



Do Your Homework before Heading to College

We all know how expensive college is. Are there ways to reduce the cost of a college education?

There are many choices that impact college costs and when you do your research and communicate as a family, you will make wise and informed decisions. Explore the options that are available to you that can lead to significant savings in college costs.

Here are some ideas:

1. Attend a community college for two years.
2. Choose an in-state school instead of an out-of-state school.
3. Live at home during college. A large amount of money can be saved on room and board when you live at home during the college years.
4. Get involved in the AmeriCorps program. A student can earn education awards in exchange for national service. There are also some loan forgiveness programs in fields such as teaching, medical service and some police and firefighting fields.
5. Explore the many military options that are available.
6. Become a Resident Assistant to pay the cost of room and board for each academic year that you're hired into that position. If you want to live on campus, you can become involved with leadership activities on campus, be a model citizen in the resident hall and obtain financial reward at the same time.
7. Evaluate the cost of living on campus versus living off campus.
8. Decide whether you will go to school full time or part time.

Explore all options with your family and work together to create an enjoyable experience.