



WAEPA CHECKLIST

Worldwide Assurance for Employees of Public Agencies, Inc.

waepa.org

12 Ways to Cut College Costs

A college education is a big investment of time, money, and effort. The hardest part, however, is figuring out how to pay for it. Whether a student wants to go full-time, part-time, days or nights, there are a variety of ways to cut the costs of their education. We thought we'd help by putting together our "12 Ways to Cut College Costs" Checklist. We hope you'll find it helpful.

1. Start Off at Community College.

Many students choose to attend a community college (where fees are substantially lower) for one or two years, and then transfer to a four-year school.

2. Take the Maximum Number of Credits. Most schools charge one price for a specific number of credits taken in a semester, so students should try to take the maximum number of credits allowed.

3. Become a Resident Advisor. Many schools offer financial assistance in exchange for work in resident halls.

4. Get Early College Credit. Many students take Advanced Placement Program (AP), College-Level Examination Program (CLEP), and Provenience Examination Program (PEP) courses and then pass an exam to receive college credit.

5. Take Summer College Courses. Study at a less expensive school during

the summer and the credits could transfer to your full-time school.

6. Work While Studying. College placement offices can help students find employment on campus during the school year.

7. Graduate Early. Some schools offer 3-year programs that allow students to take all of the courses needed for graduation in 3 years (instead of 4) thereby eliminating an entire year's college expenses.

8. Merit-Based (Academic) Scholarships. Most colleges and universities offer merit or non-need-based scholarships to academically talented students.

9. Talent-Based Scholarships. Many schools offer special grants or scholarships to students with particular talents in music, journalism, and drama.

10. Athletic-Based Scholarships. Many schools offer scholarships to athletically talented students – make sure to weigh the benefits of an athletic scholarship against the demands of this type of award, however, as the level of commitment expected of these students is high.

11. Join ROTC. The Reserve Officers Training Corps (ROTC) Scholarship



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Program pays all tuition fees, and textbook costs, as well as providing a monthly living stipend.

12. Military Academies. Students pay no tuition or fees, but there is a service commitment after graduation. Qualified students can attend the U.S. Military Academy, the U.S. Air Force Academy, the U.S. Naval Academy, the U.S. Merchant Marine Academy, or the U.S. Coast Guard Academy.