

WAYS TO LOWER COLLEGE COSTS

College tuition can be very expensive, but when you're budgeting for higher education don't forget to include the many other costs you'll be facing. Here's a rundown of some of the most significant expenses to keep in mind:

- **Tuition:** Costs for public state schools are generally lower than for private ones, even if you go to a public school in another state, in some cases. Two-year colleges usually cost less than four-year ones. Expect to pay a variety of fees, too.
- **Room and board:** Don't overpay for meal plans that you won't use. If you have different meal plan options, consider habits before signing up for the biggest plan. You may not need one that includes breakfast if you're more likely to grab a bagel on the way to class rather than going to the cafeteria for a full meal, for example. Many schools allow you to change your plan selection from semester to semester, so take the opportunity to reflect on how much you used versus how much you paid for.
- **Books and supplies:** Make a list of supplies for the courses you plan to take, like special software or equipment or art materials, in addition to books. Remember there are a lot of options for buying used books on and around campus and online that can drastically cut down the expense, so don't rush out and buy brand new copies the first day, unless you have assigned reading prior to day one. It may also be a good idea to wait in case the instructor has a last-minute book change or will be providing print outs or electronic copies of assigned readings.
- **Transportation:** This can be an easy one to forget, but, whether you're commuting every day or living at school and traveling to and from your home a few times each semester, the costs can add up fast.
- **Personal expenses:** This includes items like mobile phone and device service, entertainment, laundry and any other regular needs.

There are several options for minimizing the amount you pay for school.

- **Apply for financial aid.** Everyone, even those who don't think they will qualify for aid due to a high income, should submit the Free Application for Federal Student Aid, commonly known as the FAFSA (fafsa.ed.gov). The form is used to determine your expected family contribution and your eligibility for aid from colleges and universities, the federal government and even many states. Apply early to make sure you're considered for as many aid opportunities as possible, including merit-based aid. If you are a nontraditional or independent student (i.e., your family will not be assisting you with college costs), you may have a few extra hurdles to get through. If you need help, contact the financial aid office at your college.
- **Explore tuition discounts and payment plans.** Ask the college or university about possible discounts. For example, would the price

be lower if you pay for an entire semester upfront? There may also be payment plans that won't lower the price but will allow you to spread payments out over time and make them easier to manage. For Oklahoma students, be sure to check out Oklahoma's Promise; you may be eligible for a tuition scholarship if you meet certain requirements (www.okhighered.org/okpromise/).

- **Get college credits in high school.** Whether through advanced placement classes or courses taken at a local community college while you're still in high school, it may be possible for you to enter college with a jumpstart on credits, reducing the amount you need to graduate.
- **Start in community college.** Do you dream of graduating from a school you may not be able to afford? Consider spending the first two years at a community college, most of which have relatively low tuition rates and where you may be able to live at home and save on room and board. Then, you can apply to transfer to your dream school for the last two years of college. You'll graduate with a diploma from that school, but you'll only pay the high tuition costs for two years. Be sure to confirm in advance that your dream school will accept the credits for the community college courses.
- **Graduate in three years.** By enrolling in a special accelerated program or taking a heavier course load, you might be able to shave down your time in college, allowing you to save money on tuition, room and board and other costs.
- **Go for cooperative education.** Consider schools that offer paid internships in your field of interest to supplement your classes. The degree may take longer to get, but you'll earn money that can help pay for school and get a great introduction to the working world.
- **Stay close to home.** Room and board is a big expense. You can avoid it completely by living at home for some or all your college years. In your budgeting, remember to factor in the costs of commuting to classes, including the daily transportation costs or the price of a car, if needed, and regular outlays for gas, tolls, maintenance and parking.
- **Explore online options.** Online classes are typically cheaper than those conducted in person, so find out if it's possible to use distance learning for at least some courses.
- **Ask if your employer offers educational assistance.** Many companies offer tuition reimbursement for employees and for their children. Find out what's available from your or your parent's employer.
- **Seek scholarships.** In addition to the high school counseling office or a college financial aid office, other sources for scholarships include your local library and local civic, religious or business groups. As you search, keep in mind a variety of awards are available from states and federal governments, as well as for those enrolled in the military's Reserve Officers' Training Corps (ROTC).