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7 Ways to Go to College for Free

Kim Clark @Money_College | 10:57 AM ET

What to do if your parents can't—or just won't—pay for college.

Question: My grandson is an honor roll student, but his parents have no money for college. How can he go for free? —via email.

A: Parents who think they don't have any extra money can often scrape together something if they change their spending priorities. And it's absolutely worth trying, given the cost of college today and the difference a degree can make in their children's lives. Students like your grandson can do their part by following all some (or all) of these seven strategies.

1. Stretch your aid. If your parents earn less than \$50,000, you will likely discover you're eligible for a federal Pell grant of up to \$5,775. While that won't cover the full tab at many schools, it could mean free tuition plus books at most local community colleges, notes MorraLee Keller, who spent 17 years as a college adviser in Columbus, Ohio, and is now on the staff of the National College Access Network.



Ted S. Warren—AP

Starbucks employees are eligible for free college courses through an online program.

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2. Apply close to home. Living costs are one of the biggest and most surprising expenses for many students, so living at home and commuting can be a huge money saver, Keller notes. The federal government will probably cover all or at least a good chunk of community college tuition, which typically averages about \$3,500 a year. Families earning up to \$180,000 can also get as much as \$2,500 off their tax bill by claiming the [American Opportunity Tax Credit](#). In addition, good students should ask about honors college options, since those often come with large scholarships. One example: the full-tuition scholarship for good students at [Mesa Community College](#) in Arizona. Once you've finished your first two years, you can [apply for transfer scholarships](#) to four-year schools. Students should also apply to their local public four-year university, since many provide low-income students with either a free ride or at least enough aid to cover the tuition portion. Among those that promise to cover tuition are the [University of Washington](#), the [Camden campus of Rutgers](#), and all of the campuses of the [Universities of California](#).

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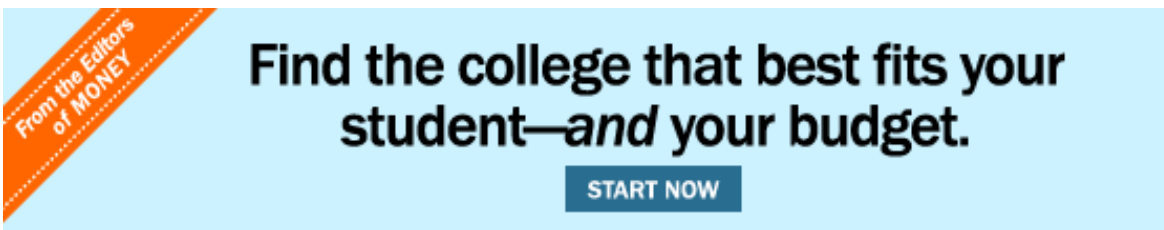
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3. Aim for the “elites” (if you’re at least a B+ student). Students from families earning less than \$60,000 or so are often eligible for a free ride at about 60 of the nation’s most selective colleges, including the Ivies, [Amherst](#), [Stanford](#), and [Vanderbilt](#). A few very selective public colleges also offer very generous aid to low-income students, especially those who live in-state, including the [University of Virginia](#) and the [University of Michigan](#). Be realistic, though. These schools’ generosity is a key reason they get swamped with applications, and they generally admit only the top students.

4. Check out these “work colleges.” There are seven so-called [work colleges](#) that allow students to trade work for tuition. At least two—[Berea](#) and [College of the Ozarks](#)—provide enough scholarships and work opportunities for students to fully cover their college costs.

5. Go to work for a generous company. Some large employers have generous tuition reimbursement policies. Verizon, for example, will reimburse part-time employees for \$4,000 of tuition a year. Full-time employees can get \$8,000 in annual tuition reimbursements. If you’re willing to take online courses, Starbucks offers its employees free courses through Arizona State University’s online program.

6. Try for large outside scholarships. While most private scholarships—those provided by companies or foundations—fund only a portion of typical college costs, a few arrange for students to get full rides. You’ll have the best odds of winning the smaller, local scholarships, but if you’re a good student with strong extracurricular activities, aim for the high-value scholarships, advises Kristina Ellis, author of *Confessions of a*

Scholarship Winner, who paid her way through Vanderbilt with scholarships, including

prestigious awards from the Coca-Cola and Gates foundations. She also suggests that strong students from disadvantaged backgrounds consider applying to the [Posse Foundation](#) and [Questbridge](#), both of which help winning students get full scholarships to top colleges.

7. Join the military. If you serve 36 months of active duty and receive an honorable discharge, you'll qualify for a veteran's benefit that will cover in-state tuition at just about any public college. In addition, many soldiers are able to get a jump on their college career by earning academic credit for their military training. The Air Force, for example, has its own accredited community college, and it awards college credit for much of its training. If you're an excellent student and athlete, you can also try for one of the military academies, which provide free tuition plus a living stipend in return for five years of military service. If you aren't quite a good enough student to make into the academies, you may be offered an opportunity to attend an academy prep school, which is also free. It gives you an extra year to bring up your academic and physical skills, and a second chance at the academies.

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