

5 ways to earn a college degree, not increase your debt

Joan Westlake, for Mesa Community College 3:12 p.m. MST December 2, 2015

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(Photo: Mesa Community College)

Earning a college degree or a certificate can put you on the road to a successful and rewarding career. You'll want to choose the best education options to help prevent winding up on your life's path burdened by heavy student debt. Juan Carlos Sanchez, financial aid outreach specialist at Mesa Community College, offers some tips on the most economical ways to get quality higher education.

1. Choose wisely

- Invest time doing the research comparing tuitions and other costs. Sanchez points out that as a student at Mountain High School, he found attending Mesa Community College for his first two years instead of a four-year state college offered significant savings. Currently, Maricopa Community College tuition is 75 percent less than at in-state universities.
- "Cost was a big factor in my choosing Mesa Community College," said Sanchez, "but also I made certain the credits I earned would easily transfer. I took all the basic classes (known as the Arizona General Education Curriculum or AGEC) as well as courses to see what might interest me to pursue as a career. I earned my associate degree and am now finishing up my bachelor's at Arizona State University."
- Know that there is a wealth of degrees and certificates in fields such as fashion merchandising & design, manufacturing, Cisco networking, mortuary science, drafting, advanced Web design, veterinary technology and welding offered by community colleges at significantly lower costs than at for-profit schools. Find out more about Career and Technical Education offerings at this [website \(https://www.mesacc.edu/programs/cte\)](https://www.mesacc.edu/programs/cte).

2. Watch for added costs

- Tuition is not the only cost of college; don't forget to factor in books, transportation, supplies and lab fees.
- Community colleges offer free services, many of which universities charge for, such as admission, placement testing, academic advising, career planning, personal counseling, tutoring, computer use and parking.

3. Schedule carefully

- Melding job, family and other responsibilities with college classes can be a challenge. Look for a campus that is most convenient to your home or work. Then, select a class schedule that you can reasonably attend. If you work during the day, look for evening classes. Mesa Community College offers more than 40 degrees and certificates that you can earn entirely [online \(https://www.mesacc.edu/programs/online\)](https://www.mesacc.edu/programs/online). Or, start off with a hybrid course, which is a blend of on campus and online.
- At Mesa Community College's Red Mountain campus, students can choose the 2-4-1 class schedule that works best for them – two days a week (Monday and Wednesday or Tuesday and Thursday); Monday through Thursday classes that typically would be five days; or Fridays only.

4. Start college in high school

- Maricopa Community Colleges work with area schools to offer a range of Early College programs so that students can earn college credits while in high school. Some students graduate high school with their associate degree in hand.
- Programs, such as ACE (Achieving a College Education), are scholarship based with students attending classes on campus. Others, such as Dual Enrollment, require some tuition and college courses are taken at the high school. Find out more by contacting your high school advisor or contact the college. At Mesa Community College, go to the [Early College Programs website \(https://www.mesacc.edu/early-college-programs\)](https://www.mesacc.edu/early-college-programs) or call 480-461-7927.

5. Apply for funding

- Sanchez says that there are scholarships, grants, loans and other funds available for college, but you need to start searching many, many months before you plan on attending college.

- If you are in the top 20 percent of your high school graduating class, you can apply at a Maricopa Community College for the Presidents' Honors Scholarship (<https://www.mesacc.edu/honors/presidents-honors-scholarship-program>) that covers in-state/in-county tuition up to 15 credit hours for four consecutive semesters.
- The key to opening a wealth of federal funding is the Free Application for Federal Student Aid known as the FAFSA. In February, Mesa Community College hosts a College Goal FASFA Day dedicated to helping with filling out the forms. Sanchez advises to start applying for this valuable fiscal source as soon as possible. Check out MCC's website (<https://www.mesacc.edu/new-student-checklist/fill-out-your-fafsa>) for details about FASFA.
- Scholarships and grants are available based not only on need or academic achievement but on other qualifications such as the career you are pursuing, if you are re-careering, your ethnicity, your religion or many other factors. Maricopa Community Colleges Foundation has a system similar to FASFA in which you fill out one application and are informed of the scholarships for which you might qualify.
- Sanchez urges potential and current students to stop by Mesa Community College's Financial Aid (<https://www.mesacc.edu/financial-aid>) Office for the free advice and assistance that can help lighten the financial costs of earning the degree or certificate you desire. The college's new Enrollment Center (<https://www.mesacc.edu/enrollment-center>) at the east side of campus is the place to start.

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*Source: Arizona Board of Regents – Arizona University System Board- Approved 2014-15 Base Tuition and Mandatory Fee Report. Based on annual average tuition. Based on in-county tuition.





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