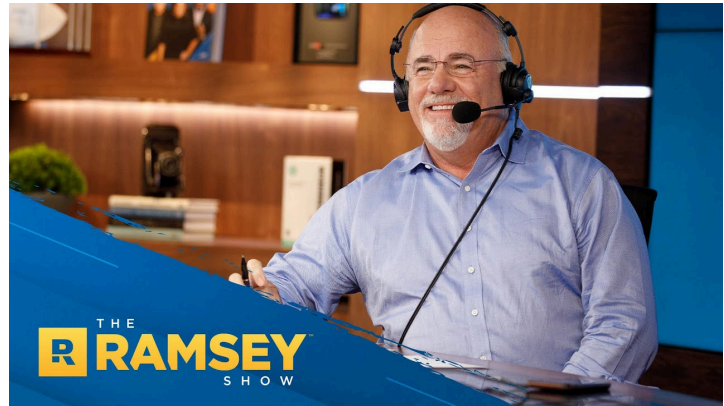


[INTRO MUSIC FADES IN]

DAVE: Max Hunter from calling in from Glendale, Arizona to start the hour. Welcome to the Ramsey Show, Max!

MAX: Thanks, Dave, how are you?

DAVE: Well, better than I deserve. What's up?



MAX: Yeah, I'm thinking about buying my first house. I'm moving out of the dorms here at ASU and wanted to know how much, you know, to put down. And like, how to save up for it.

DAVE: Ok, what's your annual income?

MAX: Well, right now it's weekends at Taco Bell here and there— about \$2,400 gross.

DAVE: Mm-hmm, gotcha. Well, how much do you expect to make out your first year of school?

MAX: Right now, I've got a job lined up and they've promised me \$150 grand for my first year.

DAVE: Woahh! That's big money, what kind of job is givin' you that?

MAX: I'm gonna be the main corporate lawyer for Nintendo.

DAVE: Okay, well, your nephews are gonna be proud of that. So, law school... do you have any debt?

MAX: Yes, I do. It's about 350.

DAVE: Really? 350 thousand dollars? For law school? Is that the case?

MAX: Oh, no, Dave. No. I mean 350 *million* dollars.

DAVE: Ok, I— wait, wait, no... what? Three hu— did you just say—

MAX: But I've picked out this really cool house that's got a pool and—

DAVE: Woah, woah, woah. Max. Buddy...oh boy... I think we need to address the *nuclear bomb* in the room here.

MAX: Oh. Okay, well, I can wait.

DAVE: I— No, Max. I mean you're telling me you're *\$350 million dollars* in debt? What are you, a country? How on earth do you suppose that happened? You got a 1000% interest rate?

MAX: No, it's just inflation I guess. You know how it is with tuition and stuff.

DAVE: ...No school charges that much for a degree. Schools'd be lucky to get that with thousands of students.

MAX: Oh, well I got more than one degree. I got all 400 degrees they offered at my college.

DAVE: [takes off glasses] You did *what* now?

MAX: Yeah, I mean it was a lot of work but like, it's a well-rounded education or whatever, right?

DAVE: ...Son, why didn't you just finish your law degree and leave?

MAX: You can do that?

DAVE: YES! That's like the whole point of the degree! You pass your Bar exam and—you're kidding me, right?

MAX: Well, I'm sorry, nobody told me that! I thought you had to finish all the classes to move on!

DAVE: Max, there's like thousands of classes in a college! Like, how old are you??

MAX: 21.

DAVE: 21? Come on. I'd be surprised if ya got your bachelor's by that age!

MAX: Yeah it's cuz I transferred a bunch of AP credits over, cuz I took all 40 AP courses in high school.

DAVE: Even so, you say you got 400 degrees? Are you Einstein?

MAX: No, I just had a tight schedule, you know, with hecto-credit courses and whatnot. I read your book so I know hard work pays off and all that.

DAVE: ...

MAX: Since I was taking 140 classes per semester, and summer, and winter, and weekend courses, it was fairly busy. On Sunday, I took my all my Law classes, Monday was Med School, Tuesday was Engineering, Wednesday was Physics, Thursday was Computer Science, Friday was Arts, and Saturday was my free-for-all day, haha. So all the stuff: business, geography, security, math—not statistics, I skipped that field—but I studied sociology, forensics, education, personal finance...

DAVE: So, you're a doctor too?

MAX: Yeah. It was basically 23 hours a day of classes, and I would just do all the homework during the next class and I'd just get my sleep during the online lectures cuz I could listen to the lecture during the next class. Oh yeah and don't get me started about finals week! Most of my classes would overlap, so I'd just take a bunch at once.

DAVE: Ok, well, this is still just crazy. How are you even planning to use all this in your career?!

MAX: I'm basically just planning to switch career fields every year. Next year I'm gonna use the ol' neurosurgery degree. Then I'mma ditch that for my true passion. Horticulture.

DAVE: what is going on...?

MAX: But then I'm going to my most frustrating field, astrophysics. Oh, that pesky Baryon asymmetry!

DAVE: Ok, Max. It sounds like you're smart enough to have this all figured out...

MAX: Oh, but that doesn't answer my question. See, this house has an *octagonal* in-ground pool, it's incredible—

DAVE: MAX! The debt! THE DEBT! You have to pay off your Powerball's worth of debt!

MAX: [gasps] Wait, you're right! That's the solution! Let's go gambling!! [hangs up]

DAVE: Aw, dang it.