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College costs are continuing to rise, with a four-year private school averaging \$22,218 and a four-year public school averaging \$5,836 for the 2006-07 school year. The good news is that more than \$134 billion in financial aid is available. The Scholarship & Financial Aid Handbook will show you how to earmark some of that money for your college education, ensuring that you will be able to afford a higher education. In this book, you will learn about the different types of scholarships, including those based on academics, awards, honors, leadership, test scores, extracurricular activities, majors, community service, volunteer work, essays, financial aid, minority status, even some unusual ones. You will learn how to determine your eligibility for these scholarships, as well as how to enlist the help of your parents, how to recognize and avoid scholarship scams, how to create a résumé, how to ask and who to ask for letters of recommendation, how to ace interviews with scholarship committees, and how to prepare for your interview. Additionally, you will discover where to look for scholarships, from your school to local organizations, businesses, and online. You will be provided with tips on filling out applications and tips for writing essays, as well as how to alter

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your essays for multiple uses. Also included are possible essay topics, sample interview questions, and information on state grants, FAFSA, and work study. The Scholarship & Financial Aid Handbook is intended to be a guide for students, parents, and school personnel to assist students in finding and obtaining scholarships. The author uses her years of experience and exhaustive research to help you benefit from scholarships. Even if you do not have above average grades, participate in lots of extracurricular activities, or have an abundance of extracurricular activities, you can find money to go to college. Just read this book and apply the techniques found within. According to College Board, a year of tuition at a public four-year school in 1987 cost \$3,190. Now, a year at that same school would cost \$9,970. College prices are increasing, and going to school is more expensive than ever before. But that doesn't mean you have to resign yourself to borrowing hundreds of thousands of dollars to earn a degree. We at Student Loan Hero created this guide to a complicated financial aid system so that you know all your options and can make informed choices. I hope this encourages you to explore as many scholarship and grant opportunities as possible and navigate through the process of applying for federal and private student loans. According to the most recent report done by The College Board Annual Survey of Colleges, the average rate of tuition at four-year public universities is \$19,548, and even more shocking, the average four-year tuition rate for private colleges is \$43,921. Tuition costs, of course, are just the beginning. However, there is good news: There is

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more financial aid available than ever before, and despite all of these college cost increases, a college education remains an affordable choice for most families. Armed with the information detailed in this comprehensive and updated edition of *How to Go to College on a Shoe String*, you will be privy to the more than 2,200 programs that offer scholarships, internships, or loans to more than 1.7 million students each year. In addition to scholarships and grants, you will learn hundreds of innovative ways to slash your college cost, such as calculating and reducing your college budget, buying your text books and supplies cheaply, earning college credit on an accelerated basis, combining higher education and course-related employment, performing national and community service, and making use of tuition prepayment plans, federal funds, state aid, and private sector aid. If you want to learn hundreds of innovative ways to save thousands on your college costs, then this book is for you.

Make sure you're preparing with the most up-to-date materials! Look for The Princeton Review's newest edition of this book, *Paying for College, 2021* (ISBN: 9780525570097, on-sale September 2020). Publisher's Note: Products purchased from third-party sellers are not guaranteed by the publisher for quality or authenticity, and may not include access to online tests or materials included with the original product. As parents of a child that is on way to college, have you ever had these feelings: Worried that you can't afford to send your child to college? Afraid that rising tuition costs will prevent your child from getting a much-needed education? Really want a debt-

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free future for both you and your child? If your answer is yes, read this book! It will bring you a comprehensive financial plan to cut your costs in half! After spending years solving fiscal challenges for corporate executives and small business owners, the author became a mom and discovered the insanely high tuition expenses predicted by the College Board's cost calculator. On a mission to reduce the burden on her own family, she consulted admissions counselors, financial aid experts, scholarship gurus, and a group of very determined parents to find a new solution. In this Financial Guide For College, the author provides a project management framework for families to find and finance the college experience of their dreams. Making use of these little-known tips, ingenious resources, and some careful planning, you can turn this easy-to-follow guidebook into an incredible 25 to 50 percent off coupon for college. Inside this book, you'll discover: The 12 critical elements required for a successful college plan How both parents and students can minimize debt in the long run How you can become a better-informed consumer of higher education How imagining the college funding process like a kitchen remodel can help you come in on time and on budget Why there's no need for any family to "pay retail" for college, and much, much more! This Financial Plan For College is your all-in-one resource for stretching the value of your family's college budget. Buy the book today to start planning for your brighter future!

Contains complete solutions to odd-numbered problems in text.

A “bracing and well-argued” study of America’s college debt crisis—“necessary

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reading for anyone concerned about the fate of American higher education” (Kirkus). College is far too expensive for many people today, and the confusing mix of federal, state, institutional, and private financial aid leaves countless students without the resources they need to pay for it. In *Paying the Price*, education scholar Sara Goldrick-Rab reveals the devastating effect of these shortfalls. Goldrick-Rab examines a study of 3,000 students who used the support of federal aid and Pell Grants to enroll in public colleges and universities in Wisconsin in 2008. Half the students in the study left college without a degree, while less than 20 percent finished within five years. The cause of their problems, time and again, was lack of money. Unable to afford tuition, books, and living expenses, they worked too many hours at outside jobs, dropped classes, took time off to save money, and even went without adequate food or housing. In many heartbreaking cases, they simply left school—not with a degree, but with crippling debt. Goldrick-Rab combines that data with devastating stories of six individual students, whose struggles make clear the human and financial costs of our convoluted financial aid policies. In the final section of the book, Goldrick-Rab offers a range of possible solutions, from technical improvements to the financial aid application process, to a bold, public sector–focused “first degree free” program. “Honestly one of the most exciting books I’ve read, because [Goldrick-

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Rab has] solutions. It's a manual that I'd recommend to anyone out there, if you're a parent, if you're a teacher, if you're a student."—Trevor Noah, The Daily Show

For much of the past century college tuition has risen more rapidly than the inflation rate. Unlike many analyses of higher education, Archibald and Feldman show how broad economic factors have combined to push up cost. These forces are largely out of the control of colleges and universities.

These are the facts, strategies, and loopholes you'll find it difficult or impossible to learn from the colleges you are applying to. If your family earns between \$30,000 and \$130,000, and you don't want to cash in your retirement funds or take a second mortgage in order to send your children to college, this book is a necessity. It tells in layman's terms how to get the largest possible amount of financial aid based on your own unique financial situation. You may assume you cannot qualify because your family earns too much or your assets are too great. Chances are you're wrong - you can be a candidate for college aid. Over \$23 billion in federal aid is available each year and millions of dollars more are available from American colleges and universities. You don't have to be a hardship case to qualify for significant financial aid for educational purposes. Middle and even upper-middle class families may receive \$5,000 - and up to

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\$20,000 - per year if they learn the strategies clearly and definitively outlined in this book. It's all a matter of having the right answers in the right places, and David Jaffe will walk you through the entire process step by step. This book has been rushed to press in order that it can include the very important changes which govern financial aid since the recent passage of the amended Higher Education Act.

An eye-opening and timely look at how colleges drive the very inequalities they are meant to remedy, complete with a call—and a vision—for change. Colleges fiercely defend America's deeply stratified higher education system, arguing that the most exclusive schools reward the brightest kids who have worked hard to get there. But it doesn't actually work this way. As the recent college-admissions bribery scandal demonstrates, social inequalities and colleges' pursuit of wealth and prestige stack the deck in favor of the children of privilege. For education scholar and critic Anthony P. Carnevale, it's clear that colleges are not the places of aspiration and equal opportunity they claim to be. *The Merit Myth* calls out our elite colleges for what they are: institutions that pay lip service to social mobility and meritocracy, while offering little of either. Through policies that exacerbate inequality, including generously funding so-called merit-based aid for already-wealthy students rather than expanding opportunity for those who need it most,

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U.S. universities—the presumed pathway to a better financial future—are woefully complicit in reproducing the racial and class privilege across generations that they pretend to abhor. This timely and incisive book argues for unrigging the game by dramatically reducing the weight of the SAT/ACT; measuring colleges by their outcomes, not their inputs; designing affirmative action plans that take into consideration both race and class; and making 14 the new 12—guaranteeing every American a public K–14 education. The Merit Myth shows the way for higher education to become the beacon of opportunity it was intended to be. Also known as “free tuition” and “free college” programs, college promise programs are an emerging approach for increasing higher education attainment of people in particular places. To maximize the effectiveness of their efforts and investments, program leaders and policymakers need research-based evidence to inform program design, implementation, and evaluation. With the goal of addressing this knowledge need, this volume presents a collection of research studies that examine several categories and variations of college promise programs. These theoretically grounded empirical investigations use varied data sources and analytic techniques to examine the effects of college promise programs that have different design features and operate in different places. Individually and collectively, the results of these studies have implications for the

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design and implementation of promise programs if these programs are to create meaningful improvements in attainment for people from underserved groups. The authors' efforts also provide a useful foundation for the next generation of college promise research.

In this completely revised edition, young people learn how to get and manage credit, how to make and stick to a budget, how to pay for college, how to determine needs versus wants, how to pay for a car, how to open a bank account, how to balance a checkbook, how to manage finances online, and how to avoid financial mistakes. You will also learn about investments, taxes, checks, debit cards, credit cards, and budget tips. This book is filled with helpful suggestions from financial counselors, and you will discover ways to jumpstart your financial future and use money responsibly.

The Scholarship & Financial Aid Solution How to Go to College for Next to Nothing with Short Cuts, Tricks, and Tips from Start to Finish Atlantic Publishing Company Millions of parents desire a quality private school education for their family, but simply cannot afford the cost of tuition. Scholarships and financial aid are the solution and help families address/eliminate the financial barriers that prevent access to a quality education. How to Find Scholarships and Free Financial Aid for Private High School is a valuable guide for families that want to know where to find free money for private high

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school tuition. This book shows parents over 30 ways to find, qualify for and win private high school scholarships and free financial aid. The author, Shay Spivey, is a scholarship expert and the parent of a private high school student. As the parent of a private high school student, Shay Spivey has developed proven tips and techniques that helped her daughter win over \$45,000 in scholarships and free financial aid to attend a prestigious college preparatory private high school. As a proven expert and professional consultant in her respective field, she is devoted to helping others find free money to access quality educational opportunities.

Enrollment Management and Financial Aid. Enrollment management is the term that is often used to describe the synergistic approaches to influence the enrollment of higher education institutions, and consists of activities such as student college choice, transition to college, retention, and graduation. Of all the factors, financial aid, institution rank, and tuition are the three most important ones that affect students' choice processes and matriculation decisions; as such, with the continuous increase of tuition over the years, financial aid serves as a marketing tool and plays an important role in attracting students. In the United States, in the 2012-2013 academic year, there were a total of 20.4 million students enrolled in degree-granting institutions and more than eighty percent of them received financial aid. The Optimal Scholarship Allocation Problem: The widespread use of financial aid leads to an important problem yet to be solved in the literature, i.e., how to optimally allocate the limited financial aid to students with

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various social and economic backgrounds so as to achieve enrollment goals. Though financial aid can be of various forms, merit-based scholarships are the primary part of the allocation process. This problem, referred to as the optimal scholarship allocation problem, has puzzled the enrollment management teams at many higher institutions and is the focus of this thesis. Solution Approach: This thesis proposes a series of predictive and optimization models to solve the optimal financial aid allocation problems. The methodology consists of three sequential phases: 1) predictive models to find the responses (enrollment and graduation probabilities and years of study) to various levels of scholarship for students with various socioeconomic backgrounds; 2) optimization models to find the maximum revenue for given budget based on the response discovered to the various levels of scholarships; and 3) data mining models to discover patterns and transform results from the optimization model to simple and effective policies. Phase I: Predictive Models. A series of predictive models have been investigated to estimate the responses from students to various levels of scholarship awards. These responses can be classified into two categories: the first category includes enrollment and graduation decisions and the second one is the number of years of study once a student enrolls in the institution. In the first category, because of the binary nature of the responses (enroll or not enroll), logistic regression based models have been adopted to predict the probability of enrollment and the probability of graduation given that student enrolls. In the second category, regression analysis are

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adopted. Phase II: Optimization Models. An optimization model is designed to allocate financial aid to applicants with an objective to maximize the revenue, which is composed of net tuition, i.e., tuition minus scholarship, over the years of study, plus the state share of instruction once the student graduates. The constraints to be observed include the total budget limitations and a fairness constraint. For a merit-based scholarship, the fairness constraint stipulates that a student with better academic performance must be assigned to an equal or higher level of scholarships than that of students with a lower academic performance. The inclusion of the fairness constraint has dramatically increased the size of the model, and to reduce computational burden, the concept of a minimum dominance set is developed. This has reduced the size of the model by orders of magnitude and enabled the efficient solution of the resulting mathematical model. Phase III: Policies Analysis Models. Regression analysis is developed to discover patterns in the optimization results, in the form of the amount of scholarship awarded for each student, and translate them into simple and effective scholarship award policies for implementation. Several techniques such as decision tree and piecewise regression have been explored. For the institution under study, the results suggested that a composite score based on the student's GPA and ACT scores can be used as the basis for the award of scholarships; and a simple yet effective award scholarship policy derived from piecewise regression has been discovered. Implementation: The analysis based on the above framework was adopted

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by the institution under study and has been used in an overhaul of the scholarship redesign. The piecewise regression derived, composite score based scholarship award policy proves to be effective, and together with a proactive marketing strategy it has yielded an 11% increase in directly admitted students under a similar budget. This translates into millions of dollars of revenue and significantly improves the university's bottom line.

College Prep 101 is a handbook for those involved in the process of selecting, applying to and enrolling in college. It's an excellent resource for students, parents, and educators alike, and no high school library or counseling office should be without a copy. Readers are walked through each step of the college application and selection process, from planning for college to college visits, and choosing a college to college entrance exams. Checklists are provided for each year of high school, listing the important steps to take each year, and there's even a list of items to pack and take to college when the time comes. Finances feature prominently within the pages, as the chapter entitled College and Money provides direction through both applying for scholarships and the financial aid process. In addition, decision making and prioritizing are discussed as bases for spending decisions while the student is actually in college. Millis' second title, "How to Go to College Cheaper" goes into great detail on this topic. The transition from high school to college is also discussed, including extensive coverage of study skills and time management. Students are encouraged to find their

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own system or style of studying through answering six simple questions and using whichever of the suggested strategies are most effective for them. Organization, prioritization, and decision making are discussed as the basis for effective time management - a skill many college students struggle with. Parents too will find information written specifically for them inside, with their own list of 'must-do' items, a chapter detailing how they can help their student through this process (and deal with it themselves), and specific suggestions hi-lighted throughout the book. The book's thirteen chapters cover all the bases without boring the reader with unnecessary text. It is written in a straight-forward, conversational style that is easy to read, and the numerous lists provide excellent resources you'll refer to again and again.

Every parent wants the best for their child. That's why they send them to college! But most parents struggle to pay for school and end up turning to student loans. That's why the majority of graduates walk away with \$35,000 in student loan debt and no clue what that debt will really cost them.¹ Student loan debt doesn't open doors for young adults—it closes them. They postpone getting married and starting a family. That debt even takes away their freedom to pursue their dreams. But there is a different way. Going to college without student loans is possible! In *Debt-Free Degree*, Anthony O'Neal teaches parents how to get their child through school without debt, even if they haven't saved for it. He also shows parents: *How to prepare their child for college *Which classes to take in high school *How and when to take the ACT and SAT *The

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right way to do college visits *How to choose a major A college education is supposed to prepare a graduate for their future, not rob them of their paycheck and freedom for decades. Debt-Free Degree shows parents how to pay cash for college and set their child up to succeed for life.

Advises students, parents, and guidance counselors on how to obtain the best education for an individual student at the cheapest price, and includes insight into what is actually happening in admissions and financial aid offices.

This guide provides a description of Federal Student Aid programs and the application process. Readers will find information on federal student aid as a source for funding postsecondary education, and know where to go for more detailed information. Funding Your Education: The Guide to Federal Student Aid speaks to high school students, college students, adults, and parents interested in finding out about financial aid from the federal government to help pay for education expenses at an eligible college, technical school, vocational school, or graduate school.

College can be expensive the average graduating college senior is nearly \$30,000 in debt when he or she walks off campus. There is also more financial aid available than ever before, with more than \$238 billion distributed in 2012-13. There are a lot of options out there, and if you are not sure how to find the right

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financial aid for you, this book is your answer. We provide you with information on over 2,200 programs that offer scholarships, internships, or loans to more than 1.7 million students each year. For example, the Chick and Sophie Major Memorial Duck Calling Contest awards \$2,000 to the high school senior with the best duck call in the country. There s also the Van Valkenburg Memorial Scholarship, where you can win \$1,000 if you re a descendant by birth or legal adoption of Lambert and Annetje Van Valkenburg. This book will also provide hundreds of innovative ways to cut college costs, including tips on how to earn college credit on an accelerated basis, how to calculate your college budget, how to make use of tuition prepayment plans, how to combine higher education and course-related employment, and how to buy supplies and textbooks for cheap. If you re looking to graduate debt-free, this book has you covered.

School counseling strategies that promote student success! So much is expected to prepare today's students for success—academic achievement, career and college readiness, emotional and social competency, just to name a few. School counselors can make an enormous positive difference in children's lives. In a succinct Q&A format, the authors provide school counselors and educational leaders with: 101 solutions to common counseling issues across the K–12 spectrum on topics ranging from data-driven counseling to bullying, collaboration,

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and equity Stories of school counselors and educational leaders who have successfully implemented these solutions Numerous print and digital resources for further exploration

The Scholarship System provides you with a step-by-step guide that you can actually implement in fewer hours than a part-time job yet realize the benefits for more than four years later. With proven strategies, examples and testimonies, The Scholarship System gives you a guide to make the scholarship process as easy and painless as possible regardless of your age, GPA, financial situation, or family background. With these same tactics, Jocelyn Paonita managed to bring in over \$125,000 in scholarships and financial aid, paying her entire college bill and giving her extra cash each semester. She was able to focus on her higher education rather than constantly worrying about money and how much student loan debt was piling up. With *The Scholarship System: 6 Simple Steps on How to Win College Scholarships and Financial Aid*, you can do the same thing too! This report includes a list of books and Internet sources that may help locate student financial aid information for prospective, current, or graduating college and university students. This list includes both general and comprehensive works, as well as ones targeted toward specific types of aid and circumstances (e.g., non-need-based scholarships; female and minority students; students

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studying abroad; or veterans, military personnel, and their dependents). When possible, the summer release dates for 2012 publications are included as a tool for those doing early planning. Many of the websites listed enable a student to conduct and save general and individualized scholarship, grant, and loan searches on a variety of issues, including intended area of study. Some of these listed resources also contain information on repaying, forgiving, decreasing, or discharging incurred educational financial debt through a variety of options, such as employment in certain professions or localities. This is a print on demand report.

Few in the United States will dispute the assumption that every high school graduate should be entitled to go to college regardless of financial need. But should everyone be able to go regardless of academic preparedness? Jackson Toby explores the idea that federal financial aid programs, all of which peg student aid to need alone and not to academic performance, are dragging down college admissions and academic standards to the point where America's schools, students, and economy will no longer be globally competitive. After a half-century of teaching, distinguished educator Jackson Toby concludes that our current system all too often gives both high school and college students the impression that college is an entitlement and not a challenge. The Lowering of

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Higher Education: Why Student Loans Should Be Based on Credit Worthiness is Toby's unflinching look at this broken system and the ways it can be fixed. This volume documents just how far college admission standards have fallen and measures the cost of remedial programs designed to get underprepared high school students to the level they should have been at in the first place. Toby is both pointed and frank in his discussion on the issue of grade inflation, which rewards laziness while demoralizing hard-working students. To reverse the national decline of academic standards in American colleges, Toby proposes a radical solution: Let federal student aid be tied to academic performance as well as financial need, incentivizing students to develop serious attitudes and study habits in high school and keep them up in college.

This thoroughly revised guide shows readers long- and short-term strategies to funding a college education. It includes the latest financial-aid forms and scholarship information, along with lists of annual changes in the tax laws.

An entertaining and informative look at aging addresses a host of common questions about midlife in an easy-to-follow Q-&-A format that furnishes essential facts about such topics as memory loss, money, baldness, plastic surgery, health, and other life experiences. Original.

“The College Solution helps readers look beyond over-hyped admission rankings to

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discover schools that offer a quality education at affordable prices. Taking the guesswork out of saving and finding money for college, this is a practical and insightful must-have guide for every parent!” —Jaye J. Fenderson, Seventeen’s College Columnist and Author, *Seventeen’s Guide to Getting into College* “This book is a must read in an era of rising tuition and falling admission rates. O’Shaughnessy offers good advice with blessed clarity and brevity.” —Jay Mathews, Washington Post Education Writer and Columnist “I would recommend any parent of a college-bound student read *The College Solution*.” —Kal Chany, Author, *The Princeton Review’s Paying for College Without Going Broke* “*The College Solution* goes beyond other guidebooks in providing an abundance of information about how to afford college, in addition to how to approach the selection process by putting the student first.” —Martha “Marty” O’Connell, Executive Director, *Colleges That Change Lives* “Lynn O’Shaughnessy always focuses on what’s in the consumer’s best interest, telling families how to save money and avoid making costly mistakes.” —Mark Kantrowitz, Publisher, *FinAid.org* and Author, *FastWeb College Gold* “An antidote to the hype and hysteria about getting in and paying for college! O’Shaughnessy has produced an excellent overview that demystifies the college planning process for students and families.” —Barmak Nassirian, American Association of Collegiate Registrars and Admissions Officers For millions of families, the college planning experience has become extremely stressful. And, unless your child is an elite student in the academic top 1%, most books on the

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subject won't help you. Now, however, there's a college guide for everyone. In *The College Solution*, top personal finance journalist Lynn O'Shaughnessy presents an easy-to-use roadmap to finding the right college program (not just the most hyped) and dramatically reducing the cost of college, too. Forget the rankings! Discover what really matters: the quality and value of the programs your child wants and deserves. O'Shaughnessy uncovers "industry secrets" on how colleges actually parcel out financial aid—and how even "average" students can maximize their share. Learn how to send your kids to expensive private schools for virtually the cost of an in-state public college...and how promising students can pay significantly less than the "sticker price" even at the best state universities. No other book offers this much practical guidance on choosing a college...and no other book will save you as much money!

- Secrets your school's guidance counselor doesn't know yet
- The surprising ways colleges have changed how they do business
- Get every dime of financial aid that's out there for you
- Be a "fly on the wall" inside the college financial aid office
- U.S. News & World Report: clueless about your child
- Beyond one-size-fits-all rankings: finding the right program for your teenager
- The best bargains in higher education
- Overlooked academic choices that just might be perfect for you

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