

## 1: Alternative Loans | Kuyper College

*A key factor in the overall financial strategy in the public and private sectors of American higher education involves helping students and families pay tuition and fees.*

Get the latest updates straight to your inbox. September 26, , September 24, As mentioned previously in this column, falling demand for colleges is leading to a decline in inflation-adjusted average college tuition fees. Colleges, however, have strongly resisted reducing their published tuition fees sticker price , because some individuals pay the full amount, and the schools do not want to lose that revenue. But all that is changing. Applicants will see a less shocking published fee, thereby hopefully stimulating more applicants and admissions. Most of the tuition-reducing schools hope that actual average tuition fees collected per student will show little change since the reduction in tuition discounting offsets lower published tuition fees. Lower published fees should especially increase applications from particularly price-sensitive lower-income students. Often, at the margin, the revenue received from even a reduced tuition fee far exceeds the extra cost of educating one more student. Classes with 20 students enrolled will become classes for 21, but the extra expenses the college incurs is nearly zero since the professor salaries are fixed and not dependent on class size. Schools with declining enrollments often have underutilized capacity so using lower prices to attract more students is smart. It is similar to cruise lines selling space at vastly reduced rates a day or two before the sailing date to fill up their unused capacity. This even occurs some at professional schools. A recently graduated student of mine was accepted and actually attending campus orientation at a good mid-quality law school when he received a call from a more prestigious top 20 ranked institution offering him admission at well below the sticker price that school presumably had an admitted student that did not show up. A mid-quality Ohio school, Capital University ranked th in the latest Forbes Best College rankings , has announced a variation on these tuition reduction schemes: People in public service usually have mid-sized incomes and are dependable, hard-working and public-spirited. Targeting students this way strikes me as a reasonably attractive alternative approach. There is still another variation on the fee reduction approach: None of these schemes were common 15 years ago, because enrollments nationally were rising and most schools had little problem attracting enrollments consistent with institutional goals. Now enrollments have fallen for several years the data are not yet in on fall , and some schools heavily dependent on tuition fees are desperate to get students to fill small classes. This, I think, is for the good. Unemployment and Government in Twentieth-Century America. Privatized public schools would benefit from competition, market discipline, and the incentives essential to produce cost-effective, educational quality, and attract the additional funding and expertise needed to revolutionize school systems.

## 2: Let's Make a Deal! New Approaches to Setting Tuition Fees: News: The Independent Institute

*Note: Citations are based on reference standards. However, formatting rules can vary widely between applications and fields of interest or study. The specific requirements or preferences of your reviewing publisher, classroom teacher, institution or organization should be applied.*

According to extensive research, the lenders listed here offer excellent customer service, comprehensive borrower benefits, and competitive interest rates. They are committed to full electronic loan processing and are popular with currently enrolled IC students. Please note that you are not obligated to use any of these lenders and will not be penalized if one is not chosen from this list. The loans are typically unsecured, meaning that they require no collateral. Things to Consider Who will be the primary borrower, the student or the parent? If the student is to be the primary borrower, then consider the alternative loan programs listed below this section. Is the borrower 18 or older? Some lenders have a minimum age requirement of 18 in order to borrow through their programs. The co-signer assumes responsibility if the primary borrower does not pay. A co-signer with an excellent credit score may secure a lower interest rate or enable the loan to be approved by the lender. A cosigner must be a U. How important is the interest rate as compared to the loan period? The higher the interest rate and the longer the repayment period, the more the borrower will pay over the life of the loan. However, the monthly payment may be less if the borrower chooses a longer repayment period. How much should the borrower apply for in funding? Borrow only what your student really needs. Also, think about how much your student will need to borrow each year to ensure that the lender allows for the aggregate amount needed. Application Process It is extremely important to begin the alternative loan application process in a timely manner. If a borrower wishes to have a loan recognized on the student billing statement, the college requires an official loan approval and request for certification directly from the lender. We recommend applying for your loan at least 30 days prior to the semester payment deadline in order to ensure that your loan will be processed before the payment is due.

## 3: Alternative Student Loans | Tuition & Financial Aid | Ithaca College

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## 4: Tuition Benefits Program Catalog-NYS & CSEA Partnership for Education and Training

*Tuition installment plans are low-cost alternatives to long-term debt that spread out college costs in equal installments over several months to a year.; Peer-to-peer education loans are alternatives to private student loans.*

## 5: Alternative Financing | Tuition Payment Plan, Loans » Herkimer College

*She stressed that financing college is particularly hard on middle-income folks-the poor get generous scholarships, while the rich can afford even the high published tuition fees.*

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