



# 10 Ways to Pursue Higher Education Without Spending the Rest of Your Life Paying For It

Have you been discouraged from going back to school or even trying to attend college at all because of the price tag?

The topic may overwhelm you to the point of simply going out for overpriced coffee instead, but stay with us. We're offering a starter-kit of ways to manage the expense, and hopefully enough inspiration that you continue the quest on your own. You'll find real opportunities to find buried treasure, or at least college credits.

## 1. Undergraduate credits

A key money saving opportunity resides in how you get your core credits.

- Transfer any previous credits

If you went to school but did not finish, be sure to dig up your college transcript (or request a new one) to determine which credits are still transferable.

- Alternative credit

Testing out programs allow you to receive class credit for undergrad courses at all US institutions. If you pass the test, you get the credit. The DSST exams are \$80 each, a steep cost savings compared with a typical \$750 three-credit class.

There are several testing programs to choose from!

- Credit for work experience

Some colleges will also accept work credentials or other professional experience for up to 30 credits. Be prepared to provide relevant documentation to prove you have the acumen to skip certain portions of your coursework.

- Community College

Start your journey at a two-year college where the classes cost less, then transfer to a four-year university.

## **2. Higher Education Crowdfunding**

New avenues to raise money have emerged with the internet. Students can appeal the online community to help with education expenses, find sponsors, mentors, and new social connections. Add this to your options and research sites to see if any are a good fit for your needs.

## **3. Employer support**

Check with your employers about Company Education Programs. There is a surprising number of businesses that offer higher education programs to their employees (or their children).

## **4. Tax Credits**

You may be able to use these qualifying tax credits for returning to school:

Lifetime Learning Credit – For undergraduate/graduate/professional degree and courses to improve job skills; Up to \$2,000 per return.

American Opportunity Credit – Attending at least half time in pursuit of your first undergraduate degree; Up to \$2,500 per return.

## **5. Online Learning**

Online learning is ultimately the most affordable and accessible way for many adults to try a new endeavor. In addition to many universities offering their own online classes, there are multitudes of online education sites. Research your topic and compare.

Here's a few of the granddaddies in the online learning community to get you clicking:

edx.org is the only non-profit MOOC (Massive Open Online Courses) provider.

coursera.com has classes that operate like an interactive textbook.

lynda.com often offers access for a free trial if you are a LinkedIn member.

Udemy has a staggering 45,000+ courses at only \$10 each!

## **6. Trade Schools**

Students who are visual learners and enjoy hands-on tasks are very well suited for vocational careers. The usual time to get a degree is quicker (typically 2 years), so you can be earning with your new skills faster.

Most offer some type of financial aid or planning. The Mike Rowe Works Foundation also offers financial assistance for trade schools across the country. If you are already working in the field, ask your employer if they will contribute to your certification.

## **7. Scholarships**

Government scholarships (and grants) are often called "gift aid" because they are not required to be paid back. They can come from the federal or state government, a college or career/vocational school, or a private or nonprofit charity organization. Though many sites focus on high school graduates, you can apply at any age.

Start by filling out a Free Application for Federal Student Aid (FAFSA), the mother of all scholarship/grant forms. You must complete this form to qualify for federal aid as well as state and college aid programs.

Speaking of scholarships...stop leaving free money on the table! The truth is, many scholarships are random and based on luck. Not all require a stellar GPA. Some take mere minutes to apply and only require you are a US citizen. Some honor those of specific majors or interests

Start googling!

## **8. Grants**

Grants fall into two broad categories: Need-based and merit-based. You must turn in your FAFSA form first to see if you are eligible. There are four types of grants, and you can learn more about them and scholarships here: StudentAid.Gov and College Scholarships

## **9. Textbooks**

Bypass the student store! There are many sites to get books for less

Book Renter

Chegg

Half.com

Ebay

Book Outlet

## 10. Neighborhood Resources

If you are longing to fulfill a pursuit you never had the chance to, you may find an

educational treasure in your own backyard. Community Centers and Parks and Rec in most cities offer a surprising selection of classes and are excellent ways to dip a toe into a new pool without a big investment.

Here's to your growth! Now you did your homework and you can afford to go get that pricey coffee.

