

# 10 Ways to Afford the College You Love

As you search for your perfect college, keep in mind that sticker price is not where you should begin. After all, the least expensive education today may wind up costing you in future opportunities.

Here are some tips to help pay for the cost of education at the school of your choice.

A college education is an investment in a loved one's future. The right college program—not just the right price—is what will make a difference in the long run. Start by finding colleges that are the right match, refine that list, and then research the bottom line—what it will *actually* cost.

Did you know that a private college may cost less than you think? Many families end their research at the published list price, and never factor in the “true cost” of a college. For example, nationwide, students are over 70% more likely to graduate from a private, not-for-profit college or university compared to a state or public university - which translates to significant savings for your family. Don't let the list price of tuition scare you away from considering a private college education.



## 1. Start Saving Today

Saving money is hard! It often requires discipline and perseverance, and can seem like a drop in the bucket when looking towards college. But those drops can add up – quickly! One of the best ways is to setup an automatic savings plan with your bank or credit union, “set it and forget it.” Receive a bonus at work, or some money for your birthday? Add some or all of it to your savings. Future you will thank you!



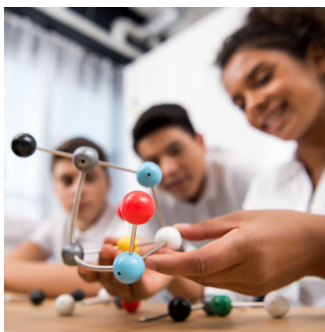
## 2. Don't Be Discouraged By Price

Often college costs are like pricing on a car. Some people will pay the “sticker” price, but smart families prepare and do their research. Typically, academic scholarships and other financial aid is readily available to assist students if they qualify. For example, at a highly regarded, mid-sized private college on the east coast, around 85% of students receive more than \$50 million in financial aid from the college, the state, and the federal government.



## 3. Aspire To Be A Collegiate Athlete

Participate in your school's athletics programs to help your chance of receiving a sports scholarship. Smaller colleges and universities offer athletic scholarships – and often seek out to recruit student athletes in all types of sports. From skiing to beach volleyball, softball and baseball to rodeo – research what schools offer scholarships for the sports you enjoy.



## 4. Take AP And Honors Classes

Think of this as getting a jump start on your college education early. Doing well in honors classes can make you stand out when it comes time to apply (especially to universities in your state). Doing well in AP classes may earn you college credits, and in some cases, you can even take your AP classes on a college campus.



## 5. Complete Your SAGE Scholars Student Profile

Taking some time to complete your student profile demonstrates to colleges that you're a proactive and engaged student! Completing your student profile, uploading a transcript, recommendation letter or portfolio pieces may even get you offers of admission before you even apply!



## 6. Consider Dual-Enrollment Courses

Taking dual-enrollment courses while in high school and then transferring your earned credits to college can help your college career and save you money! In addition to having the ability to graduate earlier (thus saving you money on tuition, room, and board), you'll have more flexibility to student-abroad or pursue double majors.



## 7. Use Net Price Calculators

Most colleges provide a Net Price Calculator on their website. Pick some colleges that interest you and use those tools. They can give you a good idea of what you'll actually end up paying and how much financial aid you'll receive.



## 8. Reach Out To Colleges

Many colleges now offer virtual tours and information sessions online, making it even easier to learn about life on campus. Don't be afraid to talk to financial aid or admissions while still in high school! They can help to give you all of your options and provide important guidance about deadlines, forms and other options.



## 9. File Your FAFSA On Time

Families that don't file the Free Application for Federal Student Aid (FAFSA) often miss out on significant financial aid. File your FAFSA shortly after October 1<sup>st</sup> of your senior year in high school. This will allow each college that you list to provide you with the maximum amount of financial aid for you and your family.



## 10. Submit Tuition Rewards Points

Submit your Tuition Rewards when you apply to college to guarantee a scholarship! Tuition Rewards are like an "insurance policy" that guarantees a college or university will give you a scholarship or discount off tuition.\* Many colleges provide additional financial aid for students who submit their Tuition Rewards.