

Challenge IV

Senior Thesis 2026

Nathan W. Clarke

You Don't NEED College

The American Concept of University is a Business Scam

“Education is what remains after one has forgotten everything he learned in school. It is a miracle that curiosity survives formal education.” -Albert Einstein.

Education itself is one of the most critical aspects of life, from the day you are born you begin to learn. How to breathe, how to understand language, how to walk, are all examples of the learning process. And once a child is old enough, school begins. This commences with twelve required years of education. Elementary, Middle, and High School. As children evolve socially and begin to understand society, College and University come into the topic of conversation. University will help one become successful in life, job opportunities and relationships can be revealed all by going. All of that joy and hope to finally complete twelve years of schooling built up, just to be told that if someone wants to get anywhere in life, they have to do four or more years of intensive education. What it seems like Albert Einstein is saying is, true learning only starts once you're free to be curious. Don't let a University hold you back from being curious, give yourself a chance to truly learn by giving your brain freedom away from

forced learning. When people ask a student in high school questions about College it never seems to be “Are you thinking of going to college?” It’s usually phrased “Where will you be going to college?” College may not seem like forced learning, but the way society has engrained the idea of College being a MUST, makes it seem like we have no choice. The choice seems to be taken away by a silent pressure, a subconscious requirement, or a limiting belief to the routes of success. Society has made it seem like there is no longer an “if you’re going” choice, but instead a “when or where” choice. The College system gaslights the population into believing that the bachelors degree is the new high school diploma. College now pretends to be the secondary high school where your degree is like a second diploma, high school is actually required and is forced on the youth and college is acting the same way in our current world.

This paper is an argument for the following thesis: The American concept of attending University is a type of business scam. There are three points of evidence for this case: first, University requires life altering financial decisions. Second, Career networking and relationship building are not binding to the University experience. Third, Students can only reap limited usefulness from the University experience. Before providing evidence for this case, it is critical to define the terms of this argument. The first definition to begin the argument is for University; the basis of the entire Thesis. This term will be defined as the following: “ an institution of higher learning providing facilities for teaching and research and authorized to grant academic degrees...“(Merriam-Webster). A scam critical term for this argument is the word “scam”. Scam = A fraudulent or deceptive act or operation. (Merriam-Webster) While we’re at it, the reason behind bringing the topic of a scam into this is because University is becoming

increasingly irrelevant but is sold as necessary, it is intertwined with business culture, and is a version of cultural manipulation. The third and final definition for this argument will be for College; College is (1.) an independent institution of higher learning offering a course of general studies leading to a bachelor's degree. (2.) A part of a university offering a specialized group of courses. (Merriam-Webster). Some people might say that college is a great place to learn and grow as a person, and while I'm not going to necessarily argue against that, I'm not going to agree that it's the only place to do so. I am not arguing that education is useless or unnecessary, all this argument is for is to prove a point that University and College are not the only roads to learning.

My first piece of evidence to support this argument is that university requires life altering financial decisions. This topic was inspired by the great debater Charlie Kirk, who would travel across the united states year round to college and university campuses. The goal of these trips was to educate and share the truth behind the corruption of Universities. All he ever did was sit and talk peacefully with students and teachers who chose to bring questions and topics for debates. He may be gone now but because of the internet and books he has published his ideas can still stand their ground. One book in particular that found its way to me is The College Scam by Charlie Kirk. This book covers a lot of different aspects on why college and universities are scams but one of the biggest I've found has been the Financial aspect of the schools. Universities charge students intensely large prices that not everyone is able to pay for. Many people have to use student loans to cover most of their tuition. Little do they know that "Student loan debt cannot be discharged. If you take out a loan, expect to be married to that loan until it's paid off." (C.K., The College Scam) When it comes to loans, "Under

BAPCPA, it became practically impossible to discharge student loan debt, even if you are going through a Chapter 7 bankruptcy.”(C.K., The College Scam) If loans cannot be discharged and they are such risks to get into, why jump straight into college at a very vulnerable time in life? Most college students go right into college after high school, a point in time where one might not have a stable job. Another interesting point could be that some colleges and universities won't allow you to join without a chosen major. An example of this is Grand Canyon University, at that institution they do not allow those with undeclared majors to commit to the school. Going to college just for the experience is a waste of time and money especially when the definition of college is; “An institution of higher learning...” Why waste your money on the fun you might have when the facility is meant for so much more. You would not only be wasting your time and money but the establishments as well.

The next point to assist this argument would be that College is clearly a business. In Charlie Kirk's book he states that “Universities have become obscenely rich at student and taxpayer expense.” In his book he gives a list of the wealthiest universities in our country, but the list is from the fiscal year of 2020. The new list from the year 2024 brings in much bigger numbers. In 2020, Harvard University stood as the wealthiest at \$41.9 Billion. Now as of 2024, Harvard stands at the top still but with \$51.9 Billion. In only Four years Harvard became richer by Ten Billion Dollars, and it is most likely still rising. This is the same for the other universities on this list, which includes schools such as Yale, Stanford, Princeton, M.I.T., and many more. All of these schools have continued to grow in their wealth over such a small period of time. Some of these schools are wealthier than small countries including Latvia, Estonia, Iceland, and

Zimbabwe. The current Gross Domestic Product (GDP) of Latvia is \$47.88 billion. Isn't it silly that Harvard could buy Latvia and still have a couple billion to spare?

Continuing into the next bit of evidence behind the scam, the Heritage Foundation states this. *“Currently, taxpayers are forced to subsidize the agenda of the political left through funding its research agendas and Diversity, Equity, and Inclusion (DEI) staff on university campuses”... “Federal grant-awarding agencies should not pay an indirect rate that is higher than the lowest rate that is accepted from private organizations, such as foundations and businesses. This would eliminate cross-subsidies and dramatically reduce universities’ ability to install more DEI staff. Universities must be held accountable—and the exploitation of taxpayers must end.”* (Heritage Foundation) According to the Heritage foundations research, University campuses are using their funding from taxpayer dollars to specifically hire D.E.I. staff and to fund Agenda focused research. When it comes to this type of action, not all Americans might agree in letting their money go into those causes. One of the key points from this article is that these payments are coming from the Federal Government, not private foundations that focus on this type of research. This could lead into a logical conclusion that the government is purposefully taking our money to fund research and policies that not all citizens may be choosing to support. Private companies and foundations that have their own money to fund these types of projects are not using their funds and instead the government is using the taxes of their people.

Now that we've covered the Financial aspect of the University Business Scam, let us look into the second main point of this argument. The second point to support the Thesis is that Career Networking and Relationship building are not binding to the

University Experience. To expound on this point, College and University are said to be great institutions that can assist in meeting people, making connections, forming business partners, and in general finding a job and finding friends. Now I won't be arguing that college isn't a great place for this, just that it absolutely is not the *only* place for it. Some people seem to believe that College and University is the only place where you can make connections in your young adult life and that simply isn't true. Yes, college is a great place to meet people, but so is church, going to the gym, or any social event and place where you can interact with other people. There is no need to go to University if you only go to make friends, meet new people, or find someone who can help you get a job. If someone struggles with social interaction, then absolutely one should go to college, take the opportunity to be around others with your interest, but it's not the only place available for one to do so. This can be an example of the Bandwagon fallacy, meaning that a large number of people believe College and Universities are the only place to make connections and find people to help build your future and you need to join. The reason this is an example of the fallacy is because you do not *need* college or university to make these sorts of connections or relationships.

An additional sub-proof to support the second argument, if you are going to College or University with the intent to make connections and form relationships, is that you cannot expect these to suddenly appear for you, you still have to look for them and work to make the connections. College and University won't just hand you people to meet necessarily, you have to find them for yourself. "According to the Cengage Group's "2025 Employability Report," Only 30% of 2025 & 41% of 2024 graduates find jobs in their field, while 48% feel unprepared to apply for entry-level positions. 56% of unprepared grads cite job-specific skills as their biggest gap. Employers and educators

disagree on workforce skill priorities, educators emphasize soft skills, while employers want practical, job-specific skills.”(C.K. The College Scam) Continuing on this statistic, clearly Colleges and Universities are not the greatest place for one to get connections for finding a job. In merely one year, the number of students who secure jobs related to their degree dropped by over ten percent. That may not seem like the largest number but according to The Washington Post there are currently about 19.4 million college students throughout the United States. If we do the math that means currently only 5.82 million college students actually find a job related to their field of study. This leaves 13.58 million students with completely useless degrees, now do the numbers seem small? This statistic alone should prove that Colleges and Universities are not truly reliable when it comes to securing a job in exactly what you studied at these institutions. In conclusion of this specific point, one should not place their trust in these establishments to assist in building their future with relationships and connections. It's not worth the risk of time and money when one could find these sorts of collaborations at a much lower expense in your everyday life.

Proceeding into the third and final point of the Thesis, in the more recent years College and University usefulness has decreased in value, while free and cheap access to information has grown. To start this off, you can learn practically anything you want just by searching it up on the internet. Google, YouTube, and ChatGPT are all great places for free education. Yes there are arguments that ChatGPT is not a trustworthy source, but if you use the app or website you can find that at the bottom of every response it gives are sources it used to provide an answer. ChatGPT doesn't invent answers, it does what any human would do while researching and taking notes, simply at super speeds.

It's a lot more trustworthy than we might think. Now with Google, YouTube and other streaming platforms, one can find videos and articles about anything. Want to understand the basics of using a camera, YouTube has millions of videos on that topic. Need to figure out how to change a part in your car, there are videos on that too. Court cases, architectural blueprints, business creation, history lessons, and so much more are available at the click of a button. Anything you want or need to learn, someone has made a way to learn it on a digital platform. There is no need to go take a college level class in person when all of that information is on the internet either for free or at a much cheaper price than going to a university for that subject. Not that it's all about the money necessarily, merely following the idea that education is not only accessed by paying a college tuition. There is more than one way to skin this cat of getting an education.

The next idea for this point is that not everyone is fit for the same style of learning and students only have access to limited usefulness from the university experience. College and University follow very similar formats of teaching to Primary schools. When it comes to grasping ideas and concepts that school teaches students, not everyone has the same learning capabilities. This isn't a guess, it's a fact of human nature, not one person has the same brain as another which means not everyone is capable of learning the way that schools are designed to teach. Because of this, college should not be forced on the average student by society, due to the fact that not everyone learns the same way as one another.

Continuing on the idea that students only have access to limited usefulness from university, the National Center for Education Statistics has some large numbers to share. "According to the NCES in 2020, the *six-year* graduation rate for full-time

undergrads seeking a bachelor's degree is 62 percent." What this is basically saying is that only 62% of students given two extra years actually make it through the full process of university, while 38% do not succeed in this process. If we take the number of college students mentioned in a previous point, out of 19.4 million students, almost 7.4 million students do not complete their degree within an extra two years. Yet another large number showing college failing at its job.

For the third and final addition to this point that students only have access to a limited usefulness from College and University, there is the matriculation process. The matriculation process, for those who might not know, is the process of applying and committing to an institution of education. This includes receiving an admission offer, all of the required documentation, orientation, course registration, financial setup and official enrollment. There was another part not mentioned in that list, because over the last few decades it has faded away. This aspect of the matriculation process was the class level placement test. Some colleges and universities still have this but the number is not as high as one might hope. The specific purpose of class level placement is to test students who are coming out of high school on their knowledge of classes they have technically already taken. These subjects would include English, Math, Foreign Languages and sometimes Science or writing-intensive courses. All of which are classes someone was required to or take in high school but not everyone pays full attention to. Therefore some students might not be at the same level of learning as another. To ensure that students would take courses that match their skill and knowledge level, these tests were there so students wouldn't be dragging down others or be dragged down by other students. This process of testing is no longer as common as it used to be, meaning that more often all levels of skill and knowledge are thrown into a general

education class on subjects already taught to them in high school. This should be sufficient proof of the fact that College and University are simply not as useful as they once were. This displays a disregard to the students who are paying for an education and are receiving a review instead.

To begin concluding this thesis, when one is forced to learn it is sometimes difficult to retain the information being shown. However, when someone is free to be curious, that's when the magic of one's mind starts to work. Now it may seem like this thesis is trying to argue against higher education or college and university, but that is not the case. It can be a great tool, a productive workspace, and an amazing place to build a future, however there are substantial risks to going down that path. Colleges and Universities are not like they once were. As mentioned prior, attending one of these institutions can be a life altering financial decision and there's the possibility of falling into extreme debt. Yes there can be ways around this with gracious scholarships or even free rides but one would be lucky to get opportunities like these. Secondly, College and University is not the only place where students can network for their career, make connections, or build relationships. People seem to believe that these institutions are the only place to find others to build a future and that simply is not true. Of course one can meet people at college who could be a great addition to their future, however anyone can meet people anywhere, college is not unique in this way. The third and final proof of why the modern concept of college and university is a business scam, is that it truly is not as useful as it once was. College used to be necessary because it taught more than high school ever did. Now high school teaches more information and colleges have to act relevant in order to take your money. Even outside of high school, accessibility to

information has drastically increased with the internet evolving and the rapid advancements of Artificial Intelligence technology. Finding a video, article, or course online has become such an easy task and a much cheaper alternative. So why should someone spend their time and money on a campus, when there is access to more information than these institutions have to offer at the click of a button. In conclusion, there are pros and cons to going to college, like there is to everything. Despite this, the amount of alternatives to college outstandingly outweighs the reasons to spend your time and money on trying to earn an overpriced piece of paper that simply does not get one as far in life as it did in the past.

BIBLIOGRAPHY

Kirk, C. (2022). *The college scam: How America's universities are bankrupting and brainwashing away the Future of America's youth*. Winning Team Publishing.

Glenn Harlan Reynolds, "Higher Education, Lower Standards: Column," USA Today, January 14, 2014, <https://www.usatoday.com/story/opinion/2014/01/13/higher-education-college-university-column/4440369/>

National Center for Education Statistics, "Fast Facts: Graduation Rates" (Source: U.S. Department of Education, National Center for Education Statistics, 2020, The Condition of Education 2020, NCES 2020-144, Undergraduate Retention and Graduation Rates), <https://nces.ed.gov/Fast Facts/display.asp?id=40>

Tason Kessler, "Alumna Sues College Because She Hasn't Found a Job," CNN.com, August 3, 2009, <https://www.cnn.com/2009/US/08/03/new.york.jobless.graduate/>; Tina Cherisse Thompson against Monroe College, Ex Parte and Urgent Motion, Filed July 24, 2009, Bronx County Clerk, <http://i.cdn.turner.com/cnn/2009/images/08/03/thompson.pdf>; Bob

Kraft, "5 Most Bizarre Court Cases in US History," PISSD.com, July 5, 2018, <https://www.pissd.com/2018/07/5-most-bizarre-court-cases-in-us-history/>

Mary Ellen Cantrell, (714) 916-1802, Mecantrell1@gmail.com, works in cybersecurity without bachelor's degree