

# How to Get the College Help You Pay

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For most parents, the relationship with a college is simple: The college sends a tuition bill, and the parent writes a check. What if the roles were reversed and the college wrote a check to you? Does this sound like a *Twilight Zone* episode? It happens more often than you might think.

Colleges often use grants and scholarships to attract students. Because a school's reputation is based on the quality of its students, it is in the school's interest to make sure that students who meet certain criteria—such as having high grades or special talents—attend. Some schools go so far as to guarantee that all students who meet the requirements will get a scholarship. Colleges also offer numerous discounts: reduced tuition for in-state residents, tuition waivers for students from neighboring states and two-for-one deals for siblings.

So when it comes down to it, the college can be your most valuable partner in helping to pay the bills. This guide will walk you through the various ways that you can get your college to help pay for your child's education.



## View admission apps as scholarship apps.

Many colleges offer merit scholarships as a way of attracting students. These awards have nothing to do with a family's finances! Students who will add to the campus community and reputation are highly sought after. These students might have high grade point averages (GPAs) or test scores; special talents in academics, music or the arts or strong leadership abilities.

The secret is that for convenience, most colleges automatically use your child's application for admission as a scholarship application. This means it's doubly important that your student submit the strongest application possible. How great would it be for your child to be offered admission to his or her top choice college *and* a generous scholarship to boot?



## See if there is money for your child's major.

Don't stop with the resources of the college's financial aid office. Individual academic departments also offer funds. Because these scholarships are available only to students in a particular major, there is less competition. A good example is the School of Music and Dance at San Francisco State University, which awards tens of thousands of dollars to students majoring in music. The awards are based on a combination of academic and musical performance.

Of course, many students enter college unsure of their majors. But once your child declares a major, make sure he or she speaks with professors and administrative personnel in the department regarding their resources, as they can most likely point the way to scholarship opportunities.



## Look for guaranteed scholarships.

Normally, if you hear the words "guaranteed" and "scholarship" in the same sentence, it is a scam. The one exception is when the college is making the guarantee. A growing trend is for colleges to establish scholarships with specific, quantifiable criteria—any student who meets the criteria automatically gets the award. This removes much of the guesswork and allows families to know whether they can count on a certain award.

Guaranteed scholarships are often based on GPA and ACT or SAT test scores. Many are offered on a sliding scale, which means that the higher the grades and test scores are, the more money is granted. Usually no scholarship application is necessary. Using the information in the application for admission, the college will automatically award the money to any student who qualifies.



## Explore transfer student awards.

If your child is already in college and is considering transferring, it's important to know whether the financial aid package will transfer too. In most cases, it won't. Your child will need to apply for financial aid all over again. You might be able to ease the transition with a guaranteed scholarship offered for transfer students. Often these awards are based on the student's performance at the previous college.



## **Don't forget the National Merit Scholarship program.**

Do you remember that weekend during your child's junior year when he or she got up early to take the PSAT? You may have thought it was just a practice run for the SAT, but it had another purpose—establishing eligibility to win a National Merit Scholarship. If your child scored high enough on the PSAT, he or she was named a National Merit Commended Scholar or Semifinalist. While this is an impressive honor, it does not come with any money. However, doing extremely well on the PSAT brings an invitation to compete for a National Merit Scholarship. Each year, approximately 50,000 students are honored as Commended Scholars or Semifinalists. Of those, approximately 15,000 go on to become National Merit Scholars, with approximately 8,200 of these receiving a \$2,500 award.

Even Commended Scholar or Semifinalist status may qualify your child for some extra scholarship dollars. Texas A&M University offers the Merit Plus Scholarship, a \$2,000 award for National Merit Scholarship Semifinalists. In addition, these students may compete for Texas A&M's academic scholarships, which are worth an additional \$10,000–\$12,000 a year. If your child achieves any level of National Merit distinction, notify the college. He or she may be eligible for a scholarship.



## **Double your dollars with matching grants.**

Would you like to see your child's scholarship money doubled? Ask the financial aid office if the college has a policy of matching grants. This means that the college will match outside scholarships dollar for dollar. For example, a matched \$1,000 scholarship from the Lions Club turns into a \$2,000 award. Most colleges set limits on how much they will match, but it is worth the effort to ask the financial aid office if the school is willing to match outside awards.



## **Create a family tradition with legacy awards.**

If your child is attending your alma mater, he or she may qualify for a scholarship. College alumni associations often sponsor scholarship competitions for the children of members, although it is never a sure thing that any one student will win. Today, however, some colleges have guaranteed scholarships that reward second-generation students. A few colleges go one step further and give money to the grandchildren of alumni. If your child intends to continue a family tradition, be sure to inquire about any awards that will help fund this legacy.



## **Qualify for in-state tuition discounts.**

If you're hoping to keep your child close to home a little while longer, here is a financial incentive: All students who attend a public college in their home state receive an in-state tuition discount. In-state tuition can be significantly less than out-of-state tuition. On the other hand, if your child is anxious to cut loose and move away, or just prefers a college elsewhere, you are not automatically stuck with paying the premium charge for nonresidents.

Ask the college about the process for being considered a state resident. While some states make this difficult, others make it as easy as getting a driver's license. Most states have different requirements for residency as it applies to paying in-state tuition and residency related to paying state taxes, so make sure that you know how it works in the state where your student wants to attend college. Even if your child cannot get residency status immediately, there may be other ways to cut tuition prices, including reciprocity agreements, tuition waivers and nonresident scholarships.



## **Check into reciprocity agreements.**

You may be able to avoid out-of-state tuition rates in a neighboring state through good will programs known as reciprocity agreements. These pacts between states offer each other's residents discounted or in-state tuition rates.

The Western Undergraduate Exchange provides reduced tuition rates for students in 15 western states. Through this program, residents of participating states are eligible for scholarships that allow them to pay 150 percent of the in-state tuition rate, which is a huge savings over the standard nonresident rate. Similarly, Minnesota, North Dakota, South Dakota and Wisconsin have a reciprocity agreement that reduces or eliminates nonresident fees for students who live in any of the four states. The Midwest Student Exchange provides discounts of at least 10 percent at participating community colleges, colleges or universities in Kansas, Michigan, Minnesota, Missouri, Nebraska and North Dakota. The chances are good that your child can find a reciprocity agreement to help him or her attend a public school in a neighboring state.



## **Get in-state tuition waivers and nonresident scholarships.**

If you are not able to take advantage of a reciprocity agreement, you may be able to save on tuition with an in-state tuition waiver. These are usually based on academic records, scholarships won and special circumstances. Some colleges grant a limited number of these waivers, which provide discounted tuition to out-of-state students. In applying for any tuition waiver, your child should explain his or her academic record and describe the family's financial situation.

Some colleges have scholarships specifically designed for nonresident students. For example, the University of Arkansas offers nonresident tuition awards for students from the neighboring states of Texas, Mississippi, Louisiana, Kansas, Missouri, Oklahoma and Tennessee.

Going to college out of state does not mean that you will automatically be obligated to pay more. As these programs illustrate, out-of-state students can sometimes be eligible for in-state tuition rates.



## **Final Thoughts ...**

You won't know how a college can help if you don't ask. Be sure to contact the financial aid office and ask about every one of these options listed in this guide. One of our favorite stories is about a family that encountered extremely tough financial times while their daughter was in college. After talking unsuccessfully to financial advisors and bank loan officers, they were ready to give up and pull their daughter out of school because they could not afford the tuition. On a whim, they contacted the financial aid office. To their surprise, the office was more than happy to extend an emergency loan that helped them get through the crisis. Sure, colleges have to send tuition bills, but they can be extremely helpful as long as you are willing to do a little digging and ask the right questions.