

Costs and Choices in American University Life

By MONICA MERCER

When I walked onto the campus of the Indian Institute of Technology in Mumbai for the first time this past January, I was impressed. It seemed cleaner and greener than other Indian universities, and there was a palpable intelligence in the air.

But was I imagining it because of the hype? My IIT alumni friends had always half-jokingly (but I'm sure were deadly serious) dropped hints that the school only takes the best of the best. My rudimentary assessment was that it's basically the Indian counterpart of America's Massachusetts Institute of

Technology, another world-class university with mythical status and the ability to invoke both awe and envy with a single breath.

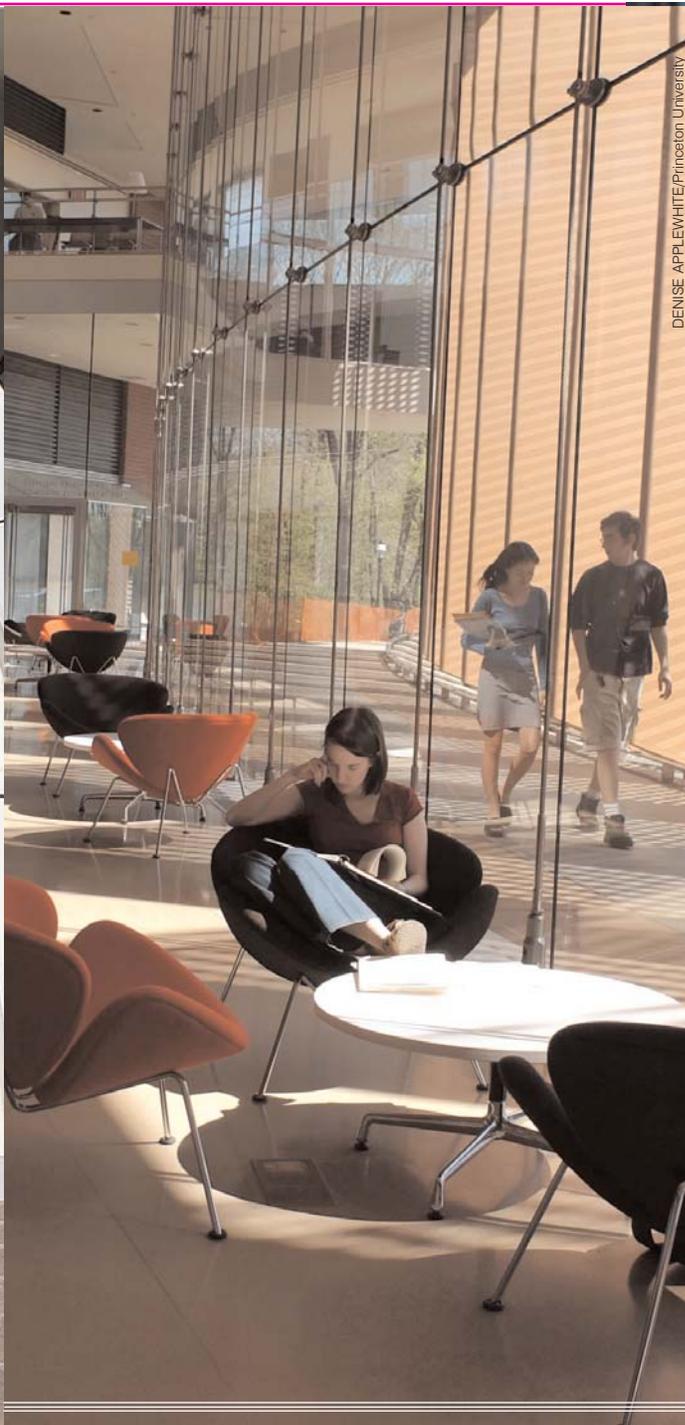
A few weeks later I was visiting 19-year-old mechanical engineering student Rohan Paranjpey in his hostel room at IIT, walls scribbled with drawings from the student before him, cupboards sparsely lined with toiletries, Tracy Chapman singing through the iPod sound system. The room with its cement floor was rough around the edges, but could have been a dorm room on any all-American university campus.

Smart and handsome with a dream of

designing cars, Mumbai native Paranjpey played down his entrance to IIT, chalking it up mostly to luck. He invited me to leave my own legacy on the wall—the cement was crumbling and scheduled to be repainted. Paranjpey received a call from his friend Neetha Nair, a 21-year-old who had just received her first rejection from one of several MBA programs she had applied for in the United States.

She had called for consolation, and I thought to myself that at least one thing is a sure bet around the world: Playing the higher education game—whether it's an Indian student trying to get into an IIT, an

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DENISE APPLEWHITE/Princeton University



PEGGY GREB

Indian student trying to make it to America, or an American just trying to make it to his or her local junior college—will always invite varying degrees of surprise, disappointment and rejection.

Yet the American higher education experience is unique and difficult to neatly characterize, which brings me back to that crumbling, scribbled wall as I remember my own ride through the system. The ride at times seemed planned, but was more often improvised,

because there are as many ways to get your education in America as there are typical American 18-year-olds every year who sweat over whether they will be admitted to their top school choices, what to study and how to pay for it.

Starting with the “how” of paying for college, it’s nothing short of stressful and usually requires creative thinking unless, as the saying goes, you’ve been born with a silver spoon in your mouth. If I had scribbled on my newly-remodeled dorm

Far left: James Marshall walks down the steps of the Haas School of Business at the University of California, Berkeley. Center: Students at the Carl Icahn laboratory at Princeton University. Above: Cornell University graduate student Taran Sirvent works at the laboratory.

room wall at Southern Methodist University in Dallas, Texas, I probably would have been slapped with a \$500 repainting fee, or it would have been taken out of my hefty deposit. It’s just a small entry in a long list of financial concerns that will often trump all others for the average American student, including which college to go to.

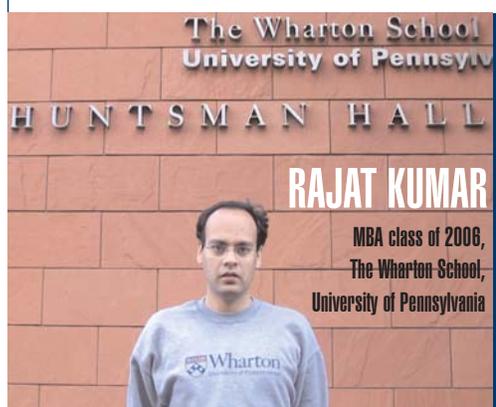
My tuition to the traditional SMU

<http://www.state.gov/r/summit/58708.htm>

U.S. University Presidents’ Comments on Education

hovered around \$18,000 a year in 1997, but now costs \$23,846 for the 2005-06 academic year. The school estimates that with additional fees, a place to live on campus and cafeteria food three times a day (called room and board), you could very well end up spending at least \$36,000 a year for a typical four-year bachelor's degree at SMU. And SMU claims that's a bargain. Duke University, another private institution, charges \$32,600 for tuition alone, not including room and board.

Despite the intimidating price tags from where I stood as a high school graduate in 1995, my money situation



My short-term advice is: learn basic cooking. Also, develop people skills. "Indians tend to be intellectually great but are relatively cut off from the rest of us" is the general complaint from other students. For the long term, figure out what you want to see yourself doing five years later. We have heard repeatedly from visiting CEOs, "You will all make it big, so go after what you like." Use the two years exploring your personality. Don't end up with the job you didn't care about but your neighbor always wanted.

was the catalyst for taking a detour from the conventional four-year commitment to one university or college.

The numbers I had to work with weren't exactly high. I'm from the state of Nebraska where my father still operates a large farm that produces industrial corn and soybeans. Every summer we would sell sweet corn, but even after years of running the seasonal business and my father putting the money into college accounts for all five children, there still wasn't enough to pay for four years at a place like SMU.

It was clear I would need to do some juggling. I decided instead to go to a

small two-year school called Cottey College in Nevada, Missouri, which was less expensive, but also a women's school with a good academic reputation. My parents could pay for those first two years, and then I transferred my credits for the classes I had taken to SMU, which has a half-tuition "transfer student scholarship" for those who come in with at least a 3.5 grade point average out of a possible 4.0, which means perfect grades in all classes. I borrowed the rest of the money from the government at a low interest rate and graduated in 1999 with just over \$10,000 in student debt—well below the national average of postgraduate debt.

My personal experience speaks volumes on the flexibility of education in America where many students go to junior colleges first and then transfer, or choose less expensive state universities. It's a viable option that can save thousands of dollars for foreign students as well since non-citizens are ineligible for low-interest government loans. Colleges and universities require students to take a certain number and type of classes to earn a degree, so taking basic courses at a less expensive junior college can save money. Credit for those classes goes with you if you transfer to another college or university and counts toward your degree requirement at the new, often more prestigious school.

The tuition of places like Harvard, Princeton or Yale is similar to Duke, and it's a good reason these schools are not the destinations of most high school graduates. Yet, after money, there is also the issue of choosing the right school and taking care not to fall into the trap of thinking the top-ranked schools are always better just because it is hard to gain admittance.

Prestige does not figure so prominently on the American educational landscape as it once did. Although Matt Daniels, 27, an American who now lives and works in Mumbai, applied to five top schools—Harvard, Yale, MIT, Columbia and the University of Michigan—and got into all of them, he graduated from Harvard with a mixed bag.

"Harvard has a wealth of longstanding institutions, many of which, like the Hasty Pudding Theatricals and Let's Go

Publications, you won't find at any old college, even at an Ivy. They enriched my four years considerably," Daniels said. "Most of all, spending all that time amid the (usually) bright, versatile, manic, ambitious student body is its own education."

What's in a name, then, when we're talking about an American education, even if it's Harvard? When asked if he had always planned on going there, Daniels said, "No, it just seemed like a good idea at the time. I thought maybe I'd go into robotics or something. Had I known then what I know now about the school (Daniels said he found Harvard a forbidding place that sometimes stifles innovation and has professors who are stingy with teaching and advising), I'd probably have chosen differently, though knowing what I know now about myself, I'd make the same choice again. Make sense? Another way to put that: Harvard was instrumental in my personal development, though it was frequently negligent with regard to my intellectual development."

The lesson is that American high school graduates who have literally thousands of college options do not live in a pressure-cooker environment of constant competition or expectations that they will attend high-ranking universities. They don't have to, because many lesser-known institutions offer equally high-quality educations. In fact, once the money issues are taken care of, there is almost a luxurious freedom on the American education front not replicated anywhere else in the world. All places of higher learning in America have their good and bad points and, as Daniels suggests, it is often incumbent upon the student to make the experience a positive one.

Navin Jayasekar, 29, of Atlanta, Georgia, who came to America when he was 17, said, "I was taken aback by the culture, independence and freedom."

He remembered his time at Shorter College in Rome, Georgia, as eye opening to the advantages and disadvantages of choosing a small regional school. Shorter was private, with a homogeneous student body, but offered personal attention from professors. It also had a reputation for "southern hospitality" that Jayasekar said had infiltrated his parents' consciousness

My Boston Experience

I joined Boston University in the fall of 2001 as a graduate student in the College of Engineering. Boston has long been recognized as the academic capital of America and more than 250,000 students go there annually to study at the approximately 50 colleges and universities in the area.

I chose BU not just for its location but also because I got a full tuition waiver and a teaching/research assistantship

that would cover my living expenses. Higher education is expensive in the United States and it's often difficult for students from India to study if they don't have some form of financial assistance or loans. The first thing that struck me was the resources that are made available to students. I was really amazed by the great research opportunities and very good library services.

The faculty has a great deal

study. Hence, time management is an integral requirement in a graduate student's life.

Course work is, of course, given due importance, but the lifeblood of the American universities is the involvement in research and thus advancement of scientific knowledge. This is a major difference that I observed between the universities in the United States and those in India, with a few exceptions. Another difference that I found

learn it the hard way. But we were fortunate to have friends who helped and encouraged us.

The campus had a multicultural and multinational student population. Studying in a country with such an international heritage opens up your mind about human diversity. American citizens are proud of their country and culture, yet are open minded enough to allow foreigners to come to their land to study and work.



From left: Simly Das on graduation day at Boston University; Boston University School of Management students; Boston University's Corinne Jean (left) loses the ball as Boston College's Aja Parham looks on, during a basketball game; guitarist James Valentine of the Maroon 5 band performs at the Agganis Arena at Boston University.

of influence in all academic areas. You have the opportunity to study with highly accomplished professors who bring their scholarly and professional pursuits into the classroom as original teaching material. They encourage you to take personal initiative in research work rather than dictate what to do. Graduate study in the United States is very demanding for certain disciplines and of a relatively short time frame compared to undergraduate

was that the Indian education system gives more importance to theoretical knowledge and numerical problem-solving skills while the American system is geared more toward practical exposure and hands-on skills. The difference was more obvious as I had a friend who got his undergraduate degree from one of India's best technical institutes, was an expert at problem solving but found himself at a loss when it came to lab skills. So we had to

As advice to other prospective foreign students I would say: involve yourselves in college activities besides studies, do not interact with just students of your community, but reach out to students of different countries and you will learn a lot more than you can possibly imagine. □

About the Author: Simly Das worked with Johnson & Johnson in Boston before returning to India in 2004. She lives in Bangalore.

What's in a Grade?

MIKE DERER © AP/WWP

Sophomore Stephanie Grober studies on the campus of Douglass College in New Brunswick, New Jersey.

Dr. Anindo Roy

Postdoctoral research associate, Department of Mechanical Engineering, Massachusetts Institute of Technology

The biggest challenge I faced as a graduate student was to cope with the uncertainty about completion. The question is not when one will finish one's graduate studies, rather *whether* one would be able to do so. The research component is substantial. It is expected that, as a graduate student, one should be able to conduct research and publish scholarly articles independently with minimal

supervision. The path of original research is bound to be ridden with frustration from time to time. But that is how, ultimately, research maturity is inculcated by the system.

Students (and parents) should avoid being paranoid about finding information about everything, starting from housing to the details of the academic system. Most things are best, and only, learned upon arrival. Nearly all universities have

societies formed by students from almost every country represented on campus, and they assist new arrivals in every possible way. If you have been admitted to a university in the degree and area of your choice, it is likely that you would be away from your family for a long time. Therefore, spend your time making the best of memories rather than going overboard on planning and logistics.

in India while they were also hearing "horror stories" of the things students experience at big-city universities.

So Jayasekar spent four years at Shorter, at one point having a baseball player for a roommate who always invited the other all-American baseball team members to their dorm room.

"I was on the tennis team and always had my teammates from other countries over as well. It was like a United Colors of Benetton commercial in our room all the time," he said, laughing. But beyond the tennis team, Jayasekar said he learned that Rome was more culturally isolated than he and his parents had bargained for and it took him a while to adjust to small-town living in America's conservative

Devita R. Saraf wasn't clueless when she started college at a popular American university. She had done her homework, which included attending a summer course at the University of California, Berkeley, to get a taste of California life.

GRADING

The most common grading scale in the United States is the A - F or 0 - 4 scale:

A = 4

B = 3

C = 2

D = 1

F = 0 (failure) [sometimes called E]

Other common grades:

I = incomplete

W = withdrawal

WU = unofficial withdrawal

Audit = take course for no credit, no grade, attend and complete assignments

Pass/Fail = take course for either Pass or Fail, no specific passing grade

Pass/No Credit = take course for either Pass or No Credit, no negative points.

Each professor establishes the criteria that he or she will use to evaluate work and assign a final grade for the course. Professors generally inform students of the grading criteria on the first day of class by including it on the course syllabus. Often professors will explain how they grade tests and how they grade research papers. Very rarely will one's final grade depend on just one paper or test. Usually there is a range of items that will be evaluated. Some combination of the following criteria might be used:

- % class participation
- % quizzes or interim tests
- % midterm exam
- % final exam
- % final research paper

"During my two months at Berkeley, I saw what an American education could offer me and the global perspective a world-class university can bring to a student," she says. But even after a fair amount of exposure to American culture, Saraf discovered one thing that threw her for a loop in the classrooms of the University of Southern California in Los Angeles where she finally began pursuing her bachelor's degree. It was how differently the typical American student treats a grade.

The lesson came in her first class at USC, a basic writing class that Saraf took with Mumbai native Nimita C. Shroff as part of their course requirement at USC's Marshall School of Business.

"It was in that class that we got our grades for the very first time and realized the difference in the education systems of the two countries," Saraf says. "Instantaneously Nimita and I looked at each other, discussed our grades and showed each other our papers to see where

the other had gone wrong and how we could improve and help each other. Our classmates thought we were weird, and when we asked someone else about their grade, we just got a blank look."

It's true American students are much more private about their grades, something Saraf calls one of the biggest culture shocks she had to overcome. During my own literature and writing classes at SMU, the scenario was always the same: virtually no sharing of grades or discussion of assignments, but private reflection at our own desks when the professors would hand back our papers.

There may be multiple reasons for such treatment of grades that are more or less hardwired into the American psyche. One practical explanation might lie in the way college classes are taught. Over the course of her studies at USC, Saraf says she got used to college courses being divided into several assignments and activities, including tests and exams, that all contributed to the overall

grade a student received. The practice is in stark contrast to the Indian system where often the percentage a student scores on one exam is the sole determinant of a student's performance.

Saraf gives that as the reason for Indian students being so open with their grades. "It's considered a positive practice where one can get more competitive and know who their competition is, because the ideology is to reward the top rankers."

Good grades are rewarded in the American higher education system, often determining eligibility for merit scholarships or the caliber of graduate programs that will accept you. But the fundamental difference is that American students do not compete with each other, which makes the concept of grades a much more personal phenomenon. Calling grades in America perhaps the most "confidential secrets" that students keep, Saraf says, "In America, the education system teaches you to compete with only one person—yourself." —M.M.

Deep South.

"I would tell anyone coming here to find an organization or join a group, but it's harder to do that in a small place. Rome had only four Indian families living there at the time. You just have to come in with an open mind and leave all your normal ways of thinking aside wherever you choose to go."

Devita R. Saraf and Nimita C. Shroff said it's definitely important to get involved and that once a student belongs to something cohesive on campus, everything else tends to fall in place.

At Cottey College I sang in an *a cappella* choir for two years and then in a choir at SMU when I transferred, even though my English and Russian

majors had nothing to do with music. Saraf, 24, and Shroff, 23, who both now live and work in Mumbai, received bachelor's degrees from the Marshall School of Business at the University of Southern California and dabbled considerably in extracurriculars. Unlike Shorter, both said USC was brimming with organizations and opportunities to connect with students outside the classroom.

"One should take advantage of all the student group choices on campus and get involved with them in order to have an all-rounding education," Shroff said. She joined the Association of Integrated Marketing, taking a leadership role that involved creating a new logo for the group

HEMANT BHATNAGAR

SUMIT JAIN

Graduated from State University of New York, Buffalo.
Working as international business manager with Base77, a software company.



It is a good idea to try and get profiles of your professors (if available) from prospective universities; this would help you prepare better. One important source of networking is through your professors. Understanding them beforehand can help you not only to make better choices about your university, but also after joining a university to approach them and seek their guidance. One particular aspect of studying in America is that the textbooks and reference materials are quite expensive. A good place to buy books is through Amazon.com. Putting up notices on university message boards can be a good way to buy used books. These notice-boards are also a good way of purchasing used items such as cooking utensils or electronic appliances from previous students at cheaper rates than what you would pay at a store.

and installing its Web site. Saraf started a student organization called Globus that now leads self-funded learning trips around the world.

Ultimately, an education in America is about choices. Saraf said she had so many choices, like the typical American freshman, that it really stressed her out, namely East Coast vs. West Coast, small town vs. big city, prestige vs. practicality, partial scholarships to schools focused on business vs. full-tuition scholarships to schools that were stronger in other areas of study.

“My best advice would be to keep your eyes and ears open to what’s going on, ask your peers, but ultimately make your own decisions. You will always look back at college life with a smile if you were your own self.” □

About the Author: *Monica Mercer, formerly a reporter for The Indian Express in Mumbai, has recently returned to the United States to continue her work in journalism.*

Strength Out of Diversity The Independent Sector

By RICHARD EKMAN

Private, four-year colleges provide diverse educational experiences, primarily to undergraduate students. A look at what makes private, or independent, colleges different from their counterparts in the public sector.

The most remarkable feature of U.S. higher education is its diversity. The national government does not control the curriculum at U.S. colleges and universities or the methods of teaching, and state governments also exercise a fairly light touch. But it is in the “independent” or “private” sector of higher education where diversity of educational philosophies, programs and traditions is greatest. Some 600 smaller colleges and universities make up this sector and include many of the United States’ most venerable institutions.

Consider these diverse features: Ursinus College in Pennsylvania offers an interdisciplinary freshman-year program that exposes students to a wide variety of texts in the humanities and social sciences; Warren Wilson College in North Carolina requires all students to share in the manual labor of running the institution and treats this as an important part of the college’s educational philosophy; Northland College in Wisconsin goes to extreme lengths to operate in ways that are sensitive to the environment; Alderson-Broaddus College in West Virginia draws most of its students from small towns in the West Virginia hills and leads many of them to careers in science and medicine; Earlham College, which was founded by Quakers, is located in Indiana and contin-

ues to use consensus among all members of the campus community as its main form of decision-making; Cedar Crest College in Pennsylvania, a college for women, counters the stereotype that women do not excel at science by producing large numbers of science graduates.

These 600 or so independent colleges and universities have, despite their differences, a number of characteristics in common:

- They are fairly small, with enrollments rarely exceeding 3,000 students.
- They are mainly or entirely undergraduate-oriented, with very few graduate programs.
- All faculty members are committed to teaching. Although most also conduct research, they view it as secondary to their teaching duties, and they spend long hours with students in and out of the classroom.



Berklee College of Music graduates watch their senior video during commencement in Boston.

- The methods of teaching are highly interactive and engaged.
- Because these institutions understand that much of the educational process takes place outside the classroom, opportunities for interaction among students and between students and faculty abound, and these are understood to be important parts of the cocurricular dimension of education.
- These institutions are explicit about their underlying values. Sometimes these are the values of the religious denomination that founded the college (or some echo of those values if that denomination now is less deeply involved). Sometimes these values reflect a distinctive educational philosophy, such as the “great books” colleges—of which St. John’s College, with campuses in Maryland and New Mexico, is the best known—or the “work colleges” such as Warren Wilson College or Berea College in Kentucky, where, in addition to their studies, students have assigned duties that help support the school.
- These institutions view study of the lib-

eral arts as essential for responsible citizenship after graduation, no matter what professional training is also acquired.

The format of higher education represented by these schools works exceptionally well. Statistics on degree-completion, for example, show that small, private colleges have higher degree-completion rates than bigger state-run universities. Moreover, this difference holds true not only among the most talented students, but also among those that enter with poorer secondary school grades or SAT [<http://www.collegeboard.com>] scores. Higher degree-completion rates also apply to socioeconomic groups that are sometimes associated with low college participation rates, such as students who are the first generation in their family to go to college, students who must work full-time in addition to attending class, or students from minority groups.

The explanation for the comparative effectiveness of the smaller private institutions can be found in the “engaged learning” that takes place at these institutions. George Kuh, the founder of the National Survey of Student Engagement (in which hundreds of colleges and universities par-

ticipate), notes that success in college is closely correlated with getting to know a professor; getting involved in an extracurricular activity; working at a community-based internship; and being enrolled in classes in which active pedagogies dominate, such as classes that require oral reports and frequent written papers. These characteristics are more likely to be found at smaller institutions than at large ones.

Smaller, independent institutions can be found throughout the United States, in major cities, smaller towns and cities, and rural areas. These colleges welcome students from many different backgrounds and those who bring different talents and perspectives to campus discussions. Students who have grown up in other countries are highly valued (although instruction is almost always in English).

Additional information about any of these institutions is readily available on their Web sites. The Council of Independent Colleges has, from its Web site [<http://www.cic.org/>], links to most of these institutions. □

About the Author: *Richard Ekman is president of the Council of Independent Colleges.*