



My College Coach (RGVTX)

College Smart

What you don't know can cost you!

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College Costs – Do the Math!

- \$3,750 - \$6,000 tuition for 15 hours & fees per semester (resident), <http://www.collegeforalltexans.com/apps/collegecosts.cfm>
- \$4,000 - \$5,000 room & meal plan per semester (resident)
- \$7,800 - \$10,00 per semester or \$15,600 - \$20,000 per year (resident)
- \$62,000 or \$80,000 in four years PRESENTLY
- Other costs: Books, hygiene items, gas, etc.

Financial Planning – Plan Early!

- Don't bet on scholarships!
- Texas Guaranteed Tuition Plan (TGTP), <https://www.tgtp.org/>
- 529 Plan
 - <https://my529.org/>
 - <http://time.com/money/4995842/best-529-college-savings-plans-2017/>
- Roth IRA, <https://www.tdameritrade.com/retirement-planning/ira-guide/roth-ira.page>
- Savings Account
- Start saving as soon as possible!
 - \$80,000 (per child) / 17 years = \$4,706 per year or \$392 per month
 - \$80,000 / 7 years = \$11,428 per year or \$952 per month

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Financial Aid Offers – Compare!

- Apply to 5 different colleges (state, private & out-of-state)
- Add up costs of tuition & fees (15 hours) AND room & board
- Accept grants, work study & scholarships. Avoid loans!
- Deduct costs from financial aid offer to see what you must pay
 - \$5,000 in grants per semester • \$4,000 tuition & fees • \$4,000 room & board
 - = \$3,000 out-of-pocket cost per semester (not including incidentals)
 - \$26,000 in scholarships per semester • \$20,000 tuition & fees • \$6,000 room & board
 - = \$0 out of pocket costs per semester (not including incidentals)
- **Ask for more grants & work study. Show offers from other schools.**

College Hours – Understand Them!

- 1 course = 3 hours (usually) • 5 courses = 15 hours
- 12 hours per semester = full-time student • 15 hours = 4-year graduation
- 120 hours (about 40 courses) = Bachelor's degree (normally) • 42 of those hours (about 14 courses) are core classes
- Nearly all community college core classes transfer. (Do not confuse core classes with an associate degree!)
- Enter College with College Credits = \$save Thousands
 - 3 Dual Enrollment courses (9 hours) = \$2,100 in savings
 - 3 Community College courses (9 hours) = \$1,050 in savings
 - Graduating a semester early = about \$8,000 in savings

College Hours – Rack them Up!

- Advanced Placement (AP) - \$94 or \$30 (reduced)
- Dual Enrollment & Concurrent Enrollment – FREE (Stick with it!)
- College-level Examination Program (CLEP) - \$85,
<https://clep.collegeboard.org/exams>
- Texas Success Initiative Assessment (TSI) - \$10,
<http://www.tstc.edu/admissions/tsi/>
- Community College – normally 1/3 the cost (in district)
- Transfer Equivalency Guide, <https://ww2.shsu.edu/regr27wp/>
- FREE core courses at UTRGV & STC!!! <https://www.utrgv.edu/undergraduate-admissions/dual-enrollment/program-restrictions/index.htm>
- Check if your college accepts DE, CLEP & CC, Ask registrar
- Your college transcript (grades & credits) start in high school

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Other Ways to Save \$\$\$

- Take advantage of block tuition (pay same price for more hours)
 - <http://www.acu.edu/undergraduate/admissions/tuition.html>,
 - www.utrgv.edu/ucentral/paying-for-college/why-enroll-15-hours/index.htm
 - Block tuition = about \$5,600 in savings
- Only borrow what you need! Choose subsidized loans (Does not accrue interest while you're in school). • Pay down unsubsidized loans in college to reduce payment
- Choose the cheapest dorm. Live in the dorm at least the first two years.
- Buy books online. Use textbooks in library. Don't buy books until your start class. Never miss class!
- Know what you want to study. (Slacker bill!)
- **Avoid online courses if attending a physical college**

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Other Ways to Save \$\$\$

- Understand fixed tuition!
 - <https://tuition.utexas.edu/rates/longhorn-fixed-tuition>
 - <http://www.sfasu.edu/controller/docs/business/fixed-rate-tuition-plan.pdf>

Degree Plan/Checklist – The Key!

- Degree Plan/Plan of Study/Check List tells you all the courses you need to graduate
 - <http://catalog.shsu.edu/undergraduate/colleges-academic-departments/fine-arts-mass-commmication/theatre-musical/bfa-theatre-acting-directing-emphasis/>
 - <http://mycatalog.txstate.edu/undergraduate/fine-arts-communication/journalism-mass/public-relations-mass-communication-bs/>
- Ask advisor for hard copy
- DegreeWorks, <https://portal.shsu.edu/students/>
- Only register for courses that count toward your degree plan! Take electives last. (What does it mean to audit a class?)
- Do not drop classes! Finish what you start! (6-Drop Rule, Financial Aid Jeopardy)●
Pass classes! Get help!

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Ways to Do B.A./B.S. – Think About It!

- Traditional (Move away. Maybe have some college credits. Summers off.)
- Community College (Stay home for 2 years. Take core classes. Transfer.)
- Strategic (Develop your own course sequence.)
 - Step 1: Graduate with college credits
 - Step 2: Take core classes at community college after graduating HS
 - Step 3: Have community college send transcript to college
 - Step 4: Move away to college
 - Step 5: Check DegreeWorks for credits!
 - Step 6: Return home in summer, Repeats Steps 2&3
 - Step 7: Get job experience in college

Ways to Do B.A./B.S. – Think About It!

- Associate Degree/Job experience (ex. ADN to BSN), https://nursing.utexas.edu/academics/ud_degree_adnbsn.html
- Online, https://texas.wgu.edu/about_wgu_texas/overview, <https://www.snhu.edu/>

Registration – Do It Early!

- Registration & academic calendar, <http://www.shsu.edu/dept/registrar/calendars/academic-calendar.html?Sem=Fall&Year=2018>
- Clear up holds BEFORE registration
- Get advised early • Always take course sequence • Always take at least 15 hours
- Get registered early. Only register for classes that count toward the degree plan!
- Ask professor to open a class (if you need it) • Go to the chair. • Go to the dean (if necessary)
- Check DegreeWorks after each semester!

Key Contacts – Email. Call. Visit!

- Get office numbers, emails & phone numbers
- Registrar's Office & registrar assigned to you • Sign a waiver or turn in a letter to give your parent permission to speak on your behalf (Dumb, FERPA!)
- Business or Bursar's Office (Payments, holds, TGTP & 529 Plan)
- Advisor for your major & advisor at Advising Center
- Department Chair & secretary of the chair
- School Dean & assistant dean

Thank you!

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