



EDITORIAL ADVISORY BOARD: A true/false quiz on higher education

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As high school seniors prepare applications to meet the April 1 deadline required at many colleges and universities, I offer the following quiz to test higher education savvy. Numerous misconceptions abound. So, let's begin to sort out what is true and what is false.

Students who must work cannot take a full-time course load and must attend college part-time.

False. Full-time means 15 credits per semester, and many students who work also study "full-time." Research shows working students who take a full course load manage time better, achieve better grades and save money by completing college in a more efficient time frame.

"Financial aid" means loans.

False. For low-income students, financial aid includes a package of grants (no pay-back required), loans, and work-study. It is essential to complete the [FAFSA form](#) to be eligible for the Pell grants (federal) and other monetary assistance. Pell grants are based on need, not on academic achievement.

Students should take the maximum amount in subsidized and unsubsidized loans.

False. Even when grants, which don't have to be paid back, cover a large portion of tuition costs, some students take out loans to support living expenses, sometimes beyond the absolute necessities of student life. Loan liabilities stay with students forever. Even a declaration of bankruptcy will not absolve a person from paying student loans in full.

Students can plan to attain an associate degree and bachelor's degree debt-free in Governors State University's Dual Degree Program.

True. GSU works in partnership with local community colleges to provide a [pathway](#) to two degrees, associate and bachelor's, necessitating full-time study at both the community college and the university.

To be financially prudent, students must select an academic major that sounds like a job.

False. Students who enjoy studying accounting should certainly major in accounting and become accountants. But most top-level careers require strong undergraduate preparation in communication, problem-solving and working effectively with others, giving students a wide choice of undergraduate majors. Being too narrow about major choices can actually be a detour from the student's goals.

It's essential to select a major field of study and be certain about career choices before spending money on college.

False. Actually, students will make wiser choices of academic majors if they use the freshman year to explore a full array of possibilities. Only nursing and engineering degrees require four years of specialized study. Preparation for other careers can begin in the sophomore or junior year.

First-year university students are best served in small classes taught by full-time faculty members.

True. Governors State University is capping first-year classes at 30, with English composition sections limited to 15. The university's most experienced and dedicated full-time faculty will be teaching the courses. GSU will enroll only 270 full-time, day-time students. The application deadline is April 1.

Those who ace this quiz are informed, truly savvy about higher education.