# Paying for College: Creative Ways to Cut Costs

Scan for creative ways to cut costs video

**It’s possible to lower out-of-pocket costs for college** by planning ahead and learning about higher education options available in Utah. It can be as simple as earning good grades to qualify for scholarships, or volunteering in the community.

* **Plan ahead and save more**

**High School Students**

# Getting Started

* Increase GPA by earning good grades. Stay focused, and study.
* Take the ACT/SAT exams more than once to earn a higher score.
	+ Pro-Tip: Focus on a different subject each time to increase the score in each category. The highest score of each category is used for what colleges are looking for, not the best score from one exam.
* Volunteer in the community, or participate in school leadership, clubs, or extracurriculars like intermural sports or performing arts.
* Consider *1, 2, 4, or more*. Not all college degrees require a four-year commitment or more. There are technical certifications and associate degrees offered by Utah colleges that can equate to one to two-year programs, depending on the field of study.
* Earn college credit in high school by participating in these programs:
	+ Concurrent Enrollment (CE)
		- Concurrent enrollment provides an opportunity for high school juniors and seniors to earn college credit at Utah colleges while still in high school.
	+ Advanced Placement (AP)
		- Students who take an Advanced Placement course through their high school can register for the corresponding AP test and earn college credits. More information is available on the official AP website. To see how test scores are applied at public colleges and universities in Utah, use the Credit by Examination table. See resources below.
	+ International Baccalaureate (IB)
		- The International Baccalaureate is an internationally accepted qualification program for students who have completed a specific two-year high school curriculum and demonstrated competency through exams in languages, experimental sciences, social sciences, and mathematics. More information is available on the International Baccalaureate website. To see how test scores are applied at public colleges and universities in Utah, use the Credit by Examination table. See resources below.
	+ Dual Enrollment classes at a technical college
		- Sign up for dual enrollment to earn credits toward a technical degree while completing a high school diploma at the same time.

**College Students**

* To reduce housing expenses, consider living at home or with roommates to save on on-campus housing.
* Save on textbooks by renting or buying used copies. Students can also use the library reserve as an alternative to brand-new textbooks.
* Take advantage of plateau tuition
	+ Plateau tuition – or “banded” tuition – is a set tuition price for undergraduate students within a set range of credits. In other words, at almost all Utah colleges, it is the same tuition and fees for students to take 15 credits a semester as it is for them to take 12.
* Earn credits to graduate on time.
* Become a resident assistant for on-campus housing and save on tuition or consider running for student leadership positions that offer scholarships. Becoming a presidential ambassador can also be beneficial for some students.
* Research and ask about student discounts out and around town.
* See if your college provides transportation benefits which can reduce transportation and commuter expenses.
* Consider the Western Undergraduate Exchange (WUE) by WICHE if attending college out-of-state.
	+ Through the WUE program, students enroll in colleges or universities outside their home state and pay no more than 150% of that institution’s resident tuition rate. Since nonresident tuition can cost 300% (or more) of resident rates, the WUE discount saves students $9,000 a year on average.

**Resources**

* **International Baccalaureate website –** ibo.org
* **Credit by Examination Table –** ushe.edu/wp-content/uploads/pdf/misc/pla-table-AP-CLEP-DSST-credit.pdf
* **Official AP Website –** ap.collegeboard.org