

# Magnificent 21<sup>st</sup> Century Education - - NO DEBT

A "Magnificent Education" is an education that empowers you to achieve your Life's Mission and the Lifestyle you desire.

Ideally this will begin when you are a teenager and single without responsibilities for others. If not, you will have to make some appropriate adjustments. However, it's never too late. I still practice this at age 80!

First, some important background information and advice before we discuss the actual Magnificent Education.

There are two types of "learning," Focused and Unfocused.

Focused Learning is when you are thinking in an intense and conscious manner about whatever you are learning. Focused Learning Sessions can last anywhere from a few minutes to a few hours. Usually after some time you get "overwhelmed" and "tired." It is then time to terminate the session.

Unfocused Learning is when your subconscious mind processes the information you gained from a Focused Learning Session. This is how insights often occur. When you return to another Focused Session often everything seems clearer and easier. How does this happen? Who knows? It's a mystery! But, many highly educated people will testify to it.

This Unfocused Learning happens best when you engage in some task that is based on a Habit you have acquired and requires very little conscious thought. Taking a shower, driving a car in a relaxed mode, sweeping the floor, washing some dishes, peeling vegetables, making a bed, waiting in a line, grooming a pet and a plethora of simple chores one performs in ordinary living all work just fine. Your conscious mind is in a relaxed "unfocused" state. Often the most profound learning occurs here.

If you entertain yourself by reading, playing a game or watching an interesting show or texting or tweeting, you may find the unfocused learning impeded. You want your mind to be in a sort of "blank" relaxed state.

Many people feel they are wasting their time with mundane tasks that are boring and require no stimulating or conscious thought. Wrong!

If you have engaged in a good Focused Learning Session you will greatly benefit from Unfocused Subconscious Learning in these mundane activities!

You should alternate between Focused and Unfocused Learning Sessions.

In immersive learning you will do this several times per day.

When you are learning something you value and enjoy you will find this is probably about all of the "entertainment" you will need. In essence, you can be "learning" about sixteen hours per day. Half Focused, Half Unfocused.

When you are young and single, learn to live on a modest amount of income unless you are given a lot of money by someone. Avoid loans and debt!

For example, you should be able to obtain adequate clothing at a second hand store or private sale very cost effectively.

You probably can find a decent place to live with some person that has a nice house with an extra bedroom, if you simply contribute some simple mundane tasks for that person. Single elderly people are good prospects.

Learn to eat inexpensively and healthfully by eating simple fruits and vegetables and cooking for yourself. Boiling or baking is very easy. This can be one of your simple mundane tasks valuable for unfocused learning. It is easy to eat very well daily on less than the cost of one restaurant meal.

Find inexpensive means of transportation. Walking is ideal. Taking a bus or bicycling can be good. Try to live near whatever activities you are engaging in. Ride or car sharing can sometimes work.

Learn to perform some services or tasks that people will pay you a good hourly rate for so you can support yourself with about 20 hours per week of "work." How you can do this is discussed below in the next section.

Generally speaking a person can gain a very good education in two to six years with little or no debt IF you go about it in a wise way.

This will be true even if you have to obtain some institutional education to obtain some type of certification for a specific career like M.D. or Law.

Of course, your education ideally will never end so long as you are pursuing an active and exciting life.

So now, let's discuss how YOU can do this!

This an Essay by Dr. Craig Hane, aka Dr. Del, who has pretty much practiced what he discusses below. He has a Ph.D. in Mathematics, but says this has been a very small part of his total education.

Dr. Hane has participated in many "careers" that have interested him and applied the concepts below in all of them. It has resulted in an adventurous life with financial freedom and a great collection of family and friends.

It is true that his first love is mathematics and the teaching of mathematics.

Indeed, he has made it possible for anyone interested in any type of technical career or STEM subject to learn all of the mathematics needed for that in less than one year.

This will be discussed after the following Essay.

Do Not feel you must continue your formal education immediately before you are truly ready.

Take off a year or two to allow yourself to "mature" and figure out what you might want to invest your efforts in.

You can go live in a college town to enjoy the friendship and camaraderie of college students. Many of them will admire and envy you. You will be living a stress free and enjoyable life especially compared to students who aren't adequately financed or prepared for college life.

An appropriate investment of a couple of years of your life can pay you very large dividends later on. Indeed, it can "save" you from failure and frustration.

A large college loan debt and an education which does not yield a high paying satisfying job is not fun! Just ask some older people you know in this situation. There are many of them today who have a lot of regrets.

Just imagine a large debt you cannot discharge in bankruptcy that ruins your credit and ability to "start over" in something you now know you would enjoy and find fulfilling. Imagine having to live with your parents when you are in your mid-twenties, etc, etc... you get the idea!

This Essay is designed to help you find some "truths" before it's too late.

Enjoy, and best wishes for your future life and successes.

# Proper Education ala 21<sup>st</sup> Century (2018)

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Reformation of our current Obsolete Second Wave (Industrial) Education System must be replaced by a much more effective Third Wave (Modern) Education System, which is possible with 21<sup>st</sup> Century Technologies properly applied.

***With a Proper Education ANY Person can earn a very good living by the time s/he is Age 25 +/- 7 years, i.e 18 to 32 years of age.***

It took Dr. Del until age 28.

Imagine, a great living and life by age 30 for virtually anyone!

Every student needs to learn to be an Autodidact.

Explore many different fields until You find one or more Fields you are passionate about!

Most students can learn the basic essentials of almost any field in three months of intensive immersive study.

So what if it takes six or nine or twelve months. It is "fun" to study any Field you are interested in and excited about.

Most students can then Master any Field in one to two years of intensive immersive study to the point they are considered "expert" by anyone outside this field. How?

Find a Mentor to apprentice with once you choose a field. Work for Free in the very beginning if necessary. Usually within a couple of months you will be earning a modest income.

You will be able to earn a very good living delivering services in your chosen field once you achieve a Mastery of Your Field.

This means earning about \$50/Hr or more (2018 Dollars).

Then one can work 20 hours per week and earn about \$50K per year.

This is usually adequate for one person or a very small family living in a low cost area.

Many people will be able to earn much more either by earning much more per hour or working many more hours per week.

Indeed, if one is passionate about one's Field one probably will want to work many more hours per week, say 50, and will earn much more per hour, say \$100, and thus, in this example earn \$250,000 per year. That puts you in the upper 10%, maybe 5% worldwide!

Often it will be advantageous to gain a Mastery of more than one Field, especially if they are in some way Synergistic.

Learning any Field follows an Exponential Curve. This is critical to understand.

For example, 80% of your knowledge and skill in a Field will accrue in the last 20% of the time you are learning this new Field. Very counter-intuitive Pareto Principle of Learning. But, TRUE!

In the beginning the student will think s/he is learning very slowly, especially compared to another student who is further down the "learning curve."

This is a horrible misconception that often leads to discouragement and abandonment of one's pursuit of success in the Field. Grades and Competition are Horrible! All learning should be self-paced and the SPIKE Pedagogy should be followed, even for Autodidacts.

These are the Meta-Education things we need to be teaching all of our children, and teachers, from a very early age!

This is a Critical Mandate If we are to become a SupraGreat Civilization.

Our current USA Education System is not doing this at all! Just the opposite, tragically!

We must teach our children about Exponential Growth and the Amplified Pareto Principle and the Power Law Statistical Distribution of many Data Sets.

This applies to all fields, but especially to Math.

Triad Math has multiple programs and products to remedy this situation and revolutionize our 21<sup>st</sup> Century Education System.

It starts with Math, but ultimately will affect many other Fields.

Mathematics is like an indispensable "second language" for virtually any technical field. "Matheracy" is as necessary as "Literacy" for these fields.

First one should learn the basic number system and how to perform arithmetical calculations with modern tools. The classical manual algorithms and tools are essentially obsolete and very limited in capability and very error prone and very difficult to master and very slow to use.

So first, learn to use a modern scientific calculator to perform arithmetic calculations. We teach the TI-30Xa scientific calculator in our Tier 1 of Triad Math's Six Tier Math Program.

Once you master the TI-30Xa it will be easy to learn to use other scientific calculators including those on your smart phone or computer.

Then everyone should learn basic elementary practical Algebra and Geometry. We cover this in Tier 2 along with basic practical Trigonometry which is very useful in solving triangle problems that arise in many technical fields.

Both Tiers 1 and 2 can be easily covered in two or three months.

Indeed, in an immersive environment they can be covered in a couple of weeks by students with an aptitude for math and a month otherwise.

If a student does not want to pursue a STEM study path in University then a few supplementary topics will be helpful for Workforce Math.

Now in just a few months a student will be very well prepared for a Military or Industrial technical career path. Many career opportunity doors will now be opened. [www.WorkForceMath.com](http://www.WorkForceMath.com)

The student will know more math than 95% of adults in the USA and impress virtually any organization s/he wishes to approach.

If a student wants to go on to post secondary education, then Tier 3 will teach them additional Algebra and Number facts and "tricks" to excel on exams like the SAT and ACT, plus "Test Taking Techniques."

Students will now be prepared to pursue additional math education in several paths like business or STEM.

STEM students will want to learn much more Algebra, Geometry, and Trigonometry and the use of a modern tool like Wolfram Alpha in Tier 4.

The student will also now benefit greatly from the modern tool, the SupraComputer and all that it encompasses.

Tier 4 takes most students about one year, but can be covered in a few months with intensive immersive study.

Calculus utilizing the modern tool Wolfram Alpha is taught in Tier 5. This is much easier and more efficient and appropriate than the old fashioned Calculus tools taught in most college and university courses.

Most students can master both the Concepts and the Modern Tools for solving calculus problems in about one semester, or in a month or so of intensive immersive study.

In Calculus you learn to analyze, manipulate and create Functions which are utilized in the models of all modern STEM subjects.

Integral Calculus utilizes manual algorithms (for finding anti-derivatives) to apply the Fundamental Theorem of Calculus. These manual algorithms are very difficult to learn and master, and are OBSOLETE.

Historically they flunk many potential STEM students out of a STEM career. A modern tool like Wolfram Alpha makes this "child's play." Calculus goes from an 8 on a 1 to 10 difficulty scale to about a 2.

Differential Equations is the essential subject for discovering the appropriate Functions for the Math Models required in all STEM subjects.

Differential Equations are even harder to master than Integral Calculus with the old manual tools that are still being taught. Difficulty scale, 9.

But, with a modern tool like Wolfram Alpha Differential Equations are now easy to solve.

In about one semester one can now learn all most STEM students will ever need to know about Differential Equations, thanks to Wolfram Alpha and the SupraComputer. Difficulty scale, 2. This is Tier 6.

So most students can learn all of the math they will ever need to know for Science and Engineering in one or two years of intensive immersive study depending on your aptitude and background.

If you are interested in going to a University and pursuing or exploring a STEM major or minor, I recommend you first take a year off for self study and go through the Six Tiers of Triad Math's Online program.

You will then be well prepared to enroll in any University and be better prepared in essential mathematics than most of your fellow students, including the international students who are often better prepared than a typical USA student.

I highly recommend you take off at least one year before you enroll in a University and acquire a great math foundation.

This will save you a lot of time and money.

Get a waiver for the traditional math courses in college and pursue the Science and Engineering subjects.

Once you prove yourself in these subjects you should be able to obtain a waiver to take the "required" obsolete math courses. Note: You may not be able to test out of them if they emphasize the obsolete manual tools.

Talk to your advisor and better yet, your favorite science or engineering professor about this. You may have to negotiate.

Most universities will negotiate with you on waiving certain requirements IF you have a strong faculty member standing up for you.

For example, Dr. Del does not have a Masters Degree. This requirement was waived when he went straight for his Ph.D. with the approval of his mentoring professor after two years of intensive immersive study.

You might want to discuss this with your potential university before you enroll and frankly, I wouldn't enroll IF they were intransigent on these points.

Best wishes for your intensive immersive Education, and your Future.