WHY IS COLLEGE A RISK, and what reward does it offer?

What comes to mind when you think about risk? Cliff diving, perhaps, or buying shares of stock in a volatile company, or serving in the combat division of the military? Perhaps the word conjures up images of substance abuse, unsafe sex, or breaking the law. Whether you tend to think of deliberate risks calculated to bring reward (like the stock purchase) or problematic, not-so-deliberate risks that often come as a byproduct of a choice (like drinking too much), one thing is fairly certain: Most people would not include “going to college” on a list of risks.

College is often seen as a risk-free, safe choice that increases your chances of career stability. However, striving for a degree in higher education is one of the most risk-filled and potentially rewarding actions you will take in your lifetime. To follow this path, you risk your most valuable resources—time, money, and yourself. Only with this risk come the rewards essential to your success. Skills, intelligence, motivation, employment, growth, and advancement can be yours, but only as a result of hard work, dedication, and focus.
Begin your transition to college by looking at the present—the culture of college, what you can expect, and what college expects of you. As you read, keep in mind that the reward you earn from college depends on the risk you take.

The Culture of College

In high school, students learn all kinds of information but don’t often put it to work. The result? They tend to forget much of it. College instruction and learning give you the opportunity to take things to a new, more meaningful level. What are some key elements of college culture?

**Independent learning.** College offers the reward of freedom and independence in exchange for the risk of functioning without much guidance. Instructors expect you to take note of and remember key syllabus deadlines, keep up with reading, attend class, complete assignments and projects, and more without much guidance.

**Fast pace.** College courses move faster, with more papers, homework, reading, and projects than you probably had in high school or on the job. Although demanding, the pace can also energize and motivate you, especially if you did not feel inspired by high school assignments.

**Challenging work.** Although challenging, college-level work can reward you with enormous opportunity to learn and grow. College texts often have more words per page, higher-level terminology, and more abstract ideas compared to high school texts. In addition, college often involves complex assignments, challenging research papers, group projects, lab work, and tests.

**More out-of-class time to manage.** The freedom of your schedule requires strong time management skills. On days when your classes end early, start late, or don’t meet at all, you will need to use open blocks of time effectively as you juggle responsibilities, including perhaps a job and family.

**Diverse culture.** Typically, you will encounter different ideas and diverse people in college. Your fellow students may differ from you in age, life experience, ethnicity, political mindset, family obligations, values, and much more. Also, if you commute to school or take hybrid or fully online courses, or attend class with others who commute or e-commute, you may find it challenging to connect with fellow students.

**Higher-level thinking.** You’ll need to risk moving beyond recall. Instead of just summarizing and taking the ideas of others at face value, you will interpret, evaluate, generate new ideas, and apply what you know to new situations (more on thinking skills later in this lesson).

College offers a range of resources to help you academically, financially, socially, and emotionally. Your end of the bargain is to seek out the resources you need.

Connect with People

Learning about who can help you, and reaching out to those people, will help you become more successful in college and beyond.

**Faculty and staff**

Faculty and staff are among the most valuable—but underused—sources of help. As a recent survey shows, only 25% of students asked a teacher for advice outside of class at any time during the term. Instructors can help you learn more, and more efficiently.
Mentors
A mentor, defined as a wise and trusted guide, is a person with qualities you admire who takes a particular interest in your growth. A mentor can come to you as part of an organized program, but more often students find a mentor in a casual way, discovering a teacher, administrator, more experienced student, supervisor, or other person who offers advice and support. Think about the people who guide you every day. If someone stands out to you, seek that person’s advice. You may find a true mentor who can help you through the ups and downs of college life.

Connect with Technology and Written Resources
The booklets, papers, and emails you get at the start of college and every term often have key information. Keep them at the ready. Here’s how to put these resources to use.

Class and course information
Your syllabus is one of your most important resources. The syllabus tells you everything you need to know about your course—when to read chapters and materials, dates of exams and due dates for assignments, how your final grade is calculated, and more. Make use of it by writing key dates in your calendar, spotting time crunches, and getting a sense of how much time you need to set aside to study. Keep it handy, or bookmark or print it if it is online, so you can refer to it throughout the term.

Also, consult your student handbook and course catalog for information about school procedures and policies—registration, requirements for majors, transferring, and so on. These publications are most likely available both in hard copy and on your school’s website.

Technology
You will be expected to connect to your college’s network and use the network for a variety of purposes, including research and communication. How can you make the most of it?

- Get started right away. Register for an email account and connect to the college network. If your school uses a learning management system (LMS), such as Blackboard, make sure you are signed up. In addition, register your cell phone number with the school so you can get emergency alerts.
- Use the system. Communicate with instructors and fellow students using your school email and/or LMS.
- Save and protect your work. Save electronic work periodically onto a primary or backup hard drive, CD, or flash drive. Use antivirus software if your system needs it.
- Stay on task. During study time, try to limit Internet surfing, texting, cruising Facebook, and playing computer games (and avoid these activities entirely during class time for an online course).

It also pays to use email etiquette when communicating with instructors, rather than sending the same kinds of emails that you would send to your friends.

What You Can Gain from College
Studies show the following benefits of a college education:

- Increased income. College graduates earn, on average, around $20,000 more per year than those with a high school diploma.
- Increased chances of finding and keeping a job. The unemployment rate for college graduates is less than half that of high school graduates.
Better health. With the knowledge and increased self-awareness that college often brings, both college graduates and their children are more likely to stay healthy.

More money for the future. College graduates, on average, put away more money in savings.

Broader thinking. College graduates tend to be more open minded and less prejudiced. They generally have more understanding of cultures and more knowledge of the world.

Better decision making. As consumers, college graduates tend to think more carefully and comprehensively about the pros and cons of a purchase before diving in.

Now that you have an overview of the college experience, think more broadly about how your thinking skills can set you up for success in your college experience and beyond.

WHAT SKILLS AND ATTITUDES can help you succeed?

How can you successfully shift to college-level work? First, know that you can grow as a thinker. Research by psychologists such as Robert Sternberg, Carol Dweck, and others suggests that intelligence is not fixed; people have the capacity to increase intelligence as they learn. In other words, the risk of effort and focus can produce the reward of greater brain power. Research shows that when you are learning through questioning, answering, and action, your brain and nerve cells (neurons) are forming new connections (synapses) among one another by growing new branches (dendrites). These increased connections enable the brain to do and learn more.

Next, explore the types of thinking that make that growth happen.

The Three Thinking Skills of Successful Intelligence

How can you take productive risks that move you toward your important goals in college, work, and life? According to Sternberg, it takes three types of thinking: analytical (critical), creative, and practical. Together, he calls them successful intelligence. What does each of the three thinking skills contribute to goal achievement?

- Commonly known as critical thinking, analytical thinking starts with engaging with information through asking questions and then involves analyzing and evaluating information, often to work through a problem or decision. It often involves comparing, contrasting, and cause-and-effect thinking.
- Creative thinking involves generating new and different ideas and approaches to problems, and, often, viewing the world in ways that disregard convention. It can involve imagining and considering different perspectives. Creative thinking also means taking information that you already know and thinking about it in a new way.
- Practical thinking refers to putting what you’ve learned into action to solve a problem or make a decision. Practical thinking often means learning from experience and emotional intelligence (explained later in the lesson), enabling you to work effectively with others and to accomplish goals despite obstacles.

Together, these abilities move you toward a goal. Read on to explore more skills and attitudes that can get you where you want to go.

The Growth Mindset

Although you cannot control what happens around you, you can control your attitude, or mindset. Based on years of research, Carol Dweck has determined that the perception that talent and intelligence can develop with effort—what she calls a growth mindset—promotes success. “This view creates a love of learning and resilience that is essential for great accomplishment,” reports Dweck.
By contrast, people with a fixed mindset believe that they have a set level of talent and intelligence, and they tend to work and risk less. “In one world [that of the fixed mindset], effort is a bad thing. It . . . means you’re not smart or talented. If you were, you wouldn’t need effort. In the other world [growth mindset], effort is what makes you smart or talented.”

For example, two students do poorly on an anatomy midterm. One blames the time of day of the test and says she is horrible in science, while the other feels that she didn’t put in enough study time. The first student couldn’t change the material or the class time, of course, and didn’t see the value of changing her study plan (no risk or extra effort). As you may expect, she did poorly on the final. The second student put in more study time after the midterm (risk and increased effort) and improved her grade on the final as a result. This student knows that the risk of focused effort brings valuable reward.

You don’t have to be born with a growth mindset; you can build one. “You have a choice,” says Dweck. “Mindsets are just beliefs. They’re powerful beliefs, but they’re just something in your mind, and you can change your mind.” Actions that may help you change your mind include being responsible, practicing academic integrity, and learning from failure.

**Be responsible**

A growth mindset encourages you to take responsible actions, building self-esteem in the process. If you know you can earn the reward of accomplishing something, you will be more likely to risk trying. Action and belief form an energizing cycle—the more you do, the more you believe you can do, which leads you to do more yet again.

Being a responsible student means taking the basic actions that form the building blocks of success (see Key 1.1).

Consider this example: Two students start the term feeling pretty confident. One works to get to class, keep up with assignments, and study regularly. The other attends class but does the minimum necessary outside of class. Although they have both spent
the same number of hours in class and the same amount of money, one student probably has profited far more from it, having built both knowledge and a growth mindset that will contribute to future learning.

Practice academic integrity
Choosing to act with integrity—by one definition, meaning that you are honest, trustworthy, fair, respectful, and responsible—increases your self-esteem and earns respect from those around you. It gives you more of a chance to retain what you learn, and builds positive habits for life.

Despite the benefits, the principles of academic integrity (acting with integrity in your dealings with information and people as a college student) are frequently violated. In a recent survey, three of four undergraduate students admitted to cheating at least once during college. If caught, you risk losing grade points, failing a course, or suspension or expulsion.

What does academic integrity have to do with a growth mindset? Well, first of all, being fair, honest, and responsible takes risk and effort. Second, and more important, academic integrity comes naturally to students who aim to grow and see struggle and failure as opportunities to learn. If you want the reward of learning, cheating won’t help you earn it.

Read your school’s code of honor or academic integrity policy in your student handbook or online. When you enrolled, you agreed to abide by it. Take a good look at the potential consequences of violating the policy. Measure these consequences against the risk of working hard to complete your degree with integrity. Which reward would you choose?

Learn from failure
Every single person experiences failures. What turns a failure into an opportunity is the determination to learn from the experience. Failure approached with a growth mindset can spark motivation, showing you what you can do better and driving you to improve. The next time something stops you in your tracks, try the following.

Analyze the situation realistically. Look carefully at what happened and what has caused it. For example, imagine that you forgot about a U.S. history paper. If your first thought is that your memory is useless, get yourself off that unproductive path by looking at some facts. First, you had a chemistry test on the day that the paper was due, and you spent most of the week studying for it. Second, you have not checked your calendar consistently over the week.

Come up with potential actions. You can request an appointment with the instructor to discuss the paper. You can set alarms in your planner and check due dates more regularly. If chemistry is a priority for you, you can accept that it’s okay to put it first when time is short.

Take action and cope with consequences. Meet with your history instructor to discuss the situation, accepting there may be consequences for handing in your paper late. Commit to better monitoring of your planner, perhaps setting dates for individual tasks related to assignments and trying to complete papers a day before they are due so you have time for last-minute corrections.

Emotional Intelligence
Success in a diverse world depends on relationships, and effective relationships demand emotional intelligence. Psychologists John Mayer, Peter Salovey, and David Caruso define emotional intelligence (EI) as the ability to understand “one’s own and others’ emotions and the ability to use this information as a guide to thinking and
get practical

USE EMOTIONAL INTELLIGENCE TO GET INVOLVED

Complete the following on paper or in digital format.

First, look in your student handbook at the resources and organizations your school offers. These may include some or all of the following:

- Academic centers (reading, writing, etc.)
- Academic organizations
- Adult education center
- Arts clubs (music, drama, dance, etc.)
- Fraternities/sororities
- Groups for students with disabilities
- International student groups
- Minority student groups
- On-campus work opportunities
- Religious organizations
- School publications
- School TV/radio stations
- Sports clubs
- Student associations
- Student government
- Volunteer groups

As you read the list, take note of how different organizations or activities make you feel. What interests you right away? What makes you turn the page? What scares you? What thoughts do your feelings raise—for example, why do you think you like or fear a particular activity? Is a positive outcome possible from trying something that scares you at first?

Taking this emotional intelligence feedback into consideration, risk trying some new experiences. List three offices or organizations you plan to explore this term. Then, using school publications or online resources, find and record the following information for each:

- Location
- Hours, or times of meetings
- What it offers
- Phone number, website, or email

Finally, when you have made contact, note what happened and whether you are considering getting involved.

Emotional intelligence helps you understand what you and others feel and use that understanding to choose how to think and how to act. Look at Key 1.2 to see how you move through a set of skills, or abilities, when you use emotional intelligence.

You might think of emotional intelligence as thinking skills applied to relationships. Putting emotional intelligence to work means taking in and analyzing how you and others feel, creating new ways of thinking that these feelings inspire, and taking action in response—all with the purpose of achieving the best possible outcome. Given that you will interact with others in almost every aspect of school, work, and life, EI is a pretty important tool.

Research has indicated that:

- Emotionally intelligent people are more competent in social situations.
- Managers in the workplace with high EI have more productive working relationships.
- Employees scoring high in EI were more likely to receive positive ratings and raises.
Here’s an example. Two students are part of a group you are working with on a project. One always gets her share of the job done but has no patience for anyone who misses a deadline. She is quick to criticize group members. The other is sometimes prepared, sometimes not, but responds thoughtfully to what is going on with the group. She makes up for it when she hasn’t gotten everything done, and when she is on top of her tasks she helps others. Whom would you work with again? The bottom line is that more emotional intelligence means stronger relationships and more goal achievement.

**HOW DO YOU SET**

**and achieve goals?**

A goal is a dream with a deadline; it is a result you want to achieve. You may have goals in any area in your life. Here are just a few examples:

- **Fitness**: Improve eating habits; run 2 miles every other day.
- **School**: Decide on a major by June; get an A in chemistry.
- **Finances**: Save up enough money to buy a new laptop.

Setting meaningful, effective goals starts with focusing on what’s important to you.

**Establish Values**

You make life choices based on your personal values—principles or qualities you consider important. The choice to pursue a degree, for example, may reflect how you value the personal and professional growth that come from a college education. If you like to be on time for classes, you may value punctuality. If you pay bills regularly and on time, you may value financial stability.

Values shape your most important goals by helping you to:

- **Understand what you want out of life.** Your most meaningful goals reflect what you value most.
- **Choose how to use your valuable time.** When your day-to-day activities align with what you think is most important to do, you gain greater fulfillment from them.
- **Find people who inspire you.** Spending time with people who share similar values helps you clarify how you want to live and provides support for your goals.

For example, the fact that you value education may have led you to college. This practical choice will help you build skills and persistence, choose a major and career direction, find meaningful friends and activities, and achieve learning goals.
Long-Term Goals

Long-term goals are goals that sit out on the horizon, at least six months to a year away. They’re goals that you can imagine and maybe even visualize, but they’re too far out for you to touch. These are goals that outline the rewards you want in a way that reflects who you are and what you value. The more you know about yourself, the better able you are to set and work toward meaningful long-term goals. Here are some examples of long-term goals for one student who loves reading books and enjoys writing:

1. Declare my major in Writing and Literature by the end of the year.
2. Work at an internship with a publisher my junior year.
3. Get a bachelor’s degree in Writing and Literature in four years.
4. Get a master’s in Fine Arts in Creative Writing in five years.
5. Find an editing job with a publisher.

Having a personal mission can help you anchor values and goals in a comprehensive view of what you want out of life. Think of a personal mission as your longest-term goal, within which all of your other long-term goals should fit. Defining your personal mission involves creating a mission statement, which Dr. Stephen Covey describes as a philosophy outlining what you want to be (character), the rewards you aim for (contributions and achievements), and the principles by which you live (values).

Begin to ponder what your personal mission statement would look like now. Because what you want out of life changes as you do, your personal mission should remain flexible and open to revision. Think of your mission as a road map for your personal journey. It can give meaning to your daily activities, promote responsibility, and encourage you to take risks that lead you toward the long-term rewards you’ve laid out.

Most long-term goals are far more achievable if you break them into smaller chunks. These chunks become short-term goals.

Short-Term Goals

A short-term goal is a step that moves you closer to a long-term goal. Short-term goals make your long-term goals seem clearer and easier to reach. Short-term goals last a few hours, days, weeks or months. For example, suppose you have a long-term goal of graduating and becoming a nurse. You may decide to set the following short-term goal with three smaller, supplemental short-term goals:

Short-term goal: Meet with a study group two hours a week to better understand the skeletal and muscular system.

- By the end of today: Call study partners and find out when they can meet.
- One week from today: Schedule each weekly meeting for the month.
- Two weeks from today: Hold the first meeting.

These short-term goals might not seem risky to you. However, any action that requires energy and subjects your work to scrutiny is a risk. The smallest ways in which you “put yourself out there” can lead you step by step to the greatest rewards.

Create SMART Goals

Setting a goal doesn’t necessarily mean you’ll achieve it. If you set SMART goals, however, you’ll be more likely to succeed. SMART is an acronym for a list of qualities that make rewarding goals concrete and improve your chances of achieving them.

- Specific. Make your goal concrete by using as many details as possible. Focus on behaviors and events that are under your control and map out specific steps that will get you there.
**Measurable.** Define your goal in a measurable way, and set up a system to evaluate your progress. This could mean keeping a journal, an alarm system on your phone or computer, or reporting to a friend. Don’t leave progress up to chance.

**Achievable.** To see if you have what it takes to achieve the goal, first see if it aligns with your hopes, interests, abilities, and values. Then, reflect on whether you have the skills or resources needed to make it happen. If you’re missing something, plan out how to get it.

**Realistic.** Make sure your risks are reasonable and calculated. Create specific deadlines that will help you stay on track without making you feel rushed. If the challenge or risk is too great and the timeline too short, you are likely to struggle.

**Time frame linked.** All goals need a time frame so you have something to work toward. If a goal is a dream with a deadline, then without the deadline, your goal is only a dream.

Here is an example of a rather vague goal, followed by a more concrete SMART goal:

- **Original goal:** I will choose a major.
  - (This goal leaves unanswered questions: When are you going to do this? How will you do it? Why do it? By contrast, SMART goals provide specific answers to these questions.)

- **SMART goal:** I will choose and declare a major this term. To make an educated decision about my academic path, I will speak with an academic advisor, meet with students in the major, and research possible career paths from it.

**Specific.** By saying that you will “choose and declare a major” you are defining the nature of this task.

**Measurable.** By adding the “and declare” to the goal, you’re provide a way to measure the completion of it.

**Achievable.** Including resources like academic advisors and research provides a way to move past obstacles you may encounter.

**Realistic.** The wording of the goal solidifies it as an attainable action and emphasizes the benefits associated with completing the task.

**Time frame:** You have set from now through the end of the term as your time frame.

**Work toward Goals**

Setting goals is only the start. The real risk is in working toward them, and the real reward is in reaching them. To do so, follow the basic steps in Key 1.3.

Of course, things don’t always go as planned. Although you can’t often control what roadblocks stop you in your tracks, you can control how you deal with them as you encounter them. What can you do if you get stuck?

- Continue to remind yourself of the benefits of your goal.
- Discuss your challenges with someone supportive or someone who can help you. Don’t invite negative feedback from people who will drag you down.
- Replace your inner critic with your inner cheerleader. This means replacing negative self-talk with positive self-talk every day.

**Get Ready to Risk**

The willingness to take calculated risks, both large and small, is essential to your life success. In everything that you approach in life, a reward waits in exchange for your
risk. Here are just a few examples of how to take action, earn rewards, and build your risk-taking habit while in college:

- Risk looking confused asking a question in class for the reward of greater understanding.
- Risk the awkwardness of reaching out to an instructor for the reward of a relationship that can deepen your academic experience and perhaps provide career guidance.
- Risk the hard work required to prepare honestly for a test, for the reward of learning you can use in higher-level courses or in the workplace.
- Risk saying no to a substance or action that brings a healthier reward, even if it costs you a friend or an affiliation.

Imagine you are sitting in class with your growth mindset, ready to learn. You are prepared to use analytical and creative skills to examine knowledge and come up with new ideas. You are motivated to use your practical skills to move toward your goals. Your emotional intelligence has prepared you to adjust to and work with all kinds of people. With focused and productive risks, you will find out just how much reward waits for you.

### KEY 1.3 Work actively toward your goals.

- **Commit to the goal.** You need to believe 100% in the goal and feel a sense of energy and enthusiasm around it. Your commitment becomes the engine that drives you when times get tough.

- **Identify your resources.** Take stock of where you are today so you can identify the resources that can help you move forward, including books, websites, instructors, and other students.

- **Build your support team.** Find people who can both help you and hold you accountable. Share your goal with them so it becomes more concrete. However, make sure you choose supportive people who will not judge you harshly if progress is erratic or slow.

- **Make an action plan.** How do you plan to reach your goal? Brainstorm with your support team about ways to get to the finish line. A common way to create an action plan is to break up the goal into subgoals or milestones, and then map out the steps to achieve each milestone.

- **Identify deadlines and establish a timeline.** If you’ve created a SMART goal, you established an end date for accomplishing your goal. Now, work backward from that date and create a realistic time line that includes specific milestones and the steps to achieve them.

- **Track your progress and be accountable.** Set aside time to review how you’re doing. Make adjustments to your plan if you need to.

- **Celebrate!** It’s important to recognize your progress and accomplishments—you might even choose to reward yourself when you’ve achieved your goal.
Complete the following on paper or in digital format.

**KNOW IT  Think Critically**

Robert Sternberg found that people who reach their goals successfully share some characteristics that keep them motivated to persist. The self-assessment below will help you measure your level of motivation right now.

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<tr>
<td>Not at All Like Me</td>
<td>Somewhat Unlike Me</td>
<td>Not Sure</td>
<td>Somewhat Like Me</td>
<td>Definitely Like Me</td>
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</table>

Please highlight or circle the number that best represents your answer:

1. I am able to translate ideas into action. 1 2 3 4 5
2. I am able to maintain confidence in myself. 1 2 3 4 5
3. I can stay on track toward a goal. 1 2 3 4 5
4. I complete tasks and have good follow-through. 1 2 3 4 5
5. I avoid procrastination. 1 2 3 4 5
6. I accept responsibility when I make a mistake. 1 2 3 4 5
7. I independently take responsibility for tasks. 1 2 3 4 5
8. I work hard to overcome personal difficulties. 1 2 3 4 5
9. I create an environment that helps me to concentrate on my goals. 1 2 3 4 5
10. I can delay gratification to receive the benefits. 1 2 3 4 5

Choose one item that you rated a 5. Generate a list of how you demonstrate your motivation in this area. Then, choose one item that you rated a 1 or 2. Generate a list of ideas about how you might improve in this area.

**WRITE IT  Communicate**

**Define Your “College Self”**

When you understand who you are as a student, you will be more able to seek out the support that will propel you toward your goals. Analyze and describe who you are as a college student. Include details such as student status (traditional/returning, full time/part time, and so on), whether you transferred, what your goals are for your college experience, family and work obligations, culture and ethnicity, lifestyle, fears, challenges, academic interests, and whatever else defines your “college self.”