



6 HUGE Mistakes We Made In College & How You Can Avoid Them

College Mistake #1: Assuming you'll just figure it out as you go.

If you were to rent a car for a cross-country road trip at \$75 per day, would you take the keys and sit in the parking lot for a week while you figured out where you wanted to go and how to get there? Probably not.

Most of us would want to make the most of our hard-earned cash by making a plan before we started the rental time clock so the journey would be as smooth and inexpensive as possible. That's pretty logical.

But when it comes to paying for college, this type of logic gets all muddled.

We realize it doesn't usually cost \$75 a day to rent a car but it could cost \$75 AN HOUR or more for a single college class. A lot of high school students and their parents think that it's OK to go to college without knowing why they are there, assuming they will just "figure it out later."

This is the single most expensive assumption you can make.

Driver's Seat Key #1

*Don't accept
"figuring it out later"
as a legitimate plan
for the future.*

It might be painfully obvious, but college is ridiculously expensive, and the longer it takes you to figure out what you want to study and what career you want to pursue, the more expensive college becomes.

Recent data from the College Board shows that four years at an in-state public college in the U.S. is averaging over \$103,500, and almost \$210,000 for the same amount of time at a private college. And let's not forget about the interest accumulating on the student loans that you will be paying back for years, or even decades, after graduation.

To help you make the most of your money, you can calculate the cost of a single college class at your dream school in the article [The 3 Steps to Figuring Out Exactly How Much Each College Class is Costing You.](#)

The first key to helping you get "in the driver's seat" is to start working on this NOW to figure out what you want to do with your life. Imagine where this college "vehicle" can take you if you really know where you want to go from the beginning. Your journey will be faster, more focused, and a lot less expensive. And you will graduate with confidence, clarity, a sense of purpose – into a rewarding career and life!



College Mistake #2: Getting stuck and staying stuck.

Through the course of writing our books and speaking with students and grads across the country, we've identified three major ways that students get stuck in career decisions.

Three ways students get stuck:

1. Autopilot - you think you know what you want, but you haven't verified it yet
2. Asleep at the wheel - you haven't given much thought to your college and career choices
3. Spinning the wheels - you are considering too many options and can't narrow them down

Here is what that looked like for us.

After my wife, Beth, and I graduated college we had our degrees, we had jobs, and we had ambition. But, like so many others, we were working almost 70 hours a week in jobs that weren't a great match to who we were or what we wanted to do with our lives.

So we made a drastic move. We quit our jobs, gave away everything we owned, and headed to Hawaii to live "rent-free" in exchange for a few hours of work per week on a sustainable, solar-powered goat farm.

Sounds like paradise, right? Well, the reality was a lot different than we had imagined...

[Read the full story of our Quarter Life Crisis on a Goat Farm](#)

To put it simply, we were miserable most days and disappointed in ourselves. We felt like we had let our parents down, who meanwhile were worried sick about us.

Our experience on the goat farm wasn't one we'd recommend, but it's what gave us the space we needed to confidently answer the question, "What do we want to do with our lives?"

You don't have to wind up on a goat farm to get stuck. For you, "stuck" could look like moving back home, working a dead-end job, or seriously questioning the purpose of your life (maybe even all three).

For more real-life examples of other grads getting "stuck", follow these links:

[Debt Up To My Neck
\\$118,000 In Debt](#)

Driver's Seat Key #2

Identify which way you might be stuck, get into gear, and start moving in the right direction.



College Mistake #3: Going to college without a plan.

Let's say you really love tacos. So much so, that you've decided to open a taco food truck and you decide it's going to be your dream business. You know you need money to get your taco truck up and running, so you waltz into your local bank and sit down with a loan officer. What's the first thing they are going to ask you?

"Can I see your business plan?"

And if you stare blankly back at the loan officer, they will kindly tell you to come back when you have your business plan in hand.

Student Loans vs. Small Business Loans

Small business loans require a business plan because you are using someone else's money to fund your dream. Every detail of your business plan is thoroughly scrutinized so the bank can be sure you have a solid plan so they can get their loan money back (with interest, of course).

Student loans have the same idea but without the scrutinizing process. They don't look at what you plan to do with your education or even the likelihood that you'll use your degree to pursue a financially viable career. Without a plan, you will end up stuck fast, like we did when we got stuck on the goat farm!

Just like any wanna-be business owner has to write a business plan before they can open a business, every wanna-be student should have to write a business plan before they begin college. Even if you already think you know what you want to do!

It's not enough if that plan is just to "graduate with a degree and get a good job."

This would be the equivalent of telling the loan officer that the plan is to "Open a taco truck. Sell a lot of tacos. And make a lot of money." Business owners with vague plans like these often end up going out of business, and students with plans like these often end up lost, confused, buried in debt, and working in jobs they don't like.

We want to help you fill in the fine details that will help turn your vague idea into a solid, workable plan that you know is worth pursuing. So you can confidently answer the question, "What am I doing with my life?"

Driver's Seat Key #3

*Make a solid college
and career plan.*

[10 Essential Questions You Must Answer Before You Spend Any Money on College.](#)



College Mistake #4: Not taking your time or money (or your parents' money) seriously.

A few months before Beth and I got married, we received an invitation to a car-giveaway contest from a local car dealership. We didn't really need a new car but got really excited about the prospect of winning it, selling it, and using the money to pay for our upcoming honeymoon. We were both unemployed at the time, having just completed 10 months of volunteering. So we drove an hour to the dealership to try our luck.

We didn't win the contest but instead were somehow convinced (by a particularly sly salesman) that we should buy a silver Honda Civic which had recently lost a good portion of its back bumper in an accident. Not only did we buy a car that had just recently been in an accident, but we did so without both of us test driving it first. Why? Because Jim didn't know how to drive a stick shift.

After getting home and researching online (unfortunately, this was before smartphones), we discovered we had paid more than the sticker price of a brand new car for one that was used, damaged, and had 48,000 miles on it!

So there we were, 23 and 24 years old, unemployed, carrying a combined total of about \$45,000 in student loan debt, trying to save for a wedding and a honeymoon, and now saddled with a monthly payment on an overpriced, slightly damaged, used car that one of us couldn't even drive!

Driver's Seat Key #4

Test drive a career before committing the time and money to pursue it.

Taking Time & Money Seriously

While this story is a bit embarrassing, it beautifully illustrates our point. We made this huge mistake at the car dealership for two reasons: One, because we went there without a solid plan, and two, because we hadn't yet learned to take our money, and the time spent earning it, seriously.

It certainly was not our golden moment of decision-making, but we learned an important lesson: Know who you are and what you need, do your research, and DO NOT go to the car dealership lot before you know what you are looking for!

Before purchasing a car, most smart people (don't worry, we've gotten smarter over time) will educate themselves about their options, narrow down their list of choices based on their needs and their preferences, and then shop around for the best deal. They'd make sure their finances were in order and, before they buy anything, they would take the car for a test drive.

[Click Here For More Student Debt Stories Like Ours](#)



College Mistake #5: Assuming you know yourself better than you do.

One fateful night in high school, Beth decided she was going to major in psychology. Sounds like a solid choice, right? What if I told you that her decision was based solely on her 11th-grade boyfriend's declaration to do the same? Suddenly, not so solid...

If she could go back and do it all over again, she would never have made such a decision so lightly. A decision that would result in four years of directionless study in college, \$24,000 in student loans, and a quarter-life crisis.

Overconfident, slightly rebellious, and heavily influenced by friends and the media, we made major life choices based on very little information. We honestly wish that someone had challenged our assumptions and introduced us to the idea that maybe, just maybe, we first needed to do some thorough research about our values, interests, skills, and options, before committing to our chosen path. We needed to do a Test Drive.

Find it! Prove it! Choose it!

The first half of test driving a college and career path involves everything you would do "before stepping on the car lot." Figuring out who you really are and what you want out of life, looking at all of your options, and then fully researching your choices.

The second half of the career choice process is the actual Career Test Drive, where you get "behind the wheel" of your future career. This is where you get to PROVE if it will be a worthwhile path to pursue, or if you'd rather explore something else. These two major steps lead you to the final step "Choose it!" where you make a clear, confident, and informed decision about your future.

Think of what you're reading now as the high-speed scenic-route. You've seen the big ideas and possible pitfalls from ignoring them. The Test Drive Your Future Experience dives deep into this process with more resources, one-on-one coaching, and interactive tools to capture and develop inspiration and direction.

Regardless of what future twists and turns your path might include, test driving your options now will allow your future 30-year-old self to say, with all honesty, "I made the absolute best decision I could at the time. I have no regrets."

What does a Career Test Drive look like?

To read how Beth chose acupuncture as her second career, and to learn how she test drove the career before applying to schools, check out the following article: [Choosing a Career the Second Time Around.](#)

Driver's Seat Key #5

Get a firm grasp on who you are, what you want, and then PROVE it.



College Mistake #6: Believing your college and career path is a solo journey, not a team effort.

It is critical that you find a group of people to support you on your college and career path. You need people who can provide expertise, advice, and a little cheerleading along the way. We call these people your "navigation team" and there are 4 types of people to look for.

1. It Starts At Home

We used to question whether parents made the best navigation team members, wondering if parents' natural worries about their kids would interfere with their ability to be fully supportive. However we now strongly recommend that parents and other family members play an active role in your navigation team. For more reasons why, check out this post:

[College, Student Loans and Parent Involvement –The Times They Are A-Changin'](#)

2. Mentors - Bringing An Element Of Success Onto Your Team

The first type of mentor could be anyone you look up to and consider successful. This could be someone you know well, like a teacher or coach. Or someone you only know from a distance, like a businessperson in your community. With this type of "all-purpose" mentor, you are looking for general advice, support, and someone to be a "sounding board" for your ideas.

The second type of mentor we recommend is someone who specifically is working in a field related to your future career. This mentor will be able to guide you in a professional manner along your path, as they have the "inside scoop" on your career choice.

Driver's Seat Key #6

Assemble a navigation team.

3. Don't Forget An Expert Opinion

Another addition to a navigation team should be a career coach, guidance counselor, or teacher who is well-versed in the career choice process. These types of experts know a wider range of career options, have access to self-assessment tests, and have a great deal of professional experience helping match people to great-fitting careers.

4. Get By With A Little Help From Your Friends

Having a supportive group of friends you can lean on can have a big impact on your success. Although peers in the same age group can't offer the same kind of advice that comes from the expertise or life experience of older team members, friends can often offer insight or reassurance that you might not "hear" from an older teacher or mentor.

These 4 types of team members will make a critical difference in helping maintain your confidence in your college and career choices, keeping you on your path and moving forward.



TEST DRIVE
YOUR FUTURE

Now What?

Now that you know the big mistakes we made in college, and how to avoid them, it's time to get the wheels moving on your test drive! The next step is to save, print, or bookmark the Career Choice Road Map. This road map will serve as a reminder of where you are in the test drive process.

[Download The Career Choice Road Map](#)

If you would like more support in your college and career decision-making process, then we highly recommend the [Test Drive Your Future Experience](#), a step-by-step system to not only help you figure out who you are and what you want out of life, but also how to go out there and get it!

The Test Drive Your Future Experience is an interactive online course with more than 50 lessons that teach high school students how to choose a career path with confidence, clarity, and purpose, helping both parents and students save unnecessary time, effort, and money!

[Learn More](#)

In the full Test Drive Experience, each 'Mile Marker' (Lesson) is designed to inspire and capture fresh ideas and present new perspectives for research and reflection. The full experience also includes one-on-one coaching, weekly Q&A sessions, parent-student activities, games, and so much more!

Don't just take our word for it. Read what other participants had to say.

[Testimonials](#)

Additionally, if you complete the entire course in 30 days and are unsatisfied for any reason, we'll refund your money 100%. No questions asked!

Lastly, I invite you to think of your friends, study-partners, and classmates then ask yourself, "Would they benefit from engaging in this kind of discussion?" If the answer is yes, share these 6 College Mistakes with them to get the conversation started.

By building a rock-solid road map and getting in the driver's seat of your life, you will be way ahead of the curve and on your way to living the life that you want, that you chose, and that you love. Doesn't that sound amazing?

We'd love to get on the phone with you to explore more and to find out if the Test Drive Your Future Experience is right for you. Invite your parents if you'd like, and let's talk.

[Let's Have A Conversation](#)