

5 Questions and Answers to Lowering Tuition Costs



An Introduction to In-State Tuition

A Guide for College Parents

UniversityParent

Fall Guide
OCTOBER 2014

Table of Contents



Welcome to UniversityParent.com!

Everything you need to navigate life as a college parent



Are You Looking to Connect with Other College Parents?



Are You Paying Too Much for Tuition?

What In-State Tuition Means and How to Get It



5 Questions Related to In-State Tuition

Welcome to UniversityParent.com!

Everything you need to navigate life as a college parent



It seems like just yesterday that you were reading books about how to successfully navigate the first year of your child's life. Now they're in college or heading in that direction. Where did the time go?

You've experienced 18 years of sweat, tears, laughs, and memories to get your student to this point. Although you may have thought it would get easier after they grew up a bit, we know that it's an exciting, emotional time of transition for you and your family. You may have a few questions about what this changing relationship means as you watch your student grow into the person they are meant to be.

That's where we come in! Think of us like that first year baby book with a new table of contents titled "How to help your college student be the best they can be." We're here to help you help your student succeed in college. We provide you with resources, opportunities to connect with other college parents, and a place to ask questions or share a story.

We hope to help you feel more prepared to walk along side your student through this exciting chapter in both of your lives.

Connect with Us and Other College Parents...



An eNewsletter Just for You!

First, thanks for downloading this eBook! Consider signing up for our **weekly parent eNewsletter** if you haven't already done so. It provides you with weekly reminders and advice — all geared toward helping you support your student even if they are miles from home.

Facebook

Like our Facebook Page and see what the faces behind UniversityParent are up to! We share the most recent news and conversations about college parents. From time to time we will also have promotional eBooks like this one available.

Join the conversation on our Facebook Group! We have hundreds of college parents who want to talk to one another and share their experiences as they figure out life as a college parent. Ask a question, share some advice and meet some college parents just like you!

Universityparent.com

Of course, **UniversityParent.com** has tons of information every day that can help you to navigate the new territory of being a college parent. We're posting articles daily. In addition, if you're headed back to your student's campus for Family Weekend or just a quick visit, check out all of our recommended local businesses (hotels, restaurants and local attractions) to help you plan your trip!

Are You Paying Too Much for Tuition?

What In-State Tuition Means and How to Get It



College Can Be Expensive

In an **article by CNN Money**, Melanie Hicken writes, “It could cost nearly a quarter of a million dollars to raise your child – and that’s not even including the cost of college. To raise a child born in 2013 to the age of 18, it will cost a middle income couple just over \$245,000*.”

You may be shocked to read that the estimate doesn’t include the cost of college. There are lots of ways to help pay for college, but sometimes it’s a stretch to cover the cost without resorting to loans. You’ve probably been told by many, since the day your child was born, to “start saving for college.” The reality is life gets in the way and you don’t always end up saving as much as you had hoped, or if you did, you are surprised to find that the cost of a good education exceeds your savings.

For those determined to lower college costs, we’ve put together an introduction to getting in-state tuition as an option for lowering the cost of college. We are frequently asked questions about qualifying for in-state tuition and our hope is to begin to answer those questions here.

So What Is In-State Tuition?

In-State tuition means that students who are residents of the state qualify for lower tuition rates and can be eligible for state specific grants or scholarships. Most states have established residency requirements which are important to understand. To read more about those specific requirements, you can visit a full list of residency requirements **[here](#)**.

There are ways around various fees for out-of-state students if families are diligent enough to qualify for in-state tuition. Although we provide you with some starting points, we encourage you to do research for your student’s particular case and consider your options.

*According to newly released estimates from the U.S. Department of Agriculture



State Residency Requirements

You're probably asking yourself how your family can qualify. It's not always simple. State residency is the key factor used to judge eligibility for in-state tuition.

Typical requirements for residency determination include:

- A durational residency requirement (usually 12 months). Tennessee is the only state that has no durational requirement.
- The intent to maintain a dwelling or be a permanent resident of the state for the foreseeable future.

Because your student's college of choice usually has the authority to determine whether your student qualifies, be ready to provide proof of residency and intent to remain a resident. Examples may include:

- Car or voter registration
- Income tax returns with an in-state residential address
- Records of attending secondary school in the state
- State driver's license
- Home ownership in the state
- Local bank account
- Records of full-time employment in the state
- Local civic group or club involvement

Keep in mind that these examples are provided as a guide. No state has a comprehensive list that automatically grants resident status. It takes time to investigate the specific requirements for your student's state and school to qualify for lower tuition rates.

5 Questions Related to In-State Tuition



Q: What is an academic common market?

A: An academic common market is a program that allows out-of-state students to apply for in-state tuition pricing or reduced out-of-state fees if the student's home state does not offer the degree a student seeks. These markets usually are established between a group of states that are either close to each other or have a close relationship. Currently, there are four markets to choose from:

New England Board of Higher Education:

- Connecticut
 - Maine
 - Massachusetts
 - New Hampshire
 - Rhode Island
 - Vermont
- For more information, visit www.nebhe.org.

Midwestern Higher Education Compact:

- Illinois
 - Indiana
 - Kansas
 - Michigan
 - Minnesota
 - Missouri
 - Nebraska
 - North Dakota
 - Wisconsin
- For additional schools, visit www.mhec.org.

Western Interstate Commission for Higher Education:

- Alaska
 - Arizona
 - California
 - Colorado
 - Hawai'i
 - Idaho
 - Montana
 - Nevada
 - New Mexico
 - North Dakota
 - Oregon
 - South Dakota
 - Utah
 - Washington
 - Wyoming
 - Commonwealth of the Northern Mariana Islands
- This program only offers reduced out-of-state fees. For more information, visit www.wiche.edu/wue.

Southern Regional Education Board Academic Common Market:

- Alabama
 - Arkansas
 - Delaware
 - Florida
 - Georgia
 - Kentucky
 - Louisiana
 - Maryland
 - Mississippi
 - North Carolina
 - Oklahoma
 - South Carolina
 - Tennessee
 - Texas
 - Virginia
 - West Virginia
- For more information, visit www.sreb.org.



Q: Can my student get in-state tuition for a neighboring state?

A: This option for in-state tuition is often called the “friendly neighbor policy”. States will sometimes allow exceptions to students if they live in a neighboring state or on a state border. The friendly neighbor policy may also be connected with an academic common market.

Process:

- Make a list of nearby out-of-state universities your student is considering.
- Investigate each university’s state requirements by visiting its website for higher education. For example, in the state of Colorado, the Colorado Department of Education website offers its own guide for residency <http://higher.ed.colorado.gov/Finance/Residency>.
- Next, visit the school’s website to see if the university has a friendly neighbor option to qualify for their in-state tuition discounts — you can also call the school’s business office as an additional resource.
- If your state has a friendly neighbor policy, an application may be required.

Q: Should I move to my student’s college town?

A: This might be an unlikely option, but if you’re moving to your student’s state — or a nearby state that qualifies for in-state tuition in another state — your student might as well receive the benefits that come with it. These are some things to note:

Investigate thoroughly — Just because you move to a state doesn’t mean your student will automatically qualify. Some states, such as Colorado, have a one year residency requirement that parents and guardians must complete before the first day of classes for their students to qualify for in-state tuition.

Be certain — Make sure your family really wants to live in your student’s state. Relocating is always costly, not only financially but also for relationships.

Do it by the book — Make sure everything is done right, meaning you’re meeting all requirements related to taxes, voting, car registration and any other prerequisites critical for in-state tuition.



Q: Are there any exceptions that would allow my student to get in-state tuition?

A: Just because your student might not qualify for in-state tuition through traditional routes is no reason to give up hope. Exceptions include the following:

Flat Tuition Fees: There are a few universities out there that have the same tuition fee for both in-state and out-of-state students. Others have such low differences between in- and out-of-state rates that they may be comparable to or even less expensive than in-state schools.

Alumni Parents: Some universities waive out-of-state tuition for students with parent alumni. Check the school's website for more information.

Academic Perks: If your student has a high grade point average, he or she might be eligible for tuition discounts for out-of-state students or other specific scholarships to lower the cost of tuition.

Scholarship Bonus: Scholarships can be an important qualifying factor for either eliminating or reducing out-of-state tuition. At Texas A&M, for example, non-Texans who received certain scholarships of \$1,000 or more may also qualify for in-state rates.

Q: Does my position as military personnel help our family with tuition?

A: One advantage to serving in the military is the ability to choose your home state. This applies both to parents in the military and enlisted students.

For Military Parents: According to the Higher Education Opportunity Act signed into law on August 14, 2008, dependent children of service members on active duty for a period of more than 30 days are eligible to receive in-state tuition at public college and universities where they reside or are stationed permanently. As an added benefit — should a parent be transferred to another location — once a dependent college student is enrolled and paying in-state tuition their status will not be changed as long as they're attending the same university. For more information, contact your school's Veteran Affairs Office.

For Enlisted Students: Students who are part of the military often declare the state where they'll attend college as their home state. Encourage your student to talk with their service member support services.

Thank You.

Find even more parent resources at
UniversityParent.com

**Are you looking for advertising
opportunities that reach college parents?**

Visit UniversityParent.com/National to learn more
about how we can help you!



UniversityParent