

The 18 Month College Challenge: Graduating With A Bachelor's Degree In Only Three Semesters

by Annie Margarita Yang

When I originally entered Kingsborough Community College in September 2015, I wanted to complete college at a rate of 12 credits per semester, which meant that it would take me 2.5 years to get an Associate degree and then 2.5 years to get my Bachelor's degree after transferring to a four year institution. I would graduate in 2020, in five years rather than the standard four.

I wanted to go slow because I knew many people who graduated college without jobs/experiences and it was difficult for them to get hired in their field upon graduation. I figured, by taking fewer classes and expanding the time frame, I could use my free time to gain the experiences I need while getting good grades. This past school year, I've taught two nine-week personal finance seminars, volunteered teaching personal finance to high school students, coached privately, hosted Live Your Legend meet-ups, completed writing the first draft of my book, worked at a financial institution in Bay Ridge, worked as a property manager assistant, became a mentor for public speaking at my local Toastmasters club, and was the secretary for the club too.

I enjoyed doing all of this and I want to continue taking on this many commitments, because I can see that I'm finally beginning to reap the results of my hard work. Recently, I was elected Vice President of Education at my local toastmasters club and I started getting paid for doing work I actually enjoy. I am delighted to see everything finally falling into place. I know that if I keep up this momentum, then by the time I graduate, I'll have laid the proper foundation and groundwork for my career and opened up doors for more opportunities.

I can't keep up the momentum though. College is a huge drain on my focus and energy. This isn't necessarily due to the classes being difficult or having too many assignments and exams. I am exhausted because I commute to school by bike, riding a total of 11 miles per school day, four days per week. On any given week, I ride at least 44 miles and though my body is used to it by now, I am exhausted and physically fatigued most of the time. This affects my ability to show up on time or early for my other commitments because I want to sleep instead. I developed a bad habit of taking two-hour naps in the late afternoon after coming home from school, in order to recover and start my work with a fresh mind. This makes it hard for me to sleep at night.

There was also something that happened last week that really just propelled me to make a 180 in terms of the rate at which I finish college. Because of my grades, I was selected to attend a three-day student

leadership conference in upstate New York. I am honored to represent my college at this conference. Going to this conference will enable me to create a program at my college, and apparently, the program can be anything I want. And of course, since I love personal finance so much, I want to create a program that teaches students how to manage their time and their money well. This will be the first time I'm introducing to large groups a curriculum that's created by me. Previously, I was teaching curriculums created by other organizations.

Unfortunately, two of my finals fall on the same dates of the conference. One professor was cooperative in letting me take the exam earlier, but the other was not. The latter was disappointed in hearing that I was attending this conference and he told me that I cannot take the final earlier. Instead, I have to miss the final, get an incomplete, and retake his class in the summer. Then I told him that I cannot take it in the summer because I'm going to Mexico for two whole months. Then he told me to take it in the fall—I can't do this since it might affect my financial aid. In the end, I went to his boss and she gave me permission to take a make-up exam when I come back from the conference.

Although everything worked out in the end, the idea of one man affecting my entire summer vacation—a whole two months of my life—completely disturbed me. This issue kept me up at night, leading to only four hours of sleep on Wednesday, and creating painful headaches for three days straight. I never had headaches this painful.

I always created my life. I created a lifestyle involving traveling since it's my passion. So when someone like my professor tells me to drop my plans of going to Mexico and to retake his class despite having an A in his class so far, I am outraged. He doesn't understand why I want to go to Mexico. He thinks I am there just to have fun. Yes, travel is definitely fun, but I wanted to go because I found it crucial to my education, growth, and development. It is highly beneficial for me to learn to speak Spanish fluently and to immerse myself in a different culture, especially since I want to work in a field that involves working with and inspiring people from diverse backgrounds. This kind of experience isn't something I can get from going to school.

Before, I viewed school as a commitment that co-existed with the rest of the activities in my life. And although I understand the value of school and I certainly learned a lot that will help me in my public speaking career, I now view school as a hindrance, as an obstacle, to my objectives and my purpose.

And so, I decided to cut down on my other commitments and focus on school for the time being instead. Rather than graduating with a Bachelor's degree at a snail's pace, I'm aiming to graduate at lightning speed in only 18 months. I started college on September 8, 2015, so this means I should be done by March 8, 2017.

Normally, this would be impossible, as there's only so much time in a day to attend classes and study. But I did extensive research online and there actually is a way to finish quickly. It's called *degree-by-examination*—or as my friend Isaac called it, *clepping it*—and there are many people who complete their

degree almost solely through taking exams.

Out of all the sources I read, Degree Forum Wiki explains this process the best. According to Degree Forum Wiki, there are three higher education institutions in the United States that are regionally accredited and have generous transfer credit policies. Commonly called *The Big Three*, the three colleges are Excelsior College, Thomas Edison State College, and Charter Oak State College. The Big Three accepts all transfer credits from all colleges and from passing exams too. They are also inexpensive. Whereas students graduating from private colleges tend to owe upwards of \$100,000 in student loans, most students completing their degrees from The Big Three pay less than \$10,000 (depending on the tuition plan) and are debt free.

The degree is inexpensive because the schools make it possible to take exams for college credit. So what ends up happening is students self-study for a course at their own pace, and then they take exams, such as the College Level Examination Program (CLEP) offered by the College Board, the Dantes Standardized Subject Test (DSST) offered by the United States Department of Defense, the Excelsior College Exam (ECE), and the Thomas Edison College Exam Program (TECEP). The price of each exam ranges from \$80 to \$375. This isn't a diploma mill or a scam. You actually have to study for the exams and pass.

I've thought about doing this for a while and at first, I was skeptical. Raised by traditional Asian parents, I was always taught that college name and reputation matters. My parents are pushing me to go to Harvard and it sounds like a good idea. They tell me that if I go to Harvard and introduce myself as a public speaker, then my audience will want to listen to me. After I thought about it, I realized it's not true. When I watch the public speakers I'm inspired by, I don't give a shit where they went to school. Heck, some of them didn't even graduate from college. All I really care about is whether they can solve my problem with their presentation.

Upon further self-reflection, it doesn't really matter much where *anyone* goes to college in the grand scheme of life. I've worked with so many middle-aged adults and I don't care where they went to college either. I care whether they went to college, but as for where they went? Not really. What stands out more is their character and their experience and skill.

Since I decided to do this, I'm making the whole thing a challenge, hence the 18 Month College Challenge. I'm making it public and I'll document my experience every step of the way. This is good for anyone who wants to replicate my process and it's also a way for me gather my thoughts for writing my next book, which will be on higher education and student loans. I think this challenge will actually add credibility to me being a personal finance coach because I walk the walk on graduating college debt free and serve as a role model for others.

I understand I originally started this blog to write solely about personal finance, but I'm going to change things up. After January, I realized personal finance isn't just about money—it affects every aspect of

one's life. The more I learn, the more I see how money is related to other fields. Besides, being the jack-of-all-trades that I am, I simply have so many interests that I want to write about. Thank goodness the domain of this website is based on my full name, which means I'm free to write about anything I find interesting.

So here's the game plan.

I don't want to test out of my degree 100% like many others do. I want to get an Associate degree in Speech Communication from the brick-and-mortar Kingsborough Community College and get a Bachelor of Arts in Communications from the online Thomas Edison State College. I'll be enrolled in both colleges at the same time.

At Kingsborough, I plan to complete my credits like this:

Semester	Credits
Fall 2015 (completed 12/2015)	13
Spring 2016 (currently completing)	12
Summer 2016	8
Fall 2016	19
Winter 2017	8
Total	60

I'm not going to go to Mexico this summer. Instead, I'm going to take summer classes at Kingsborough to accelerate my graduation.

The plan for Thomas Edison State College is this:

Month	Credits
May 2016 (Completed 5/28/2016)	9
June 2016	9
July 2016	9
August 2016	9
September 2016	3
October 2016	3
November 2016	3

December 2016	9
January 2017	6
February 2017	0
Transfer from Kingsborough	60
Total	120

I actually just took two CLEP exams this past Saturday and passed! I received nine college credits for passing. Thank God. I was nervous because it was my first time and I wasn't sure whether I studied enough. I'll write a blog post in the future on how I studied for and passed both.

That's it for now. Bye.

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