

# Free College Money



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Your College at Any Age!

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# FREE COLLEGE MONEY!

## Get Someone Else to Pay for College at Any Age

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## INTRODUCTION

Getting a college degree can be very important when it comes to a career. Studies have shown that people who have a college degree earn an average of \$20,000 more per year than people who don't have a college degree. Can you afford to just throw away \$20,000? If not, getting a college degree is crucial to your success.


People who hold college degrees also have more job options and have an easier time finding jobs that offer good health care benefits, paid vacations, and other perks.

Having a college degree doesn't just make you qualified to work at a particular job; it also shows the person hiring you that you have the traits essential to success like determination, commitment, and the ability to learn and grow in an environment.

You know that having a college degree is the key to success, but what do you do when you can't afford to go to school?

Maybe you are just starting out and don't have a lot of money saved for tuition, or maybe you had a good job but got laid off and now need to get a degree in order to find work in another field, or maybe you are wanting to return to the workforce after taking time off to have a family and now need a degree in order to get a job.

There are ways that you get other people to pay for your college education if you are savvy and if you know where to look.




There are lots of different methods that you can use to pay for college like scholarships, grants, loans, re-training programs, and more. If you want to go to college but find that you can't by yourself afford to pay for the costs of an education, don't lose hope.

*You can go to college no matter what your financial situation is!*

## WHAT COLLEGE REALLY COSTS

Sometimes it's hard to get a realistic picture of how much you can really expect to pay for a college education. Every school sets their own tuitions and fees. In considering college costs, there are many variable factors like tuition, living costs, college fees, the cost of books, and so on. Each college has some fees that are mandatory like parking or student activities fees, and other fees that are only charged to students in particular courses like lab fees or special equipment fees.

You have two options when it comes to choosing colleges; four-year universities and two-year community colleges, also known in some parts of the country as junior colleges. Community colleges in the past had a bad reputation because they are not accredited to award Bachelor's degrees and are usually more trade oriented. But over the past two decades community colleges have added many more course offerings in the general education and liberal arts categories. Because of this, community college has become an affordable alternative to a four-year university for students to take care of their general education requirements.



Community colleges offer a smaller number of classes than four-year universities. That is because the emphasis for community colleges is on courses for freshman and sophomore year students. Most community colleges have course offerings and programs that are designed to prepare students to transfer into a four-year school.

Many students now go to a two-year college and complete as many of their basic required classes as they can and then they transfer into a four-year university, usually at the end of two years. Community college tuition and fees are usually much less expensive than a four-year school and students usually live off campus. Both of these factors save students money while attending a community college. Attending community college can be a smart way to make college more affordable.

## **The Costs of Two-year Colleges**

Every two-year college is different, but nationally, the cost of tuition and fees for a full-time academic year at a two-year college range from \$2000 to \$5000, which is less than half of the cost of tuition and fees at a four-year university. Some states, to encourage attendance at community colleges, offer greatly reduced tuition to students who live within a community college's district. The tuition savings for students who attend a community college within their district can be huge.

Community colleges don't offer the same kind of amenities that a four-year university might offer. The vast majority of community colleges do not have dorms, so students have to commute to school. However, many community colleges still have first rate athletic facilities, libraries, computer labs, and other facilities for students.



## **The Cost of Four-year Universities**

Four-year schools are traditional colleges and universities that offer bachelor's degrees. They are also called "degree granting institutions." Tuition at these schools is much higher than at community colleges. Even if you start with a two-year school, you will have to eventually transfer to a four-year school in order to earn a bachelor's degree.


Four-year schools offer on campus dorms for students to live in. They also offer advanced courses that community colleges cannot. Facilities at four-year schools are often much more sophisticated and higher quality than community colleges. Many four-year schools also have graduate and post-graduate course offerings, which advance the quality of academic departments at those schools.

Four-year colleges and universities can be divided into public and private schools. Public schools are state universities and range from chains of smaller colleges that make up a state's university system to huge state schools with up to 50,000 students.

Public schools receive funding from the state government, which usually offers lower in-state tuition to state residents. Public schools, because of the public subsidies and partly because of their size, are cheaper than private schools. Tuition and fees at public four-year schools vary by state and school but range from \$5,000 to \$15,000 per year.

Private schools are independent schools with no affiliation with a state. They range from religious colleges to small-town liberal arts colleges to prestigious Ivy League schools. Private four-year colleges often have very strong academic requirements. They are hard to get into and hard to stay in. If you can get in to





one, though, you will get a very high quality education because the academic standards are so high.


Private four-year colleges are much smaller, from 1,000 to 20,000 students, than larger state universities. The smaller size means smaller classes and better contact with professors. You end up paying for the higher quality, though. Tuition and fees at private four-year colleges will cost \$15,000 to \$30,000 a year.

## TUITION

Tuition costs are broken down by college credit so each class might have a different cost depending on how many credits the class counts for. For example, a 4-credit upper level class will cost double what a 2-credit or 1-credit low level remedial English class will cost. Graduate level courses are even more expensive.

In many cases, colleges provide tuition cost estimates for interested students. Those estimates are almost always assuming that the student is a full time student taking at least 12 credits (three or four courses). If you are not planning on attending school full time you can find out the per credit charge and use that number to get a good estimate of what your tuition cost will be.

Over the past ten years, the cost of tuition has risen about 6% each year, and some years even more. Therefore, if you are looking at the estimated cost of a college, you can plan on the cost rising another 6% before you will enroll and then each year as you go through college. In 2007 the estimated total fees for public colleges and universities was between \$13,000 and \$15,000 per academic year. The cost for private colleges and universities was estimated to be between \$30,000 and \$40,000.



Because tuition costs increase regularly, experts predict that the cost for one year of college by the year 2020 could top \$70,000. That seems like a lot of money, but data has shown that the average starting salary offered to a college graduate also rises in keeping with the cost of an education so in the long run having a college degree is worth all the cost. Think of college costs as an investment in your future earnings.

## ROOM AND BOARD, MEAL PLANS, AND OTHER FEES

Tuition is costly enough but that is only the beginning of college costs. The other fees charged by colleges can pack a real financial wallop, especially the room and board fees and meal plan fees.

### **Living Arrangements – Off-Campus or On-Campus?**

You have to live somewhere. Four-year colleges and universities have dorm rooms and other apartments available for students to live in during the academic year. These are not free. Actually, they can be quite expensive. Living in a dorm can add thousands of dollars to your yearly college costs.

Some colleges require students to live on campus for a period of time, usually a year. Check to see if the college you are interested in has this requirement or not. If not, you can save a lot of money by living off campus or living with your parents. Renting an apartment will be cheaper and more comfortable than living in a dorm and you will be able to pay monthly rather than having to pay for a whole semester's room and board up front.

The biggest advantage to living on-campus is, of course, being on campus. That makes getting to class and getting back "home" easier. You are also close to the