

Paying for College: Creative Ways to Cut Costs

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Creative Ways
to Cut Costs video



Planning ahead and exploring higher education options available in Utah can **lower out-of-pocket costs for college**. Simple steps such as earning good grades to qualify for scholarships or volunteering in the community can make a difference.

Plan ahead to save more.

Getting Started

While in high school

1. **Increase GPA** by earning good grades. Stay focused and study.
2. **Take the ACT/SAT exams multiple times** to improve your score
 - **Pro-Tip:** Focus on a different subject each time to improve scores in each category. Colleges consider the highest score in each category rather than the best overall score from a single exam.
3. **Volunteer**
 - Volunteer in the community or participate in school leadership, clubs, or extracurricular activities like intramural sports or performing arts.
 - Explore **UServe.utah.gov** for volunteer opportunities in Utah.
4. **1, 2, 4, or More—Choose the right college fit.**
 - Not all college degrees require a four-year commitment. Utah colleges offer technical certifications and associate degrees that can be completed in one to two years, depending on the field of study.
5. **Earn college credit in high school** by participating in these programs:
 - Concurrent Enrollment
 - Advanced Placement
 - International Baccalaureate
 - Dual Enrollment at a technical college.

College prep and attendance

1. **Housing:** Consider living at home or with roommates to reduce housing expenses and save on on-campus housing costs.
2. **Take advantage of plateau tuition:** Plateau tuition – also known as "banded" tuition – offers a set tuition price for undergraduate students within a specific range of credits. At almost all Utah colleges, students pay the same tuition and fees whether they take 15 credits per semester or 12.
3. **Student involvement and leadership:**
 - Apply to be a **presidential ambassador** for tuition benefits and leadership opportunities.
 - Consider running for **student leadership** positions that offer scholarships or tuition stipends.
 - Become a **resident assistant** for on-campus housing.
4. **Textbooks:** Save on textbooks by renting or purchasing used copies. Use the college's library reserve as an alternative to buying brand-new textbooks.
5. **Earn credits to graduate on time:** Ensure you're taking enough credits each semester to graduate on time and avoid more costs for additional semesters.
6. **Student discounts:** Research and inquire about student discounts around town.
7. **Transportation:** Check if your college provides transportation benefits, which reduce transportation and commuter expenses.

Out-of-state savings: 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 out-of-state students an average of \$9,000 a year.

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