

## Creative Tips for College without Excessive Debt

Dear Sophomores and Juniors and their Parents,

The other day an acquaintance of mine initiated a Facebook thread to solicit friends' opinions about the college experience and how much debt they would be comfortable incurring, or having their child incur, for the sake of an undergraduate degree. My acquaintance valued her own experience at a small liberal arts college but was concerned that her family would be unable to afford her family's expected financial contribution and didn't want her son to graduate under a great burden of debt. A number of individuals responded to the thread, many advising that her son begin his schooling at a community college or get credit for AP courses in order to get out of college sooner and with less debt. These and other pieces of advice are common, and many of us have heard them before. For that reason, I wanted to offer some less-promoted alternatives for your consideration.

- ❖ Aim high, if you can. Many schools with very high academic reputations are committed to graduating students without debt. At Stanford, for example, all students whose families earn less than \$125,000 receive free tuition, and students whose families earn less than \$65,000 also receive free room and board.
- ❖ Go to a smaller or lesser-known state school. Did you know that Eastern Oregon University has a total undergraduate enrollment of less than 3,000 students, giving it more of the feel of a small liberal arts college? Did you know that Southern Oregon University, which is located in Ashland, has a great theater program and is getting a new theater building?
- ❖ Get in-state tuition at an out-of-state school. Some schools throughout the West and Pacific Northwest offer in-state tuition for Oregon or Washington students in specific majors. Others offer in-state tuition to Oregon or Washington students regardless of major. Boise State gives in-state tuition to Oregon residents and has lower tuition than any Oregon state school. Eastern Oregon gives in-state tuition to all Washington residents.
- ❖ Enroll in the honors program. If your student does opt for a state university, consider applying to the honors program. Students at Trinity Schools have often commented that they are more prepared than their peers, and lower-level classes at a state school can often be boring for them. Honors programs are more challenging, and honors students tend to be more engaged in the learning process and can provide a sense of community, particularly if you find yourself at a larger state school. Honors programs also offer special scholarships that are in addition to the school's general need-based and merit-based financial aid packages.
- ❖ Go to a low-tuition or tuition-free school. Most military academies are tuition-free, though students must be prepared to serve in that branch of service for a time after

graduation. Berea College in Kentucky is an academic liberal arts college that is tuition-free for all students (and you can major in Appalachian Studies!), and many schools in Germany have tuition-free or low-tuition programs, including English-language programs. Moody Bible Institute in Chicago costs about \$14,000 per year including all tuition, books, fees, room, and board. And if you're academically motivated and interested in living and working on a cattle ranch, check out Deep Springs College in California.

- ❖ Don't look at the price tag when you apply. – If you are excited about a school because it is a good fit for you, it is likely that the school will realize you are a good fit and will be willing to work with you to give you the best financial aid package available. So, don't let a school's sticker price discourage you from applying.

Those are just a few thoughts for looking at schools and thinking about the college search process. As always, please let me know if you have any questions. I am always happy to talk with students and/or parents about the process.

Yours,

Mrs. Dr. Longshore