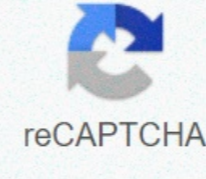




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Grassfield high school yearbook

Keep up with the latest daily hype with BuzzFeed's Daily News! If you're a recent grad or career change, your best bet may be to figure out your way out of this recession. But be careful that a specialized degree is not equal to a useless score, says Tori Hoyne, co-author of the upcoming edition of the Gradsport.com Guide to Life After College. Many cool and useful degree programs - it's just a matter of finding them. Did you practically live in your textbooks and pajamas in college? Library science certificates are understated and can lead to cool jobs, says Hoyne. Other surprisingly useful master's degrees include NYU Tish's dual degree in business, film production, Columbia journalism and the filling of blank certificates, which blend communication with science, law, business, public affairs, religion and environmental sciences. You may not think that pairing the media with the essential professional element is necessary, but think again: the ability to summon quick and concise creativity is invaluable in most industries. Ansi Speer, Vice President of Technology Solutions for Technisource, says: It's really true that business intelligence will take you down a long and long road. Getting the next degree may also be a way to do the time abroad you've never got around doing in college and turning it into a career asset. France has some of the world's most famous business schools in HEC and INSEAD, and a few companies will frown on international relations or a policy degree of business in Paris or the London School of Economics. However, continuing education must not be expensive. Many companies — especially in technology — have been known to recruit the talent they have learned. Sometimes, it's easy to select a new specialty you'd like to follow and buy a few books on Amazon. For computer engineers, Speer says, processing and automation skills are really hot, and it's probably the easiest skill set to train yourself for. Need more stimulation? Try issuing certificates online or local business schools. If you can outperform sample tasks during interviews, few employers will care where your skills are taken. Knowing brands and equipment can also help. Phone and mobile communications are some of the fastest cutting-edge technologies, both from a hardware and software perspective, Speer says. The more experience you can get with these suppliers and manufacturer's products, the more valuable you become. One of the biggest expenses for many middle-class families is the school costs for their children. Many parents pay thousands of dollars each year to send their children to private schools - especially those living in areas where public schools are of poor quality. A 2014 comparison by real estate site Trulia found that in postcodes with the highest rated public schools, only 4% of children go to private schools, compared to of children in postcodes with low-rated public schools. However, this does not mean that parents living in good school areas spend less overall. Homes in those high-performing school areas usually cost much more than other homes in the same area - 32% more, according to the Trulia study. Therefore, for many families, the additional cost of housing is higher than what they would have paid for a private school. This means that parents who want the best possible education for their children have a difficult choice to make: pay directly to a private school, or pay indirectly for a home near a good public school. To find out what's best, they need to know just how these two costs compare, and what options are available to keep costs down. The cost of private schools, according to figures from the National Center for Education Statistics (NCES), about 4.5 million American children were enrolled in private schools in 2011-2012. More than 80 per cent of these students were in schools of some kind of religious affiliation. About 43% of them were in Catholic schools, and another 37% went to schools identified as Christian, Jewish, or a specific Christian denomination. About 68 per cent of all private schools have a religious orientation, while 32 per cent are non-religious. On average, private school education for the 2011-2012 school year was \$10,740 per child, according to NCES. This is a huge burden on a middle-class family. In 2014, the average national household income in the United States was \$53,657, according to the U. S. Census Bureau. This means that an average-income family will have to spend about 20% of their income to send only one child to a private school, and 40% to two children. However, the cost of education varies greatly depending on the type of school. The average cost of education was \$6,990 per year for Catholic schools, \$8,690 for other religious schools and a wholly \$21,510 for non-denominational schools. So a middle-income family will pay less than 13% of their income to send a child to a Catholic school, but more than 40% for a non-religious school. The cost of a public school is easy to determine the cost of a private school — only a specified number of dollars a year. Calculating the cost of public school is much more complex. You need to know which neighborhoodparents choose for their schools, how much it costs to live in those neighborhoods, and how this cost compares to the cost of living in other neighborhoods. A good place to start is with Niche, a website that evaluates and compares school districts in the United States based on factors such as student test scores, graduation rates, health and safety assessments, and reviews from parents and students. Every year, the specialist lists the 10 school districts that the ranks as the best in America. For 2016, school number one On the niche list is the Tredyffrin-Easttown School District. Centered in the town of Tredyffrin, Pennsylvania — a suburb of Philadelphia — this area earns A-plus ratings for its academic performance, teachers, extracurricular activities, and more. According to Trolia, the average sales price for homes in this area is \$532,500. This adds to the 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 Pauli, by contrast, Trulia says the average house price is only \$287,000, or \$1,407 a month. That's a difference of \$14,436 per year — 34% more than the average cost of private schooling for one child. So a family that has one child spends less by living in Pauli and sending the child to a private school. However, a family with two or more children will spend less by living in the town of Treadfrin, where the additional money paid for housing will cover the cost of schools for all their children. A 2014 article on school costs in money reaches a similar conclusion. It compares the cost of a private school versus a public school for two imaginary families living in eastern Massachusetts: one family spends \$2,120 a month on an average-priced house in Auburndale, which includes some of the best public schools in the country; and one family spends \$2,120 a month on an average-price dhouse in Auburndale, home with some of the best public schools in the country. One family spends \$2,120 a month on an average-priced home in Auburndale, home to the best public schools in the country; and one family spends \$1,20,000 a month. The other spends \$998 per month for a home in a neighborhood with average schools, plus an average of \$782 per month for private school fees. In addition to these costs together, the private education family is offering \$340 per month. However, mathematics changes completely if both families have children. In this case, the general education family provides a total of \$70,000 over the two school years for their children. Public schools — even those in expensive neighborhoods — seem to be a better deal for families with multiple children, while private schools tend to be better value for children only. However, this rule is not kept true for everyone. Parents who choose the right private school can reduce the cost of education to a reasonable level, even with many children in school at once. On the contrary, making smart choices about housing can make living in a large school area an affordable option, even with only one child. Private school options one way to make a private school more affordable is to choose a school with low tuition fees. As mentioned above, religious schools — especially Catholic ones — tend to be more expensive than non-denominational private schools. Based on the figures of the National Commission for Space Studies, the family can Two children to a Catholic school at an average cost of \$13,780 per year. That's a little less than an additional \$14,436 a year it costs to live in the town of Tredyffrin instead of Another private school option is the Montessori School. These schools take an educational approach that focuses on letting children learn at their own speed, using all five senses. Most Montessori programs are for younger children, but some extend into early adolescence. According to a 2009 survey conducted by the Montessori North American Teachers Association, the cost of a year at montesori school varied considerably, but the average price for primary school students was about \$8,600. This makes Montessori schools more expensive than a typical Catholic school, but on a par with other religious schools. Parents can also save money by starting their children in a public primary school, and then converting them into a private secondary school. According to the money article, if a virtual private education family did it with two children, they would end up saving a total of \$71,000 compared to the family in the school area at a price. Families with difficulties in paying tuition fees in private schools can sometimes reach their financial reach through scholarships and other forms of financial assistance. Some schools have their own financial assistance programs, while others participate in national, regional or government scholarship programs. Funding sources include the Children's Scholarship Fund. Originally launched as the Washington Scholarship Fund, the Children's Scholarship Fund now provides partial scholarships to low-income families across the country. Scholarships cover up to 75% of education costs, with an average amount of up to \$1,700 per child. They can be used for any kind of school - religious, secular, or even at home. To qualify for scholarships, families must meet a child in primary school and meet the income guidelines for the National School Lunch Program. In 2015-2016, the Fund awarded scholarships to more than 24,000 students. To apply for a scholarship, parents need to contact a CSF partner program in 16 states; Young Scientists Program. The Young Scientists Programme, run by the Jack Kent Cook Foundation, offers scholarships to first-class middle school and high school students. About 60 students receive scholarships each year, which they can use in boarding schools, day school or narrow religious school. In addition to financial support, young students receive academic advice, access to special enrichment programs, and other resources. Families with incomes of up to \$95,000 can apply, but most young researchers come from families with incomes of less than \$60,000. The application period runs from January to April, and by September students will know whether they have qualified for aid. The best chance this program is intended for students of color in grades 4-9 who Good general grades and active in extracurricular activities. The program does not actually provide funding for scholarships, but refers to eligible students to more than 300 middle and high schools across the country — both religious and secular — and helps them apply for financial assistance from those schools. A better chance is that most students who apply through her program receive financial assistance, but she does not give a specific percentage. The application process begins in February for the school year, which begins after 18 months. There are many scholarship programs and other school vouchers that operate in certain states or regions of the country. Parents can learn about programs in their area through the private schools website. Providing a home near the best public schools in general, neighborhoods with large public schools are more expensive than other neighborhoods in the same public area. However, there are some notable exceptions to this rule. Neighborhood Scout has compiled a list of neighborhoods in the nation's 20 largest urban areas that combine good schools with affordable home prices. For each neighborhood, the site lists the average house price and the school district rating on a scale of 100 points, based on factors such as class size and status test scores. For the top 10 metro areas in the United States, the top neighborhoods are: Metro District District Average House Value House Rating Public School New York, New York Queens, NY \$234,924 92 Los Angeles, CA Los Alamitos, CA \$411,225 87 Chicago, IL Elmhurst, IL \$260,105 86 Dallas, Texas Richardson, TX \$259,597 90 Philadelphia, PA Narberth, PA \$274,086 96 Houston, TX Friendswood, TX \$218,832 94 Washington Washington, DC Laurel, MD \$279,307 88 Miami , FL Hallandale Beach, FL \$184,819 52 Atlanta, GA Fayette, GA \$202,980 65 Boston, MA Brooklyn, MA \$390,447 98 If the area you live in - or want to live in - is not part of a major urban area, the scout district can still help you find an affordable area with good schools. You can enter your country and region into the site's advanced search engine, and then set school quality, price and other features that are important to you, such as crime rates or trafficability. However, to use this feature, you need to subscribe to the site, which costs US\$40 per month, or US\$90 per quarter, or \$192 per year. Another way to buy a house in a higher-ranking school area is to choose to live deliberately in a smaller house. In the town of Tredyffrin, PA, for example, Zillow lists three-bedroom homes for less than \$390,000. A mortgage on such a home would be worth about \$1,912 per month, equivalent to \$698 per month, or \$8,376 per year, compared to the average house price. The final word when choosing a place to live, the school district is not the only factor to be taken into account. For starters, you want to find a home. Near your workplace, so you don't have to face long commutes every day - maybe even one that's close enough to allow you to walk or bike to work. Ideally, you also want to be close to friends and family. Finally, you want to live in a comfortable neighborhood for you, with access to all the amenities you care about - from local companies to a good public library. So if the neighborhood you like isn't the best school, don't give it up. Instead, crunch some numbers and see how much they can save by combining an affordable home with a private school. Or, on the other hand, if the place you like is a great school district and high housing prices, look for ways to find an affordable home in that neighborhood. Did you attend a public school or a private school? Which one do you choose for your kids? Children?

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