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TIPS

For REDUCING the COST of HIGHER EDUCATION

1

APPLY FOR FEDERAL STUDENT AID: Federal Student Aid offers more than \$150 billion to aspiring college and career and graduate school students through federal grants, loans and work-study funds. To see if you qualify, visit fafsa.ed.gov.

2

EXPLORE CAREER PATHS: Explore possible careers and the courses and degrees they require. Changing your mind after you're in college could result in taking extra courses and spending more money. Check out the Occupational Outlook Handbook at www.bls.gov/ooh.

3

TRANSFER COURSES ARE LIKE MONEY IN THE BANK: If you are attending a public, two-year community college in Alabama, take advantage of the STARS transfer guide at stars.troy.edu/stars. Also, find out if credits taken at any institution will transfer to TROY by visiting troy.edu/freein48.

4

REDUCE PERSONAL EXPENDITURES: Could you live at home to save money on rent and food? Or, if you live near campus, could you ride a bike or mass transit to school? Maybe living on campus and using a meal plan is best. Take the time to do the math.

5

COUNT YOUR CREDIT HOURS: You can reduce the cost of your college experience by enrolling in a degree program that requires fewer credit hours. While some degrees require 120 hours to receive your degree, some require more. The fewer hours needed to earn your degree, the less you'll have to pay.

6

EARN CREDIT BY EXAMINATION OR EXPERIENCE: Ask an expert at your college or university's office of admissions if CLEP, Advanced Placement, IB, AICE, DANTES or other programs are available to help you reduce the number of courses you must take. Also ask about experiential credit for learning acquired through military, industrial or regionally accredited technical schools.

7

LOOK INTO A TUITION PAYMENT PLAN: A tuition payment plan is made up of short-term installments that allow you to split your tuition costs into monthly payments. Check with the colleges you're interested in—some may have interest-free payment plans while others may have finance charges or fees.

8

RESEARCH SCHOLARSHIPS: A scholarship can depend on something as simple as where you were born. Sometimes, you may have to maintain certain grades or major in a certain field of study. No matter the requirements, it's a good idea to keep an updated copy of what scholarships your college offers.

9

SHOP SMART: Take advantage of student discounts. Local stores, restaurants and movie theatres may offer special deals. While there may not be a student discount at your college's bookstore, many places offer book rental services. Just rent the book for the semester, and bring it back after your final. That can save you \$\$\$\$.



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