

## 🌸 外刊阅读第 8 篇

# Can Young People Afford to Not Go to College?

TIME

Mar 13, 2025

by Judy D. Olian

难度指数：★★☆☆☆

### 🌸 原文阅读

P1: Is college really worth it? It's a fair question, especially when directed at university presidents like me. Rising tuition, the crushing burden of student loans, and the inauspicious job offers some students receive upon graduation prompt the question, for good reasons, and fuel the arguments among those who think that forgoing college is the smarter financial decision. According to the National Center for Education Statistics, the average cost for attending a bachelor's degree program was \$9,800 at a public institution and \$40,700 for private nonprofit institutions during the 2022-2023 academic year.

P2: But what if the most expensive decision is not going to college at all?

P3: Let's step back for a moment and consider the long arc of a career. Yes, bypassing college can sound pretty appealing at 18-years-old, especially when the option is to step straight into a job or a short training course with a clear job at the end of the program, collecting a paycheck immediately, and never taking on student debt. Plus, you'll have four additional years of earnings under your belt. At first blush, you're off to a way better start.

P4: But college isn't just about the next four years. It's about the next 40, 50, or even 60 years for today's teens.

P5: Over their adult years, college graduates consistently out-earn their peers who hold high school diplomas, creating an earnings gap that compounds over time. According to a 2021 study by the Georgetown Center on Education and the Workforce, college graduates earn a median of \$2.8 million over their lifetimes, 75% more than those with just a high school degree who earn closer to \$1.6 million over their lifetimes. In this way, a decision that seemed smart at 18 can become a money loser in the years ahead.

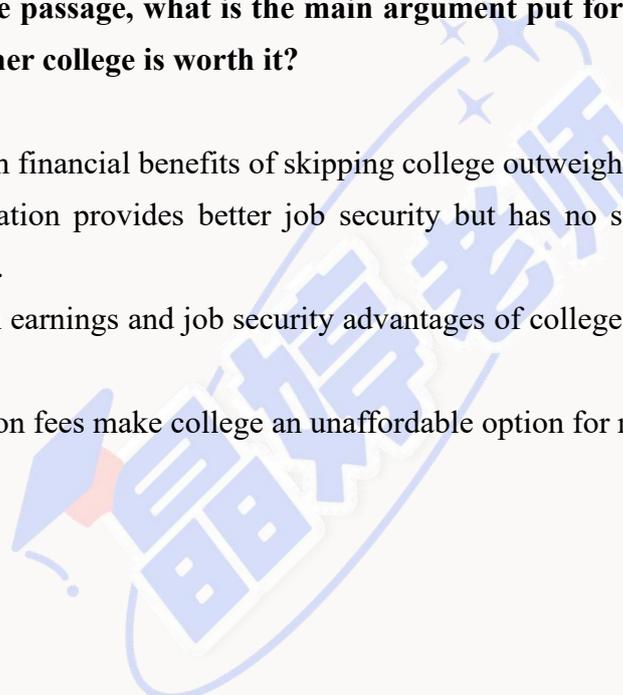
P6: Financial security should be a factor young people consider when making decisions about their future—and so is job security. Most recent Bureau of Labor Statistics data suggest that the unemployment rate for workers with only a high school

diploma is 4.2% while the unemployment rate for those with a bachelor's degree is just 2.5%. And at the onset of COVID pandemic in April 2020, the BLS reported that unemployment among high school graduates spiked to 17.7%—more than double the 8.4% unemployment rate for college graduates. In a world of increasing unknowns, the inoculating effects of a college degree can be the difference between weathering a storm versus being swept away by it.

✿ 思考题

**According to the passage, what is the main argument put forward by the author regarding whether college is worth it?**

- A. The short-term financial benefits of skipping college outweigh the long-term costs.
- B. College education provides better job security but has no significant impact on lifetime earnings.
- C. The long-term earnings and job security advantages of college graduates justify the investment.
- D. The high tuition fees make college an unaffordable option for most students.



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### 🌸 外刊笔记

P1: Is college really worth it? It's a fair question, especially when directed at university presidents like me. Rising tuition, the crushing burden of student loans, and the inauspicious job offers some students receive upon graduation prompt the question, for good reasons, and fuel the arguments among those who think that forgoing college is the smarter financial decision. According to the National Center for Education Statistics, the average cost for attending a **bachelor's degree** program was \$9,800 at a public institution and \$40,700 for private **nonprofit institutions** during the 2022-2023 **academic year**.

上大学真的值得吗？这是一个合理的问题，尤其是当它被抛向像我这样的大学校长时。**学费**上涨、学生**贷款**的**沉重负担**，以及部分学生毕业后收到的**并不理想**的工作邀请，都促使人们提出这个问题（且理由充分），（这些因素）同时也助长了那些认为**放弃**大学才是更明智财务决策之人的论点。根据国家教育统计中心的数据，2022-2023 **学年**，公立院校**学士学位**课程的平均费用为 9,800 美元，私立**非营利机构**为 40,700 美元。

P2: But what if the most expensive decision is not going to college at all?

可是如果最昂贵的决定是根本不上大学呢？

----- 1-----

**tuition** n. 学费；教学，指导  
**crushing** ①adj. 惨重的，毁灭性的；强烈批评的 ②v. 压坏；把…挤入；压碎；起皱；使精神崩溃（crush 的现在分词）

【固】**crushing burden** 沉重的负担，重压

**loan** ①n. 贷款，借款；借用，借出 ②v. 借出，借给

**inauspicious** adj. 预示前景黯淡的；不祥的；不吉利的  
**forgo** v. 放弃；停止；对…断念

【固】**bachelor's degree** 学士学位

【固】**nonprofit institution(s)** 非营利机构

【固】**academic year** 学年

P3: Let's step back for a moment and consider the long **arc** of a career. Yes, **bypassing** college can sound pretty appealing at 18-years-old, especially when the option is to **step straight into** a job or a short training course with a clear job at the end of the program, collecting a **paycheck** immediately, and never **taking on** student debt. Plus, you'll have four additional years of earnings **under your belt**. **At first blush**, you're off to a way better start.

让我们退一步，斟酌一下职业生涯的长期**发展**。是的，18岁时**放弃（绕过）**大学可能听起来很有吸引力，尤其是当你选择**直接进入**职场或参加一个（结束后能获得明确工作的）短期培训课程，立即赚取**薪水**，且从来无需**背负**学生贷款时。此外，你还能**获得**四年的额外收入。**乍一看**，你有了一个更好的开始。

P4: But college isn't just about the next four years. It's about the next 40, 50, or even 60 years for today's teens.

但大学不仅仅关乎未来四年。当今青少年的大学教育更牵系着他们未来四十年、五十年乃至六十年的人生轨迹。

P5: Over their adult years, college graduates **consistently out-earn** their peers who hold high school **diplomas**, creating an earnings gap that **compounds** over time. According to a 2021 study by the Georgetown Center on Education and the **Workforce**, college graduates earn a **median** of \$2.8 million over their lifetimes, 75% more than those with just a high school degree who earn closer to \$1.6 million over their **lifetimes**. **In this way**, a decision that seemed smart at 18 can become a money loser in the years **ahead**.

在他们的成年后的整个阶段，大学毕业生**收入始终高于**同龄的高中**学历者**，形成一种随年限不断**加**

3

**arc** ①n.弧；电弧；情节/主题的发展 ②v.做弧形运动；形成电弧

**bypass** ①v.绕过，避开；不顾（规章制度），不请示 ②n.旁路，旁道；心脏分流术

【固】**step straight into** 径直走进；直接进入

**paycheck** n.付薪水的支票，薪水（= paycheque）

【固】**take on** 承担；呈现；停下装载；聘用；与…较量

【固】**under one's belt** 掌握，获得

**blush** ①n.（因害羞、窘困等）脸红 ②v.脸红；惭愧，尴尬

【固】**at first blush** 乍一看（= at first glance/sight）

5

**consistently** adv.一贯地；始终如一地；连续地；持续地  
**out-earn** v.比…挣得更多，比…收入更高

**diploma** n.结业证书，考试证书；毕业文凭，学位证书

**compound** ①v.加剧，使加重，使恶化；混合；掺和；拌和 ②n.复合物；混合物；化合物 ③adj. 复合的

**workforce** n.全体员工；劳动力，劳动大军，劳动人口

**median** ①adj.中间值的；中

剧扩大的薪酬鸿沟。乔治城大学教育与劳动力研究中心 2021 年的一项研究表明：大学毕业生终生收入中位数达 280 万美元，相较于仅持有高中文凭群体的 160 万美元高出 75%。这样看来，18 岁时看似精明的选择，可能会演变成未来岁月的财务劣势。

P6: **Financial security** should be a factor young people consider when making decisions about their future—and so is job security. Most recent **Bureau of Labor Statistics** data suggest that the **unemployment** rate for workers with only a high school diploma is 4.2% while the unemployment rate for those with a bachelor's degree is just 2.5%. And at the **onset** of COVID pandemic in April 2020, the BLS reported that unemployment among high school graduates **spiked** to 17.7%—more than double the 8.4% unemployment rate for college graduates. In a world of increasing **unknowns**, the **inoculating** effects of a college degree can be the difference between **weathering** a storm versus being **swept away** by it.

青年在规划未来时，需将**财务安全**纳入考量，职业安全亦当如是。**美国劳工统计局**（Bureau of Labor Statistics, BLS）最新数据显示，高中学历劳动者的**失业率**为 4.2%，而本科毕业生失业率仅 2.5%。2020 年 4 月新冠疫情爆发**初期**，高中学历群体**失业率**骤升至 17.7%，是本科毕业生 8.4% 失业率的两倍有余。在**不确定性**激增的时代语境下，大学学位的**风险预防**效能，决定着个体在面对风暴时是**安然无恙**还是被巨浪**吞噬**。

间的 ②n.中位数；中线；中间带

【固】in this way 以这种方式；这样

ahead adv.（时间、空间）向前，在前面；提前，预先；将来，今后

6

financial adj.财政的；财务的；金融的；有钱的

security n.安全，平安；保护措施；安全工作；安检；安保部门

【固】Bureau of Labor Statistics (BLS) (美国) 劳工统计局

unemployment n.失业；失业人数；无业；没有工作

onset n.开端，发生，肇始(尤指不好的事件)

spike ①n.尖状物；尖头；急剧上升；飙升 ②v.用尖物刺入；迅速升值；急剧增值；拒绝发表；阻止…传播

unknown ①adj.未知的；不详的；未被确认的；不出名的；无名的 ②n.未知的地方(或事物)；无名者；不出名的人；不明的情况；未知的因素

inoculate v. (给…)接种，打预防针；给…免疫接种

weather ①n.天气；气象；天气预报 ②v.褪色，变色，变形；经受住；平安地度过(困难时期)

【固】sweep away 消灭；摧毁；扫除；令某人着迷，使某人深受影响

## ✿ 长难句分析

1. **Rising tuition, the crushing burden of student loans, and the inauspicious job offers** some students receive upon graduation **prompt the question**, for good reasons, **and fuel the arguments** among those who think that forgoing college is the smarter financial decision.

(1) 主干: Rising tuition, the crushing burden of student loans, and the inauspicious job offers... prompt the question..., and fuel the arguments... (主+谓: 三个并列名词短语作长主语, and 连接两个并列谓语)

(2) 修饰:

- 省略 that 的定语从句, 修饰 job offers: (that) some students receive upon graduation
- 插入语, 解释 prompt the question (提出问题) 的合理性: ,for good reasons,
- who 引导的定语从句, 限定人群: among those who think...
- that 引导的宾语从句: that forgoing college is the smarter financial decision.

(3) 译文:

学费上涨、学生贷款的沉重负担, 以及部分学生毕业后得到的并不理想的工作机会, 都促使人们提出这个问题 (且理由充分), (这些因素) 同时也助长了那些认为放弃大学才是更明智财务决策之人的论点。

2. Yes, **bypassing college can sound pretty appealing** at 18-years-old, especially when the option is to step straight into a job or a short training course with a clear job at the end of the program, collecting a paycheck immediately, and never taking on student debt.

(1) 主干: ... bypassing college can sound pretty appealing ... (主+系+表)

(2) 修饰:

- 插入语, 表肯定: Yes,
- 介词短语作时间状语, 修饰主干: at 18-years-old,
- when 引导的时间状语从句: especially when the option is to step straight into a job or a short training course... (主+系+表, or 连接两个并列选择)
- with 的复合结构, 修饰 training course: with a clear job at the end of the program,
- 并列的现在分词作伴随状语, 补充说明选择 a short training course 伴随的结果: **collecting** a paycheck immediately, and never **taking on** student debt.

(3) 译文:

是的, 18 岁时放弃 (绕过) 大学可能听起来很有吸引力, 尤其是当你选择直接进入职场或参加一个 (结束后能获得明确工作的) 短期培训课程, 立即赚取薪水,

且从来无需背负学生贷款时。

3. According to a 2021 study by the Georgetown Center on Education and the Workforce, college graduates earn a median of \$2.8 million over their lifetimes, 75% more than those with just a high school degree who earn closer to \$1.6 million over their lifetimes.

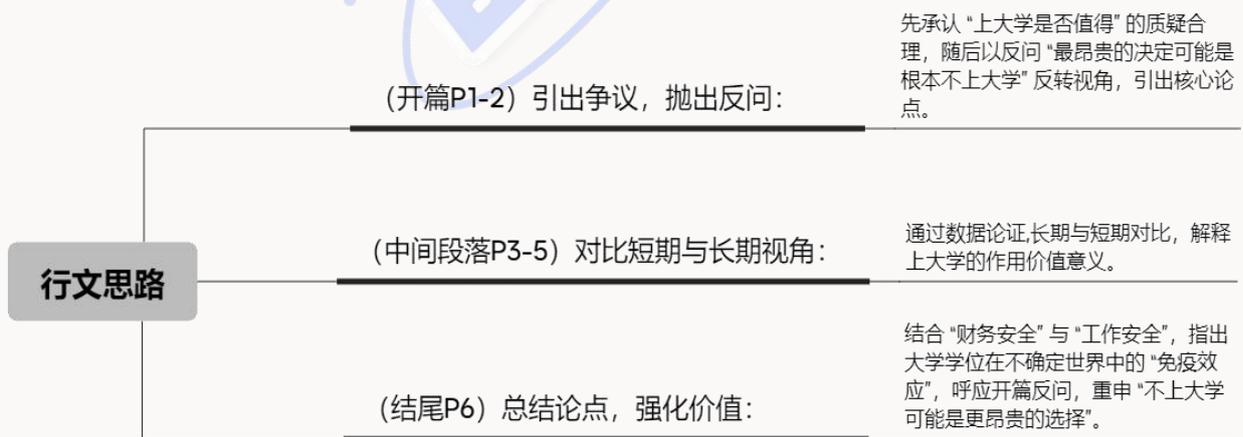
(1) 主干: ...college graduates earn a median of \$2.8 million... (主+谓+宾)

(2) 修饰:

- 介词短语作状语, 标明数据来源: According to a 2021 study by the Georgetown Center on Education and the Workforce,
- 介词短语作后置修饰: over their lifetimes (时间状语, 限定收入周期)
- 比较状语, 与高中学历群体进行对比: 75% more than those with just a high school degree...
- 定语从句, 限定"高中学历者"的具体收入范围: who earn closer to \$1.6 million over their lifetimes.

(3) 译文: 乔治城大学教育与劳动力研究中心 2021 年的一项研究表明: 大学毕业生终生收入中位数达 280 万美元, 相较于仅持有高中文凭群体的 160 万美元高出 75%。

### ✿ 行文思路



### ✿ 思考题解析

**According to the passage, what is the main argument put forward by the author regarding whether college is worth it?**

- A. The short-term financial benefits of skipping college outweigh the long-term costs.
- B. College education provides better job security but has no significant impact on lifetime earnings.
- C. The long-term earnings and job security advantages of college graduates justify the investment.**
- D. The high tuition fees make college an unaffordable option for most students.

**答案：C**

**解析：**

- 作者通过对比大学毕业生与高中毕业生的终身收入差距（大学毕业生一生多赚 120 万美元，75% 的差距）和失业率差异（疫情期间大学毕业生失业率仅为高中毕业生的一半），强调大学教育的长期价值。
- 选项 A 与原文相反，作者认为短期不读大学的收益会被长期损失抵消；  
选项 B 错误，因文中明确提到收入差距显著；  
选项 D 是他人质疑大学价值的理由，而非作者观点。
- 作者核心论点是长期的经济安全和职业稳定性证明大学投资是值得的，故 C 正确。

### ✿ 类似真题速览

真题	内容
英语二 2018 年 T1	一种实践教育观
英语二 2016 年 T1	教学生编程的意义
英语一 2019 年 T2	教育中学分也有通货膨胀
英语一 2022 年 T2	Z 世代对学历的看法

### ✿ 相似真题速做

- 哪段出现转折，这句话是主旨的一部分：  
2009 年 T4

P1: The most thoroughly studied intellectuals in the history of the new world are the ministers and political leaders of seventeenth-century New England. According to the standard history of American philosophy, nowhere else in colonial America was "So much important attached to intellectual pursuits ". According to many books and articles, New England's leaders established the basic themes and preoccupations of an unfolding, dominant Puritan tradition in American intellectual life.

P2: To take this approach to the New Englanders normally means to start with the Puritans' theological innovations and their distinctive ideas about the church——important subjects that we may not neglect. But in keeping with our examination of southern intellectual life, we may consider the original Puritans as carriers of European culture, adjusting to New world circumstances. The New England colonies were the scenes of important episodes in the pursuit of widely understood ideals of civility and virtuosity.

P3: The early settlers of Massachusetts Bay included men of impressive education and influence in England. Besides the ninety or so learned ministers who came to Massachusetts church in the decade after 1629, there were political leaders like John Winthrop, an educated gentleman, lawyer, and official of the Crown before he journeyed to Boston. These men wrote and published extensively, reaching both New World and Old World audiences, and giving New England an atmosphere of intellectual earnestness.

P4: We should not forget, however, that most New Englanders were less well educated. While few craftsmen or farmers, let alone dependents and servants, left literary compositions to be analyzed, it is obvious that their views were less fully intellectualized. Their thinking often had a traditional superstitions quality. A tailor named John Dane, who emigrated in the late 1630s, left an account of his reasons for leaving England that is filled with signs. Sexual confusion, economic frustrations, and religious hope——all came together in a decisive moment when he opened the Bible, told his father the first line he saw would settle his fate, and read the magical words: "come out from among them, touch no unclean thing, and I will be your God and you shall be my people." One wonders what Dane thought of the careful sermons explaining the Bible that he heard in Puritan churches.

P5: Meanwhile, many settlers had slighter religious commitments than Dane's, as one clergyman learned in confronting folk along the coast who mocked that they had not come to the New world for religion. "Our main end was to catch fish. "

40. The text suggests that early settlers in New England \_\_\_\_\_.

- [A] were mostly engaged in political activities
- [B] were motivated by an illusory prospect
- [C] came from different intellectual backgrounds
- [D] left few formal records for later reference

