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## Dominguez high school alumni

Black Cherry, Curran, Chocolate Spice \$34 Contact: 800.433.3689; Fax: 707.744.1046 www.brutocaocellars.com 13500 S. Hwy 101 Hopland, CA 95449 Tasting Room Open daily 10-5 Getting there: Hopland Tasting Room located at junction Hwy 175 and Hwy Anderson Valley Tasting Room located at Hwy 128 128 West of Filo; One of the biggest costs for many middle-class families is the cost of schooling for their children. Many parents pay thousands of dollars each year to send their children to private schools - especially those who live in areas where public schools are of poor quality. A 2014 comparison with real estate website Trulia found that in postcodes with the most rated public schools, only 4% of children go to private schools, compared to 19% of children in low-rated public school postcodes. However, this does not mean that parents who live in good school districts spend less overall. Homes in these high school districts tend to cost much more than other homes in the same area - about 32% more, according to a Trulia study. So for many families, the extra housing costs adds up to more than they would pay for a private school. This means that parents who want the best possible education for their children have a difficult choice: pay directly for a private school or indirectly pay for a house next to a good public school. To figure out what's best, they need to know how these two costs compare, and what options they have to keep spending down. According to the National Center for Educational Statistics (NCES), about 4.5 million American children were enrolled in private schools in 2011-2012. More than 80% of these students were in schools with some religious affiliation. About 43% were in Catholic schools, and another 37% went to schools identified as a whole Christian, Jewish or specific Christian denomination. About 68% of all private schools have a religious orientation, while 32% are non-religious. According to the NCES, the average cost of private school tuition in the 2011-2012 school year was \$10,740 per child. This is a significant burden for the middle class family. According to the U.S. Census Bureau, the median household income in the United States was \$53,657 in 2014. This means that a family earning an average income will have to spend about 20% of their income to send only one child to a private school, and 40% for two children. However, the cost of tuition varies greatly depending on the type of school. The average tuition fee was \$6,890 per year for Catholic schools, \$8,690 for other religious schools, and a whopping \$21,510 for non-sectarian schools. Thus, a middle-income family would 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 The cost of a private school is easy to determine - only a fixed amount of dollars per year. Calculating the cost of a public school is much more difficult. You need to know which areas opt for their schools how much it costs live in these areas, and how this cost compared to the cost of living in other, nearby areas. A good place to start is with Niche, a website that evaluates and compares U.S. school districts based on factors such as student test results, graduation scores, health and safety ratings, and feedback from parents and students. Each year, Nisha lists 10 school districts he rates as the best in America. For 2016, the number one school district on The Niche List is the Tredyffrin-Easttown School District. In downtown Tredyffrin Township, Pennsylvania - a suburb of Philadelphia - the district earns plus ratings for its academic performance, teachers, extracurricular activities, and more. According to Trulia, the median sale price for homes in the area is \$532,500. This adds up to a monthly mortgage payment of about \$2,610, based on a 30-year loan, a 20% upfront, and an interest rate of 4%. For a buyer who can only afford a down payment of 10%, the monthly payment jumps to \$3072. In nearby Paoli, by contrast, Trulia says the median house price is just \$287,000, or \$1,407 a month. That's a difference of \$14,436 a year - about 34% more than the average cost of attending a private school per child. Thus, a family with one child will spend less living in Paoli and sending the child to a private school. However, a family with two or more children will spend less living in the village of Tredyffrin, where the extra money paid for housing will cover school expenses for all their children. A similar conclusion can be reached in the 2014 article on school expenses in Money. He compares the cost of a private and public school to two fictitious families living in eastern Massachusetts: one family spends \$2,120 a month on an average house price in the village of Auburndale, which has some of the best public schools in the country; another spends \$998 a month on a home in an area with high schools, and an average of \$782 a month for private schooling. By adding these two costs together, the private school family comes forward at \$340 a month. However, the math changes completely if both families have two children. In this case, the state family saves a total of \$70,000 during both school years of their children. Keeping school spending under control in general, it seems that public schools - even those in expensive neighborhoods - are the best deal for families with multiple children, while private schools tend to have better value only for children. However, this rule is not fair to everyone. Parents who choose the right private school can reduce the cost of education to an affordable level, even with multiple children at school at the same time. Conversely, making smart housing choices can make life in a large school district an affordable choice, even one child. Private school school One way to make a private school more accessible is to choose a lower-school school. As noted above, religious schools, especially Catholic schools, tend to be much more accessible than non-sectarian private schools. Based on NCES data, a family can send two children to a Catholic school at an average cost of \$13,780 per year. That's a little less than the extra \$14,436 a year it's worth living in Tredyffrin Township, not Paoli. Another option for a private school is the Montessori School. These schools are adopting an educational approach that focuses on allowing children to learn at their own pace using all five senses. Most Montessori programs are for young children, but some of them extend to 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 average price for elementary school students is about \$8,600. This makes Montessori schools more expensive than a typical Catholic school, but roughly on par with other religious schools. Parents can also save money by starting their children in a public primary school and then transferring them to a private school. According to the money article, if their hypothetical private-school family did this with two children, they would end up saving a total of \$71,000 compared to a family in an expensive school district. Private Schools Scholarship Families who have trouble providing private school tuition can sometimes bring it within 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 are: Children's Scholarship Fund. Originally launched as the Washington Scholarship Fund, the Children's Scholarship Fund (CSF) currently provides scholarships for part-time tuition for low-income families across the country. Scholarships cover up to 75% of tuition costs, with an average amount of \$1,700 per child. They can be used for any type of school - religious, secular, or even home education. To qualify for scholarships, families must meet with the child in primary school and comply with income principles for the National School Lunch Program. In 2015-2016, the foundation awarded scholarships to more than 24,000 students. To apply for a scholarship, parents need to contact one of the CSF partner programs in 16 states; The amount of time the process takes depends on the specific program. Young scientists program. Run by the Jack Kent Cooke Foundation, the Young Scientists Program scholarships for middle and secondary school students with first-class grades. About 60 students receive scholarships each year, which they can use for boarding school, day school, or parochial (religious) (religious) 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 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 assistance. Best chance. This program is designed for students of color in grades 4-9 who receive good general grades and are active in extracurricular activities. The program doesn't actually provide scholarship funding, but it applies qualifying students to more than 300 middle and high schools across the country - both religious and secular - and helps them seek financial help from those schools. Best Chance says most students who apply through their program receive financial assistance, but it does not give a specific percentage. The application process begins in February for the school year, which begins 18 months later. There are many other scholarship and school voucher programs that operate in specific states or regions of the country. Parents can learn about programs in their field through the private school website. Affordability homes are close to the best public schools in general, areas with larger public schools are more expensive than other neighborhoods in the same area. However, there are some notable exceptions to this rule. Neighboring Scout has compiled a list of districts in the 20 largest urban areas of the country that combine good schools with affordable housing prices. For each district, the site lists the median house price and the school district's rating on a 100-point scale, based on factors such as class size and government test results. For the 10 largest metro districts in the U.S., the best neighborhoods are: Metro Area Neighborhood Median House Value Public School Rating New York, NY, NY \$234,924,924, 92 Los Angeles, CA Los Alamitos, CA \$411,225,87 Chicago, Illinois Elmhurst, Illinois \$260,105 86 Dallas, Texas Richardson, Texas \$259,597,90 Philadelphia, Pennsylvania Narbert, PA \$274,086 96 Houston, TX Friendswood, TX \$218,832 94 Washington , DC Laurel, MD \$279,307 88 Miami, FL Hallandale Beach, FLORIDA \$184,819 52 Atlanta, GEORGIA Fayetteville, GEORGIA \$202,980 65 Boston, Massachusetts Brooklyn, Massachusetts \$390,447 98 If the area you live in - or want to live in - is not part of the major metropolitan areas, Neighborhood Scout can still help you find an affordable neighborhood good with schools. You can enter your staff and region into an advanced search engine site and then choose the criteria for school quality, prices and other functions that are important to you, such as crime rate or accessibility for walking. However, to use this feature, you need to subscribe to a site that costs \$40 a month, \$90 in or \$192 a year. Another way to afford a home in a top-ranked school district is to decide to live in a smaller house. In Tredyffrin Township, Pa., for example, zillow lists three-bedroom homes for as little as \$390,000. A mortgage payment for a home like this will come in at about \$1,912 a month - saving \$698 a month, or \$8,376 a year, compared to the median house price. The last word when choosing a place to live, the school district is not the only factor to consider. First, you want to find a home that is close to your workplace, so you don't have to face a long commute every day - perhaps even one that is close enough to allow you to walk or bike to work. Ideally, you would also like to be close to friends and family. And finally, you want to live in an area that is convenient for you, with access to all the amenities you care about - from local businesses to a good public library. So if the neighborhood that you like the most isn't one with the best schools, don't give up on it. 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 where you are in love has a large school district and sky-high house prices, look for ways to find an affordable home in the area. Have you attended a public school or private school? What would you choose for your children? Children?

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