AFFORDING CHRISTIAN COLLEGE

LEE BINZ HomeScholar

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By Lee Binz

The HomeScholar LLC

HomeHighSchoolHelp.com

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Anxiety About College Costs

My husband and I have a little joke about my "life verse" Philippians 4:6. I like this verse very much - and I take it much to seriously, if you want to know the truth. For some strange reason, my life verse seems to only work in the New American Standard Bible, where it reads: "Be anxious for nothing."

Yup. I've got that Bible verse down pat! I'm anxious for nothing ALL THE TIME! I know I'm supposed to pray in faith believing, and I do - really, I do! It's just that my nature is to be anxious. And frankly, when I'm anxious, it's usually about nothing. I'm anxious about things that haven't happened yet, may never happen. Some women are stronger than me, and don't seem to be as anxious. More power to you - you go, girl! I'll be anxious for both of us.

I just want to give a big "shout out" to all you other Philippians 4:6a folks out there, and give you at least one thing that you do NOT have to be anxious about; the sticker price of colleges. Did you know that hardly anyone pays the sticker price for a college? It can happen, I'm sure. But my friends are all old like me, and now I've seen a LOT of kids go to college now. I can honestly say that sticker price has very little to do with the actual cost of college. So, don't be anxious about affording Christian college just because you have seen the sticker price! Private school can actually be less expensive than public college.

If you have to be anxious over nothing, just don't let it be about the cost of private colleges.

I suppose I should mention the verse as it was originally intended, so let's read Philippians 4:6 from the New International Version, "Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God."

If you are an anxious person, the verse does encourage you to pray all the time, and talk to God about your anxieties and worries. That's a much better solution that being anxious over everything!

Seeking God First

This comes from Matthew 14:27-31: "But Jesus immediately said to them, 'Take courage; it is I." Do not be afraid of college financing. "Come," He said. Peter got down out of the boat and started walking on the water toward the college and he came toward Jesus. But when he saw [the cost of college] he became very afraid and began to sink, and he cried out 'Lord, save me!' Immediately, Jesus reached out His hand and caught him and said 'Oh you of little faith, why did you doubt?'"

Step one is to seek God first, and that means that you have to recognize your need, and you pray like Peter; it does not have to be a fancy prayer at all. Have courage and don't doubt. God has already prepared this way for you; He knows the end result. We don't know the end result, and that's the part that makes us scared; 'What if I ruin my child's life?' when in fact your child's whole life is planned out in advance. You can't do anything that's going to mess it up because this plan has already set to go. The Lord's purposes are going to prevail.

When thinking about seeking God first, I also want you to think about Matthew 6:33, which says "Seek first His kingdom and His righteousness and all of these things will be given to you as well." With God's promises, you can take that to the bank.

How to Seek God First

When you think about the cost of college, in this instance specifically, when you seek God first, you want to think about tithing and tithing faithfully. When you're tithing, it's not a magical potion that you're creating; it doesn't work like that. With the Lord, not every provision is going to look the same. When He takes the tithe from one person and from another person, He may not answer their need in the same way.

But it does seem to me that God has a sense of humor, and it's almost as if the exact number of dollars that you have saved for your child's college is going to be the one that is called of you from the Lord.

Luke 6:8 is the verse about tithing. When you think about giving your money to the Lord, this is the promise. "Give and it will be given to you. It will be a good measure, pressed down, shaken together, running over, pouring into your lap. Because with the same measurement that you used, it will be measured to you." It's not like you can out-give God; He's going to give back to you a good measure, pressed down, and overflowing like a cup – He will give more than you expect.

There are benefits of tithing that go beyond what you would expect. When you are giving charitably, there are a couple of additional things that are going on besides your relationship with the Lord. One of those things is that it can force you into budgeting. If you're tithing faithfully, often that means that you're giving a certain percentage and each family may choose a different percentage.

In order to give a percent of your income, you need to know what your income is, and you need to give it first so that it kind of forces that whole budgeting issue on you. Even from a purely secular point of view, this tithing concept of charitable giving will force you into budgeting this percent to that and this percent to another thing.

The other thing that it can do is that it can help you set your priorities. You'd be surprised at how your checkbook reflects your priorities. If you look at your checkbook and see that most of your purchases are shoes, then you'd know that shoes are your priorities. It can help you show your priorities and help you think things through by yourself.

God's advice always works. Even if you don't believe in God's advice, it always works to your benefit. We can always have faith in the Lord and take the next step, which is believing in His provision.

Search Very Carefully

The most important thing is to beware of colleges that are Christian in name only. There are some very big, well-known colleges that have the word 'Christian' in their name that have really nothing to do with being a Christian college. There are other colleges that don't have the name 'Christian' anywhere in their name and yet they are bible-believing colleges, so you want to be very careful.

Even within your denomination, you have to be careful that you're not searching for colleges that they aren't a good fit for you, even though they have your denominational name and your name. There are a lot of ways to look at that, but only one of them is to look online. You really want to get to know the colleges personally.

Basics in Finding a College

The first thing that you can do is to go to a college fair. College fairs are normally held in the fall each year. Some of the larger cities will have it twice a year--in fall and spring. There are even college fairs in smaller cities. If you live in a very small town out in the middle of nowhere, it can be very cost-effective for you to go to a large city in your state and attend a college fair.

A college fair is like a very large homeschool convention. Colleges from all across the country will go to a college fair and will be under one roof. That way, you won't be travelling all over the country to visit fifty or a hundred colleges. They're going to this one place and you only have to drive to that one place to see them all.

There are two websites that you should write down: one of them is the Christian college fair website (<u>myblueprintstory.com</u>). They list just the Christian colleges, and they kind of read out some so they're not going to have a broad range of Christian colleges, but that might be a good place to start. They tend to be smaller college fairs than most – if this is your first college fair, that's a nice start because you don't get quite overwhelmed with everything.

A much larger college fair: <u>nacacnet.org</u>. This particular college fair lists every college that wants to be listed. The benefit of that is that it's quite large, so you get to know a lot of colleges. Many of the Christian schools do attend this college fair, so it's a good way for you to see a lot of Christian colleges. Of course, it's just like going to a secular homeschool convention because all of the secular curriculum is mixed up with the Christian curriculum.

The benefit of going to a college fair is that you can walk up to each college booth and you can ask about their college. You'll be talking one on one with a representative from that school and you can determine quite a bit from that conversation. Remember that when you talk to them at a fair, you're only talking to one person who has their own beliefs and agenda – not necessarily a representative of the college's beliefs and agenda. But still, it can tell you an awful lot.

There are other things you can do, too. Once you've identified a school that you like, try to do some research and try to find some similar colleges to that one because usually they're in groups. When you do your research and you're

thinking about how you're going to do that, pay not too much attention to the cost of each school.

Private schools and public schools may actually be the same cost. In fact, as the economy of the US has more and more difficulty, public universities are receiving less and less funding while the private schools seem to be maintaining their funding. While they may have much more scholarship money to give away; public schools may have less scholarship money to give away.

What I've been seeing recently is that the cost of private education is actually less than the cost of public universities. The big take away from this is that I don't want you to be afraid of applying to Christian schools as if you could not afford them. As you look at colleges, you're going to be tempted to look at the sticker price of the college.

The next important thing is to actually visit the colleges. There is nothing more important than making sure you know where your child is going to live for the next four years. It's usually not a pristine environment; there is not going to be a perfect college any more than there is a perfect family. But you want to go check it out and find out for yourself whether it's an appropriate living environment; you can't know that unless you go to visit.

If you're in another country or in a similar situation where it's literally impossible for you to visit, there are a couple of things that you can do. You want to track down as many people who go to that college as possible, talk to every admission person that you can, and make sure that you've looked at every single page of their website.

When you have a relationship with them and have spoken to this college a few times, find out if they will be able to finance your visit out there. Sometimes if they

have a lot of money and they're really eager for somebody from out of state, sometimes they'll fund some of the transportation.

If that fails, then the next thing that you can do is you can visit after you have been admitted, but before you accept that college as your own. By then, there will only be maybe two colleges to choose from and I really urge that at least one parent go in, check it out, and make sure it's an appropriate place for your child.

Working for the Big Scholarship from the College

Plan a rigorous curriculum and make sure that you've covered all of the basics: reading, writing, math, history, and science. Make sure that you have included the delight--directed learning as well.

Make sure you study hard for the SAT® and the ACT®. You would be amazed at how many colleges will tie their financial aid directly to SAT® or ACT® test scores. If your child studies and their score only goes up enough to get to the level of financial aid, that can mean five or ten thousand dollars.

If you have specific colleges in mind and you've already done your research, look at all those colleges carefully and find out which test they prefer: the SAT® or the ACT®. You want to study for that specific test. Also, find out if they tie their financial aid to that because that can be very motivating for children to know that if they study hard, then they can go to that school.

For studying for the SAT® or the ACT®, I recommend the Princeton review products. I just find that they're so much easier to use for the students. They have a friendly tone in their writing, so it's not as scary and intimidating. If you get their product called the "Ten Practice Tests" there's a bit of an explanation for the test, and it's mostly about practice.

The joy about having that particular book is that the SAT® and the ACT® are just reading, writing, and math and the ACT® includes science, but they become a perfect workbook for over the summer. Each one of the sections of their practice tests are only twenty-five minutes long, and twenty-five minutes is the perfect amount of time to do some review for the summer before you go out and play on your bikes.

If you have a child who's taken geometry and you're ready to start practicing for the SAT® or the ACT®, doing just a little bit of that over summer is kind of like a little workbook for kids that happen to be in 10th or 11th grade.

Identify Specialization

The next key for a big merit scholarship is specialization. You want them to go deeper into their area of interest. When you're planning a rigorous curriculum, the colleges will usually ask to see one year of fine arts. If that is something that your children really like, it's okay for them to go deeper into their area of interest.

If you do happen to have a 9th grader, don't be surprised if you don't see anything; it just pops out of you as being specialization. It does seem that many children go through a period of coming out of childhood, jump immediately in to this period of boredom, and then they find their area of specialization after that.

If you do have a younger teenager and you're looking for what their specialization could possibly be, then it becomes your responsibility to expose them to a wide variety of activities and things so that they can stumble upon something that they will like as their area of specialization. You're going to keep trying to let them try a wide variety of things until they find that's just the right one for them.

When you are involved in getting your child to go deeper into their area of specialization that is how you get the letters of recommendation, which is the other key. Once they do something that they love or are passionate about, they

start to get to know adults who are somehow involved in that some way, that's where you're going to get those letters of recommendation.

To get the letters of recommendation, make sure of two things: first of all, the person who writes the letter has to know your child well, and the second thing is they have to be able to write well. That can be a struggle because you don't know who writes well. Adult to adult, we talk to each other; we don't usually write to each other so that can be a little bit difficult.

Provide Outside Documentation

That can come on a variety of ways. For most people, getting just the SAT® and ACT® is their only outside documentation. But if you're working on a big scholarship, then you might want to provide something additional. That might be SAT Subject Tests[™], CLEP®, or AP®. All of those are found on the College Board website: <u>CollegeBoard.com</u>, and you will be able to figure those out and which ones can help you.

Another way to provide outside documentation is to go to community college. For those of you who have not read my article, I would recommend you to go to my article, 'The Community College Fad,' which is on my website. You want to make sure that you go in with your eyes wide open.

One of the things that I would hear from my Christian clients is that they would never send their child to a secular university. In order to pay for Christian college, they're sending their child to community college first. I want to warn you that community college is a rated-R environment.

In my experience, people who would not consider sending their child to a public university are usually not a good fit for community college either. If you think that way, I want you to read my article and instead consider the SAT Subject Tests[™],

CLEP®, and AP®. Those are often accepted by Christian colleges. Some of them can earn college credits and shorten the time it takes to get a degree.

When you think about big scholarships beyond outside documentation, you also want to provide a lot of inside documentation. That means that you provide a lot of homeschool records, which means that you not only have your transcript, but you also provide thorough course descriptions for each one of the classes. Maybe you have some samples of work from each one of their classes and a reading list. That way, no matter what they ask you for, you'll be able to provide it.

Writing Great Application Essays

The basic principle of writing application essays is to think about one moment in time that was very significant; that becomes a visual picture in your mind that you're going to be writing about. The most important thing about applying for scholarships is applying on time, applying accurately, and giving it to them exactly the way that they want it.

The biggest thing that you realize after doing a bit of research is that it all boils down to junior year. This is good news for people who have a 9th or 10th grader because you can't have done anything terribly wrong as long as you can pull everything together by junior year.

Junior Year is Key

First, have your child take the PSAT[™] in October and register in September. Second, if all else fails, this is the one year you are certain to go to a college fair. It is worth taking vacation time, worth traveling to the city to do it; it is worth putting aside your schoolwork in order to take a week off and go to college fairs.

Make sure that you do college visits throughout the year. The most common time is to visit colleges in the spring. You'll see a lot of juniors going to colleges to visit. Make sure that your child takes the SAT® or the ACT® in the spring; I recommend that people take it in March of junior year. That way, if something unexpected happens, you'll still be able to retake it in May or June.

Set your goal in deciding on four to eight colleges that you're going to apply to, and you want to decide on those four to eight colleges before summer hits. The reason for that is because you want your child to start applying on the very first day of senior year, which will help you get the big scholarships.

If your child is involved in dual enrollment and they're going to take some classes at the community college during their senior year, then I suggest that you start applying even earlier, which is the summer between junior and senior year. If they are going to community college, chances are they won't have a lot of time to do the applications.

Search for Private Scholarships

What you do not want to do is search Google for scholarships; if you're going to look for college scholarships on Google; you're going to come up with four million hits, which is too many for you to go through. Use some of those special search engines that are meant specifically for this purpose. These are search engines that only have college scholarships on them, and they will help you weed out the ones that aren't going to be a good fit and will help find scholarships that are just right for your child.

The next step is to filter those scholarships because even if you use those search engines, you still could come up with 300 to 400, which is still too many scholarships that you could possibly apply to. Filter them out and balance the

cost-benefit ratio: how much work it's going to be versus how many dollars it's going to provide.

When filtering, use the 'one-strike-you're-out' strategy; if they have this one thing that makes you not qualified to do it, don't stress about it and don't give it a second thought – just toss it away and focus on the next one.

Format them and keep them in a scholarship notebook so that they're all organized for you to remember. Sort them by due date so that you know what's the next thing to do and when to do it.

The big key is to follow through. Unfortunately, this requires the student and this becomes the weakest link. You can do all the planning in the world, but it's actually the student who has to do the work.

Once you have the follow through done and your child has done all the work, you want to file that experience in the homeschool record; take the number of hours that they've spent and apply that to their high school credits. You might use the writing that they've done and put that paper or project for a grade in a certain area so that you can supply that for scholarship and it becomes as a credit.

Reduce, re-use, and recycle those essays because all the things that they write in their scholarships can be used again. You can use them again for their application essays; you can change them a little bit, tweak them somewhat, and re-use that essay for a different scholarship, so it becomes easy to re-use them over and over again.

Make sure that you allow plenty of time for the project and the application because that can take quite a bit of time. Each of those essays may be 500 or a thousand words and that can take a week or more to write.

It's good for the children, though, because they're experiencing some concrete inflexible deadlines that are not related to their parent. For example, if they don't get that scholarship turned in on time, they won't get it--no matter how much work they put into it; no matter how good it is, they're not going to win it.

Whether they win or lose the scholarship, there are some benefits: there are benefits for winning, as obviously you'll get the money from college; maybe it's just enough for books, but maybe it's enough for all of the college fees; if they win, they get to put something on their activities and awards list; the smaller benefits may lead to bigger benefits. Each time they win, they'll get an opportunity to write to their college admission people and say that they won another one.

There are also still some benefits of losing, because you do get that high school credit; they're learning all these valuable skills about writing an essay. Practice makes perfect when it comes to writing, and filling out those applications that go with the essays will make them better at writing. They'll be able to fill their job applications and their college applications.

After all these steps, think about other alternatives beyond prayer, tithing, big scholarships, and small scholarships. One of them is some college courses to homeschool. You can do that by using CLEP® or other exams so that you can earn college credits while you're homeschooling. That will reduce the amount of time that they spend in college.

Weigh your options carefully. You, as the parent, have to figure out how they play out and how they balance. When you think about dual enrollment, think if that's the right fit for your child. Once your child is eighteen and an adult and you're confident that they're firm in their beliefs, and then maybe that may be appropriate for them at that point.

Another idea is to have your child go to a university that's closer to home and then live at home. That can cut back expenses. If there's not a Christian college near you, then sometimes this is a solution to cut back on your expenses and have them live at home with the great Christian environment in your home, and they're just going to take classes during the day.

There's also the option of working while they're attending college. If they do decide to go to a Christian college and they need to work, that's an option. Some of the Christian colleges will include work study as part of their financial aid package to you. Make sure that you look at that very carefully, though, as sometimes students can obtain better financial aid by working outside of the college.

Investing Right

Proverbs 3:13 says, "Blessed is the man who finds wisdom, the man who gains understanding, because wisdom is more profitable than silver and it has a better yield – a better return than gold."

Think ahead about college savings. Even as Christians, we need to carefully prioritize our money – our college savings, planning ahead, and putting aside what we can so that our children can go to a quality school.

Think about your family values about college loans. Many of the financial advisors will say that there are two appropriate times to take out a loan. One is for a mortgage and the other is for college because both of those increase in value over time.

From my own personal experience, when you're thinking about loans, you want to weigh that against your child's likely income. If your child is going to be an engineer where that field is high in demand, they're more able to pay off college

loans than somebody in a different area. If your child is getting a degree in something and you're not certain what the income is, then choose a regular job and see how much your child could pay off in loans in one year.

Minimize Your Worry

Matthew 6:31-32 says "Don't worry saying to yourself 'what shall we eat', 'what shall we drink', 'where shall we send our children to college', 'what are we going to wear', 'how are we going to afford the computer when they go to college' because the pagans run all these things your heavenly Father knows that you need them. But instead, seek first His kingdom and His righteousness and all these things will be given to you."

You also need to think about that story in the Bible about Jesus feeding the five thousand. John 6:5-12 says "When Jesus looked up and saw a great crowd coming toward Him, he said to Philip 'Where are we going to buy bread for all of these people to eat?' But He asked this to test him because He already had in mind what He was going to do. Philip said to Him, 'Eight years of wages will not be enough to pay for one year of college.'

"Another of His disciples, Andrew, Simon Peter's brother, spoke up and said 'There's a boy with five small barley loaves and two small fish, but how far is that to go toward the huge price of college?' Jesus said, 'Have the people sit down.' The people sat down on the grass and Jesus took the loaves and distributed those who were seated and he did the same with the fish."

Jesus was able to take what little they had and spread it out to five thousand people even though Philip was quite negative about it. Here we are, as homeschool parents, and thinking that there is no possible way that we're going to afford college. But even so, God knew in advance what He was going to do; the Lord took the small amount that we saved and spread out over all of that. Learn how to get need-based scholarships at private colleges in this short Ebook: <u>Need Based Scholarship White Paper: FAFSA Information and Tips for Busy</u> <u>Parents</u>

Read about how Christian students can thrive in public university in this article: <u>Pros and Cons of Public and Christian University [for Christian Parents]</u>

Question and Answer

Question: Does earning a larger number of credits through CLEP® exams hurt your chances of getting scholarship money?

Answer: What you want to do is to check about each unique college and find out what their policy is because college policies will differ. As long as you're applying as a freshman, it probably will not influence your ability to get scholarship money at all. Usually scholarships will come as either a freshman scholarship that you apply as an incoming freshman coming from a high school senior, or it will be a scholarship that you can apply to as a transfer student. I don't really see that CLEP® exams would interfere with that, provided that you took the CLEP® exams while your child was in high school.

Question: Could you provide the list of search engines again? At the end of the lecture, I wasn't able to get them all down.

Answer: Yes. One of the administrators here will get that for you. The one that I used was Fast Web. If you go to their website, you'll find it there. I do go in detail in the video 'College Scholarships for High School Credit'; you'll be able to see the strategy on how to do that. When you're working with Fast Web, they'll ask you a lot of questions to get your student's personal information so that they can weed out some of the scholarships and decide which ones are appropriate for your student.

Question: Does your child's area of specialization need to be in their probable degree program? My daughter's specialization is ancient history, but she may end up studying English and creative writing.

Answer: It's really interesting how many people who love history are very involved in the creative writing area. Their specialization does not have to be what they're going into. Usually it will show a general area of interest for the child, so I don't think it has to be closely tied at all.

Question: My daughter is working significantly above grade level, and we still haven't decided if we should graduate her early. Should we start having her work on the few scholarship applications that are available for younger students just in case?

Answer: I think that's a great idea, and I think that would be a wise decision. If you do have a younger student and you're not quite sure when they're going to college, when a scholarship is intended for younger students that have not yet been admitted to a college, then usually they're not very specific about how that scholarship is going to be used. For example, if you win, they don't automatically go into Harvard because they know that that's where your child is going to go. They'll usually hang on to that scholarship money or they'll give it to you without stipulating how it must be used. If you do happen to face a child who's working significantly above grade level, then you need to think of a long-term plan as far as graduation. Being a couch potato is not an option. Make sure that they have some way to support themselves.

Question: How soon should one contact admission offices at colleges when you're interested? I heard that sophomores are too early.

Answer: That's not too early, actually. If you start to get to know the admissions people in the office, you'll start to see that you're not the only one with a 10th grader who is contacting them. If you'll go on college visits, you'll see other kids

of the same age who are going to college visits and seeing college fairs. One thing that could help your case is to have your child contact the college.

Sometimes these colleges will have online tours and they'll have a live online event. That's a great way for colleges to get a first peak and it's perfectly fine; I've already seen applications from children who are too young to apply. Looking at Christian colleges, it takes many visits for you to figure out what is the real environment of the college. Sometimes it's not that one college that is not going to be the right fit. By being there more, it's sort of like staying overnight at a friend's house. There's a huge difference in Christian colleges and sometimes you'll find that your beliefs are actually more similar to a college that does not have anything to do with your denomination. You may have a closer fit with a conservative Catholic college than you might have with a liberal Protestant college. Think in broad terms about what the fit is and find that out by meeting them at the college online and/or at college fairs.

Question: Our daughter has been getting invitations to a local college Meet and Greet events. She's not really interested in them, but would it be considered good practice to go anyway?

Answer: I think that that would be a good idea. If it's a local college with a really bad name in terms of their Christian environment, then I wouldn't go. But if it's a Christian school and there's a possibility that maybe she might go, then it would be really good. It's going to give her a look at that college to see if that would be a good fit for her, and it's going to be a great practice for her when she gets a job. She doesn't have to have the job, she doesn't need the income, there's no downside whatsoever, and yet she gets to go and practice all those skills that are very important in getting a job.

Question: I'm thinking about taking my fourteen-year-old and a friend to a college fair this fall because they're really interested in colleges because they went to a

convention this spring. Does it seem too young to start, since they aren't seriously looking yet?

Answer: I don't think that it's too young to start. If they're interested, I would jump on that and go. I brought my thirteen-year-old child the first time we went to a college fair, and my child was not the youngest one there. It's a great way to start; colleges do notice the young kids and they're trying to attract even these young kids. Remember that if you send your child to that college, it's as if you're buying a house from that college. They're very willing to talk to younger students, so don't be hesitant about that at all. When they go to a college fair, it gives them all sorts of experience about talking to the colleges.

Suggested Resource The Comprehensive Record Solution

Open Doors with The Comprehensive Record Solution

Create comprehensive homeschool records colleges will love. Easily make transcripts, course descriptions, activity lists and more. Training, tools and support make comprehensive record preparation a breeze.

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<u>Total Transcript Solution</u>: everything you need to solve your transcript worries <u>Comprehensive Record Solution</u>: create records for college admission and scholarships <u>College Launch Solution</u>: prepare to successfully launch your teen into college and life <u>High School Solution</u>: start high school strong and understand every age and stage <u>Gold Care Club</u>: support and encouragement with personal coaching