



## **Can you be successful without a college degree?**

I'm going to get off my soapbox about debt (hint: last month's blog) ...for a minute. Let's investigate a controversial topic...can a person be financially successful without a college degree?

Let me definitively say that I am a proponent of higher education. But I also recognize that our society and economy have changed over the years, which makes a four year college degree unattainable for some. But don't despair! Those societal changes are working for your benefit if you choose to forego a university education.

First and foremost, be intentional about what you want in your future. Whether you're currently in college or considering post-high school choices, take some time to think about what your overall goals are: both financial and personal. If you do this, you may find yourself in the "stealthy – wealthy" category! This involves entrepreneurship. Articles on [CNN.com](http://CNN.com), [INC.com](http://INC.com), and the [Wall Street Journal](http://WallStreetJournal) (requires subscription for WSJ only) discuss what wealth looks like in the 21st century for those with an entrepreneurial spirit!

Let's face it, the world is changing and what may have worked for your parents and grandparents may not work for you or for those entering adulthood or the workforce. The above mentioned articles highlight how some have parleyed "a need" into successful businesses. So, take note of the needs you see and hear people talking about. Can you fill a need that you see? Got a knack for cleaning, decorating, yard work, repair work? College degrees aren't needed, but the service is! Even established businesses can benefit from skills or talents that you organically have...don't underestimate yourselves!

The key is to make known your services via your social media accounts or by word of mouth. That's what many of the entrepreneurs in those articles did to

help their businesses gain traction. But as you're building your business, keep in mind the seven steps this Yahoo Finance video "[How to Become a Millionaire: Proven Ways to Accumulate Wealth](#)" suggests.

If you're enjoying my blogs, let me hear from you! Send an email to me: [katrina.peerman@vsufcu.org](mailto:katrina.peerman@vsufcu.org).