

THE TOP 5 REGRETS OF COLLEGE GRADS



TO THE NEXT STEP

INTRODUCTION

“How did this happen?”. That is the question I kept asking myself as I sat at my desk at my corporate job, just a few short years after graduating college. I was actually asking two questions at the same time. I was trying to figure out how I ended up in a job that did not fit my goals and why so many of my co-workers seemed to be feeling the same way.

First, allow me to introduce myself. My name is Kyle. I am the founder of To The Next Step LLC, and educational coaching and services company designed to prepare today's students for the real world that awaits them. I am also a Youth Motivational Speaker, published book author, student success coach, and online teacher. So, you could say that I am “all-in” on this mission to prepare students for the next steps in life.

However, my calling wasn't always so clear. I was stuck for years working behind a desk, amongst co-workers who were as seemingly as miserable as I was. I am not talking about the occasional bad day or griping about a typical office issue. What I was discovering was a large number of people who were seemingly dissatisfied with the type of person they had become and the life they were living. I felt this way, as well. That is what prompted me to begin asking: “How did this happen?”.

What I discovered was that the main reason so many people feel this way is that they were not prepared for the real world. They did not understand what it was going to be like to be an adult and work full-time. They were not ready for the amount of time, energy, and resources that your career takes up. Most of them had developed a “figure it out later” attitude, and when later finally arrived, they were thrown into a world they knew nothing about, forced to take a job they did not want and ended up living a life they never intended on living.

That revelation is what started me on my journey. What followed was well over one hundred surveys and interviews with college graduates. I asked a variety of questions regarding what they regretted about their time as a student and what they would do differently if they could do it all over again.

What I learned from that experience and the research I continue to do today is the foundation of what I speak about, write about, and teach at To The Next Step. It is also the basis for this ebook that I present to you today. In this book, we will cover the top 5 regrets past college grads have and what a student can do immediately to ensure it does not happen to them.

**REGRET #1:
CARING ENOUGH ABOUT
STUDYING AND SCHOOL**

The Issue

Struggling to get a student to care about school work and studying for tests is not a new issue. However, it should be noted how many graduates point to this issue when it comes to placing blame for how they ended up in the situation they are in. The reason this is important is that they claim had they known the direct correlation between school and their future they would have tried harder.

Put it another way. When students are in school, they tend to view the entire process as tedious and boring. Most even treat it as a social hour and consider the actual learning part as secondary or optional. They are under the belief that these years will come and go. It is the future or “adult years” that are the important ones, and they will begin caring then.

The issue then becomes that by the time they enter those later years, they are essentially thrown into a world they know nothing about. They had no idea what being an adult and full working time are like. If they had known what life as an unprepared adult working an uninspiring job was going to be like, they would have paid attention a lot sooner.

Our Solution

To convince a student that school and education are essential, we need to show what's in it for them. Their future is on the line, and if they are made aware of this, they will start to change their attitude and mindset. The first step is to show them a glimpse of the future.

To do this, we present the “Hours of the Week Slide.” This slide is designed to help the student understand how much time, energy, and resources go into having a full-time

job and being an adult. When you break down how many hours or percentage of your time is taken up by real-world responsibilities, it shows the importance of pursuing a career that you will enjoy.

This type of “tough love” tactic only gets us half way to our goal. To truly get a student to begin caring about their future, we must get them excited about it. If a student feels they are working towards something positive, they are much more likely to stay focused as opposed to working merely to avoid punishment or get said assignment over with. To do this, we need to change a question we have been asking our students for decades.

Chances are you have asked or have been asked this question: “What do you want to be when you grow up?”. This is a fundamentally flawed question. It is flawed because we are asking students to answer a question when they have very little idea what the possible answers are. How could someone at the age of 15 or 16 years old know about the different types of careers and what they entail? We need to ask a new question. We need to ask them: “What type of person do you want to become?”. When we ask this question, everything changes. They are no longer beholden to one job or one career but instead are opened up to a new field of opportunities about the type of person they want to become and the type of life they want to live.

We encourage our students to perform several rounds of self-discovery to figure out the type of person they want to become. Once they do this, every choice they make is made to become that person and achieve that life they are building in their head. They are now excited about the future because it is something they can shape for themselves. They are also motivated to prepare for the future because they have a clear understanding of what is at stake.

**REGRET #2:
TAKING THE TIME TO
UNDERSTAND STUDENT LOANS**

The Issue

This may be the second regret listed, but it is one of the ones I hear the most. When I ask a graduate what they would do differently if they could, they almost always mention something about student loans. It is essential to note the specifics of this regret. It's not so much that they regret taking out loans; it was that they did not understand what they were signing up for. They applied for the money they thought they needed, and they were blindsided by the amount of money they were being asked to pay back every month.

College can be expensive, and often, some sort of loan or financial support is necessary. The issue here is that many students do not understand the long term ramifications of their choices at this age. They find a college they like, refuse to research if that college is worth the price tag, apply for the money they need and fail to do the research necessary to understand what will be waiting for them after graduation. The result is a massive sum of debt that prevents them from completing various life tasks, like moving out and buying a car. Lastly, they could be stuck working in jobs and careers they don't care for simply because they need that paycheck to stay above water.

Our Solution

This is a topic that tends to bore younger students. How do we get them interested? By reverting to our philosophy from earlier when we talked about caring about school. We turn it around and show them how it impacts them and their future. It is hard for a teenager to understand that certain choices at the age of 17 can affect their life at the age of 35 when all they have to go on is an adult saying "taking my word for it." That is why we take the time to educate the student about the various aspects of loans AND the depth and duration of the impact it has on their financial future.

First, it is crucial that students understand how a loan works. The same thing goes for credit cards. This type of math is not always taught in schools. It's an eye-opening experience when you break down the fact that banks offer loans and credit cards to make a profit. Even more so when you can show a student how much money they end up paying back. Once they understand that a \$50,000 loan costs more than \$75,000, they begin to think twice about signing that paperwork so quickly.

Second, once the student understands the logistics of a loan, then we talk about the long term impact. Did you know that most student loans are paid back for 10-20 years after graduation? Do you think most students know that? A loan taken out at 18 begins getting paid off at 22 and keeps being paid off way into your 30s. Lastly, making a large monthly payment for this length of time could prevent someone from saving for retirement or for purchasing a home. Being prevented from living life on your terms due to debt is a wake-up call for many students and is more than enough motivation to get them to research their options properly.

Now that the student is ready to ask questions and do the research, we arm them a list of items to answer before applying to any loan. We take this a step further when we talk to students about the college selection process. We believe that a college must earn your money and justify the price tag they have placed on their education. Combining this type of research and thinking allows students to choose a college that is right for them without becoming saddled with and surprised by student loan debt in the future.

**REGRET #3:
SPENDING MORE TIME
RESEARCHING COLLEGES
AND MAJORS**

The Issue

Continuing with the trend of lack of preparedness and research, we arrive a regret with long term consequences. Those who went to college did not always review all of their choices. Those who did and found the college that fit them did not take the time out to review all the majors open to them. The end result is a group of adults who graduated into a field they knew nothing about and ended up in jobs that were not for them. Once again, they were unaware of the correlation between this choice and a part of life they did even think to be concerned about.

Specifically, many graduates would have spent more time researching what the college they were applying to had to offer in terms of internships, networking opportunities, workforce readiness resources, and job placement partnerships. They also would have taken time to understand the different types of majors that college is offering. By choosing a major without understanding the career path attached to it, many ended up with no clear understanding of what jobs they can apply for. For some, by the time they learned the basics of those jobs, they discovered it was not what they were looking for.

Our Solution

Everything we teach is rooted in research to understand what life will be like once you reach that next step in life. When it comes to selecting the right college, it is imperative the student answer two fundamental questions. Why are you going to college, and what are you looking to get out of it? College is a choice that requires a considerable amount of time and money. A college should earn your money by presenting the various ways it helps you prepare for the workforce and the real world. It should also earn your money by proving they are worth the price tag. In our on-demand course, How To Select The Right College For You, we dedicate an

entire lesson to teaching the student the questions to ask and the things to look out for when researching colleges and majors. We talk about the various aspects of the college selection process such as campus tours and what questions to ask your tour guide and professors. We also talk about how to examine and rate the college campus for quality, student culture, and the importance they place on student development.

The main message is that college applicants must develop a mindset that includes asking questions, gaining information, and a desire to make the most informed choice possible to ensure short and long term success.

**REGRET #4:
PUTTING MORE EFFORT
INTO NETWORKING
AND INTERNSHIPS**

The Issue

There is an old saying: "It's not what you know; it's who you know.". This is not entirely true. I've seen first hand in my years of working in corporate America that if you do not know how to produce at your job, you will be replaced by someone who will. That being said, there is tremendous value in building a network of working professionals. There is equal if not greater value in working several internships.

A network and internship experience is valuable because it gives you a list of people to call on throughout your college years, and when you enter the workforce. You can call on these people for things such as advice, references, recommendations, and support if you are applying to a job at there company. Graduates tend to not understand the inner workings of networking and therefore, do not understand this value. They wait until they graduate to start building their network. Problem with that is they are applying to jobs with no one to guide them. Often, they apply for jobs they know very little about. By the time they realize the job is not a fit for them, it is too late, and they become stuck, partly due to the aforementioned student loan debt.

Our Solution

Our solution to this easily solvable problem starts in high school. As mentioned earlier, we challenge students to discover what type of person they want to become. Once they do, we guide them through a path that allows them to understand what kinds of careers align with that person. One of the key ways to learn about those careers is to reach out to working professionals to better understand the jobs they are currently in. Our pointed and specific questions allow the student to network in a way that builds relationships and develops a deep understanding of what the job and career are all about.

Internships are the second crucial part of the equation to solve this issue. Some may look down on internships due to their nature to be unpaid. Again, this goes back to mindset. We strive to develop a student mindset where the student is always looking for ways to improve themselves. If they approach internships with this mindset, they will quickly see that there are ways to be compensated outside of money.

Internships allow them to develop a skill set that can be listed on your resume. It also allows them to learn about the career you are considering choosing. Remember earlier when we spoke about graduates not being prepared for the jobs they were in? This is precisely how to avoid that. By understanding what the day to day responsibilities are of the different roles in your field. We work side by side with interns to ensure they get the most out of their internships and have a clear path forward as they finish school and enter their chosen field.

REGRET #5:
HAVING A
"FIGURE IT OUT LATER"
ATTITUDE

The Issue

I will figure it out later. We have all said this at some point in our life. Most likely, we have said it when we are faced with a complicated challenge that we do not want to think about at the moment. It is one thing when it's an adult saying it when facing an issue about finances or travel logistics. It is a whole other problem when it's today's students refusing to think about their plans for the future.

This type of thinking allowed students to continue pushing off the difficult choices of life further down the road. They prevented themselves from learning about the real world, discovering their passions, figuring out what they were looking for in a college, increasing their financial literacy and a whole host of other topics and issues that could have prepared them for what was next in life. Instead, they said they would figure it out later, and they were left unprepared and in a state of stress and disappointment.

Our Solution

Students must be prepared for the next steps in life. If not, they will end up living a life they never intended on living. This is why we challenge all our students to "think differently" and take advantage of all the opportunities that school has to offer. We stress the importance of developing a mindset that prompts students to seek out opportunities that make them a better person, better student, and better prepared for the next steps in life.

Taking that mindset and tying into a student's future is what motivates them to follow through on their goals and plans. Once a student understands that they can control their destiny by the choices they make today, they begin to make thoughtful, intelligent choices. That is when they start to understand the importance of being prepared for the next steps in life.

CONCLUSION

We all have the same general map for students to follow when they grow up. Attend a high school, pick a college, attend college, graduate, and enter the workforce are the major stops along that road. The issue is the map we are following does not accurately describe the territory. It does not lay out the obstacles and problems they will face along the way. It also does not accurately represent the destination, nor does it show the student the various ways things could end up, depending on their choices.

It is vital we teach students about the real world that awaits them. They need to understand what being an adult and working full time is like. They also need to listen to the graduates who came before them. The once-students who wish they could do things differently. This will be the driving force they need to take control of their lives and futures.

We here at To The Next Step would love to speak with you further about your needs and the needs of the students in your life. We offer one-on-one personalized student coaching, on-demand courses, self-help books, and a number of free resources. Please visit us at www.ToTheNextStep.org or e-mail our Founder, Kyle Grappone at Kyle@ToTheNextStep.org

Thanks for listening and we look forward to speaking with you soon.

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