

# 10-Tips to Reduce College Costs

for link and support information, link to: [www.SayStudent.com/reduce-college-costs.html](http://www.SayStudent.com/reduce-college-costs.html)

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## Search all available scholarships

There are thousands of scholarships that go unawarded because students fail to do a thorough research. Many of these scholarships only offer minimal sums (\$300-\$700 awards), but they do add up to help reduce college expense.

Some scholarships to consider:

- academic scholarships
- athletic (check all sports)
- special talents in music, art, speech
- affiliation with a group (ancestors of the Mayflower)
- community trusts

start your scholarship search for next year: [www.SayStudent.com](http://www.SayStudent.com)

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## Start your 1st and 2nd year at a less expensive school

Look into community college programs for many of the "basic courses" that you have to take. After the 2nd year, transfer those credits to another school of your choice to pursue your "specialized courses" for your undergraduate degree.

Community colleges are less expensive than regular 4-year schools. Make sure the credits earned at community colleges can be transferred to your school of choice:

search for community colleges: [www.SayEducate.com](http://www.SayEducate.com)

Another option to consider are online schools. You can pace yourself respectively and work part-time. Again, make sure credits earned can be transferred.

search for online programs: [www.SayLearning.com](http://www.SayLearning.com)

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## Check your school for tuition reduction plans

Some schools offer tuition discounts for some of the following students. See if you may qualify:

- children of alumni
  - students who have other family members attending
  - students who have family members employed by the school
  - older students who attend
  - students who are student government leaders
  - students who work in the editorial or yearbook departments
  - students who recruit another student to the school
  - other: check your school's financial aid office: [www.SayStudent.com](http://www.SayStudent.com)
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## Look into housing reduction plans

Some schools and private housing units will waive or reduce housing costs if you become a residential manager of the dorm or housing unit. You will be required to work a set number of hours each week.

Another option is to live at home and commute to school. You can save around \$6,000 per year in room and board:

view this college cost analysis sheet: [www.SayStudent.com](http://www.SayStudent.com)

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## Check your school's employment office

Many schools have on-campus employment positions that are not part of the work-study program. Some of these positions offer tuition discounts and a wage for your service:

check your school's employment office: [www.SayStudent.com](http://www.SayStudent.com)

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## **Take as many credits as possible to speed up your graduation requirements**

Most schools charge one price regardless of the number of credits you take. Take advantage of single pricing and load up as many credits possible to speed up your requirements for graduation.

Another way to reduce college costs is to take advantage of proficiency examination programs. Ask your school about the Advanced Placement Program (APP), the College-Level Examination Program (CLEP), and the Provenience Examination Program (PEP). If you score high enough on the examination under a specified program, you can receive college credit.

Some colleges give credit for life experiences. Students should check with the college for further information: [www.SayStudent.com](http://www.SayStudent.com)

Check with the Distance Education and Training Council for Information

Some schools offer accelerated degree programs where students can earn their degree in quick time, thus saving on future educational expenses.



## **Don't forget the service academies**

Some students sign up for ROTC or enroll into the service academies to help pay for school.

The Reserve Officers Training Corps (ROTC) Scholarship Program pays all tuition fees, and textbook costs, as well as providing a monthly living stipend. But students should be aware that there is a service commitment following your graduation.

Other military services have tuition reimbursement plans in exchange for your service commitment.

View our aid page for military service: [www.SayStudent.com](http://www.SayStudent.com)

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## **Look at in-state schools and private matching programs**

Most public state schools offer reduced tuition for in-state residents. You should seriously consider an in-state program as part of your education to help keep costs down.

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:

check your school's admissions office: [www.SayStudent.com](http://www.SayStudent.com)

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## **Check your college for other aid options**

Some schools offer reduced tuition rates to families if the major wage earner is unemployed.

Some colleges and universities have special funds set aside for families who do not qualify for federal or state funding: [www.SayStudent.com](http://www.SayStudent.com)

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## **Manage your funds**

Manage your money smartly. Buy used textbooks, keep your outside play at a minimum, walk to school whenever possible, don't go on spending binges, etc.

see our topic on managing student funds: [www.SayStudent.com](http://www.SayStudent.com)

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