NOT ALL GREAT MINDS THINK ALIKE — ESPECIALLY WHEN IT COMES TO CHOOSING A COLLEGE. Whether you’re just out of high school or looking to hit the books after a break, the most worthwhile route to your degree isn’t always the most traditional. It took me a long time to figure out all of this college stuff, but four schools, two states, and two degrees later, I finally have it down. I’ll let you in on a few secrets I learned along the way.

DON’T KNOCK COMMUNITY COLLEGES

Don’t buy into the myth that most people believe: community colleges are for people who can’t get into four-year universities. The truth is that community colleges can be for those too smart to pay thousands more for the same first two years of classes. So, what’s the community college difference?

• They’re generally less expensive, averaging about $2,270 per year. A public four-year university can run over $5,800 per year for in-state residents.

• Most people can earn their Associate’s Degree from a community college in two years, depending on your course load. Classes are usually built to transfer easily to four-year schools.

• You’ll have to take general education requirements wherever you are, so you might as well take them at a school with lower tuition.

• Community colleges often offer specialty training or certification for careers that don’t require a four-year-degree, like nursing, law enforcement, culinary arts, and welding.

COMMUNITY COLLEGE SUPER STARS

STILL THINK YOU’RE TOO GOOD FOR COMMUNITY COLLEGE? CHECK OUT THESE PEOPLE WHO ATTENDED A COMMUNITY COLLEGE AND WENT ON TO MAKE IT BIG:

George Lucas, Star Wars producer: Modesto Junior College.

Arthur Goldberg, U.S. Supreme Court Justice: Crane Junior College (now the City Colleges of Chicago).

Fred Haise, Apollo 13 astronaut: Perkinston Junior College.

Tom Hanks, Oscar-winning actor: Chabot College.

source: encarta.msn.com
public school potential

College usually means one thing for many of us: escaping the parents. The farther away from home the better, right? Well, not such a great idea if you are footing the bill.

- Out-of-state students often pay between two and three times that of in-state residents. Check out this example from Louisiana State University:

<table>
<thead>
<tr>
<th>in-state</th>
<th>out-of-state</th>
<th>4 year difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>$4,261</td>
<td>$12,921</td>
<td>$33,200</td>
</tr>
</tbody>
</table>

- Many states, organizations and businesses offer scholarships for students who stay in-state.

- An honors college within a state school might be a cheaper avenue to an Ivy League education. These programs have many of the same strengths as the big-name schools, but you only pay in-state tuition.

private school prospects

Private universities offer a variety of unique features and range in size from hundreds to thousands of students. If you shop around, you can find some good opportunities with private schools. Keep in mind:

- It could cost you: the average yearly tuition for a private school is over $22,000.

- There are over 1,000 private schools in the U.S. and a lesser-known private school might provide more financial aid.

- Some private schools have larger endowment funds than publicly funded schools. Higher college expenses mean you will have greater financial need, so you may become eligible for more tuition support from the school.

- Exclusive alumni networks aren’t what they used to be. The percentage of top Fortune 100 company execs with Ivy League diplomas declined 10 percent from 1980 to 2001, while those with public degrees climbed 16 percent.

train for a trade

Already passionate about a future career? There could be a trade or vocational school that can get you working more quickly than a four-year liberal arts education. Programs/degrees are often much shorter, and very skill specific, though they’re not always cheaper. The result is that you are usually out in the working world sooner with more hands on experience. Check these schools out:

- Culinary institutes: From a certificate in baking to a bachelor’s degree in Hospitality and Restaurant Management, these schools can be found all over the country and range in price and length.

- Nashville Auto-Diesel College: Aspiring auto bodywork professionals can obtain a two-year degree for about $20,000 per year.

- The Boulder College of Massage Therapy: One year of quarter-length terms costs just under $4,000 per quarter.

daytime, nighttime, and online

Life happens outside college. With jobs, activities, and family, choose a school that can work with your schedule. When I was an undergrad working 48 hours a week, I used a combination of day, night, and online courses to complete my degree. Look for:

- Dual enrollment opportunities that allow you to attend two or more local colleges at the same time, giving you more options.

- The number of night, weekend and online classes available.

HIGHER ED HELP


COLLEGEVIEW.COM: a free search engine offering in-depth profiles of colleges and universities.

COLLEGEBOUND.NET: search for specialty and alternative schools by state or program.

FAFSA.ED.GOV: find the required forms and steps for all students wishing to apply for financial aid.

FASTWEB.COM: a database of local, national, and school-based scholarships.

COLLEGETOOLKIT.COM: search an extensive database of colleges.

BOTTOM LINE: A 2002 study showed that students who were accepted at top schools, but chose less selective ones, earned just as much 20 years later as their peers from more highly selective colleges. Consider different routes to your degree and you’ll be buying yourself a graduation gift instead of paying off mountains of debt.