



美成教育 U.S.A.

MASON'S Education Jan. 2022 一月號

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DECEMBER 2021

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大學費用指南 The Guide to College Costs

BY UCA

Value in education is a balance between the overall education and its overall cost. Understanding the cost side of education is dizzying. This Guide to College Costs is designed to provide insight and direction to college-bound students and their families.

Overview

Let's start with understanding some terminology. "Tuition" is what you pay for the classes, while "Room and Board" means where you sleep and what you eat. "Costs" are poorly defined, and universities charge these at shockingly high levels without much prior notice. The overall cost of college, however, includes not only these pieces, but also health insurance (required by the university), auto expenses (car payment, insurance, fuel, parking passes, parking tickets), utilities not included in apartment rent, and much more.

"Financial Aid" means a discount provided by the school because of limited parental income. "Merit Aid" is a discount provided

by the school because of the desirability of the student. "Scholarships" and "Grants" are also types of merit aid, but these are provided by third parties such as corporations and foundations and are generally paid directly to the university on behalf of the student. NOTE: colleges like to tell you that they're providing a scholarship when it's actually just a discount (after all, it's their money), so the misuse of terminology can be confusing.

To provide some guidance on how best to minimize overall cost, UCA recommends a multipart strategy:

- Apply for large, national scholarships
- Apply for smaller, local scholarships
- Apply for "specialty" scholarships
- Go to the college's financial aid office and apply for scholarships they may have available

Applying for National Scholarships

If you're a top candidate, apply for the largest national scholarships. These may be hard to obtain, but they are also worth the effort. Your high school guidance office will tell you about some, and many college admissions websites direct you to scholarships.

In addition, you can research scholarships online using one of several scholarship search engines:

- Fastweb.com
- Scholarshipexperts.com
- Bigfuture.Collegeboard.com
- Collegenet.com
- Scholarships.com
- Scholarshipmonkey.com
- Unigo.com
- Colleges.niche.com
- cappex.com

NOTE: Scholarships and grants are available at different times of the year, for all 4 years (not only before entering college).

NOTE: If you are not likely to obtain one of the larger national scholarships, consider putting your effort towards local and specialty scholarships. There is a limited amount of time and energy, so use it wisely.

Applying for Local Scholarships

Local scholarships are smaller, but there are fewer applicants, increasing your odds of success. Do online searches for your locality; ask your high school guidance counselor; and have parents check with local businesses and fraternal organizations for these. Every year, many local scholarships go unused because students don't apply for them. **NOTE:** "local" means not just your own hometown,

but also the place where you will be going to college.

Applying for "Specialty" Scholarships

Look online for scholarships – from the U.S. or state government, universities, corporations, educational foundations, fraternal organizations, and ethnic groups – that are more specialized. Use your ethnic/national background, your specific area of academic interest, and your areas of social interest to identify these opportunities.

Inquire at the Financial Aid Office

At many universities, rich alumni provide scholarships that are segregated from the college's general scholarship funds. Contact the financial aid office at your college (students: go there as soon as you arrive on campus, and perhaps inquire right after you accept your place in the class) and complete applications. Talk to the financial aid people there; distributing money is their job!

Additional Considerations

Many universities have segregated scholarships, with earlier application deadlines and additional filing requirements. Check each of your school's admissions webpages for details.

The Common Application has a tab that links you to the financial and merit aid

pages of each school that you have listed in “My Colleges.”

FAFSA and other financial aid applications usually open on October 1.

You probably won’t know the final tuition costs until the colleges extend their offers in the Spring. Note that some universities will negotiate their charges even after making an offer to you.

Organize your scholarship work with a spreadsheet, including:

- Scholarship name
- Internet link/address
- Application due date
- Amount of scholarship award

The typical scholarship application requires a resume, an essay, transcript and test scores.

When considering monetary awards provided by colleges, be sure to identify what they will do for all four years, not just the first. Also, be sure to compare and contrast using the same types of data; some awards cover more things than others.

Finally

Remember to perform well! Students lose scholarships because of poor grades. Even more importantly, students should understand WHY they are in school and how to use their own initiative, not just stay on a moving sidewalk called “education.”

College is a collection of assets, not just a collection of classes. If students do not maximize the university opportunity, then even free education is a waste of time, and money. For those who remain relatively clueless after graduation from college, adult life can be chaotic professionally, personally, and economically.