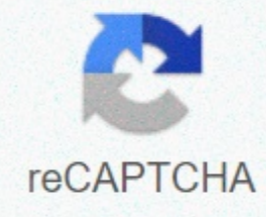




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Princeville high school

Education exists in many forms - from traditional K-12 education to college and tertiary education. Learn all about schooling here. One of the biggest costs for many middle-class families is school costs for their children. Many parents pay thousands of dollars a year to send their kids to private schools - especially those who live in areas where public schools are of poor quality. According to a 2014 comparison with trulia real estate, only 4% of children go to private schools in zip codes with top-rated public schools, compared with 19% of children with zip codes with low-rated public schools. However, this does not mean that parents who live in good school districts are spending less overall. Homes in these high-performing school districts tend to cost much more than other homes in the same area - about 32% more, according to the Trulia study. Thus, for many families, the additional housing costs are more than what they would have to pay for in a private school. This means that parents who want the best possible education for their children have to make a difficult decision: pay directly for private school or indirectly pay for a home near a good public school. To figure out which one is best, you need to know how these two costs compare and what options they have to reduce costs. According to cost private school data from the National Center for Education Statistics (NCES), about 4.5 million U.S. children enrolled in private schools from 2011 to 2012. More than 80% of these students attended schools with religious affiliations. About 43% were in Catholic schools, and another 37% went to schools identified as generally Christian, Jewish, or a particular Christian denotic. Some 68% of private schools have a religious orientation, while 32% are non-religious. On average, the cost of private school tuition for the 2011-2012 school year was \$10,740 per child, according to the NCES. It's a significant burden on a middle-class family. In 2014, the national median household income in the United States was \$53,657, according to the U.S. Census Bureau. This means that a family that has a median income would need to spend about 20% of their income to send only one child to private school and 40% to two children. However, the cost of tuition depends significantly on the type of school. The average tuition cost was \$6,890 a year for Catholic schools, \$8,690 for other religious schools, and a whopping \$21,510 for non-sectarian schools. So a family with an average income would pay less than 13% of their income to send a child to Catholic school, but more than 40% for a non-religious school. The cost of a public school in private school can be easily identified - only a set number of Annually. Calculation of public school costs much more complicated. You need to know which neighborhoods parents can choose from in schools, how much it costs to live in these neighborhoods, and how that cost compares to the cost of living in other nearby neighborhoods. A good place to start is Niche, a website that evaluates and compares U.S. school districts based on factors like students' test scores, graduation rates, health and safety ratings, and reviews of parents and students. Every year, Niche lists the 10 school districts at rates as the best in America. In 2016, niche's number one school district on niche's list is the Tredyffrin-Easttown School District. At the heart of Tredyffrin Township, Pennsylvania - a suburb of Philadelphia - this district is looking for A-plus reviews of academic achievement, teachers, extracurricular activities, and more. According to Trulia, the median selling price for homes in this area is \$532,500. This adds up to a monthly mortgage payment of about \$2,610 based on a 30-year loan, a 20% down payment, and an interest rate of 4%. For a buyer who can only afford a down payment of 10%, the monthly payment jumps to \$3,072. In nearby Paoli, by contrast, Trulia says the median home price is only \$287,000, or \$1,407 a month. That's the difference of \$14,436 a year - about 34% more than the average cost of private school tuition for a child. So a family with a child spend less living in Paoli and send the child to private school. However, a family with two children would spend less in the village of Tredyffrin, where the extra money paid for housing would cover the school costs of all their children. A 2014 article on school costs at Money comes to a similar conclusion. Compares the cost of private and public school to two fictitious families living in eastern Massachusetts: One family spends \$2,120 a month on a median-priced home in the village of Auburndale, which has some of the best public schools in the country; The other spends \$998 a month on a home in the neighborhood's average schools, as well as an average of \$782 a month in private school tuition. Added up to these two costs together, the private school family comes out ahead at \$340 a month. However, math changes completely if both families have two children. In this case, public schoolchildren will save a total of \$70,000 during both children's school years. Keeping school costs under control In general, public schools, even those living in expensive neighbourhoods, seem to be a better business for families with multiple children, while private schools tend to be of better value only to children. However, this rule is not true for everyone. Parents who choose the right private school can bring tuition to affordable levels, even more kids at school at once. And vice versa to make smart decisions housing can make living in a large school district an affordable choice, even for just one child. Private school options One way to make a private school more affordable is to choose a school with lower tuition fees. As mentioned above, religious schools - especially Catholics - tend to be much more affordable than nonsectarian private schools. According to NCES data, a family could send two children to a Catholic school for an average of \$13,780 a year. That's a little less than the extra \$14,436 a year it takes to live in Tredyffrin Township instead of Paoli. Another private school option is a Montessori school. These schools take an educational approach that focuses on allowing children to learn at their own pace, using all five senses. Most Montessori programs are for younger children, but some cover early adolescence. According to a 2009 survey by the North American Montessori Teachers Association, the cost of a year at Montessori school varies widely, but the median price for elementary school students is about \$8,600. This makes Montessori schools more expensive than the typical Catholic school, but about a par with other religious schools. Parents can also save money for starting kids out of a public elementary school and then transfer them to a private high school. According to the money article, if the supposed private school family made this for their two children, they could end up saving a total of \$71,000 compared to the family in the expensive school district. Private school scholarships Families who find it difficult to afford private school tuition sometimes bring within their finances to achieve scholarships and other financial aid. Some schools have their own financial assistance programs, and others participate in national, regional, or state scholarship programs. Funding sources are: The Children's Scholarship Fund. Originally launched as the Washington Scholarship Fund, the Children's Scholarship Fund (CSF) now has partial tuition scholarships for low-income families across the country. Scholarships cover up to 75% of tuition costs, with the average amount coming to \$1,700 per child. They can be used in any type of school - religious, se worldly, or even home education. To qualify for scholarships, families must meet their child in elementary school and meet the income guidelines of the National School Lunch Program. In 2015-16, the Fund provided scholarships to more than 24,000 students. To apply for a scholarship, parents must contact a CSF partner program in 16 states; the time taken by the process depends on the program. The Young Scientists Program. Run by the Jack Kent Cooke Foundation, the Young Scholars Program provides scholarships for high school and high school students of top quality. Around each year, students receive a scholarship, which can be used for boarding school, day school or church (religious) school. In addition to financial support, young students also have access to scientific advice, special enrichment programmes and other resources. Families that can walk up to \$95,000 can apply, but most young scientists come from families with incomes below \$60,000. The application period runs from January to April and students know by September whether they are eligible for the grant. A better chance. This program is designed for students of color grades 4-9 who have good general grades and active extracurricular activities. The program doesn't actually provide scholarship funding, but it refers to eligible students from more than 300 middle and high schools nationwide - both religious and se worldly - and helps them apply for financial support in those schools. Better Chance says most students who apply for the program are on-pass receiving financial support, but that doesn't give a specific percentage. The application process will begin in February for the school year, which starts 18 months later. There are many other scholarship and school voucher programs that operate in certain states or regions of the country. Parents can find out about the programmes on their territory through the websites of private schools. Securing Home near the best public schools in general, neighborhoods with large public schools are more expensive than other neighborhoods in the same general area. However, there are some notable exceptions to this rule. Neighborhood Scout has compiled a list of neighborhoods in the nation's 20 largest metropolitan areas that combine good schools with affordable home prices. The site lists the median home price and school district rating in each neighborhood on a 100-point scale, based on factors such as class size and state test scores. Of the 10 largest metro areas in the U.S., the top neighborhoods are: Metro Area Neighborhood Median House Value Public School Rating New York, NY Queens, NY\$234,924 for 92 Los Angeles, CA Los Alamitos, CA\$411,225 87 Chicago, IL Elmhurst, IL \$260,105 86 Dallas, TX Richardson, TX \$259,597 90 Philadelphia, PA Narberth, PA\$274,086 96 Houston, TX Friendswood, TX \$218,832 Laurel Detective , MD \$279,307 88 Miami, FL Hallandale Beach, FL\$184,819 52 Atlanta, GA Fayetteville, GA\$202,980 65 Boston, MA Brookline, MA\$390,447 98 If the area you live in - or want to live in - is not part of the metropolitan area, Neighborhood Scout still helps you find an affordable area for good schools. You can specify the state and region for your site's advanced search engine, and then select criteria for school quality, price, and other features that matter to you, such as crime rates or walkability. However, to use this feature, you need to sign up for a site that \$90 a month, or \$192 a year. Another way to afford a home in a top-ranked school district is to deliberately choose to live in a smaller house. In Tredyffrin Township, PA, for example, Zillow lists three-bedroom homes for just \$390,000. A mortgage payment for a house like this comes in at about

\$1,912 a month - a saving of \$698 a month, or \$8,376 a year, compared to the median house price. Last word, when choosing a place to live, the school district isn't the only factor to consider. For starters, you want to find a home that is close to your workplace, so you don't have to face a long commute every day – maybe even one that's close enough to walk or cycle to work. Ideally, you may also want to be close to your friends and family. And finally, you want to live in a neighborhood that is convenient for you, with access to all the amenities you care about - local businesses have a good public library. So if the neighborhood you love the most isn't the best schools, don't give up. Instead, crunch some numbers and see how much you could save by combining an affordable home with a private school. Or, on the other hand, if the place you're in love with is a great school district and sky-high house prices, look for ways to find an affordable home in your neighborhood. Did you go to public or private school? Which would you choose for your children? Children?

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