchasing food with that money, and once they receive the money, they sign a form saying they received it. They get a certain amount for each meal.

Jaska and Shaw said there's another perk — a lot of friends. Jaska thought about becoming a Community Leader before joining the team in order to get more involved but loved running more. Jaska said that although many walk-ons

don't travel on road trips, the discipline gained is a lifelong skill.

"I want to develop habits I can take with me," Jaska said.

The relationships gained while being a student-athlete in college are important according to Shaw.

"These girls are going to be lifelong friends. A couple of them will probably even be in my wedding," Shaw said.

Jaska said her new training demands included two more workouts, and friendship helped since she received encouragement from her teammates.

Compliance Officer Keith Miller said the quality of walk-on student-athletes is becoming more important every year due to the tuition increases. It's also possible that many quality athletes get passed up in the high school recruiting process, so this is their second chance.

"We are starting to rely on them more and more," Miller said.

The rise of college tuition throughout the country affects the number of athletes who can be supported by the scholarship allotments provided by the NCAA, Miller said. According to the Huffington Post, college tuition and fees have increased 1,120 percent since records began in 1978. According to the National Center for Education Statistics, the average cost of a four-year university degree in the U.S. has increased nearly 250 percent since 1980.

Miller said he wasn't allowed to disclose scholarship amounts for individual teams or for individuals. Each sport and each player is different, and amounts vary based on skill and are left to the discretion of coaches.

Scholarships are based on a sport's designation, Miller said. According to NCAA rules, there are two types of designations: one is an equivalency sport, and the other is a head-count sport.

For an equivalency sport, coaches have a total

dollar amount in a "scholarship pot," but can split up scholarships among multiple athletes. Equivalency sports can carry more athletes on partial scholarships, and this gives coaches the chance to develop more players. It's harder to get a full scholarship in an equivalency sport due to the splitting of scholarships. For a head-count sport, each athlete on a scholarship counts toward the maximum number of athletes the school can have on scholarship. Whether a player is given a full athletic scholarship or given \$1, the player is counted toward the head count for that sport.

Men's head-count sports are basketball and football, and women's head-count sports are basketball, gymnastics, tennis, and volleyball. All others are equivalency.

Title IX also affects scholarship disbursement. Baylor University has 17 sports, and 10 are women's sports. Passed in 1972, Title IX requires gender equity for men and women in every educational program that receives federal funding.

"I wouldn't have been able to come to Baylor without my athletic and academic scholarships," junior acrobatics and tumbling athlete Lori Williamson said. Williamson emphasized the importance of her education, stating the 20-hour training weeks have allowed her opportunities she never thought possible.

"It's a lot of hard work, but I really enjoy it. It's a great opportunity. I'm really blessed," Jaska said.

For Jaska, Shaw and Williamson, the love of the sport has conquered all obstacles. Despite being walk-ons, friendship and competing in a sport they love are enough.

Shaw said playing for Baylor made college "exciting and motivated me to be able to represent a university."

Tiffin advocated being proactive for potential athletes who weren't recruited.

"If your love for a sport is strong, and you are just an average student, contact the coach," Tiffin said. "It starts with you."

NUMBER OF SCHOLARSHIPS BY SPORTS

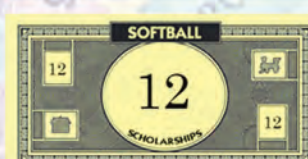
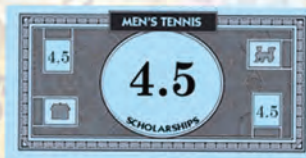
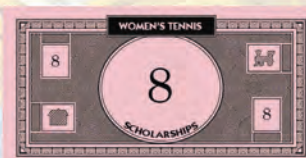
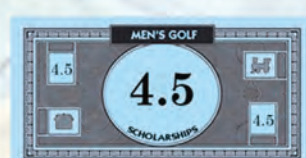
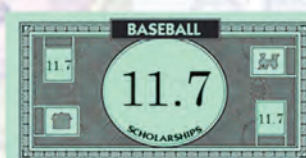


Illustration by
Monica Lake

A letter to the editor: Education nourishes the soul

Going to college is worth more than the dollars your degree brings in

“The true college,” writes the African-American author W.E.B. DuBois (in words etched in stone in the walkway at Brooks Residential College), “will ever have one goal – not to earn meat, but to know the end and aim of that life which meat nourishes.”

In “The Souls of Black Folk,” which contains the most eloquent defenses of liberal education ever written by an American, DuBois opposed the exclusion of African-Americans from the right to vote and from civic equality. But he objected equally to the exclusion of African-Americans from the pursuit of a truly liberal education, to their being limited to a merely instrumental education, and education in a trade.

In arguing that education, whatever instrumental ends it might serve, is intrinsically worth pursuing, DuBois stands in a long line of great thinkers, going back to Socrates and St. Augustine.

As we at Baylor ponder the question of the value of higher education, its intrinsic merit, we would do well to keep DuBois in mind.

In the nation’s most elite institutions, there is a growing sense that these very institutions have lost sight of their core mission. A professor of computer science and former dean at Harvard, Harry Lewis contends in “Excellence Without a Soul: How a Great University Forgot Education,” that the “ideal of liberal education lives on in name only.” University education, Lewis finds, offers students no sense of “larger purpose in life.”

Similar arguments are made by former Yale Law School dean Anthony Kronman in his book “Education’s End: Why Our Colleges and Universities Have Given Up On the Meaning of Life.” Kronman argues that students need to study the most important accounts from the past and the

present of what constitutes a worthy human life.

But liberal education is not just about the big questions. It is also about the pursuit of truth in a variety of disciplines, about the cultivation of certain kinds of habits, habits of hard work, humility and intellectual honesty.

Put more bluntly, liberal education provides students with what one contemporary author calls a “bullshit meter,” an ability to distinguish solid arguments from slick rhetoric, what is of enduring significance from a passing fad.

Most fundamentally, liberal education fosters a love of learning.

“An educated person is characterized not so much by the possession of stock set of answers as by the capacity to ask the next relevant question in whatever matter is under discussion or investigation.”

Thomas Hibbs | Dean of the Honors College

As Lewis notes, what is distinctive about college life is the possibility it offers students for a short but crucial period in the years between adolescence and adulthood to become “immersed in the life of the mind.”

Liberal education is about the spirit of wonder, a spirit that knows no bounds — it can be equally present in an English poetry class, a chemistry lab, a music tutorial or a philosophy seminar.

Considered a distinctive capacity of human persons by great thinkers from Socrates to J.R.R. Tolkien, wonder is a counter to two of the chief vices of our time: inordinate certitude, the confidence that we know everything there is to know, and skepticism, a surrender of the human spirit that despairs of the very quest for truth.

By cultivating the habit of wonder, liberal education provides one with the habit of ongoing inquiry. An educated person is characterized not so much by the possession of stock set of answers as by the capacity to ask the next relevant question in whatever matter is under discussion or investigation.

Lewis, Kronman and a host of others worry that such an ennobling vision of liberal education is now subordinate to a consumerist worldview; in contemporary America, that view is driven by physical comfort and entertainment.

It is not a coincidence that, at the same time as this worldview has come to prominence in America, universities have pumped enormous resources into offering students the latest and best in exercise, food and entertainment options.

In this atmosphere, universities can easily lose track of the one thing necessary for a university, the one thing that it alone can foster: the cultivation of the intellect in light of higher ideals.

With its commitments, spelled out in the new vision document Pro Futuris, to the pursuit of truth and the discovery of knowledge; to the breaking down of artificial barriers between student life and



COURTESY PHOTO

academic life through the development of residential colleges and living-learning centers; to the integration of Christian faith and the intellectual life; and to the fostering among students, faculty and staff an appreciation of our divine calling — Baylor University aspires to an ennobling vision of liberal education.

Socrates, the founder of liberal education, might as well have been challenging each of us when he spoke to his fellow citizens, saying:

“You are an Athenian, a citizen of the greatest city with the greatest reputation for both wisdom and power; are you not ashamed of your eagerness to possess as much wealth, reputation, and honors as possible, while you do not care nor give thought to wisdom or truth, or the best possible state of your soul?”

- Dr. Thomas Hibbs, distinguished professor of ethics and culture and dean of the Honors College

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