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Insights and info from College Money Matters – a non-profit organization dedicated to helping high school students and their families make informed decisions about applying, choosing and paying for college.



Are more expensive schools really better?

It's not unusual to think that the more you pay for something, the "better" it will be. But that's not necessarily the case with a college education.

So how do you figure out whether the money you're thinking of putting into a certain college is worth the value you'll get out of it? Read on and maybe you'll discover some new ways to think about this very important question.

What makes a college worth its price to you?

Let's face it. College can be expensive, sometimes very expensive. And if you're taking out loans to help pay for your education, that can have a major impact on your future financial situation. After all, it can take a long time, and a lot of money, to pay back the amount you borrowed plus all the added interest.

Now of course, your future is *why* you're going to college. So wouldn't a bigger name college give you better opportunities?

The answer is that yes, there are a few elite universities that deliver instant name recognition and credibility. But if you don't have the money, grades or exceptionally specific talent to get into them, you may want to look elsewhere.

That's when you need to consider how much your investment in a particular college will pay off in the future. To help you do that, here are some big questions to ask yourself:

- How well does the price I'm paying for a school match up to what I expect to earn after graduating?
- Do the courses offered reflect the field I want to work in?
- Does the school's alumni group offer strong support?
- How much will I need to borrow in student loans to go to this school?
- Can I get the same quality of education at another, less costly college or university?



What do students really want from college?

There are many ways to consider which college is a good choice for you – and your future budget. The article above focused on how well a college prepares you for life after you graduate. Another way to look at the question is to think about the reasons people go to college in the first place.

Here's a list of experiences and opportunities that many students say they want to gain from their first four years in college. Look them over and see what applies to you.

- Learning from professors whose experience and knowledge will broaden my perspective
- Enjoying a good social life and meeting new people
- Studying new things that can enrich my life
- Developing expertise in an area I'm really interested in
- Learning to live independently
- Finding out what truly does and doesn't matter to me
- Building new skills for a career
- Getting involved in recreational activities (sports, arts, clubs) where I can develop new skills and interests
- Making contacts that could help me later on in life
- Finding friends or even a life partner

Once you've looked over the benefits you chose, ask yourself this: "*Could I get these experiences at a lower cost school?*"

The point: Most of the items on this list don't depend on the price of the college you choose. Instead, they depend on how much time and energy you put into them during your college years, no matter what school you decide to attend.

A note in closing

**By Nancy Goodman, Executive Director,
College Money Matters**

The message behind the articles presented here is not to say that all colleges provide the same level of teaching, reputation, or academic discipline. That's certainly not the case. However, a great education, and a great experience, can be had at many schools. All you have to do is keep your eye on your goals, look for what you want, and work at it. Just because a certain school costs more doesn't necessarily mean it's a better school for you.



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