

COLLEGE PLANNING TIPS

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Academic Strategies to Cut College Costs

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As college expenses continue to climb, many families fear that the cost of four years of college is spiraling out of their reach. To make matters worse, few parents realize that the majority of college students today take *more* than four years to get their degree. A National Center for Education Statistics study tracked the academic progress of students who began at a four year institution in 1995 intending to earn a degree. The study found that a mere 37% did so within four years and only 63% did so within six years. These figures include students who transferred from the first college and then graduated from a different institution (1).

Does this mean parents should abandon all hopes of retirement and resign themselves to being harnessed to the plough until they drop? Certainly not! Read on for concrete ways your teenager can increase his odds of earning a degree on time.

Take rigorous courses in high school and work hard.

The good news from the study just cited was that good students - those who had earned mostly A's in high school or taken two or more AP tests - had

much higher four and six year graduation rates (over 55 and 80%, respectively). One reason is that such students are less likely to need remedial courses to bring their academic skills up to college levels. How common is it for a student to require remediation? More common than you'd think. Almost a fifth (18.5%) of graduates of Virginia public high schools who enrolled at a Virginia college in 2005 took at least one remedial course (2). To avoid paying costly tuition fees for your child to learn in college what he should have learned in high school, make sure he is taking challenging courses, including math, through all four high school years. And keep in mind that meeting the minimum course requirements to graduate high school will not necessarily prepare a student for college level work.

Start earning college credits in high school.

Advanced Placement, International Baccalaureate (IB), and dual enrollment are three types of college level courses that students can take in high school to begin accumulating college credit. Indeed, top students can potentially enter college with a year and a half or more of college credit, which gives them the option of graduating in three years, double majoring, or even earning a master's degree in four years. However, be aware that students taking AP and IB courses also need to score well on an externally graded exam to earn college credit. Also, policies about the exam score needed to earn credit and how students can use the credit vary from college to college, so be sure to ask about this on your college visits.

Choose a College with a High Four Year Graduation Rate.

In general, the more selective a college is, the higher its four year graduation rate. This stands to reason; outstanding students are the ones most likely to succeed in college and graduate on time. However, even among colleges with fairly compa-

rable student bodies, some have a substantially higher four year graduation rate than their peer institutions, which suggests that there is something about the college that promotes timely graduation. To find these colleges, check out this outstanding interactive website: www.collegeresults.org. In addition to telling you the four and six year graduation rate for any college you search, it will also construct a comparison group of similar institutions to let you see whether the school does a good job of graduating students on time relative to its peer schools.

Choose a college that is a good match for your son or daughter

Help your teenager do a thorough job of researching colleges and make sure that all the schools she applies to, including her safety schools, are a good match for her academic and extracurricular interests, learning style, and lifestyle choices. In the study of students who began at a four year college in 1995 cited earlier, almost a quarter ended up transferring to a different school, and transfer students have been found to take longer to get their degree (3). So if your daughter refuses to go outside when the temperature drops below freezing, the University of Vermont should not be her safety school.

Review graduation requirements early.

As soon as your child decides which college to attend, investigate its graduation requirements in the course catalog. Why so early? Because most colleges have some type of general education requirements whereby students need to complete a few courses in each of several broad areas, such as 3 courses from math and science, 3 from the humanities and 3 from the social sciences. Some schools also require specific writing courses and proficiency in a foreign language.

However, students may be able to place out of some requirements by earning a qualifying score on

an SAT Subject Test or AP test. Here's where it helps to check requirements early. If your son's college allows him to fulfill his foreign language requirement by scoring a 600 on the SAT Subject Test, it would be worth his while to take the test at the end of senior year. Doing so could save him from having to take anywhere from one to four semesters of a foreign language in college.

Make a Four Year Plan

In addition to fulfilling general education requirements, college students need to complete the requirements for their major. This may not be as simple as it seems. Some courses are not offered every semester, or even every year, and others must be taken in a particular sequence. Bottom line: to ensure that your child can meet all major requirements in four years, sit down with her and plan when she will take them. Sometimes spending an extra semester or year in college is unavoidable. If your daughter starts out planning to major in Swedish folklore and later switches to aeronautical engineering, it's a good bet she'll take longer than four years to earn her degree. But many of the circumstances that cause students to delay graduating are avoidable.

There's nothing parents can do to halt the seemingly inexorable increases in college tuition, fees, and room and board, but happily, there's a great deal that both parents and students can do to improve the odds that their investment will result in a timely college degree.

(1). Berkner, L., He, S., & Cataldi, E.F. (2003). Descriptive Summary of 1995-96 Beginning Postsecondary Students: Six Years Later. *Education Statistics Quarterly*, 5(1).

(2). Schmidt, G., Jovanovich, D., & Downing, K.L. (2007). *College Readiness Report*. VCCS.

(3). Peter, K., & Cataldi, E.F. (2006). The Road Less Traveled? Students Who Enroll in Multiple Institutions. *Education Statistics Quarterly*, 7 (1 and 2).

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