

Tame the Tuition Monster

The benefits of college education are indisputable, but the thought of paying for it can create so much anxiety that even your Spotify playlists can't mellow you out.

Picking a college and deciding how to pay for it aren't choices that are best made on the fly, but you *can* find an affordable fit for your needs, your goals, and your budget. The suggestions here will give you a head start in exploring your options.

Think about the ways you can combine them to get where you want to go in life. Work closely with your school counselor and check the Web links here while you're in high school so that you can position yourself to take advantage of ways to cut your college costs.



Take **FREE** college courses while you're in high school.

If you consider yourself highly motivated, think about programs that let you take free college courses while you're still in high school. You can obtain free college-level credits while completing your high school education, and the credits you earn can then be used to further your education at Vermont's state colleges and at many private colleges in the state. These "dual enrollment" programs enable you to:

- jump-start your college education
- reduce the time and money you'll spend in college
- take these courses for free. Once you're in college, you pay for every course
- familiarize yourself with the workload of a college course
- take many of these courses during the school year or during summer break

Visit <http://ccvwin-fastfwd.ccv.edu/course-details> to check out the Fast Forward program at the Community College of Vermont, or go to www.vtc.edu to learn about the VAST (Vermont Academy of Science and Technology) program at Vermont Technical College.

Learn more about how dual enrollment programs work: <http://education.vermont.gov/student-learning/flexible-pathways/dual-enrollment>

Head north of the border.

American interest in Canadian schools is at an all-time high (Bishop's University in Sherbrooke, Quebec, has seen applications from Vermont students increase three-fold in recent years!). Canadian schools tend to have later admissions deadlines than American schools. More important: College costs north of the border tend to be 30 to 50 percent lower than American schools.

Power through!

The average college course load each semester is four courses, but students often take three classes instead of four; or they take too many random classes and not enough classes required for their majors. That's why only about 36 percent of college students in the U.S. graduate in four years.

Do what you can to take a full course load. Four-year colleges generally charge tuition by the semester, so you're losing money if you take fewer classes each semester (you may end up paying the same amount for three courses as you would pay for four).


And if you're way motivated, try to take an additional class each semester. It may not cost you any more, and if you can do this each semester you may have enough credits to graduate after three years instead of four, saving you a year's worth of college costs.

Another way to power through is to take a class each summer at Community College of Vermont. Many classes are in the evening, which means you can still work a summer job (just make certain your summer class credits will transfer to your college). This is a great way to complete your general education requirements for less money and use your full tuition for classes you'll need for your major.

Start at a less expensive school and then transfer.

Consider starting at a two-year junior or community college. Two-year schools have less difficult admissions requirements, more flexible schedules, and, best of all, lower fees (they often cut costs by having smaller campuses and no residence halls). Spending the first two years at a community college enables you to pay less in tuition overall; plus, living at home for two years will save you the costs of room and board.

If you're after a four-year bachelor's degree, plan ahead. Look into the "articulation agreements" at your target college. These agreements specify which community college course credits will be accepted toward a bachelor's degree. In Vermont, the Community College of Vermont (CCV) has articulation agreements with all of the Vermont state colleges that make transfer hassle-free. Through these agreements, students who graduate from CCV can earn third-year status in four-year programs at Vermont Technical College and at Castleton, Johnson, and Lyndon state colleges — in addition to many private Vermont colleges. Other regional two-year colleges include as Clinton Community College in Plattsburgh, New York (www.clinton.edu), and the community college system in New Hampshire (www.ccsnh.edu).



Accelerate your degree studies.

Accelerated college classes somehow fit a semester's worth of material into six- or eight-week sessions, usually during the summer. The class work can be intensive, but these programs can help to move up your graduation date, in some cases saving a whole year's worth of tuition, room, and board. Through www.vtcolleges.org you can visit Vermont college Web sites to learn about summer programs, or go to www.ccv.edu to find summer courses available statewide at Community College of Vermont (CCV).

Work off debt through loan forgiveness or national service.

The cost of education after high school may involve federal education loans that will need to be repaid over several years after you complete your education, but through "loan forgiveness," the federal government may be willing to cancel a good deal of your student loan debt if you commit to working a certain number of years after graduation as a:

- full-time teacher serving students from low-income families
- full-time provider of early intervention services for the disabled
- volunteer with AmeriCorps or the Peace Corps
- math, science, foreign language, or bilingual education teacher
- full-time nurse or medical technician in a high-need area
- full-time law enforcement or corrections officer

Check studentaid.ed.gov/repay-loans/forgiveness-cancellation for specifics. And ask your school about the **VERMONT STRONG SCHOLARS PROGRAM**, which will provide tuition loan forgiveness to graduates who stay to work in certain job sectors within Vermont.

Go tuition-free!

Tuition-free schools involve some costs, but upon graduation a potential debt load of \$6,000 is a lot more manageable than a debt load of \$25,000. Some tuition-free schools don't have residential or dining halls, so students have to find their own room and board. Still, you'll save a hefty amount by not paying tuition. If you're interested in engineering, look into Cooper Union in New York City or the Webb Institute (for marine engineering). Another tuition-free school, Berea College in Kentucky, was ranked by *U.S. News & World Report* as one of the top regional liberal arts colleges in the country. And if you're a young man interested in the mechanical trades (sorry, gals, they still don't accept women), The Williamson Free School of Mechanical Trades outside of Philadelphia, Pennsylvania, is the only **free** boarding school of its kind in the nation.

Check out work colleges!

Students at the seven work colleges across the country (one of them is in Vermont) graduate with some of the lowest education debt in the nation. Visit www.workcolleges.org to find out why.

Use the New England Regional tuition discount.

The New England Board of Higher Education offers a tuition discount that enables a New England student to attend an out-of-state public school — at a lot less than out-of-state tuition — IF your major is NOT offered at any Vermont public college. Go to www.nebhe.org/programs-overview/rsp-tuition-break/overview to learn more.

Go where you're wanted.

"Every student is a star at the right college," says Ray Loewe, president of a financial planning firm in Marlton, New Jersey, that specializes in helping families pay for college — "and star students get more aid from colleges that want them." It may pay to consider smaller and lesser-known colleges to see if they have "merit aid" — scholarships that schools use to attract students with talents or particular circumstances that other students at the school may not have.

1. At www.cappex.com/scholarships, you can look up merit aid scholarships by college or fill out a questionnaire to identify possible merit scholarships for which you may be eligible (there's even a merit scholarship for former Girl Scouts). And you can search for free. When you're done checking out Cappex, do a similar search at www.fastweb.com. How similar (or different) were your results?
2. Pour over college guides and work with your school counselor to find smaller schools that may want your unique combination of abilities or skills — and be willing to provide you with additional grants and scholarships in exchange for those skills or interests. Search for smaller schools using the College Navigator at www.collegenavigator.gov. Try this school finder tool as well to see if your results are similar:

<http://cnsearch.collegenet.com/cgi-bin/CN/index>



Your 15-second college cost lesson

If you follow up on none of the other suggestions provided here, at the very least, make sure you spend the time and effort to get strong English and math skills under your belt **before** you graduate from high school. If there's a better way to reduce college costs, we haven't heard of it.

Here's why: If you graduate from high school without the academic foundation you need, you'll end up taking remedial courses your first few semesters in college in order to prepare you for normal college studies. This will mean more semesters in college (which raises your overall costs); more important, though you don't earn credit for these courses, you're still paying as much for them as you pay for regular credit-earning courses. In short, you're *paying* to learn stuff you could have learned in high school *for free*.

Don't start college DOA — disappointed on arrival:

1. Learn what you can for free in high school!
2. Get "college-ready." In 10th or 11th grade, sign up for the *free* **Introduction to College & Careers (ICS)** course, offered at 12 Community College of Vermont (CCV) locations around Vermont. Through ICS, you can:
 - build your communication skills
 - identify your best learning style and develop study habits that work for you
 - set goals for college, work, and life
 - explore ways to pay for college and develop money management skills
 - learn how to apply stress management techniques
- meet with a CCV academic advisor to plan your next steps (An additional support person can be helpful if you find that your high school counselor's calendar is often booked to the limit.)

Visit <http://gotocollegevt.org/start-college-in-high-school/ics> to learn more.