

Where to Go For More Info

Here are some “leftovers” from the research conducted for *Young Person’s Guide to Wisdom, Power, and Life-Success: Making Smart Choices*. To activate the links, download this document to your device (or simply cut and paste them into your browser). Of course, Internet sites can change or be deleted, so no guarantee is made as to the efficacy, accuracy, or currency of these links. Now that we have the preliminaries behind us, chow down!

Chapter 1: Who You Are

Gen NeXt:

- Leading Generation Y: <http://www.dtic.mil/cgi-bin/GetTRDoc?AD=ADA479789&Location=U2&doc=GetTRDoc.pdf>
- Inter-generational characteristics: <http://www.cacubo.org/powerpoint/Milwaukee%20presentations/Gen%20NeXt%20handout%20CACUBO%2005.doc>
- Gen NeXt and college: http://www.taylorprograms.org/images/Gen_NeXt_article_HLC_06.pdf
- Gen NeXt and the workplace: http://www.taylorprograms.com/images/Gen_NeXt_article_HLC_07.pdf
- The Millennials are coming: <http://www.cbsnews.com/stories/2007/11/08/60minutes/main3475200.shtml>
- Mindset list for Class of 2012: <http://www.beloit.edu/mindset/2012.php>
- To learn more, Google: Generation Next; Generation Y; New Millennials

Chapter 4: The Path to Success

Affluenza:

- Youth Affluenza: <http://www.youthaffluenza.com/affluenza.htm>
- Why You Are Lucky: <http://www.youtube.com/watch?v=KFZz6lCzpjI>
- Affluenza: http://peace-and-freedom.blogspot.com/2006_07_14_archive.html
- To learn more, Google: affluenza

Wisdom:

- The Bible (Book of Proverbs)
- The Futurist: <http://www.wfs.org/futurist.htm>
- Time perception: <http://neuro.bcm.edu/eagleman>
- 10 Ways the Mind Warps Time: <http://www.spring.org.uk/2011/06/10-ways-our-minds-warp-time.php>
- LogTime: <http://ourworld.compuserve.com/homepages/jmkenney>
- Critical Thinking: http://en.wikipedia.org/wiki/Critical_thinking
- To learn more, Google: wisdom + youth; time perception

Narcissism:

- Q&A: <http://wiki.answers.com/Q/FAQ/1804>
- Narcissism 101: <http://www.narcissism101.com>
- Who’s more narcissistic?: http://forums.wsj.com/viewtopic.php?t=640&postdays=0&postorder=asc&topic_view=&start=15&sid=9f2d54a00cd98f2306746c10f8ef23c7
- To learn more, Google: narcissism + youth

Mentors:

- Mentoring: <http://www.hsph.harvard.edu/chc/wmy2007/index.html>
- Do you want a mentor?:
http://www.gov.ns.ca/psc/pdf/InnovationGrowth/Mentor/Guide%20for%20Mentoring_Want%20a%20Mentor.pdf
- Finding a mentor:
<http://www.cod.edu/teleconf/soaring2004/pdf%20files/mentorworksheet.pdf>
- To learn more, Google: mentor + benefits

Chapter 5: The Stakes Are High

Speculative bubbles:

- Famous bubbles:
<http://www.pbs.org/wgbh/pages/frontline/shows/dotcon/historical/bubbles.html>
- Bubble mania: http://www.gold-eagle.com/editorials_05/scott031605pv.html
- Tulipmania: http://en.wikipedia.org/wiki/Tulip_mania
- Bandwagon: <http://www.wisegeek.com/what-is-a-bandwagon-effect.htm>
- The next bubble: <http://www.harpers.org/archive/2008/02/0081908>
- To learn more, Google: speculative bubbles; tulip mania

Financial problems:

- Inside the Meltdown: <http://www.pbs.org/wgbh/pages/frontline/meltdown>
- Will youngest Boomers go broke?:
<http://articles.moneycentral.msn.com/RetirementandWills/CreateaPlan/WillYoungestBoomersGoBroke.aspx>
- The coming pension tsunami: <http://www.pensionsunami.com>
- Financial trouble for U.S.:
<http://www.cbsnews.com/stories/2007/03/01/60minutes/main2528226.shtml>
- Understanding the financial crisis: <http://www.ja.org>
- Financial illiteracy: <http://www.jumpstartcoalition.org>
- To learn more, Google: financial system meltdown; real estate crisis; financial illiteracy

Retirement blues:

- Center for Retirement Research at Boston College: <http://crr.bc.edu>
- Economics for real life:
<http://moorecms.graysail.com/moore/research/Publications/BandE/bande50/50n3/econ.html>
- Social Security basics: <http://www.ssa.gov/pressoffice/basicfact.htm>
- Women and retirement: <http://www.wiserwomen.org>
- Retirement calculator: <http://moneycentral.msn.com/retire/planner.aspx>
- To learn more, Google: Social Security; Medicare funding crisis; retirement calculator

Other:

- Life expectancy at birth (by country): <https://www.cia.gov/library/publications/the-world-factbook/rankorder/2102rank.html>
- CDC data on U.S. life expectancy: <http://www.cdc.gov/nchs/fastats/lifexpec.htm>
- Fountain of youth?: <http://www.americanscientist.org/issues/pub/listening-to-resveratrol/1>
- To learn more, Google: extending human life; life expectancy

Chapter 6: How Risk Develops

Statistics:

- The “living” bell curve: <http://acsweb.fmarion.edu/Pryor/bellcurve.htm>
- Odds of dying 1: http://www.livescience.com/environment/050106_odds_of_dying.html
- Odds of dying 2: <http://www.nsc.org/research/odds.aspx>
- Pareto distribution and wealth: <http://www.newscientist.com/article.ns?id=dn7107>
- Review of statistics concepts: <http://www.vajraenterprises.com/stats/stats.htm>
- Examples of misleading statistics: <http://www.bbc.co.uk/dna/h2g2/A1091350>
- To learn more, Google: understanding + statistics

Risk and risky behavior:

- Psychology of risk 1: <http://psychologytoday.com/articles/index.php?term=19941101-000027&page=1>
- Psychology of risk 2: <http://www.psychologytoday.com/articles/index.php?term=20071228-000005&page=1>
- Insights into human behaviors: <http://www.psychologicalscience.org/onlyhuman>
- Why teenagers do stupid and dangerous things: <http://www.newsweek.com/id/44701>
- Risk perceptions: <http://sds.hss.cmu.edu/risk/Home.htm>
- Personal risk management: <http://www.risk-doctor.com>
- Risk assessment matrix: http://www.det.act.gov.au/_data/assets/word_doc/0011/19487/Oseas_Excurs_Att8C_RiskManagementFramework.doc
- To learn more, Google: “risky behaviors” + adolescents + tips; “perception of risk” + “decision-making”

Middle class trends:

- Who are the middle class?: https://www.policyarchive.org/bitstream/handle/10207/4472/RS22627_20070320.pdf?sequence=1
- Is America’s middle class better off? <http://s.wsj.net/public/resources/documents/info-flash08.html?project=COMPARE0804>
- The coming collapse of the middle class: <http://www.youtube.com/watch?v=akVL7QYOS8A>
- Human toll of shorting the middle class: <http://www.recessionwire.com>
- Why making ends meet has gotten harder: <http://finance.senate.gov/hearings/testimony/2007test/051007testew.pdf>
- Economic inequality in the U.S. is overblown: <http://edlabor.house.gov/testimony/2008-07-31-DianaFurchtgott-Roth.pdf>
- Middle class insecurity: <http://www.pbs.org/now/shows/405/index.html>
- Best graph of income inequality: <http://lanekenworthy.net/2008/03/09/the-best-inequality-graph>
- Uncle Sam’s subsidies for millionaires: <http://www.sott.net/articles/show/237888-US-Subsidies-for-The-Rich-and-Famous>
- To learn more, Google: middle class + trends

Chapter 7: Where Mistakes Originate

Memes:

- Memes on the net: <http://pespmc1.vub.ac.be/MEMENET.html>
- Virus of the Mind: <http://www.memecentral.com/votm.htm>
- The power of memes: <http://www.susanblackmore.co.uk/memetics/links.htm>

- Journal of Memetics: <http://cfpm.org/jom-emit/all.html>
- Temes: <http://www.spring.org.uk/2008/06/susan-blackmore-on-memes-and-temes.php>
- Probing the meme hypothesis: <http://www.rubinghscience.org/memetics/dawkinsmemes.html>
- Finding meaning in the age of Darwin: <http://odeo.com/episodes/22054063-Keith-Stanovich-Finding-Meaning-in-the-Age-of-Darwin>
- Original chapter by Richard Dawkins on memes: <http://www.rubinghscience.org/memetics/dawkinsmemes.html>
- Why memetics has failed: <http://jom-emit.cfpm.org>
- Why gene/meme analogy fails: <http://www.apologeticspress.org/articles/73>
- To learn more, Google: meme; internet meme

Knowledge/Attitudes:

- Knowledge versus belief: <http://www.eequalsmcsquared.auckland.ac.nz/sites/emc2/tl/philosophy/knowledge-and-belief.cfm>
- Epistemology (theory of knowledge): <http://en.wikipedia.org/wiki/Epistemology>
- Cognitive dissonance: <http://psychology.about.com/od/cognitivepsychology/f/dissonance.htm>
- Ignorance and ineptitude: <http://www.abc.net.au/rn/backgroundbriefing/stories/2008/2122487.htm>
- Change your attitude, change your behavior: http://findarticles.com/p/articles/mi_q2699/is_0003/ai_2699000381
- Knowledge workers: http://en.wikipedia.org/wiki/Knowledge_workers
- To learn more, Google: knowledge; knowledge worker

Miscellaneous:

- History of the smiley face: <http://www.cs.cmu.edu/smiley>
- Emoticons: <http://www.wisegeek.com/what-are-emoticons.htm>
- Story behind LOLCats, Cheezburger, etc: <http://tech.msn.com/products/article.aspx?cp-documentid=10853815>I=40000>
- 5 worst executed viral marketing campaigns: <http://memelabs.com/about/5-worst-executed-viral-marketing-campaigns.html>
- What's your meme IQ? <http://memelabs.com/about/whats-your-meme-iq.html>
- Internet virus antidote: <http://www.memecentral.com/antidote.htm>
- FTC curbs word-of-mouth marketing: <http://www.washingtonpost.com/wp-dyn/content/article/2006/12/11/AR2006121101389.html>
- Our secret attitude changes: <http://www.spring.org.uk/2007/12/our-secret-attitude-changes.php>
- Why we make the same mistakes: <http://www.slowleadership.org/blog/2009/02/why-do-we-keep-making-the-same-mistakes>
- How to tell if you are American: <http://www.zompist.com/amercult.html>
- To learn more, Google: Trojan Horse; viral marketing; Likert scale

Chapter 8: Confidence Traps

Personality tests:

- Compendium of personality, aptitude, and career related tests: <http://librarysupportstaff.com/4personaltest.htm>
- Google directory of personality tests: http://directory.google.com/Top/Science/Social_Sciences/Psychology/Personality/Tests

- International High IQ Society (take their free IQ tests): www.highigsociety.org/noflash/nonmembers/iqtests.htm
- To learn more, Google: “personality tests” + free

Behaviors:

- Bursting the self-esteem bubble: http://www.usatoday.com/life/lifestyle/2005-02-15-self-esteem_x.htm
- Causes of self-deception: <http://abcnews.go.com/Technology/DyeHard/story?id=1291826>
- Unskilled and unaware of it: <http://www.apa.org/journals/features/psp7761121.pdf>
- The inflated self: <http://www.religion-online.org/showarticle.asp?title=1356>
- Lake Wobegon Effect: http://psychology.wikia.com/wiki/Lake_Wobegon_effect
- Optimism’s dark side: http://www.conference-board.org/articles/atb_article.cfm?id=409
- Optimism vs. pessimism: <http://www.queendom.com/articles/articles.htm?a=32>
- Optimizing optimism: http://www.abilitymagazine.com/jenner_optimism.html
- To learn more, Google: overconfidence + bias

Chapter 9: Change Traps

Change:

- Economics of globalization special report: http://www.economist.com/hk/specialreports/displayStory.cfm?story_id=12080751
- Effects of globalization: <http://www.globalization101.org/index.html?PHPSESSID=a793bf0d981c26035e48ac77e99b6242>
- Economics of technology (see “Technology Quarterly”): <http://www.economist.com>
- Law of accelerating returns 1: <http://www.kurzweilai.net/articles/art0134.html?printable=1>
- Law of accelerating returns 2: <http://www.youtube.com/watch?v=IfbOyw3CT6A>
- Accelerating Studies Foundation: <http://Accelerating.org>
- Myth of accelerating change: <http://www.transhumanism.org/tv/2004/GoetzAccelChange.ppt>
- List of futures organizations: <http://accelerating.org/community.html>
- To learn more, Google: globalization + economics; technology + economics

Change Traps:

- Finance biases: <http://pagesperso-orange.fr/pgreenfinch/behavioral-finance.htm>
- Errors and bias in judgment: <http://www.prioritysystem.com/reasons1.html>
- Loss aversion: http://en.wikipedia.org/wiki/Loss_aversion
- Not sure if you are a procrastinator? Take the quiz at: <http://dennislearningcenter.osu.edu/dontdelay/Thatsme.html>
- Getting help for procrastination: <http://psychcentral.com/library/procrastinate2.html>
- Procrastination resources: <http://www.procrastinus.com>
- Procrastination and academic skills (download): <http://www.sas.calpoly.edu/asc/ssl/procrastination.html>
- Beating peer pressure: <http://teenadvice.about.com/cs/peerpressure/a/blpeerpressure.htm>
- Status quo is costing you money: <http://blogs.moneycentral.msn.com/smartspending/archive/2008/10/10/9-ways-the-status-quo-bias-is-costing-you-money.aspx>

- Resistance to change: http://changingminds.org/disciplines/change_management/resistance_change/resistance_change.htm
- Harness the power of habit: <http://www.npr.org/2012/02/27/147296743/how-you-can-harness-the-power-of-habit>
- Surprising power of conformity: <http://www.spring.org.uk/2007/11/i-cant-believe-my-eyes-conforming-to.php>
- To learn more, Google: framing bias; status quo bias; procrastination + tips; handling peer pressure

Miscellaneous:

- Power of persuasion: <http://psych.csufresno.edu/levine/thepowerofpersua.html>
- Science of persuasion: <http://www.mindcontrol101.com/pdfs/Cialdini01.pdf>
- Careers and calculus: http://www.essortment.com/family/mathbasicscalc_sejq.htm
- Templeton Foundation: <http://www.templeton.org>
- Ray Kurzweil's Transcendent Man: <http://transcendentman.com>
- Six degrees of separation: <http://www.msnbc.msn.com/id/25988549>
- Heraclitus: <http://www.wsu.edu/~dee/GREECE/HERAC.HTM>

Chapter 10: Maturity Traps

Maturity:

- The economics of impatience: <http://ideas.repec.org/p/wpa/wuwpx/0305001.html>
- Self-control: <http://www.theage.com.au/news/Ross-Gittins/Want-immediate-gratification-Dont-worry-its-normal/2005/03/24/111525289772.html>
- Lessons from the marshmallow experiment: [http://ezinearticles.com/?Delayed-Gratification-and-Money-\(or,-Marshmallows-and-Your-Financial-Health\)&id=237818](http://ezinearticles.com/?Delayed-Gratification-and-Money-(or,-Marshmallows-and-Your-Financial-Health)&id=237818)
- Projection bias: <http://www.spring.org.uk/2008/05/why-your-future-self-is-emotional.php>
- Prescriptions for financial myopia: http://www.garmaise.com/pdfs/Articles/Garmaise_CAFDec02.pdf
- Nurturing emotional intelligence: <http://www.cdtl.nus.edu.sg/brief/v2n1>
- To learn more, Google: projection bias; self-control + immediate gratification

Trends:

- List of megatrends: <http://ssl.csg.org/Trends/Megatrends%20Definitions%20and%20Categories.pdf>
- Narcissists in Neverland: <http://www.newsweek.com/id/52229/page/1>
- Grim forecast for teens: <http://www.cbsnews.com/stories/2007/12/12/national/main3609149.shtml>
- NeXters are fed up: http://www.businessweek.com/magazine/content/08_03/b4067000290367.htm
- Aging world population: http://www.druckerinstitute.com/whydrucker/why_articles_newdemographics.html
- Adult children support aging parents: <http://www.msnbc.msn.com/id/27200619>
- Gen NeXt and the workplace: <http://resources.bnet.com/topic/gen+y+and+generation+y.html>
- Gen NeXt and the Army: <http://stinet.dtic.mil/cgi-bin/GetTRDoc?AD=ADA479789&Location=U2&doc=GetTRDoc.pdf>
- To learn more, Google: boomers versus gen y; workforce + trends

Miscellaneous:

- Inside the teenage brain - a work in progress:
<http://www.pbs.org/wgbh/pages/frontline/shows/teenbrain>
- Anatomy of the brain 1: <http://www.ahaf.org/alzdis/about/AnatomyBrain.htm>
- Anatomy of the brain 2: <http://www.psycheducation.org/emotion/triune%20brain.htm>
- Amygdala 1: <http://en.wikipedia.org/wiki/Amygdala>
- Amygdala 2: <http://www.geocities.com/HotSprings/4670/thebrainandanxiety.html>
- Amygdala 3: <http://www.apa.org/monitor/apr07/teenage.html>
- Neuroeconomics and why logic often takes a backseat:
http://www.businessweek.com/print/magazine/content/05_13/b3926099_mz057.htm
- The Parthenon: <http://www.smithsonianmag.com/history-archaeology/parthenon.html>
- The id: http://en.wikipedia.org/wiki/Id,_ego,_and_super-ego
- The long-view: <http://www.longnow.org/about>
- To learn more, Google: amygdala + behavior; neuroeconomics

Chapter 11: Who You Marry

Marriage:

- The social impact as marriage and parenthood drift apart:
<http://pewresearch.org/pubs/526/marriage-parenthood>
- Traditional pro-marriage: <http://marriage.rutgers.edu>
- Trends regarding marriage, divorce, and cohabitation: <http://www.stateofourunions.org>
- Trends in cohabitation: <http://www.cdc.gov/nchs/data/nhsr/nhsr064.pdf>
- The science of commitment: <http://well.blogs.nytimes.com/2010/05/10/tracking-the-science-of-commitment>
- Summary of marriage rights and benefits:
<http://www.nolo.com/article.cfm/pg/1/objectId/E0366844-7992-4018-B581C6AE9BF8B045/catId/F896EE61-B80C-4FE1-B1687AC0F07903BA/118/304/ART>
- To learn more, Google: marriage + benefits; marriage + disadvantages

Divorce:

- Divorce insights:
http://divorcesupport.about.com/od/canyouaffordtodivorce/f/divorce_cost.htm
- Financial impact of divorce: <http://abcnews.go.com/Business/LifeStages/story?id=3249811>
- The national divorce rate: <http://www.cdc.gov/nchs/fastats/divorce.htm>
- Divorce and remarriage: <http://www.maritalstatus.com>
- Predicting divorce:
<http://www.isoulseek.com/sitebranches/relationskills/articles/6signs.pdf>
- State-specific divorce references: <http://www.divorcenet.com>
- To learn more, Google: divorce + financial + effects

Alternatives to marriage:

- Alternatives to Marriage Project: <http://www.unmarried.org>
- Living together advice:
<http://love.ivillage.com/snd/sndcouplehood/topics/0,,4tdq,00.html>
- Financial rules for shacking up:
<http://articles.moneycentral.msn.com/Investing/HomeMortgageSavings/5-financial-rules-for-shacking-up.aspx>
- The "nevers" of living together: <http://www.palimony.com/3.html>
- Set expectations before living together: <http://company.findlaw.com/press-center/2012/before-living-together-set-your-expectations-findlaw-says.html>

- Living together pros and cons: http://marriage.about.com/od/cohabitation/Living_Together_Pros_and_Cons.htm
- To learn more, Google: cohabitation + advice; cohabitation + agreement

Other useful info:

- Communal financial intelligence: <https://www.mint.com>
- Financial hot buttons for couples: <http://lifestyle.msn.com/relationships/article.aspx?cp-documentid=18728073>
- Money book for couples: <http://www.ruthhayden.com/books/forricher.html>
- Women's Institute for Financial Education: <http://www.wife.org>
- Bankrate.com special reports: <http://www.bankrate.com/brm/archiveSpecialReports.asp>
- Digital Hammurabi Project: <http://www.jhu.edu/digitalhammurabi>

Chapter 12: How Many Children

Personal economics of children:

- Determining the cost of raising a child 1: <http://www.babycenter.com/cost-of-raising-child-calculator>
- Determining the cost of raising a child 2: <http://www.bankrate.com/brm/calc/raiseChild.asp>
- Economics of raising a child: http://www.ehow.com/about_7414584_economics-raising-child.html#ixzz18oZHmxac
- Why do you want to have children?: <http://www.handpen.com/Bio/children.htm>
- U.S. Census report on child support: http://singleparents.about.com/gi/o.htm?zi=1/XJ&zTi=1&sdn=singleparents&cdn=parenting&tm=65&gps=350_134_1259_595&f=10&su=p284.9.336.ip_p504.1.336.ip_&tt=11&bt=0&bts=0&zu=http%3A//www.census.gov/prod/2009pubs/p60-237.pdf
- How to be parent savvy: <http://www.amazon.com/Parent-Savvy-Financial-Practical-Questions/dp/1413303684>
- To learn more, Google: cost + raising + child

Working moms:

- Behind the gender pay gap: <http://www.aauw.org/learn/research/behindPayGap.cfm>
- Stay home or pursue a career?: http://www.lesliemorgansteiner.com/mommy_wars_40116.htm
- The harried life of the working mother: <http://pewsocialtrends.org/2009/10/01/the-harried-life-of-the-working-mother>
- Best companies for working moms: <http://www.theworkbuzz.com/employment-trends/the-best-companies-for-working-moms>
- To learn more, Google: working mothers; pay gap + women; women + changing workforce

Trends:

- Fewer babies born in recession: <http://pewsocialtrends.org/2010/04/06/us-birth-rate-decline-linked-to-recession>
- Number of unwed moms rising: http://www.cbsnews.com/stories/2009/05/13/health/main5011283.shtml?source=RSSattr=HOME_5011283
- Astonishing falls in the fertility rate: <http://www.economist.com/node/14744915>
- Women having children later, better educated: <http://www.reuters.com/article/2010/05/06/us-children-later-idUSTRE6454PF20100506>

- Living in today's changing workforce, family, and community: <http://www.familiesandwork.org>
- Research and best-practice findings about American families: <http://www.contemporaryfamilies.org/about-ccf/about-ccf.html>
- To learn more, Google: trends + children; trends + American families

Children and happiness:

- Think having children will make you happy?: http://www.thepsychologist.org.uk/archive/archive_home.cfm/volumeID_22-editionID_174-ArticleID_1493-getfile_getPDF/thepsychologist/0409powd.pdf
- All joy and no fun: <http://nymag.com/news/features/67024>
- Till children do we part?: <http://www.nytimes.com/2009/02/05/opinion/05coontz.html>
- The science of happiness: <http://www.authentic happiness.sas.upenn.edu/images/TimeMagazine/Index.htm>
- Daniel Gilbert on happiness: http://www.ted.com/talks/dan_gilbert_asks_why_are_we_happy.html
- To learn more, Google: children + happiness; what makes us happy

Other:

- Art Linkletter's House Party: <http://www.youtube.com/watch?v=fCHIM-bGiTI>
- The power of the Pill in women's career and marriage decisions: http://www.economics.harvard.edu/faculty/katz/files/goldin_katz_pill.pdf

Chapter 13: Level of Education

Cost of college:

- College Affordability Center (U.S. Department of Education): <http://collegecost.ed.gov/cac>
- Change in typical tuition rates since 1960: www.clearpictureonline.com/1960-Food-College-Income.html
- Trends in college pricing: http://trends.collegeboard.org/college_pricing
- Trends in college spending: http://www.deltacostproject.org/resources/pdf/trends_in_spending-report.pdf
- Hall of shame of college pricing: <http://insidehighered.us2.list-manage.com/track/click?u=ed1d2ff123b6b83dd97022f88&id=bddcfaae04&e=a1fbfbf97c>
- Costlier community colleges: <http://insidehighered.us2.list-manage.com/track/click?u=ed1d2ff123b6b83dd97022f88&id=f251297022&e=a1fbfbf97c>
- Cost calculator: <http://www.collegeboard.com/student/pay/add-it-up/482.html>
- Know before you owe: <http://www.consumerfinance.gov/students/knowbeforeyouowe>
- Going broke by degree—why college costs so much: <http://digitalcommons.ilr.cornell.edu/cgi/viewcontent.cgi?article=1058&context=workingpapers&sei-redir=1#search=%22going%20broke%20by%20degree%20cornell%22>
- Most affordable colleges: <http://www.smartmoney.com/borrow/student-loans/the-most-affordable-colleges-in-america-1294330570608>
- To learn more, Google: cost + college + trends

Paying for college:

- Horror stories: <http://studentloanjustice.org>
- Info on income-based payment and loan forgiveness: <http://www.ibrinfo.org>

- White House report on education initiatives for college students: <http://www.whitehouse.gov/sites/default/files/microsites/100226-annual-report-middle-class.pdf>
- Plan better, pay less, pay back smarter: http://www.simpletuition.com/student_loans_home
- Expectations versus reality of sports scholarships: <http://www.nytimes.com/2008/03/10/sports/10scholarships.html>
- Smart guide to financial aid: <http://www.fastweb.com>
- College loans: <http://www.consumerfinance.gov>
- Maximize your aid eligibility (excellent): <http://www.finaid.org/fafsa/maximize.phtml>
- College admissions, school search, financial aid resources: <http://www.collegeconfidential.com>
- SAFRA one year later: <http://www.nxtbook.com/nxtbooks/pmg/ub0611/#/56>
- Scholarships 1: <http://www.consumerfraudreporting.org/ScholarshipGrantList.php>
- Scholarships 2: <http://www.brokescholar.com>
- Scholarship 3s: <http://www.collegescholarships.org>
- To learn more, Google: college loans; safra; higher education financial aid

Trends:

- Find out what industries are growing: <http://www.BLS.gov>
- Success skills you'll need for the 21st Century: <http://www.p21.org>
- Find out your school's graduation rate: <http://www.CollegeResults.org>
- Employment and salary surveys: <http://www.naceweb.org/home.aspx>
- Rankings of online schools by cost and credibility: <http://www.GetEducated.com>
- Fast facts for education (2011): <http://nces.ed.gov/fastfacts/display.asp?id=372>
- Today's students are anxious: http://www.edisonresearch.com/home/archives/2009/05/edison_research_conducts_mtvu_associated_press_poll_on_emoti.php
- Young Americans' views on education: <http://www.publicagenda.org/theirwholelivesaheadofthem>
- Ranking colleges according to student success after graduation: http://centerforcollegeaffordability.org/uploads/Who%27s_Who_final.pdf
- Boots to books—transition of veterans to higher education: <http://krex.k-state.edu/dspace/bitstream/2097/3862/1/ShawnRyan2010.pdf>
- A degree no longer confers financial security: http://www.economist.com/node/21528226?fsrc=nlw|mgt|09-07-11|management_thinking
- Advantages of online vocational education: <http://david-r-wetzel.suite101.com/advantages-of-online-vocational-education-a219614>
- To learn more, Google: trends + higher education

Other:

- Is college right for you? The Uncollege Alternative: <http://www.amazon.com/The-UnCollege-Alternative-Incredible-Adventures/dp/0060393084>
- Taking Time Off: <http://www.amazon.com/Taking-Time-Off-Colin-Hall/dp/0374524750>
- Will experience or education land the job?: <http://financialedge.investopedia.com/financial-edge/0710/Experience-Or-Education-Which-One-Lands-You-The-Job.aspx#axzz1YTR6F2vc>
- Browse through 1,000s of schools at: <http://EducationFindr.com>
- Finding the right college: <http://collegesearch.collegeboard.com/search/index.jsp>
- Which college rankings can I trust?: <http://bestcollegerankings.org/faqs/which-college-academic-rankings-can-i-trust>
- Is your school accredited? 1: <http://www.ope.ed.gov/accreditation>
- Is your school accredited? 2: <http://www.chea.org>

- Find the best internships: <http://www.investopedia.com/articles/younginvestors/08/internship.asp#axzz1YTS1eKoT>
- Top ten placement schools: <http://www.collegetips.com/college-money/college-job-placement.php>
- Percentage finding jobs within 6 mos. of graduation: <http://www.collegedata.com>
- Private vocational schools database: <http://www.rwm.org/rwm>
- Rebuilding America's skilled workforce: <http://www.centerforamerica.org>
- Is law school worth it?: <http://www.abovethelaw.com>
- Are we in an education bubble? <http://www.nationalreview.com/articles/257531/back-future-peter-thiel-interview#>

Chapter 14: Where You Live

City beat:

- Best overall cities for singles: http://www.findmapping.com/single_dating/bestcitiesforsingles.php
- Top 10 American cities for young adult professionals: <http://hubpages.com/hub/Young-Professionals>
- Best cities for jobs, 2010-2020 (Best cities in America series): <http://hubpages.com/hub/Top-30-Cities-for-Jobs-2008-2009>
- Top 10 Best Cities for Recent College Graduates: http://www.apartments.com/PressRoom/top_ten_cities_grads
- Best Cities for Generation Y's: <http://www.searchamelia.com/best-cities-for-generation-ys>.
- Looking for a best city for your next decade? <http://www.kiplinger.com/tools/bestcities>
- Cities ranked and rated: http://www.amazon.com/Cities-Ranked-Rated-Metropolitan-Evaluated/dp/0470068647/ref=pd_sim_b_1
- Youth-magnate cities: <http://online.wsj.com/article/SB10001424052748703787204574442912720525316.html>
- Most sinful cities: http://www.forbes.com/2008/02/14/cities-sinful-lander-forbeslife-cx_lm_0213sinful_land.html
- To learn more, Google: top 10 list + (insert qualifier); big sort; place + personality

Restless:

- Find out if a move is right for you: http://moving.about.com/od/shouldyoumove/a/should_you_move.htm
- What attaches people to their community? <http://www.soulofthecommunity.org>
- American Mobility: movers and stayers: <http://pewresearch.org/pubs/1058/american-mobility-moversstayers-places-and-reasons>
- Grass is greener for most Americans: <http://pewresearch.org/pubs/1058/american-mobility-moversstayers-places-and-reasons>
- Enter a zip code and find the lifestyle of where you live: http://www.marktaw.com/culture_and_media/YouAreWhereYouLive.html
- What it takes to be rich where you live: <http://money.usnews.com/money/personal-finance/articles/2008/10/09/what-it-takes-to-be-rich--where-you-live.html>
- Making the case to telecommute: http://www.quintcareers.com/telecommuting_options.html
- To learn more, Google: lifestyle + community; move + restless

Other:

- Mapping the 2010 U.S. Census: <http://projects.nytimes.com/census/2010/map>
- Healthiest and unhealthiest states: http://www.forbes.com/2009/11/16/unhealthy-healthy-states-lifestyle-health-states-top_chart.html?partner=msnhealth
- Does where you live affect how long you live?
<http://www.chinatownconnection.com/live-lifespan.htm>
- Flat Earth Society (resurrected): http://en.wikipedia.org/wiki/Flat_Earth_society
- Persian Royal Road: http://en.wikipedia.org/wiki/Royal_Road

Chapter 15: Choice of Lifestyle

Online privacy:

- Privacy basics: <http://privacyrights.org>
- Privacy made simple: <http://privacymadesimple.net>
- Why privacy matters: <http://www.worldprivacyforum.org>
- Cookies and privacy: <http://www.allaboutcookies.org/privacy-concerns>
- Gmail privacy facts: <http://epic.org/privacy/gmail/faq.html>
- Personal privacy tips: <http://www.truste.com/consumer-privacy/personal-privacy-tips>
- Stop companies from tracking you: <http://www.abine.com/dntdetail.php>
- Check privacy settings across Facebook, Google, and the others:
<http://www.privacychoice.org>
- Protect your privacy on Facebook:
<http://www.consumerreports.org/content/cro/en/electronics-computers/facebook-privacy-tips.html>
- Rate Facebook apps for privacy: <http://www.usatoday.com/tech/news/story/2012-04-22/facebook-app-privacy/54474268/1>
- What search sites know about you:
<http://www.wired.com/politics/security/news/2005/04/67062?currentPage=all>
- The filter bubble: how personalized search might be narrowing our worldview:
http://www.ted.com/talks/eli_pariser_beware_online_filter_bubbles.html

Digital psychology:

- Assess whether technology become a drug for you: <http://www.netaddiction.com>
- Are you a Facebook addict? Take the quiz: <http://psychcentral.com/quizzes/facebook-addict.htm>
- Can you be addicted to Facebook? <http://www.spring.org.uk/2010/09/4-internet-psychology-myths.php>
- Are you lonely? Measure your UCLA Loneliness Quotient:
<http://www.oprah.com/spirit/The-Loneliness-Quiz>
- Why we want what we don't need: <http://www.cyberpsychology.com>
- How TV fuels the class war:
<http://www.turnoffyourtv.com/commentary/classwar/classwar.htm>
- How technology is altering our brain: <http://www.kpbs.org/news/2009/apr/22/how-technology-changing-our-brain>
- The interface between human experience and the role of digital tools:
<http://www.cyberpsychology.com>

Other:

- The psychology of lifestyle change: <http://www.amazon.com/Psychology-Lifestyle-Promoting-Healthy-Behaviour/dp/0415416620>
- Putting your bad habits behind you: <http://www.psychologytoday.com/blog/fulfillment-any-age/201108/bad-good-habits-in-five-achievable-steps>
- Why can't we just live forever?: <http://crabsalloverhealth.blogspot.com/2010/12/why-cant-we-live-forever-by-tom.html>
- Longevity by state: <http://www.npr.org/news/specials/longevity>
- Blue zones: where people live longer and remain healthier world-wide: <http://www.seniorcitizenjournal.com/health-and-fitness/blue-zones-explained>
- Longevity calculator: <http://www.livingto100.com>
- How to live to be 100+: http://www.ted.com/talks/dan_buettner_how_to_live_to_be_100.html
- Longevity game: <http://www.northwesternmutual.com/learning-center/the-longevity-game.aspx>
- International Longevity Center: <http://www.mailman.columbia.edu/academic-departments/centers/international-longevity-center>
- What kills us (1900 vs. 2010): <http://www.freerepublic.com/focus/f-chat/2898878/posts>
- The secret to a long life: <http://www.usatoday.com/news/health/medical/health/medical/story/2011/02/5-myths-about-living-longer/44304898/1>
- Top 10 Self-Control Strategies: <http://www.spring.org.uk/2011/04/top-10-self-control-strategies.php>
- Improving the quality of lives as we age: <http://www.bcm.edu/hcoa/index.cfm?PMID=0>
- The Longevity Project: <http://www.usatoday.com/news/health/medical/health/medical/story/2011/02/5-myths-about-living-longer/44304898/1>
- Kills more people than heart disease: <http://articles.mercola.com/sites/articles/archive/2012/02/11/leading-causes-of-death-cost-for-us-economy.aspx>
- MicroMorts—stories and dangers: <http://www.amazon.com/The-Norm-Chronicles-Stories-Numbers/dp/1846686202>

Chapter 16: Improve Your Decision Making

Intuitive decision-making:

- The powers and perils of intuition: <http://www.intuitive-connections.net/2003/Clayton.htm>
- Are your brain's emotional circuits hardwired for speed? <http://discovermagazine.com/2004/may/thinking-faster>
- Intuition may be the best kept secret for survival and success: http://www.drmpaulwong.com/index.php?option=com_content&view=article&id=77:intuition-the-best-kept-secret-for-survival-and-success&catid=42:cl&Itemid=59
- To learn more, Google: intuitive decision making; intuition + decision making

Rational decision-making:

- Does delaying decisions lead to better outcomes? <http://www.spring.org.uk/2010/04/does-delaying-decisions-lead-to-better-outcomes.php>
- Making decisions that are your long-term interest vs. short-term gratification: <http://www.spring.org.uk/2011/06/five-techniques-for-avoiding-short-sighted-decision-making.php>

- Why people act irrationally: <http://www.scribd.com/doc/27453209/Irrationality-by-Stuart-Sutherland-extract>
- Ten steps to wise decision making: http://www.sba.gov/smallbusinessplanner/manage/makedecisions/SERV_GOODDEC.html
- Five techniques for avoiding short-sighted decision-making: <http://www.spring.org.uk/2011/06/five-techniques-for-avoiding-short-sighted-decision-making.php>
- What is decision making?: <http://www.virtualsalt.com/crebook5.htm>
- To learn more, Google: rational decision making; decision making procedures

Miscellaneous:

- Homo economicus (politically charged): <http://www.huppi.com/kangaroo/L-homoeconomicus.htm>
- The abundance of choices is making our lives more miserable: <http://www.librarything.com/work/43036>
- Hidden forces that shape our irrational decisions: http://www.predictablyirrational.com/?page_id=6
- Was the Delphi Oracle stoned? http://www.greecetaxi.gr/index/delphi_oracle.html
- Adam Smith—the first behavioral economist? <http://hbswk.hbs.edu/item/5168.html>
- Society for Judgment and Decision Making: <http://www.sjdm.org>
- To learn more, Google: Homo economicus; Adam Smith + behavioral economics

Chapter 17: Tapping Tribal Elders

Mentors:

- Mentoring: <http://www.hsph.harvard.edu/chc/wmy2007/index.html>
- Do you want a mentor?: http://www.gov.ns.ca/psc/pdf/InnovationGrowth/Mentor/Guide%20for%20Mentoring_Want%20a%20Mentor.pdf
- Finding a mentor: <http://www.cod.edu/teleconf/soaring2004/pdf%20files/mentorworksheet.pdf>
- To learn more, Google: mentor + benefits



Who cuts your slice
of the pie?
You do!™

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