

No. 1 – How do you pay for it?

By **HEATHER RICKER-GILBERT**

College is expensive! The cost of higher education is expected to continue to outpace inflation, making college, for most people, a significant investment.

What can you do to address the burgeoning cost of a college education for your children – or for you?

**First, understand the difference between need-based financial aid and merit aid.
Second, be aggressive about finding scholarships.
And finally, look for ways you can save up money and earn college credits as you – or your child – look ahead to a college degree.**

You will need to complete the **Free Application for Federal Student Aid (FAFSA)** to determine whether you are eligible for need-based financial aid.

A federal methodology will determine your **Expected Family Contribution (EFC)**, which is the amount the government determines you and your family can afford to pay toward the cost of attending college.

If you qualify for financial aid, this would be awarded to you by the colleges to which you are accepted.

The award or “package” comes in the form of gift aid, which is grants and scholarships, loans which have to be paid back with interest, and work study, which is tax-free money paid directly to the student for on-campus work.

To get an estimate of what your EFC might be, go online at **www.finaid.org/calculators/finaidestimate**.

In addition, some colleges will require you to complete another financial aid form called the **CSS Profile**, at **http://profileonline.collegeboard.com**.

Merit aid is based on need, but on academic ability, athletic skill and or special interests or talents.

It comes in the form of scholarships or grants and is often awarded by colleges as an incentive to enroll.

Ithaca College, for example, offers 60 \$7,000 “Leadership Scholarships” to prospective students who have been active in school or community leadership roles such as serving as the student council president or achieving Eagle Scout.

Trinity College offers a reduced-tuition program for qualified students over the age of 22.

Often college scholarships are connected to academic majors and are not just awarded to incoming students, but also to sophomores, juniors and seniors.

Aside from merit aid awarded by colleges, there are other types of scholarships you can pursue.

Many online sites, such as **www.petersons.com/ss/code/prompt.asp** or **www.scholarshipmonkey.com/mortarboard.html** will lead you to national scholarships.

There is a scholarship for every interest and ability. Some scholarships are even based on gender and age. For example, Talbot’s clothing store offers scholarships ranging from \$1,000 to \$10,000 to women who have been out of high school for at least 10 years.

Often community organizations and businesses such as local banks, grocery stores and civic organizations award scholarships to graduating high school seniors.

See if your employer or your parent’s company has a scholarship program. Check out organizations with which family members may be affiliated, such as labor unions, the Elks, the Knights of Columbus, the DAR or the AAUW.

The Hartford Foundation for Public Giving has a College Scholarship Directory that lists community scholarships in Greater Hartford. To find out about these scholarships go to **www.hfpg.org/scholarships**.

OK, now you have filled out the FAFSA and you are busy writing essays to apply for scholarships and you hope you’ll get some merit aid from the colleges where you applied.

What else can you do to pay for college?

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HOW TO PAY FOR A COLLEGE EDUCATION

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1. Save up your money. For high school students, starting a “college account” makes sense. They can put money earned from a summer or after-school job into this account to pay for future living or entertainment expenses at college. Money they receive as gifts can also go into this account. (However this money will have to be claimed on the FAFSA.)

2. If you are working full time, find out if your employer offers a tuition-assistance plan. Under such plans eligible employees are reimbursed for part of their tuition costs if they earn acceptable grades.

3. Earn college credits while still in high school. Students taking Advanced Placement (AP) courses or cooperative education courses while in high school may realize savings in college tuition because they have already completed college-level coursework. Not all, but many

colleges will accept these credits. There is also the opportunity for high school juniors and seniors to participate in the “partnership program” at their local community college. This allows motivated high school students to enroll in on-campus college courses tuition-free.

4. Earn your general education credits at a community college or, better yet, earn an associate's degree and then move on to a four-year institution for your baccalaureate degree.

Annual tuition and fees at Connecticut community colleges total approximately \$2,828 – compared to annual tuition and fees at the University of Connecticut of \$8,832.

Students at community colleges save, not only on tuition, but on room and board because community colleges, by design, are commuter schools.

In addition, students who are

home from other colleges on summer break can take a course or two at a local community college for transfer credit and save up to a whole semester or two of coursework at the more expensive institution.

5. Be aware that the New England Board of Education sponsors a regional agreement among all 78 public institutions of higher education in New England.

It states that if the college or university in a student's home state does not have the particular academic program that the student wants to pursue, he or she can attend an institution in a nearby state at a cost close to in-state tuition.

For example, if a student wants to major in Outdoor Education, a major not offered by public institutions in Connecticut, she or he could take it at Johnson State College in Vermont.

Or a Connecticut student

interested in aviation science can find the curriculum offered at Bridgewater State College in Massachusetts.

The average annual savings for Connecticut residents in this program is \$7,260.

6. Take some online courses. You'll still have to pay tuition, but you can save on gasoline, child care and time away from work.

7. Find out if the college you want to attend has a semester-long payment plan or has a fixed or guaranteed tuition where you “lock in” to the freshman-year rate.

8. Make the most of your interest in service.

AmeriCorps gives its volunteers an annual amount of \$4,725 toward tuition or to pay off student loans.

By participating in ROTC (Reserve Officers Training Corps) during high school or college, a student receives a scholarship that covers tuition and books, plus a monthly living allowance.

9. Look for “budget ivies,” such as the University of Arizona, or Miami University of Ohio. These are small public colleges that offer a liberal arts education at a lower cost than private liberal arts colleges, even for students from out of state. Examples: St. Mary's College (a competitive public “honors” college) in St. Mary's City, Md.; Mary Washington College in Fredericksburg, Va.; the University of Maine at Farmington; William and Mary in Williamsburg, Va.; and Eastern Connecticut State University in Willimantic.

As a college admissions consultant, I am well aware that financing a college education is of great concern to many families. I hope that some of these suggestions will help defray your overall costs as you make this important investment in your own or your child's future.

Heather Ricker-Gilbert, PhD., a faculty member at Manchester Community College, is an independent college admissions counselor. She welcomes questions or comments at collegegateways@comcast.net or www.collegegateways.com.

Water in India

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approached by the university, he knew right away that his team of research analysts and engineers in Delhi could provide significant support for the solar well project. Evalueserve is a global research and analytics firm.

Under Cooley's guidance, the company has provided invaluable logistical support, Pines said.

In addition to the daunting tasks of designing the solar-powered well and coordinating the installation, Pines and the CETA students spent years raising money for the project.

The cost of the installation itself – including the purchase of photovoltaic cells, a pump and storage tanks, plus drilling – was about \$19,000. The trip to India for Pines and the five students cost about \$2,000

each, Pines said.

The project has received generous support from several sources, including Pratt & Whitney; the university's Women's Education and Leadership Fund and Student Government Association; Pathways World School in Gurgaon, India; and Chandra – as well as Cooley and Glucksberg.

Eventually, organizers would like to endow the project so future engineering students will have opportunities to help residents of developing communities around the world, Pines said.

During last month's trip to Abheypur, the CETA team got input from residents about the village's other needs – including the construction of the water pipeline and a roof rainwater harvesting system – thus laying the groundwork for a new group of students to begin working on a follow-up project.

participate in the Saturday program (also all women) and the graduate programs (co-ed.)

The school is now in the process of putting all its graduate programs online.

The Saturday program was designed for busy women, especially those working outside the home – while being mothers, daughters, caregivers, spouses.

Graduates are able to find new or better employment opportunities as they develop self-confidence.

BAY PATH

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grams.

At the same time, Bay Path Online was established, a virtual classroom offering the One-Day-A-Week Saturday College and graduate programs completely online.

In all, there are 1,600 students enrolled at Bay Path. At the undergraduate level (all women) there are 500 students. The others par-