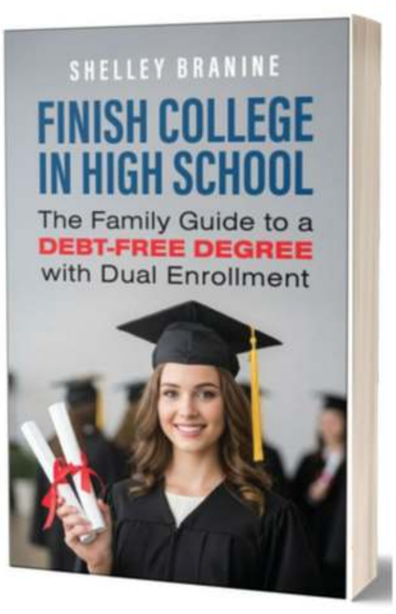
SHELLEY BRANINE

10 SMART WAYS TO CUT THE COST OF COLLEGE

Without Sacrificing Your Child's Dreams

Practical strategies real families use to reduce college costs without relying on student loans.



AWARD WINNING BEST SELLER

Finish College in High School

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Our Family's Story

When my daughters graduated from college debt-free, people often assumed we had saved hundreds of thousands of dollars or that they had earned full scholarships.

The truth is, neither was the case.

Instead, we made a series of smart decisions over many years. None of them was a magic solution, but together they made an extraordinary difference.

After helping families navigate the college planning process, I've learned one important lesson:

The families who spend the least on college usually aren't the ones with one big advantage. They're the ones who combine several smart strategies over time.

That's exactly what this guide is designed to help you do.

Inside, you'll discover ten practical ways to reduce the cost of college without sacrificing your child's dreams.

MY PROMISE TO YOU

Every strategy in this guide comes from real families who have successfully reduced the cost of college, including our own.

You can do it too!

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TIP #1

Earn College Credit with Dual Enrollment

THE STRATEGY

Dual Enrollment allows high school students to earn high school and college credit at the same time. Tuition may be free or significantly reduced, and the credits can count toward a future degree, reducing the number of classes they'll need to pay for later.

WHY IT MATTERS

Students who earn college credit in high school can reduce the number of classes they need to take—and pay for—after graduation. When those credits are earned for free or at a reduced cost, families can potentially save thousands of dollars in tuition while also helping students finish college sooner.

TAKE ACTION THIS WEEK: Ask your school counselor what Dual or Concurrent Enrollment opportunities are available at your high school and how your student can participate.

OUR FAMILY'S EXPERIENCE

Both of my daughters earned associate degrees before graduating from high school, saving our family tens of thousands of dollars and helping them graduate college debt-free.

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TIP #2

Choose an Affordable College

THE STRATEGY

The right college isn't necessarily the most expensive or prestigious one. Look for a school that meets your student's academic, career, and personal goals at a price your family can realistically afford.

WHY IT MATTERS

College choice is one of the biggest factors in how much your family will spend. Choosing an affordable school can save tens of thousands of dollars while still giving your student the education, experiences, and opportunities they're looking for.

TAKE ACTION THIS WEEK: Look up the total cost of attendance for one college your student is considering. Then use the school's Net Price Calculator, an online tool that estimates what your family may actually pay after grants and scholarships.

OUR FAMILY'S EXPERIENCE

My daughters chose affordable universities and still had incredible experiences through athletics, traveling abroad, college radio, and amazing friendships. They got the dream college experience at a dream price.

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TIP #3

Find Other Ways to Earn College Credit

THE STRATEGY

Dual Enrollment is my first choice because students can earn significant college credit at little or no cost. But AP, IB, CLEP, and other credit-by-exam options can also help students get a head start before graduation.

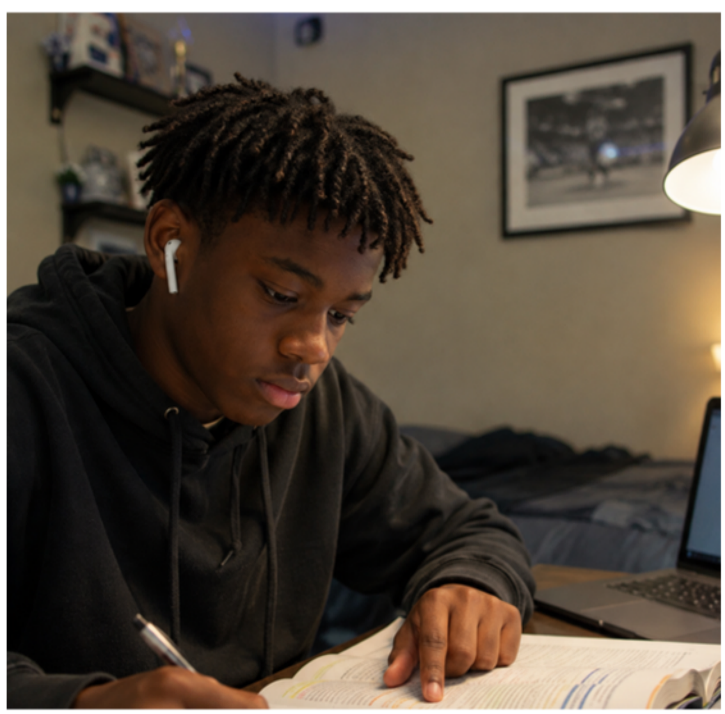
WHY IT MATTERS

These options can help students reduce the number of college courses they'll need to pay for later. Even a few credits earned in high school can add up to meaningful savings, shorten the time needed to earn a degree, and give students more flexibility once they get to college.

TAKE ACTION THIS WEEK: If you're considering AP, IB, CLEP, or other college-credit options, compare them with Dual Enrollment first. Don't assume the option your school recommends is the best fit for your student.

OUR FAMILY'S EXPERIENCE

My daughters didn't need these options because Dual Enrollment gave them the opportunity to earn significant college credit for free. If Dual Enrollment isn't available, AP, IB, and CLEP can be valuable alternatives.



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TIP #4

Take Generals at a Community College

THE STRATEGY

Many of the general education courses required for a bachelor's degree can be taken at a community college for much less than university tuition. Students can complete them through Dual Enrollment in high school or take remaining courses online or over the summer while attending a university.

WHY IT MATTERS

Why pay university prices for a class you can take for much less at a community college? With careful planning, students can complete required general education courses at a lower cost and save their university tuition dollars for the classes specific to their major.

TAKE ACTION THIS WEEK: Check your student's degree requirements and ask which general education courses could be completed at a local community college and transferred back to their university.

OUR FAMILY'S EXPERIENCE

My daughters completed their general education courses at community colleges, first through Dual Enrollment and later over the summer while earning their bachelor's degrees. Some of their favorite teachers were community college professors.

Karissa with her favorite professor of all time.

TIP #5

Start Saving Now

THE STRATEGY

You don't need to save enough to pay for all of college, and it's never too late to start. Save what you can, when you can. Consider a 529 plan, small monthly contributions, gifts from family members, or having your student save a portion of their part-time earnings.

WHY IT MATTERS

Small amounts can add up over time. Even if your savings won't cover tuition, they can help pay for books, fees, housing, or other college expenses. Every dollar saved gives your family more options when it's time to pay for college.

TAKE ACTION THIS WEEK: Choose one realistic way to start saving, even if it's just a small amount each month. If you're already saving, consider increasing it just a little.

OUR FAMILY'S EXPERIENCE

We didn't have a massive college fund for our daughters. We saved a little at a time over the years, and it added up. Those savings became an important piece of how we paid for college.

TIP #6

Don't Leave Free Money on the Table

THE STRATEGY

Look for every source of college funding your student may qualify for. Scholarships and grants are the obvious places to start, but don't overlook work-study, community opportunities, or scholarships offered through a parent's or student's employer.

WHY IT MATTERS

Most students won't receive one big full-ride scholarship. For many families, it's the smaller scholarships, grants, and other awards that add up and make the difference. Together, they can help cover tuition, books, fees, and other college expenses.

TAKE ACTION THIS WEEK: Find three scholarships your student may qualify for, including at least one local opportunity.

OUR FAMILY'S EXPERIENCE

My daughters didn't receive full-ride scholarships, but they took advantage of smaller scholarships and other opportunities along the way. Every little bit helped, and together those pieces made college more affordable.

Karissa turned her love of dance into scholarship money.

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TIP #7

Work While You Learn

THE STRATEGY

A part-time job can help students pay for college expenses, while paid internships and jobs related to their field can provide income and valuable career experience. Look for work that fits around classes and supports your student's education and goals.

WHY IT MATTERS

Working during college can help cover everyday expenses. When that work is related to a student's field, it can also build their résumé, create professional connections, and provide experience that may help launch their career.

TAKE ACTION THIS WEEK: Talk with your student about working during college and brainstorm types of jobs or paid internships that could provide both income and career experience.

OUR FAMILY'S EXPERIENCE

Both of my daughters earned money while gaining career experience. Caitlyn was paid to run her college radio station, while Karissa completed a paid internship at a physical therapy office.

TIP #8

Let an Employer Help Pay

THE STRATEGY

Many employers offer tuition assistance or reimbursement, including some that offer benefits to part-time workers. When looking for a job, consider more than the paycheck and ask about potential tuition benefits. The right employer may also help pay for college.

WHY IT MATTERS

College costs are rarely covered by one source. Employer tuition benefits can become another important piece of the puzzle, potentially saving families thousands of dollars. Colleges and universities may also offer tuition waivers or discounts to eligible employees and their families.

TAKE ACTION THIS WEEK: Research employers in your area that offer tuition benefits and learn how their programs work and who qualifies.

OUR FAMILY'S EXPERIENCE

Our daughters didn't use this strategy, but Erik and I both did. Employer tuition reimbursement helped offset the cost of our graduate degrees and made continuing our education much more affordable.

EMPLOYERS TO EXPLORE:
Starbucks • Amazon • Walmart • Colleges & Universities

TIP #9

Make Sure College Is the Right Path

THE STRATEGY

College can open incredible doors, but it isn't the only path. Encourage your student to explore careers, training programs, and college courses while they're still in high school. Dual Enrollment can even give students a chance to experience college before committing to it.

WHY IT MATTERS

Students shouldn't have to spend thousands of dollars to discover that college—or a particular career path—isn't right for them. Exploring early gives them time to learn what fits, change direction, and make more confident decisions about what comes next.

TAKE ACTION THIS WEEK: Talk with your student about what they want after high school. Explore the education or training their interests require and look for ways they can try it before they buy it.

OUR FAMILY'S EXPERIENCE

One of my daughters' friends realized college wasn't for him and chose to become a carpenter. Because he'd earned his college credits through Dual Enrollment, he could change paths before spending thousands on tuition.

TIP #10

Get Creative

THE STRATEGY

There isn't one right way to pay for college. Look beyond the traditional options and find what works for your family. Consider side gigs, living at home, taking fewer classes and paying as you go, military education benefits, or combining several strategies. Sometimes the best college plan is a creative combination of smart choices.

WHY IT MATTERS

Most families won't find one big solution that pays for everything. But smaller choices can add up to significant savings. Every expense you reduce and every dollar you find somewhere else is money your student doesn't have to borrow.

TAKE ACTION THIS WEEK: Brainstorm three ways your family could lower college costs or find additional money for college. Think beyond scholarships and savings.

OUR FAMILY'S EXPERIENCE

We didn't have one magic solution for paying for college. We combined Dual Enrollment, affordable schools, savings, scholarships, part-time work, and other opportunities. Together, those choices helped our daughters graduate debt-free.

One Last Thing...

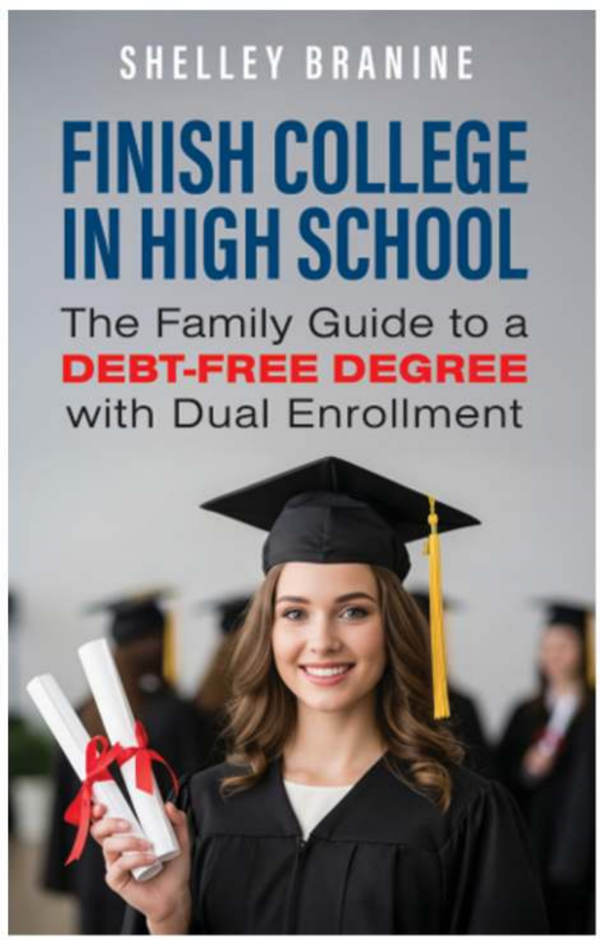
Before the college bills start arriving, make a commitment as a family to do everything you can to avoid unnecessary debt.

That means thinking beyond student loans. Parent loans, dipping into retirement savings, or sacrificing your own financial future shouldn't become the solution when there's a gap between what college costs and what you can afford.

Start with the belief that there's another way.

You may choose a more affordable college. Your student may live at home, work, earn college credit early, apply for scholarships, or piece together several of the strategies in this guide.

You may be surprised by what you can accomplish when avoiding debt becomes part of the plan from the beginning.



MAKE THE COMMITMENT

Borrowing is the last option, not the first.

Start early.
Make a plan.
Get creative.

You can do it too!

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