

Paying for College: Survival Tactics

By Dr. Heather Ricker-Gilbert

This past year private institutions of higher education raised their tuition an average six percent and tuition at public institutions went up an average 14%. Combining room, board and tuition, Dartmouth charges \$39,465; University of Hartford, \$32,894; Trinity, \$38,440 and next fall the in-state tuition with room and board at the University of Connecticut will be \$15,760 up from \$14,638, this year.

With the high cost of a college education in mind, perhaps you have saved money in a tax-exempt 529 plan. Perhaps you've gone on line to try and predict your expected family contribution toward the cost of attending college, once you file the FAFSA form. Maybe you've investigated Stafford and PLUS loans, started to explore scholarships, and tried to determine which schools give substantial merit-aid in addition to need-based aid. Perhaps you are considering a second job!

What else can you do to face the burgeoning cost of educating your children? As a college educator and someone who works in college admissions advising let me offer you the following suggestions:

1. Honors Programs at Public Universities

For the high achieving student with good SAT or ACT test scores, most public universities in recent years have established and funded "honors programs" to attract outstanding students from in-state and elsewhere. In such programs, students take smaller classes, are offered research opportunities, and attend special activities and events. Often they get designated housing. According the Dr. Lynne Goodstein, UCONN's associate vice provost and director of the honors program, the University of

Connecticut provides approximately 90% of its honors' students the advantage of significant merit-aid. While requirements for honors programs vary from institution to institution, at UCONN those who qualify for the honors program are in the top 5th percent of their graduating class with SAT scores of at least 1350, or 2000 with the new SAT. The "Commonwealth College" is the selective honors program at the University of Massachusetts involving about 2500 academically talented students who, like all UMASS students, have the advantage of the Five College Consortium where UMASS students can take courses at Amherst, Hampshire College, Mount Holyoke and Smith. According to Marjorie Southworth, assistant director of admissions at UMASS the honors program provides a real learning living community for students many of whom get funding for research projects and all of whom work on a community service project.

Motivated young people who want to go further a field might want to apply to the well established honors program in the College of Arts and Sciences at the University of Michigan, or consider Penn State's Schreyer Honors College with its \$30 million endowment from a former CEO of Merrill Lynch. There is also the well-funded honors college at the University of Arkansas which recently received a gift of \$100 million from Wal-Mart .

2. Regional Student Program

The New England Board of Education sponsors a regional agreement between all 78 public institutions of higher education in New England. The agreement states that if the college or university in a student's home state does not have the particular academic program or course of study he wants to pursue, he may go to an institution in a neighboring state that offers the

program he wants at approximately 150% of the in-state tuition. For example, if a student in Connecticut wants to major in Outdoor Education, a major not offered by public institutions in Connecticut, she could take it at Johnson State College near Stowe, Vermont, and get a tuition break under the Northeastern Regional Student Program. If she wants to be a hospitality management major, she can go to the University of New Hampshire, or if she wants to major in dance, to the University of Massachusetts. If a student is interested in aviation science, it is offered at Bridgewater State College in Massachusetts. If there is a desire to major in interior design, a program not offered in the College of Fine Arts at the University of Connecticut, a state resident could elect to go to the Massachusetts College of Art in Boston under this agreement. According to Sondra Lage, Director of The Regional Student Program, the average yearly savings for Connecticut students enrolled in this regional exchange is \$6,475.

3. Community Colleges

In a March 16, 2004, article the *Washington Post* states: “ Whether shut out of universities in a competitive admissions climate or turned off by their soaring costs and oversized classes, unprecedented numbers of ambitious, high-achieving students are shrugging off the ‘13th grade’ stigma and going to community colleges.” Per semester, the tuition at your local community college in Connecticut is currently \$1,203.

For the 18 year old student who wants to explore criminal justice, psychology, early childhood education or electronic music, a community college makes sense. For the young person unsure of what he or she wants to study, it is a great place to take introductory and general education courses to determine what an academic environment can offer, at a fraction

of the cost, before moving on to a more expensive institution. Most community college courses transfer and students save not only on tuition, but room and board since community colleges, by design, are commuter schools.

At many Connecticut community colleges there are articulation agreements with four year colleges which provide an easy move from one institution to another. For example, there are “Pathways” programs in Engineering Sciences where aspiring engineers can complete their first two years at a Connecticut community college and then move on to an articulated program at such four year schools as the University of Connecticut, University of New Haven, Fairfield University, the University of Hartford or Central Connecticut State University. Manchester, Three Rivers, Tunxis, Capital, and Quinebaug Valley Community Colleges have a guaranteed admissions program with the College of Arts and Sciences at UCONN where if a student enrolls in Liberal Arts and Sciences as a freshman at one of these community colleges and graduates with a 3.0 GPA, the student is guaranteed a spot on the Storrs campus for his or her junior year. A recent article in the *Boston Globe* stated”...In the last decade, Massachusetts and other states have cleared much of the bureaucratic brush that had inhibited the wholesale transfer of community college credits to four-year institutions, both public and private” (February 13, 05). For many students, Connecticut community colleges with their small classes, low tuition and easily transferable credits offer a great place to embark on an academic career.

4. “Budget Ivies” and Smaller Public Colleges

The Fiske Guide to Getting Into the Right College lists a number of large public universities with fine reputations as “public or budget ivies.”

According to Fiske, the out-of-state cost for these schools is approximately two thirds of the tuition at many private colleges. His list includes such schools as Miami University of Ohio, The University of Arizona, The University of Wisconsin, and the University of Iowa, the least expensive university in the Big Ten Conference.

In addition there are some very good smaller public institutions which offer a liberal arts education, at a more reasonable cost than private liberal arts colleges, even for students from out-of-state. In Connecticut, Eastern Connecticut State University which has always had an excellent teacher training program, now markets itself as a Liberal Arts College. Eastern offers small classes, nice dormitories and a brand new Library. The total cost for Eastern is approximately \$12,812 per year.

Out of state, there is St. Mary's College, a competitive public "honors" college of 1850 students in St. Mary's City, Maryland, and the New College of Florida in Sarasota, Florida with 632 students. Other public institutions I would also recommend are: The University of Maine at Farmington which has 2000 students; Mary Washington College in Fredericksburg, Virginia, with an enrollment of 4,500; William and Mary in Williamsburg, Virginia with 5,585 undergraduates; and the College of New Jersey, in Ewing N.J., with 6850 students.

3. Canadian Universities

Canadian colleges and universities continue to be a bargain for Connecticut students. Many young New Englanders who think they want to go to school in an urban environment, visualize Boston. There is quite a choice between Boston College, Boston University, Brandeis, Suffolk University, MIT, Tufts, Simons, Harvard and Northeastern, but they are all expensive choices.

If these same students were to visualize themselves in a city further north they'd find McGill in Montreal, or the University of Toronto in Toronto, both institutions with fine international reputations. The Canadian government funds its institutions of higher education quite well, and even though tuition for an American student will be several times higher than what a Canadian pays, it is still cheaper than many colleges and universities in the United States. For example, a young woman from northeastern Connecticut who goes to Concordia College, a large liberal arts college in Montreal, pays a yearly tuition of approximately \$7000.US. College in Canada is worth thinking about!

6. Advanced Placement

Those students taking Advanced Placement (AP) courses while in high school may realize savings in college tuition because they have already completed college-level course work in particular subject areas. If a student scores well on the nationally administered AP exam, she or he will be awarded college credit accepted by many colleges. A student, I know, at George Washington University had so many AP credits from her comprehensive Connecticut high school that she was academically classified as a junior at the end of her freshman year. Obviously, though acceleration, she saved one whole year of tuition.

In addition to AP courses, there are college level courses offered at many area high schools where college approved courses are taught on-site in the high school. Students receive college credit once they complete these cooperative courses. There is also the opportunity for high school juniors and seniors to participate in the "partnership program" at their local community college. This program allows motivated high school students to

enroll in courses at the community college, tuition-free. Students can save money if they take advantage of the opportunities to earn college credits before actually going to college.

As the price of a college education continues to rise I hope that consideration of some of these suggestions may help defray some of your overall costs as you make this important investment in your child's educational development and future.

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