

## 30 Ways to Reduce College Costs

1. Most colleges and universities offer merit or non-need-based scholarships to academically talented students. Students should check with each school in which they're interested for the criteria for merit scholarships.
2. The National Merit Scholarship Program awards scholarships to students based upon academic merit. The awards can be applied to any college or university to meet educational expenses at that school.
3. Many states offer scholarship assistance to academically talented students. Students should obtain the eligibility criteria from their state's education office.
4. Some colleges and universities offer special grants or scholarships to students with particular talents. Music, journalism, and drama are a few categories for which these awards are made.
5. Some students choose to attend a community college for 1 or 2 years, and then transfer to a 4-year school. Tuition costs are substantially lower at community colleges than at 4-year institutions.
6. Some parents may be financially able to purchase a house while their child is in school. If other students rent rooms in the house, the income may offset monthly mortgage payments. Families should make certain, however, that the property they purchase meets all of the requirements of rental property. If you have any questions, consult a tax professional.
7. Commuting is another way for students to reduce college costs. A student living at home can save as much as \$6,000 per year.
8. Many schools provide lists of housing opportunities that provide free room and board to students in exchange for a certain number of hours of work each week.
9. Cooperative education programs allow students to alternate between working full time and studying full time. This type of employment program is not based upon financial need, and students can earn as much as \$7,000 per year.
10. Another way to reduce college costs is to earn credits while you are in high school. Students should find out their school's policy regarding the Advanced Placement Program (APP), the College-Level Examination Program (CLEP), and the Provenience Examination Program (PEP). Under these programs, a student takes an examination in a particular subject and, if the score is high enough, receives college credit. Additionally, many states allow high school students to concurrently enroll in college (sometimes known as "dual enrollment" and begin earning credits sooner and often at a reduced cost.
11. Some colleges give credit for life experiences, thereby reducing the number of credits needed for graduation. Students should check with the college for further information. You can also write to Distance Education and Training Council at 1601 18th Street, NW, Washington, DC 20009, or call (202) 234-5100.

12. Most schools charge one price for a specific number of credits taken in a semester. If academically possible, students should take the maximum number of credits allowed. This strategy reduces the amount of time needed to graduate.
13. In many cases, summer college courses can be taken at a less expensive school and the credits transferred to the full-time school. Students should check with their academic advisor, however, to be certain that any course taken at another school is transferable.
14. Most schools have placement offices that help students find employment, and all schools have personnel offices that hire students to work on campus. These employment programs are not based upon financial need, and working is an excellent way to meet college expenses.
15. Most colleges and universities offer their employees a tuition reduction plan or tuition waiver program. Under this type of arrangement, the school employee and family members can attend classes at a reduced cost or no cost at all. This type of program is based not upon financial need, but rather on college employment.
16. Most colleges and universities sponsor resident advisor programs that offer financial assistance to students in the form of reduced tuition or reduced room and board costs in exchange for work in resident halls.
17. The Reserve Officers Training Corps (ROTC) Scholarship Program pays all tuition fees, and textbook costs, as well as providing a monthly living stipend. Students should be certain, however, that they want this type of program before signing up because there is a service commitment after graduation.
18. Service Academy Scholarships are offered each year to qualified students to attend the U.S. Military Academy, the U.S. Air Force Academy, the U.S. Naval Academy, the U.S. Merchant Marine Academy, or the U.S. Coast Guard Academy. The scholarships are competitive and are based upon a number of factors, including high school grades, SAT or ACT scores, leadership qualities, and athletic ability. Students receive their undergraduate education at one of the service academies. They pay no tuition or fees, but there is a service commitment after graduation.
19. One of the most obvious ways of reducing college costs is to attend a low-cost school, either public or private. There are many colleges and universities with affordable tuition and generous financial assistance. Students should investigate all schools that meet their academic and financial needs.
20. Some schools offer combined degree programs or 3-year programs that allow students to take all of the courses needed for graduation in 3 years, instead of 4, thereby eliminating 1 year's educational expenses.
21. Partial tuition remission for the children of alumni is a common practice. Parents and students should investigate their alma mater's tuition discount policy for graduates.
22. Some colleges and universities offer special discounts if more than one child from the same family is enrolled.
23. Some schools offer a tuition discount to student government leaders or to the editors of college newspapers or yearbooks.

24. Some colleges offer bargain tuition rates to older students.
25. Some colleges and universities convert non-federal school loans into non-federal grants if the student remains in school and graduates.
26. Some schools offer reduced tuition rates to families if the major wage earner is unemployed.
27. Some colleges and universities have special funds set aside for families who do not qualify for federal or state funding.
28. Some private colleges will match the tuition of out-of-state institutions for certain students. Check with your college to determine whether you qualify for this option.
29. Some companies offer tuition assistance to the children of employees. Parents and students should check with the personnel office for information.
30. Students should try to buy used textbooks.

**Resource from the following governmental website:**

[https://studentaid2.ed.gov/getmoney/pay\\_for\\_college/cost\\_35.html](https://studentaid2.ed.gov/getmoney/pay_for_college/cost_35.html)