

## Podcast 448: Degree Free with Hannah Maruyama

### Episode Transcript

**Hannah Maruyama:** If you use it all the way to the end, it will take you from, my child has no idea what they want to do to “here are three jobs that will work for them.” And you will know whether or not they legally require college degrees.

**Julie Walker:** Hello, and welcome to the Arts of Language podcast with Andrew Pudewa, founder of the Institute for Excellence in Writing, or as many like to say, IEW. My name is Julie Walker, and I'm honored to serve Andrew and IEW as the Chief Marketing Officer. Our goal is to equip teachers and teaching parents with methods and materials which will aid them in training their students to become confident and competent communicators and thinkers.

**Julie Walker:** Well, Andrew, we have a guest on our podcast today.

**Andrew Pudewa:** I have been so looking forward to this.

**Julie Walker:** Well, and normally I like to make it a little mysterious and we talk about this really cool subject and wouldn't it be nice if we had a guest? But the reason I wanted just to let our listeners know right out of the gate that we have Hannah here who originally hailed from Hawaii, which we love Hawaii, but now lives in the Texas area.

**Andrew Pudewa:** And we love Texas.

**Julie Walker:** we love Texas. Absolutely. So we just, we love people, Andrew. That's what it comes down to. It's very true. But you had said to us, our podcast team, oh, we should have Hannah on our podcast because she's got a really cool message. At the same time, she reached out to us and said, Hey, can I be on your podcast?

So slam dunk, here we are.

**Andrew Pudewa:** yeah, I guess she talked to a lot of people who knew me and knew IEW. Well, welcome, Hannah!

**Hannah Maruyama:** Thank you so much, Andrew, Julie. It is a pleasure to be on here and to talk to you both. I have heard IEW all day, all day for, for going on several months now, I would say.

**Andrew Pudewa:** Well, I first saw you, believe it or not, on TikTok, which some people have had a bad opinion of other people who go on TikTok, but my daughter got me going and I kind of like the things that sends me, I have to be honest. But when I saw your first video, you were talking 100 miles an hour about some of the best stuff that I had ever heard anyone talk about on TikTok in terms of education and higher education, and is that really necessary and what can you do? And I just started following you and I went to your website, looked and you've got a book. You've got consulting services. So I like to start off and have you tell us a

little bit about how did you get into this idea of helping people find alternatives to the traditional four-year, borrow-a-bunch of money, go to college.

I like the way you say it, buy a degree. How did you get interested in this whole idea?

**Hannah Maruyama:** So, so many good, so many good questions there. The first one, and this is something that I will address because it's very common for people to refer to what I'm doing as alternatives to college when in fact it's actually the default. Most Americans have not bought college degrees. And so it's always, so when I always hear a college referred to as traditional education, that always throws me for a loop a little bit because it really just speaks to the strength of the college marketing because it's actually not the traditional education model for most people. The most traditional educational model is for people to go work and then learn things that they care about and then further their education on their own.

So my background is that I was partially homeschooled all throughout my K through 12 career because my family was in the military. And so like a lot of homeschool families who are in the military, it's a necessity from just moving around and going in and out of school systems. But the way that I got into what I'm doing now, which is what I'll call *educational design* for lack of a better term, what that is and why I started doing that was because I had always suspected that a college degree was not necessary, but I ended up dual enrolling when I was 16, I believe, in a university in Savannah, Georgia, where I'm from. And I really enjoyed that experience. I would highly recommend that because it's a good way to proof out whether or not going and buying a degree is actually worth it or a good fit.

And I say that with a little bit of caution because parents should know that just because they go and they dual enroll doesn't mean they have to complete and finish purchasing a degree. A lot of times if your child goes in and dual enrolls early, then the cost is far lower and it reduces a lot of the financial and time risk because they're already in school. And so if, if you can knock out a year and a half to two years of college classes and CLEP some things out, then that's just great.

But basically, I was in college and having been homeschooled for a lot of my career. A lot of my school career and being exposed to traditional, to classical education, to basic logic, to formulating arguments and thinking for myself, I didn't do well in college because an open mind is not welcome on college campuses. And it was not welcome when I was on a college campus. And I was fairly shocked with the lack of ability for professors to engage in any sort of discussion or discourse or any sort of opinion that differed from theirs. And so because of that, I was unsuccessful in college because professors were not a big fan of me asking why or asking any further questions. So I ended up breaking out when I was about 18. In the middle there, I was paid to write for the school paper, which was. full experience, but I ended up leaving, working full time, working a ton of jobs. There's a lot that happened in the middle of there, but I'm going to try to nutshell this for your audience.

And basically what happened was I worked a series of random jobs, dolphin tour boats, lifeguard, service industry, all that kind of stuff. And then ended up in Hawaii where I met my husband. And then I ended up moving to Hawaii. He and I moved around together for a

little while after that, and then we moved back to Hawaii because he got into the fire department there. And while there, I started working in tourism sales and then COVID happened in 2020. At that point, I realized that I had to go get a job that would allow us to keep our business open because we were running a business at the time. And I ended up getting into tech and that was something I had never thought, never considered, never believed was possible for me. I'd always been told and raised to believe you had to buy college degrees in order to access these types of jobs. And so the job I ended up getting as my first tech job after 31 days of consecutive study was a remote technical job that said it required a computer science degree. And that obviously was not the case.

And that just confirmed a lot of the suspicions I had had about requirements versus requests on job descriptions. And then I started testing it with friends and family and found, Oh, wait, if you just learn the correct set of skills and you apply in a strategic way, you can get the exact same jobs. After that initial job, I ended up working in AI machine learning for the last three years.

And so that kind of compounded, working in such the bleeding edge of technology and understanding what you need to learn and how you need to acquire skills and also how AI in general and machine learning and large language models are going to completely extinct. They're just going to cause colleges and universities to go extinct because in the U S they're unwilling to change. They're unwilling to streamline their degree programs. They're unwilling to cut the bloat. And because of that, they, I do believe, are on their way out. So that was a long story, but that's how I got

**Andrew Pudewa:** No, that's interesting because probably about 10 years ago, I started doing, a talk where I said, I predict that in the future, the university system is going to basically become obsolete in that they're overpriced, they're becoming unnecessary in many ways, and that corporations are going to start saying, "Hey, don't go to school and mess around and do all of that. Just come and work for us for free. Or we'll give you a small little internship. We will certify you in this field. And that that will be more valuable in the marketplace than a degree from blah blah U."

**Hannah Maruyama:** Spot on.

**Julie Walker:** So, Hannah, you have said multiple times, buying a college degree, and I feel like for our listeners' sake, could you unpack that a little bit? What do you mean?

**Hannah Maruyama:** Absolutely.

**Julie Walker:** And I am going to preface this just a little bit with my own experience. I have a couple college degrees, and they were very beneficial. My one son in particular, his experience was very different than yours. When he went to college, he was in an honors program, and it was the Oxford model, so there was a lot of Socratic discussion in his program. And so I would say that in his case, this really helped to form who he is today. The college experience above and beyond what I could do as a homeschool mom.

**Andrew Pudewa:** You do use that term, Hannah, buying a degree. And I haven't heard anyone else say that. Do you ever get pushback on that or how do you explain it?

**Hannah Maruyama:** All the time. I get pushback on it constantly. And the reason that I say it is because of the pushback. To your point, Julie. So it's so interesting when I've started speaking in this space, I've had people tell me, Oh, you better watch, you better watch what you say, or I bet you get all kinds of crazy messages. And I do because that is the reason the language around this matters a lot. And the reason the language matters a lot is because it matters with any type of advertising, with any type of marketing. And especially when the industry attached to it is \$848 billion worth and has put people in \$1.7 trillion of debt.

And the largest clientele, the largest customer base that buys from colleges and universities in the U S are 17 and 18 years old. Many of them having come up through the public school system and they are financially illiterate, they do not understand ROI. They do not understand risk. They do not understand interest rates. They do not understand the terms of the loans that they are signing. And we can see the implications of that left and right. It's everywhere. So what I want to clarify is that, and this is something that kind of ties into when I say buying a degree. The reason I say that is because in the U. S., buying a degree is a financial purchase. That's the reason that I say it, because those of us that do not have disposable income, those of us that do not have that money earmarked or provided for us. Because for me, there was zero dollars that was available to me for educational spend. Zero. And so for me, I needed to view it as a financial purchase, because that is what it is. A degree from a college or university now is actually not an educational product. It is a financial, it's a debt product that's sold by colleges and universities, which are functionally hedge funds. They take that money, they put it into their accounts. And that's the reason why colleges and universities put the money into their accounts. They have accounts like you have student accounts because it allows them to function like a bank. And when they do that, they're also able to put this money into their endowments and they grow that wealth tax free. And so it's so interesting to see people talk about a lot of young people now, it's, Oh, eat the rich, eat the rich.

And it's so interesting to see them learn to eat the rich while they're at a university that is basically taking away their ability to buy a house, taking away their ability to retire and all because the loans are bankruptcy exempt and they made them sign them when they were 17 and 18 and they didn't understand what they were signing.

So the reason I say buying a degree is not to discount the fact that people study and put in effort to get their college degrees, it's to stress the fact because we as a society pretend like it's not a purchase. And because colleges have done such a good job abstracting away the financial calculation that needs to go into it to the point where people don't make it and our entire society is in crisis due to that fact.

**Andrew Pudewa:** Wow. You, on one video I saw, you talked about how when you would consult with high school students and their parents, you would ask them a question: How many jobs can you think of? And most people had a very short list. Can you share a little bit

about what most people think of when they think of a job, a career? What are the possibilities? And what, how is that different than your experience?

**Hannah Maruyama:** Sure. So it's actually very similar to my experience, which is partially why I started writing about this because, and you know what, maybe we'll do a little, we'll do a little demonstration of this, but Andrew, how many jobs can you think of off the top of your head?

I think you probably have more than the average person.

**Andrew Pudewa:** I think I would have an advantage in that I started thinking about this when I heard you mention it, but it was, for the average high school kid, it was a pretty short list. What was the average, I think you said?

**Hannah Maruyama:** Yeah. So what I found is six to eight for girls, and I have this breakdown. And so sometimes they'll get to eight. I do occasionally see somebody get to twelve, but that's more unusual. And truthfully, the people that usually get to that are homeschoolers. And I think that that's typically because their parents work maybe different types of jobs than the norm.

**Julie Walker:** So let me, let me just clarify the question, Hannah, if you don't mind. Are you saying jobs available to them?

**Andrew Pudewa:** No, just that they can think of.

**Julie Walker:** That they can think of that they could do.

**Hannah Maruyama:** They can only think of six to eight different types of job titles. Yeah.

**Andrew Pudewa:** They just they could imagine a job. Yeah. But it was, it was very stereotypical.

**Julie Walker:** Sure.

**Hannah Maruyama:** Yeah. So for the girls, and this is most of the, most of the kids I work with are actually going to be, they're public school kids. So I do have a few homeschoolers thrown in, but they're usually a little bit different. They tend to be a little younger, and so they have more educational time available, so their educational design looks different. But for the public schoolers, for the girls, it's teacher, social worker, psychologist, nurse, doctor, interior designer, and photographer. So the problem with that. And then here, let me do the boys real quick. The boys are the same, actually similar. Um, boys are teacher, veterinarian, doctor, nurse, YouTuber-influencer, lawyer, engineer, firefighter.

Those are theirs. And the reason, and, and this is like, let's just talk about the girls for a minute because girls buy college degrees at a higher rate than boys do. And there's a reason for that one, because we're not as good at risk calculation as the boys for this. And then two, it is sold to us harder because basically what happens in school. It's also confirmation bias, right? Because if you look at schools and you look at the breakdown of teachers, they're

mostly female, overwhelmingly so. And the same thing is true of nurses. The same thing is true of social workers. Same thing is true of even psychologists. And so it's interesting because you see, that's, four, five, six, seven.

So seven on this list that are their top choices. And of those, five of them require them to purchase college degrees. The reason this is a problem and the reason this is causing a crisis is because I analyze the BLS data. And so the BLS has 867 jobs in it. So it has 459 broad occupations and then it has smaller groups, but basically it has roughly 850 jobs in it and listed as different job titles. So that's the Bureau of Labor Statistics. And of those jobs, only 7.7 percent of them legally require the purchase of college degrees, among them: nurses, social workers, psychologists, and teachers.

And so basically what's happening is we are pushing our children into the purchase of college degrees because they don't know what jobs are out there. And then we push them into jobs that require them to purchase a college degree because from a policy level, that is the DOE policy, right? Because the entity that makes money off of student loans is the government. And so of course the prevailing policy is going to be to push kids to buy college degrees. So the default in schools is always college. Even if it's not college itself, it's trade school, which is still college. And honestly, even though the earnings are sometimes higher, the outcome on the loans is very much the same.

And so when Mike Rowe, you know. I like Mike Rowe but I hear him talk about trade schools all the time, but that's not a fix for this. The problem is the spend. The problem is the spend and the time. And that's what I try to reduce. I try to reduce that risk with what we do.

**Andrew Pudewa:** Okay. So tell us a little bit about how do families find you and how do you work with them when they want to consider alternatives? Although you don't like that term, but.

**Hannah Maruyama:** No, no, no. It's okay. It's totally fine. I will occasionally use that term because that's the language that people use. They say college alternatives because college for so long has been selling all of us that it is the one way. It's the only way. And so anything that's not the only way that we've been sold is an alternative. So it's totally fine. Totally fine.

But basically what we're doing is there's a four session program that we've designed that we have designed and specifically workshop. So I have talked to hundreds of parents in order to design this program. I was on 15 minute phone calls for weeks, back to back to back for eight hours a day. And I asked parents a series of questions about what was wrong, about what their concerns were, about what they thought their kids needed. And then Ryan and I designed this program, this four step process together in with just Excel spreadsheets of data that we gathered from parents.

So basically what we're doing is we have four sessions. The first one is interest inventory. So it's a series of questions that's designed to get the young adult to answer, to get comfortable answering questions. This works too, because at this age, a lot of 16 to 20 year olds are used to being talked at. They're not necessarily used to being asked exploratory questions.

They're asked, what do you want to do with your life? Which if you're 17 or 18, you have absolutely no idea. There's a very small percentage that maybe do, and that maybe are going to end up in the same, on the same path that they start with, if they don't start with a goal. So basically what I do is ask about their interests. And when I say interests, I don't mean work interest, I mean, what they're interested in in life. I want to know about hobbies and then things, goals that they'd like to complete in the future. Their big things that they'd like to build or they'd like to do if money was no object. And then the end, I build up to having them prioritize in order of importance to them: schedule, income, location, and work environment.

**Julie Walker:** Hannah, is that still part of session one, or is that now, are we moved into session two?

**Hannah Maruyama:** So this is session one.

**Julie Walker:** Okay, I, I do have to insert something. This is my marketing hat on right now. *Structure and Style for Students: Year 2, Level B*, Andrew does this. And what's so fun is, he's asking, what do you want to be when you grow up kind of question. We definitely come up with more than seven. And one of the most remarkable is one of the young ladies in our class talks about not that she wants to be it, but she talks about the idea of being a bounty hunter. Do you remember that, Andrew?

**Andrew Pudewa:** Oh yes.

**Julie Walker:** Wasn't that fun? And then we just had a great conversation. And then in our university ready writing class, I love that you're talking about this, Hannah, is what are your goals? What are the outcomes? And I think that's such an important question to be asking at this age. So do continue.

**Hannah Maruyama:** Yes. So, then I have, like a current, current event to kind of relate back to that too. But knowing the goals is key. And I say this, I say this a lot actually, but if you don't know what your goal is, then you can never get to it. And so even though that sounds like one of those hippie-dippie, hustle mindset things, it's something that.

Yeah. My coming from a family that wasn't very goal oriented. My husband has a Japanese, Japanese-Hawaiian background. And so they really stress this goal. They're, they're a lot better as, um, as a culture about stressing goals, not something that I grew up really understanding, so sorry, or optimizing for. And that was a lesson I learned from him. But basically, so we do this interest inventory and I have these kids prioritize in terms of importance to them. Okay, I need to make a certain income and I have them say, yeah, I want to make 60k or whatever, whatever they want to make 40 to 40 to 150.

I had a kid last week that said, he said 150 and I said, all right, well, that's going to give you a certain stack of jobs, but his goals and the things he wanted in life. And the way he wanted to be able to provide for his future family was going to require him to have a high income job with remote work.

And so that led him to a very specific set of jobs. But anyway, so we do, we prioritize those things. And then based on those answers, I go out and I use my expertise and my view and my knowledge of both highly technical fields and just being able to research very intensively, something I've always been able to do. I can pretty much, find anything on the internet. That is my, that's my biggest superpower.

**Julie Walker:** Superpower. I

**Hannah Maruyama:** Yeah. If someone gives me a thing, I said, I don't know, I'll find out, but I'll find it. So essentially what I do is I go out and find that stuff and then I give them a list of jobs, and I call that vocational creativity. And that's kind of what Ryan and I talk about when we talk about knowing different types of jobs and careers.

And what's cool about this is on this list, I have them just cut the ones they don't like. And it's safe for them to eliminate now because all of the jobs on their list meet their income requirements or their schedule requirements or their location requirements or their work environment requirements, sometimes more than one, but ideally at least income, if not at least two of the four. And then I have them rank those things in terms of interest to them. And then after that, that rolls over to our next session. And there I break down the skills they need to learn and how long it's going to take them to do that. Because that's where I kind of bring in, okay, like you want to be a marine biologist. Great. Well, in order to compete in that environment. And it's not my place to tell people not to go to college. What I do is I just use college as a last domino, not never the first one, because it should never be the first one. That's like buying a six bedroom mansion instead of your a two bedroom apartment to start your life.

That's crazy. Um, we would never let kids do that. We've never let them do with cars either. Right. You would never buy your child a blacked out Escalade that they're going to buy when they're 60 years old, we start them with a Honda Civic. That's probably used. That's where you start,

So basically, you then say, Okay, these are the skills you need to learn. And I do local and national analysis of job listings to find those things I see which things are current. currently in demand. I look for specific software. I look for specific licenses and any legal certifications or licenses required for the jobs that they want. And then after that, what I do is I have them cut one more time. And then at the end I give them, we do their degree free three. So that's their top three jobs that fit their requirements, the things that they need in life, the things that they want. And then I break down three options for them to learn those things. And so some of those are open source, right?

So let's say, my machine learning, my machine learning kid, he's starting with Python. So he's learning, he's learning Python, no SQL, SQL, which are querying languages. And then he's building a portfolio on GitHub, which is like a place to store your code. And then he's going to move down into more highly technical things. There is a bootcamp that is actually run by, it's run by a college in California. It's one of the country's highest rated machine learning bootcamps is \$10,000, but that's a fraction of what he was going to pay for one year of



college. So his total educational spend is a quarter of a quarter, and it's only going to take him eight months. He's already through quite a bit of the curriculum that I designed for him. And he is absolutely going to be able to walk into a job. He's probably going to start about \$70,000, and he's 18 years old. So that's the effect of being strategic and going at this. from a very focused perspective.

And the other thing is that a lot of kids really have a hard time with feeling talked at. So they feel like people are telling you, why don't you do this? Why don't you do that? And teenagers, as you all know, don't necessarily take that very well because they're not supposed to, they're supposed to be breaking out and going on their own at this point and trying to be more independent. And so the symptom of this process or a nice result of it that I didn't intend was that they feel a very keen sense of stewardship over the result because it's a direct output of their input. And so because of that, they're extremely excited about the result because they designed it. And it wasn't their parents going, why don't you do this? Why don't you do that? Or maybe you'd be good at this. It's them going, alright, I want this, this, and this. And this job is the best fit to get me to those goals via income, location, schedule, those types of things. So yeah, that's the process.

**Andrew Pudewa:** So a lot of our listeners, I think, have probably teenagers at home, maybe not yet finished high school, and I'm wondering what your suggestions would be to a younger kid, 15, 16, who would like to start exploring this world of possible jobs they can't think of to kind of orient themselves towards developing one of these interests.

I think sadly there's a lot of high school students that are just kind of cynical and not interested in much of anything at all, which I view as a byproduct of the modern society and the social media and video games that have invaded so many people's lives. But what kind of conversations do you have with kids in that age range, 15, 16?

**Hannah Maruyama:** So for them, and this is very much parent-led. So homeschool families will be a big fan of this, but that's where vocational creativity really comes into play. And I also think too, we've done a great disservice to ourselves. And a lot of what we see as kids being uninspired is actually them feeling one: overwhelmed to the point where they it's almost paralytic of the options that they have. But then two: feeling like they have to do all of these things in order to get the type of work that's going to help them live the way they want. And that is not good because a lot of times too we say, Oh, you want to do something you're passionate about. And I'm not against passion at all. I'm obviously very passionate about what I do now. But in order to get to the point where I was doing work that I was passionate about, the first thing that I had to do was I had to put my own oxygen mask on. And I think we're telling young people like you have to you, Oh, you want to be an artist. You're good at drawing. Okay, well go buy an art degree. You're good at drawing. Okay, well be an artist. Um, no, I was a commissioned painter. Yes.

**Julie Walker:** I need to interrupt you. That's such a great metaphor that I'm not sure all of our listeners understand. Andrew and I do because we both fly a lot. Talk about putting your own oxygen mask on first.

**Hannah Maruyama:** Oh, sure. So when you get on a plane, at the beginning the flight attendant will say, “Okay, when, in case of an emergency, an oxygen mask will drop down from the ceiling” and you are instructed to put your oxygen mask on before putting it on elderly people or children or those with disabilities. And the reason that you were supposed to do that is because if you pass out, then how are people who don't have the ability to help themselves going to help you?

And that's one of the biggest things too, that I see really affecting girls specifically is that we're always told, we're always conditioned like, “Oh, you're empathetic. Okay. Well go be a social worker.” What terrible advice. I'm sorry, but that's a ridiculous way to 1. to pigeonhole people with their empathy is ridiculous because that's useful in all facets of life. But what we do is we tell people that you should go spend a lot of money to buy a college degree to do a job where you're helping people.

Like “my kids really want to help people.” Okay. Well, your kids are 18. They really need to help themselves. Right. They need to figure out and not in a—this is not saying don't give back to your community. Don't volunteer. Don't help at church or, or whatever nonprofit that you volunteer locally or your local shelter or anything like that. What I'm saying is for work, your kids, if they do not yet, especially if you're not independently wealthy, then your kids need to worry about providing for themselves and their future families. They need to put that first. That needs to come first. And throughout history that always came first. That was never something that we had to tell people, but now apparently it is.

**Andrew Pudewa:** I'm also a big fan of Mike Rowe. I like so much of what he's said and often refer people to his TED talk. But I think he said, this advice—do what you love—is stupid. Because you generally won't, but if you can learn to love what you do, you can be truly happy and successful in a much more solid way.

Do you find that people say, “well, I don't know what I'm interested in” and then they figure out something to do? And then they learn to love that thing, even though it might not have shelf appeal, so to speak.

**Hannah Maruyama:** So I'll say something here that I've actually never said this before. And maybe I'll make a TikTok and maybe we'll write a podcast episode about this afterwards. But I think the natural progression and how it should work is when you are young, when you are 17, 18 years old, you should be getting an entry level job that is going to lead you to a skill that will allow you to pay your bills and help you to save to try to achieve the type of life you want to live, whatever that looks like. If that, like I said earlier, is that six-bedroom mansion somewhere, or if that is a two-bedroom apartment, or if that is just renting a place so you can have the freedom to travel, or you have more time freedom, or you have a hobby that you like to invest money in, that is something that it's, it's just so tough right now because kids really feel like they have to, they really feel like they have to choose this, this passion. It's almost like a burden where we say you have to, you have to pick what you're going to do and also you have to love whatever that is. And also you probably were probably telling them to buy a

college degree in order to do it. So you can understand why it causes so much flight or, or fight with these kids.

Right. And they're so stressed out. And parents really struggle with this too. I know that a lot of parents are really stressed by this. If we were to approach it as more of you're entering the workforce, you are trying to find a skill that's valuable enough to help you to afford... in time. And this could be scheduled for some people too, right? If you want to start a business, you need time almost more than you need money in a lot of ways. And so that's something too. But the point I really want to drive home is if your kids can learn valuable skills now.

Then with the knowledge that the entire economy is shifting towards contract work, it's shifting towards freelance work, it's shifting back towards business owners, which was how it used to be. That's how it was. You get good at something, you could get into something and then you go further up and further into that thing. Like in the last battle in Narnia, you can always go further up and further into a specific job. And so for a good example of this would be on the girls list, the interior designers or photographers. So as you get better at those things, you can eventually go out and run your own business. At that point, you'll have more command over your own schedule, and you'll be able to command a higher wage, and you'll have more control over your labor and over the way that you give it to people. But when you're young, you need to learn. And so for those kids, they really need to be focused on figuring out where is the most strategic first job that I'm going to get. That's the big focus.

**Julie Walker:** Well, and I like what you say, Hannah, about the importance of setting aside and saving money. I think so many young people are so used to spending all their money on food and clothing. We've talked about that at a previous podcast and just to be more intentional about things that you can control and not overwhelm yourself with debt as the default.

**Andrew Pudewa:** Yeah, and certainly the modern economy pretty much is convincing everybody, buy everything you want right now. And that pile, we see loaded up credit card debt and defaults and people, even older people, borrowing against equity in a home they do own. And then getting underwater with the thing when interest rates go up.

**Julie Walker:** Andrew, you talked about deferred gratification in boys in particular and how that is the number one predictor of success in life. So hey guys, if you're listening, put some money away, set goals.

**Andrew Pudewa:** Well, and even psychologically, if you can save a small percentage, 10%, 5% of your income, you will have a sense of abundance over if you don't. And, so, so much to possibly unpack here.

**Julie Walker:** But we need to wrap things up. I know you guys could talk like for another half an hour.

**Andrew Pudewa:** I'm interested to know what you would, where you would refer people. I know you have a book, tell us briefly about that and what's the best way for people to get that and what other resources they might have, especially if they're looking at, they have older

teenagers and this whole question of, is it worth it to borrow a lot of money and take this route? I find it just fascinating. Julie and I have sometimes a little bit differing view because she's got degrees. I have no degrees.

**Hannah Maruyama:** Are you a degree free? There we go.

**Andrew Pudewa:** I am, I am actually, which, obviously we tend to like those things which validate our lives to some way. But, give us the way that people can learn more about what you do. And I just love listening to you. And so you've got podcasts and videos and, and a book and all that. So send our listeners off to where they can get the best, quickest route to the best information.

**Hannah Maruyama:** Will do. Will do. So, and also really quick about the delayed gratification thing. I did just read a study. I feel like it's very relevant to your listeners too, because I do see that boys are much more affected by the poor outcomes of the education system now. But I did read if you put your sons in BJJ, Brazilian Jiu Jitsu. And I would actually say this is good for anybody. It has increased their ability, their lower levels of aggression and much higher levels of self discipline and focus to the point where it's like 25 percent after eight weeks of being in BJJ. So not MMA, but specifically BJJ.

**Andrew Pudewa:** I did karate, like a hard Japanese style, Shotokan karate, for three years in high school. And I would put it on the top of the list of the most important formative factors in my youth. So, yeah, I'm very, very encouraging martial arts because it does that. And there's that tradition too, that discipline of the sensei. You don't get that really, in anything else in life, you might get a good soccer coach. But then team sports are just different because it's all about winning games whereas in martial arts, it's really about you're competing against yourself to, go up rank and learn skills. And I think that physical discipline carries over very significantly into mental and spiritual disciplines as well.

**Hannah Maruyama:** Absolutely. Absolutely. I just thought that was super. I just saw that study yesterday, and I thought that was so interesting to the point where I was going to start talking about it on the podcast too, so I figured I'd share it here as well.

**Andrew Pudewa:** Well, send us a link to it, send us a link to it so we can put it show notes here.

**Hannah Maruyama:** Oh, sure. Sure. Sure. Sure. And then, sorry, Julie, I know you're trying to wrap it up, so I'll do it real quick. Basically we, Ryan and I just published, well, we just, got our book it's called. It's actually two books. So it's a workbook set. It's called *The Degree Free Way: How to Help Your 16 to 20 Year Old Build the Life They Want*.

And essentially what's in it are all of these exercises and worksheets. And the book, if you use it from the beginning to the end, there's a young adult copy and a parent copy. If you use it all the way to the end, it will take you from my child has no idea what they want to do to here are three jobs that will work for them.

And you will know whether or not they legally require college degrees. So we've put all of that. It will take you from, I have no idea what they're going to do to the end result of having three focus jobs, because from there, parents and their young adults can do the research themselves. It does take a long time.

I'll say that because the second way that people can work with me is they can hire me to work with their kids. That said, the reason we wrote the book is because of the labor intensive nature of the launch program, because it takes 30 to 60 days to go through it. And it involves me and our research team calling and emailing and getting pricing, but also, doing introductions and vetting all these educational options for every single kid. It's obviously it can be cost prohibitive for some people, though, the, a nice, a nice result is that we've also found that I attach example job listings to the three jobs at the end, and I have had a lot of success with the kids then applying to those jobs and immediately getting them.

So there was one- my favorite story is a 19 year old from North Carolina where he narrowed his list down and his top, his top result had two example job listings on Sunday, we did his career curriculum review on Monday. He applied on Tuesday. He interviewed on Wednesday. He had a job that was paid on the job training. Yeah. Like full benefits, company car, everything. So that was really cool. So Ryan and I have written, put months and months and months into developing and writing and producing and designing our book, our workbook set, *The Degree Free Way: How to Help Your 16 to 20 Year Old Build the Life They Want*.

Essentially, it will take you from my child doesn't know what to do, or they kind of know what they want to do, but they're not really sure. Or you just want your child to know their options or your child has graduated high school and they're kind of stalled out because upward momentum after, after they graduate high school is very important regardless of what they do.

And so this book set, it's a young adult and a parent workbook, and you go through them together. And at the end of it, if you use the book all the way through at the end, you'll have three jobs that work for them. And then from there, you can take that and find the educational options around you or nationally that will work for them to help them learn the skills they need to get work.

But that is the first way people can work with us. And then that book is available at [degreefree.co/book](https://degreefree.co/book). And you can grab the book there and those will be shipping out to you once you grab them. And then we also will have that book up on TikTok shop. So the the pricing on TikTok shop will be slightly different because there is a fee that we got to pay TikTok. And also we want to pay our affiliates really well. So, um, it'll be more expensive on TikTok and cheaper on our site, [degreefree.co/book](https://degreefree.co/book).

**Julie Walker:** Okay. And of course we'll put the link in the show notes. Hannah, thank you so much for being a guest on our podcast today. As Andrew said, you are a terrific speaker. You are delightful to listen to, and you've got some really great ideas that I think our listeners, I'm even thinking about some of the parents who listen to this podcast might go, Hmm, I want to take that course because I want to see.

Exactly.

**Andrew Pudewa:** Look at a job

**Hannah Maruyama:** had a dollar for every time I hear that, actually, we're working on something that would be more of a one way, so parents, because I do get a ton of we get a ton of inbound of adult job seekers that are trying to figure out how to do this exact thing. So, we're working on, we're working on something for that too. It'll probably be next year that we launch it.

**Andrew Pudewa:** Well, I will follow your progress with great interest, and I will look forward to meeting you in person, hopefully in the not too distant future, but thank you so much for giving us a nutshell version, and again, [degreefree.co](http://degreefree.co), not com. And, I, I would encourage everyone to, to look into this because times are a changing and the old ways are not necessarily the best ways anymore.

**Julie Walker:** We have smart listeners who can be discerning and who can really find value in this. Thank you, Hannah.

**Andrew Pudewa:** God bless you.

**Hannah Maruyama:** Julie, Andrew, thank you all so much. I so appreciate y'all and for your time.

**Julie Walker:** Thanks so much for joining us. If you enjoyed this episode and want to hear more, please subscribe to our podcast in iTunes, Stitcher, or Spotify, or just visit us each week at [IEW.com/slash/podcasts](http://IEW.com/slash/podcasts). Here you can also find show notes and relevant links from today's broadcast. One last thing, would you mind going to iTunes to rate and review our podcast?

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