

The
ULTIMATE
GUIDE
TO GOING BACK TO
COLLEGE



Nervous about going back to college? We're here to help.

Here at **Classes and Careers**, we know that the decision to go back to school isn't an easy one. We make it easy for everyone to go back to school, despite concerns of balancing time, ability to pay tuition, whether to study online or on campus, or finding the best school that matches your interests. The Internet has an overwhelming amount of information about going back to school, so we rounded up the best of it in this eBook to help make your decision process easier.

Perhaps you're a single parent looking to study online after the kids are tucked in. Maybe you're looking for a pay raise and need more education under your belt. It might be that you want a career change and need a degree to support it. And it's possible you just want to keep your mind sharp.

In this eBook, we'll help you

- See why going back to school is a good idea
- Fill your arsenal with the right questions to ask your enrollment advisor
- Show you the pros and cons of attending school on-campus or online
- Present your options for paying your way through college

We've helped over 1 million people with their decision to go back to school, and we'd love to help you, too.

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1

Plan to go

Explore 5 reasons to go back to college and see just how a bachelor's degree can boost your career.

FIVE

REASONS TO GO TO

COLLEGE

Have you ever wondered why you should go to college? The #1 answer most people give is job-related: college will help you secure a [well-paying job](#) after graduation. But is that the only reason (or even the best reason) to go to college? Considering the current trend and economic climate, there should be some other factors involved in deciding to spend that huge chunk of change for a college education.

Following are five reasons to go to college. Consider these when making that all-important college decision:

1. To get an education

This might seem obvious, but you would be amazed

how low this ranks on the list of criteria involved in making the decision. If you aren't interested in learning, college is a waste of your time and money. Attend college with education as your top priority and you will most definitely get your money's worth.

2. To expand your circle of awareness

Surrounding yourself with [educated people](#) and participating in debate expands your mind and makes you more aware of the world around you. Once you become aware of others and their various paths in life, you will be more likely to serve your community and affect change in whichever field you choose to follow.



3. To discover your passion

Life is so much more than a job. The goal of any college student is to find their passion. Take courses that interest you and explore all the options available within the college environment. Once you find your passion, it's so much easier to find the right career path and find fulfillment.

4. To network

To get the most out of your college experience, you should invest some of your time in networking. Make contacts with people that are like-minded and pursue the same goals. These college connections can not only improve your quality of life, but can also contribute to an effective career path after graduation.

5. To challenge yourself

You get out of college what you put into it. If you stretch beyond what is easy and comfortable, you can ultimately realize your full potential. College allows you the opportunity to get off the beaten path and head out on the road less traveled. As you challenge those boundaries, you learn more about yourself and grow as a person.

College is so much more than getting that degree and [finding a job](#). If you approach it as a place of higher learning (with an emphasis on learning) you won't be disappointed with the outcome. College can be more than a means to an end (degree=job); it can be life-changing. ■

Written by Suzanne Shaffer

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How A BACHELOR'S DEGREE CAN BOOST YOUR CAREER

For any working person who has not earned a bachelor's degree yet, there comes a moment when they realize that, with the exception of a few career fields, their upward movement and promotions have started to slow down, dry up, or run out altogether. Although many fields don't experience this as much, most of them do.

The Glass Ceiling

Let's talk about the ones that don't need four-year bachelor's degrees. Vocational jobs tend to be exempt from bachelor's degrees. This includes hair stylists, chefs, and massage therapists. Tradesmen, like carpenters, plumbers, electricians, mechanics, and

auto body repairmen, are also in this category, although these usually require some kind of training, [certification](#), or licensure before you actually start. Then there are desk jobs that also don't require a [bachelor's degree](#). Salespeople, court reporters, air traffic controllers, and web developers are in this group.

Now, while these careers sound great at first, you need to understand that having less than a bachelor's degree in any of these careers will almost certainly leave you lacking. While you will be able to get your foot in the door with less education, you will find sooner than later that you are less likely to be considered for manage-

ment opportunities and more likely to be taking orders from someone else. If you want to have greater levels of responsibility, you must have a bachelor's degree.

One exception to this rule is vocational workers or tradesmen who decide to start their own business and, in effect, become

their own bosses. Another exception is in Sales, Web Development, or Design, which tend to weigh skills and results much more heavily than education. If an individual can show solid achievement in these fields, regardless of their education level, they have a pretty good shot at advancing in their career. For example, a web developer

who can program in a dozen languages and has a strong record of success will be advanced pretty far at many companies, even without a bachelor's.

We can't emphasize enough, however: in your typical company or government job you will likely hit a glass ceiling.

Why Bachelor's Degrees Matter

Does a bachelor's degree automatically prove that someone is smarter, more talented, or more ethical than the next person? Absolutely not. Anyone who has spent time in the workforce knows that some college grads can be completely useless

and some high school grads can be brilliant, and vice versa. Still, the fact remains that companies have found that college grads, as a whole, are of a higher quality than others. That's why they keep requiring that associate and management position candidates have at least a [bachelor's degree](#).

...you need to understand that having less than a bachelor's degree in any of these careers will almost certainly leave you lacking...

In this way, the bachelor's degree is less a measure of how talented or hardworking you actually are and more of a foundation. It gives employers an assurance that you have passed a certain level of achievement and have been exposed to ideas beyond your high school [diploma](#) or [associate](#) degree

holding peers. You have a foundational knowledge that they can build on to train you to be the kind of manager, director, or executive they need. Call them unfair or misguided, but these are the rules of career advancement. You'll need to play by them if you want to win.

The Bachelor's Degree Boost

There is no denying that a bachelor's degree will open career opportunities that you never would've had otherwise. What kind of opportunities? Management, analyst, engineering, or other administrative roles, for one.

According to 2012 median salaries (thank you, Bureau of Labor Statistics!) someone who would've settled for a career as an electrician making \$48,000 a year can advance to become an electrical engineer getting \$87,000. The humble bookkeeper making \$34,000 a year can become an accountant

...they keep requiring that...management position candidates have at least a bachelor's degree...



making a solid salary of \$62,000. A [registered nurse](#) making \$65,000 annually with an associate can move into higher-paying management and educational roles making much more. Even the web developer, who may be sitting pretty with \$76,000 a year, can improve his or her responsibilities and earnings with a bache-

lor's degree, advancing to take a leadership role as a computer and [information systems](#) manager making \$116,000. And we haven't even mentioned how earning bachelor's degrees opens up opportunities to earn professional degrees that magnify career potential even more. Earning a bachelor's degree qualifies

you to continue onto earning degrees to become a professional accountant, dentist, lawyer, doctor, and more. These post-graduate professional degree programs are available only to bachelor's degree-holders.

Bottom line: for nearly all careers across the board,

a bachelor's degree can offer a huge boost in opportunities. Even for a small business owner, a bachelor's degree can add to their real-world experience and allow them to further improve their business. So the question becomes not so much 'if' as 'when'. ■

Written by Marcus Varner

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Plan your degree

There are many things you need to consider before enrolling. Make an informed decision and get started with your new life.

5

QUESTIONS YOU MUST ASK THE ENROLLMENT SPECIALIST BEFORE APPLYING

So you're at home. You've expressed interest in a few schools. Maybe you've requested more information or you've stopped by their office. Suddenly, the phone rings. It's an enrollment specialist, and they want to talk to you about attending their school.

First, take a deep breath. Second, get your thoughts straight. Most likely, if they're calling you, this person will want to convince you to attend their school—they might be getting paid to do just that. But the truth is, there are a dozen schools out there that will do the same thing. So, don't go into this thinking that it's your only chance to attend college. It's not. You are shopping, plain and simple. You owe it to yourself to find the best college for your situation.

Now, before you let the enrollment specialist sign you up, you need to ask them a few questions. These five are a great place to start:

1. "What kind of financial aid will be available to me?"

Before you commit to thousands of dollars of tuition payments per semester or term, you need to know how you are going to pay for it. Depending on your financial and household situation, you might (or might not) qualify for financial aid. Some schools will offer **scholarships** or **grants** of their own to deserving students.

Unfortunately, this is one topic that enrollment specialists will skirt around at some schools. When asked, they may respond, “Let’s complete your application first. Then we can fill out your FAFSA and determine how much.”

Beware! Many less reputable schools will string you along and postpone your questions until you find yourself sitting in a classroom, not knowing how you got there or how you will pay for it. Although it is difficult to know exactly how much you will qualify for in [government aid](#) until you are actually enrolled, do NOT register for classes until you have a general idea of how much (if any) you might be able to get from the government or the school, and how much you will have to pay out of pocket. A good enrollment specialist will be able to give you estimates.

2. “What kind of study assistance does your college offer for students who struggle in their course work?”

Several schools have gotten into hot water lately because of their lack of support for their students once they get them in the door. Whether the school you are interested in is a traditional not-for-profit school or a for-profit (like University of Phoenix or Capella University), they owe their students a certain level of support, including tutoring or guidance services.

Make sure you understand exactly how they will help you. If the way they explain it is unclear, ask again until you understand and ask them to send you written material explaining the process to you. Unfortunately, some schools will falsely say they offer these services, but by the time students realize they’ve been lied to, they have nothing in writing to back up their claim. It’s a matter of hearsay. Fortunately, some schools offer very good guidance programs.

3. “What is your college’s graduation rate?”

Push aside all the fancy brochures, commercials, and websites and you have a few numbers that illustrate the success or failure of a college: one of those is its graduation rate. People pay to get an education and graduate so they can apply their newfound knowledge to better their



Nationally, four-year colleges graduated an average of just 53% of entering students within six years.

careers. If students fail to complete their program, they don't get that benefit. And that is a huge red flag for any number of problems.

Just as a warning, many colleges will be bashful about sharing this with you, and it's no surprise why. While the average graduation rate at four-year colleges is 53 percent, many colleges will only graduate 10 percent or less of their student body. Although these numbers are not always an indicator of the quality of education in the classroom, they should make you a little suspicious about their advisement or tutoring services.

4. "How does your college help students get jobs when they graduate?"

Most likely, you want to go to college to improve your career. But what if you put in your time only to find yourself jobless at the end? Well, not all schools are created equal when it comes to job placement. Some schools have impressive networks of alumni who come back to their alma mater to recruit. Other colleges, well, let's just say you may be completely on your own in trying to find your first job out of college.

Don't be afraid to ask the enrollment specialist questions like, "What is your school's job placement rate for graduates?" or "How do you help students get [internships](#)?" If they can't give you a very reassuring answer, you might want to reconsider enrolling with them.

5. "Which companies recruit from your college?"

This is a good measure of the quality of their job placement programs. Specifically, you'll want to know if companies in your industry of choice will be recruiting there. Not every college will have recruiters from Apple or Nike, but they should be equipped to place you in the right position in the right industry. If they can't name any companies, then, well, you get my drift...

Bottom line: don't settle for just any school that calls you. And, if you don't get satisfactory answers to these questions, don't be afraid to turn down their offer. This is five minutes of their life, but it will determine the next [four years or more](#) of your life. So be picky. Bombard them with questions, and don't sign up unless you get the answers you're looking for. ■

Written by Marcus Varner

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5

FACTORS TO CONSIDER WHEN YOU CHOOSE A BACHELOR'S DEGREE PROGRAM

Few decisions are as intimidating as choosing the right bachelors degree program.

Say you have already decided on the career that you would like to pursue. Now you have to decide which school to go to, how to get in, how will you pay for it, how long will it take, and if it will all be worth it in the end. These are questions that you should not

take lightly. Thorough research and consideration of all the important factors in a degree program will impact your life before, during, and after your degree-seeking endeavors.

1. Make Sure It's Accredited

First of all, one must keep in mind that not all schools are created equal. Each school has its

strengths and weaknesses. Also, within each school, there might be some bachelor's programs that are better than others. For example, their nursing program might not be as strong as their engineering or elementary education degrees. Maybe the computer science department has a strong information systems degree but is not so strong in the web design area. The best way to

know if a school will have a program that will be strong enough to get you a job after your graduation is to check its accreditation.

Accreditation is a ranking system that is determined by the U.S. Department of Education. This department is required, by law, as a public service to ensure that education provided by institutions

of higher education meets acceptable levels of quality. This quality will be determined by faculty and student reputations. You can look and check your prospective school's status by going to the [U.S. Department of Education's database](#).

Warning: Do NOT enroll at a school that cannot prove that it is accredited. This basically means that any degree or [certificate](#) earned at such an institution will not be recognized by others or employers. It would be worthless.

2. Check Out the Price Tag

Another important factor to consider when choosing the best bachelor's degree is the cost. Some schools will charge you for each credit that you take (most college

provide an income while pursuing their degrees. If you can only go part time, this will take longer and you might have to pay for each credit individually. However, it might allow you the freedom to work and provide for your living expenses at the same time. You might even consider working a part-time job in the field that you are studying, which will give you vital work experience needed to get the job you desire after graduation.

4. Make It Match

You are seeking a bachelor's degree to further your career. This implies that you have some specific career goals in mind as you start this adventure. [Matching your career goals](#) with a bachelor's degree program will be vital to turning your degree into a career advantage. Usually, this means you need to do your homework.

Few decisions are as intimidating as choosing the right bachelors degree program.

degrees will require about 120-140 credit hours for each major) while others will have a full-time status that will cost a minimum amount and allow you to take as many credits as you can during a semester or term. Tuition varies from one college to the next, sometimes by tens of thousands of dollars. You'll want to keep a close eye on these figures as you try to decide which is best for you.

3. Doing the Time

Along with the cost, you will have to consider the factor of the time that you will have to put in. Most bachelor's degrees take about three to four years to complete. These could be done on campus or online, depending on the school that you choose to attend. If you are going to attend school full time, will you be able to commit to several hours of class time and homework, research, etc, per week? This would allow you to finish faster and might be a bit cheaper in the long run, but this might not be a possibility for those who need to

What type of homework? Look into what each school does well. Google makes it easy to see which schools are most highly ranked in each field. This makes it simple to narrow down the thousands of colleges out there to a handful that you can then research more closely. Check out who does best in supporting their students and placing them in good jobs at graduation. Find out who has a culture that will support your tastes. All of these things can help you evaluate your choices and get closer to the perfect fit for you.

Don't be afraid to walk away from even the most prestigious university if it doesn't fit your career goals.

5. Everyone Just Wants to Be Accepted

Finally, the factor that will make your bachelor's degree a reality is actual gaining admittance into the school you have decided is the best fit for you. The schools with better reputations will have a more selective enroll-

ment. They might require a certain minimum score on college entrance exams like the ACT or the SAT. They might also require an application process where you will have to pay a fee, [write an essay](#), and have several letters of recommendations to make you stand out as a candidate. These types of schools will have a higher accreditation but, obviously, make it more difficult to gain acceptance.

There are some colleges and universities that do not require such an intense application process. In fact, some schools simply require you to pay tuition to be accepted. These schools may have a lower accreditation but will get you the degree that you want without the hassle of an application process.

In the end, the process of [choosing a bachelor's degree program](#) is a series of tradeoffs. Do you take the easier admissions process to ensure that you get admitted? Or do you take on a more difficult application process in hopes of going to a more desired school?

Choices, choices.

If you are seriously considering a bachelor's degree, these choices are going to cross your path sometime. Taking the time to research and examine your options will allow you to get the most success for your time and money. ■

Written by Marcus Varner

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3

Plan where to study

*Are you a people person? How are your time management skills?
Explore these questions and more to determine if you're
better suited for online learning or on-campus.*

ONLINE OR ON-CAMPUS?

Five questions to help you decide how you would like to study.

1

When do you have free time?

One of the biggest factors in choosing which kind of education is right for you is time. Most on-campus courses will be held between 7 am and 10 pm and will require you to travel to certain locations for classes and other activities. Between work and other obligations, do you have free time during that window to attend classes?

For example, if you work two jobs and are occupied from 8 am to 9 pm, an on-campus program might not be an option for you. However, if you work a single job and it doesn't start until 2 pm, you could realistically fit one or more classes into your morning schedule, assuming you live nearby a college or university.

[Online programs](#) can be a great option for people whose free times fall at odd hours or tend to fluctuate. Most online lectures can be viewed anytime

of day via the internet. Assignments can usually be turned in according to the student's timetable, given that they're all submitted by the end of the course. This makes online programs much more flexible.

2

Are you a people person?

If you thrive in environments where you're meeting and talking with people face to face, on-campus programs might be better for you. While advances have been made with internet technology that allow users to chat with instructors and others in real time and even talk with them over video, the online format can still feel too impersonal for some students.

Knowing which one of these groups you fall into can save you a lot of grief in the future. The last thing you want to have happen is for you to enroll in an online course and spend the money on tuition, only to find that you feel so disconnected from your instructor and your classmates that you're not learning anything.

How are your time management skills?

3

[On-campus](#) courses usually come with a syllabus that tells you exactly what your assignments will be for the term and when they will be due. This type of structure really appeals to some. With online courses comes flexibility on when you turn in assignments or take tests. However, the flexibility also requires students to be much better

at managing their own time and assigning themselves deadlines without the assistance of a syllabus.

So how good are you at getting things done without someone feeding you deadlines? Everyone wants to say that they are [self-managing](#)—it's the impressive thing to say. But you'll want to honestly consider this question for yourself. There's no shame in admitting that you need the extra structure of an on-campus course if it will improve the quality of your education.

How computer- or internet-savvy are you?

4

Obviously, you know how to use the internet, because you found this eBook. But online courses are more technologically intense than just surfing the Internet or logging into Facebook. They use video, chat, and other tools to simulate a classroom environment on your home computer. In some cases,

you will be required to download files and install software on your computer. If you're not comfortable with these types of tasks or simple troubleshooting on your computer, traditional on-campus courses may be better for you.

How far do you live from the nearest college or university?

5

One of the toughest aspects of on-campus courses is that you have to actually be there. If you live 50 miles from the nearest campus, then you will be in for 100-mile round-trip a few times a week.

Consider that you will need to make it to campus not just for classes, but to meet with study groups, instructors, and perform any other required activities outside of lectures. Do you live close enough to a campus that you can drop by after work to meet with your professor? If you don't feel so sure about your answer, on-campus courses just might not work with your situation.

In fact, online courses have risen in popularity in rural areas where prospective students live an hour or more from any kind of college. Online courses allow these students to give less time to traveling and more to learning.

Finally, with any of these questions, there may be the tendency to say, "Uh, if I really stretch, I think I could probably make it work." When it comes to long-term decisions like these, however, you generally want to provide a buffer. Going to school is hard enough. Do not make any choice—online or on-campus—unless you are absolutely sure you can deliver and deliver well. ■

Written by Marcus Varner

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DO YOU HAVE ONLINE COURSE CONFESSIONS

If you have never taken online classes before, the idea can be daunting. You know it is not like the traditional classes you took in elementary, middle, or high school. If you have attended college, you suspect online classes will not be like the college lectures you participated in, with a room and an instructor doling out wisdom and assignments at the front. But if you do not have a classroom, how exactly do online classes deliver the same experience? While online classes don't have the physical classroom for you to sit in, much of the online classroom experience has been designed to be very similar to it. Instead of teaching and giving assignments in person, instructors simply do it on the Internet.

Let's make it simple.

Here's how online classes work:

Colleges and universities produce course content

First off, instructors need to take their lectures, reading materials, and any other materials that the student will need and put them on the Internet. This means that schools need to change these materials from physical books and in-person lectures into a digital format that

can be stored and viewed online. In many online classes, instructors will record their lectures on video. Books will be changed into electronic documents (i.e. Word docs or PDFs).

Colleges and universities put content on Internet

Once all classes, lectures and materials are translated to a digital format, those are all uploaded onto the

school's website, where students will be able to view them.

Students enroll

Just as with traditional classes, students enroll in [online classes](#) that fit their academic plan. In most cases, students need to apply to and be accepted by the college or university before enrolling in classes. Once accepted,

students need to actually enroll at the college or university. Just know that this whole process is very similar to the process for traditional classes. In fact, they are usually treated exactly the same at most colleges.

Students participate in class online

Students log in to access course materials

Once students are enrolled and classes begin, students are given a username and password to log in and view the materials for their online classes. This may include

lectures, digital books, and images. They're also provided with a syllabus informing them of their homework for each section of the class, just as with a normal class.

Students communicate with instructors or assistants online

As students get immersed in lectures and assignments, they communicate with their instructor and/or teaching assistant via email, phone, or chat to get answers to any questions they may have. Again, the way they communicate with their instructor depends a lot on the tools the school provides. Some teachers use mass emails, others, class websites. It's typical for most instructors to respond to students within 48 hours.

Students complete assignments and submit them online

For some [online classes](#), students will finish their assignments on their own computers and then upload them in the same place where the rest of the course materials are kept. Other courses may require students to email assignments to instructors. Often, quizzes and exams can be taken in the same place where the course materials are kept. But it's also not uncommon for schools to require that final exams be taken at actual testing locations near you, with official testing center proctors overseeing your test.

Instructors grade assignments and post grades online

Just like with traditional classes, instructors grade your assignments and exams. But in online classes, they post the grades right to the website for you to see. With many online quizzes or exams, you'll get your score instantly.

And don't worry about other students being able to see your grades-your password allows you to see only your grades. No one else can see your grades.

Grades and credit are posted to student's college transcripts

Just as with traditional classes, the instructor tallies up your grades into one final grade for the course. These grades are recorded on your college transcripts as a

running record of your educational performance and have just as much bearing on your GPA as any traditional course. ■

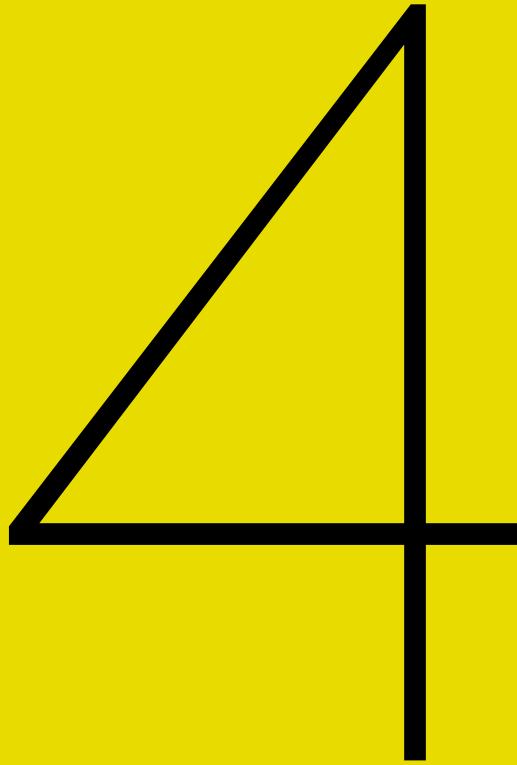
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Plan how to pay

From financial aid to student loans, explore your options to determine how best to pay for college.

HOW TO PAY FOR YOUR COLLEGE EDUCATION

All over the internet, it is not uncommon to see banners and link ads telling you that you might qualify for financial aid. At first glance, these ads can make it sound like the government or colleges will cover all your college expenses and basically give you a college education for free. But, when it comes to paying for college, prospective college students need to understand one thing: paying for your education is your responsibility. How you decide to pay for it will affect your life for years. So you need to make sure you plan out carefully how you will pay for college.

Think about paying for your education as if you were buying a new car. If you were looking at a new car, you would have a few options on how you decided to pay for it. If you could, you'd want to purchase that car with cash so you don't have to pay extra in interest. Your second choice would be to borrow money from a friend or relative who would charge you little or no interest. The loan is the worst option because of the interest that builds up over time until you pay it off.

As you can probably tell, the best way to finance your purchase is with no interest; the worst is to pay high amounts of interest.

So how does this idea transfer over to paying for college? The following list are your own financing options for your college education in order from best to worst:

1. Grants and scholarships

If you qualify for these, they cost you nothing and, as long as you finish the semester for which they were awarded, you don't usually have to pay them back. Keep in mind, however, that you might not

qualify for these forms of financing. For info on grants visit this [site](#).

2. Cash from your own pocket

While you have to pay for it yourself, you at least save yourself the burden of interest. Many students work or save up money beforehand to cover their college costs. They may be putting in a lot of hours between school and work, but at least they don't have to worry about paying interest fees later.



3. Gift from a parent

Getting money from your parents is great because it's also usually interest-free and you might not have to pay them back.

4. Borrowing from a parent

Some parents, on the other hand, will ask that you pay them back. They may or may not ask you to pay them interest. If they do ask you to pay interest,

it will likely not be as high as what you would pay on student loans or credit cards.

5. Borrowing from a relative or friend

Like parents, friends and relatives may or may not ask you to pay interest. The interest they do require will likely be lower than other forms of debt, making them a good fifth option.

6. Government loans

These **student loans** are available through a **college's financial aid** department and any student can qualify for them if needed. But that doesn't mean students should take them, if they can help it. These loans have modest interest rates, but it's still extra money you have to pay.

7. Private loans and credit cards

Students often get offers in the mail from banks like

Chase or Mastercard offering loans. These loans and credit cards are the worst way to pay for college. Their interest rates will be triple or even five times that of government loans. With interest rates like that, you might never pay them off.

Going to college is a great decision. But making the right decision on how you'll pay for it is even more important. So do everything you can to minimize the interest you will owe and you will be happier later. ■

Written by Marcus Varner

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