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Stony point high school yearbook

Keep up with the latest daily bustle with buzzfeed daily newsletter! One of the biggest costs for many middle-class families is the cost of school 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 by real estate website Trulia showed that in postcodes with the highest rated public schools, only 4% of children go to private schools, compared with 19% of children in postcodes with low-rated public schools. However, this does not mean that parents who live in good school districts spend less overall. Homes in those high-quality school districts typically cost much more than other homes in the same area – about 32% more, suggests the Trulia study. So for many families, the additional housing costs are more than what they would have paid for private school. This means that parents who want the best possible education for their children have a difficult choice: to pay directly for private school or indirectly to pay for a home near a good public school. To find out what is best, they need to know how these two costs compare, and what options they need to keep costs down. The cost of private school According to nces data, between 2011 and 2012, about 4.5 million people enrolled in private schools. More than 80% of these pupils were in schools with a certain religious affiliation. About 43% were in Catholic schools, and another 37% went to schools that were identified as generally Christian, Jewish or specific Christian denominations. About 68% of all 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 NCES. It's a big 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 families on average incomes should spend about 20% of their income to send only one child to private school and 40% to two children. However, the cost of tuition varies greatly depending 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 nonsectarian schools. Thus, a family with an average income 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 Private school is easy to determine - only a fixed number of dollars per year. It is much more difficult to calculate the cost of a public school. You need to know which parents parents their schools, how much it costs to live in the surrounding area and how those costs are compared to the cost of living in other nearby neighbourhoods. A good place to start is with Niche, a website that rates and compares U.S. school districts based on factors such as student test scores, graduation rates, health and safety ratings, and reviews from parents and students. Every year, Niche lists the 10 school districts it rates as the best in America. The 2016 number one school district on niche's list is the Treddyffrin-Eastown School District. In downtown Treddyffrin Township, Pennsylvania - A suburb of Philadelphia - this district earns A-plus ratings for its academic performance, teachers, extracurricular activities, and more. According to Trulia, the average house sale price 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 10% payment, the monthly payment jumps to \$3,072. In nearby Paoli, by contrast, Trulia says that the average house price is only \$287,000, or \$1,407 per month. That's the difference of \$14,436 a year - about 34% more than the average cost of private school tuition per child. So the family would spend less time with one child living in Paoli and sending a child to private school. However, a family with two or more children would spend less on living in Treddyffrin Township, where the extra money paid for housing would cover the school costs of all their children. A 2014 article about school spending in cash reaches a similar conclusion. It compares the cost of private and public schools to two fictitious families living in eastern Massachusetts: One family spends \$2,120 a month on an average price on a home in auburndale village, which has some of the best public schools in the country; another spends \$998 per month for a neighborhood with an average school home, plus an average of \$782 per month for private school tuition. By adding these two costs together, the private education family goes ahead with \$340 a month. However, the math completely changes if both families have two children. In this case, a public education family saves a total of \$70,000 during both of their children's school years. School spending control In general, public schools - even in expensive neighborhoods - seem to be a better deal for families with several children, and private schools are generally a better value only for children. However, this rule is not true for everyone. Parents who choose the right private school can reduce tuition to an affordable level, even with several children at school at once. And, conversely, a sensible choice for housing can make life in a great school district an affordable choice, with only one child. Private school options One way to make a private school more accessible is to choose a school with less tuition. As mentioned above, religious schools - especially Catholic ones, are generally much more accessible than non-Tarian private schools. According to NCES figures, the family could send two children to a Catholic school for an average price of \$13,780 a year. That's just under the extra \$14,436 a year it costs to live in Treddyffrin Township, not Paoli. Another option for a private school is the Montessori School. These schools take an educational approach that focuses on enabling children to learn at their own pace, using all five senses. Most Montessori programs are aimed at younger children, but some last until early adolescence. According to a 2009 survey by the Montessori Teachers Association in North America, the cost of the year varies widely at montessori school, but the median price of elementary school students is about \$8,600. This makes Montessori schools more expensive than a typical Catholic school, but roughly equal with other religious schools. Parents can also save money by starting their children from a state elementary school, then transferring them to a private high school. According to the Money article, if their hypothetical private training family did it with two children, they would end up saving a total of \$71,000 compared to the family's more expensive school district. Private school scholarships Families who find it difficult to provide private school tuition can sometimes achieve it through their financial perspective through scholarships and other forms of financial assistance. Some schools have their own financial assistance programmes, while others participate in national, regional or state scholarship programmes. Sources of funding: Children's Scholarship Fund. Originally started as a Washington Scholarship Fund, the Children's Scholarship Fund (CSF) now provides partial tuition grants to low-income families across the country. Scholarships cover up to 75% of tuition costs, while the average amount is approaching \$1,700 per child. They can be used in any type of school - religious, secular, or even home school. To receive scholarships, families must meet with the child in elementary school and comply with the national school lunch program income guidelines. In 2015-2016, the foundation provided scholarships to more than 24,000 students. To apply for a scholarship, parents must contact one of the KASP partner programs in 16 countries; the duration of the process depends on the specific programme. Young Scientists Programme. Run by the Jack Kent Cooke Foundation, the Young Scholars Program provides scholarships to high school and high school students with top grades. Around 60 students receive scholarships each year, which they can use for boarding day school, or parochial (religious) school. In addition to financial support, young students receive academic advice, access to special enrichment programmes and other resources. Families with incomes of up to \$95,000 may apply, but most young researchers are from families whose income is less than \$60,000. The application period runs from January to April, and students know until September whether they are eligible for assistance. Better chance. This program is designed for students of 4-9 classes of color who receive good common grades and are actively involved in extracurricular activities. The program doesn't actually provide scholarship funding, but it does provide eligible students to more than 300 secondary and secondary schools across the country - both religious and secular - and helps them apply for financial help from these schools. A better chance says most students who apply through their program to get financial help, but it doesn't give a specific percentage. The application process begins in February for the school year, which begins after 18 months. There are many other scholarship and school voucher programs that operate in certain states or regions of the country. Parents can learn about programs in their area through the private schools website. Providing homes near the best public schools in general, neighborhoods with large public schools are more expensive than other districts in the same general area. However, there are some notable exceptions to this rule. Neighborhood Scout has compiled a list of neighborhoods in the country's 20 largest metropolitan districts that combine good schools with affordable house prices. Each neighborhood site provides a median house price and a school district rating on a 100-point scale based on factors such as class size and state test scores. For the 10 largest metro zones in the U.S., the top neighborhoods are: Metro Area Neighborhood Median House Value Public School Rating New York, NY Queens, NY \$234,924 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. DC Laurel, 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 where you live - or want to live - is not part of a major metropolitan area, the Neighborhood Scout can still help you find an affordable area with good schools. You can enter your country and region into an advanced website search engine, then choose criteria for school quality, price and other features that are important to you, such as crime rate or walking. However, to use this feature, you must subscribe to the site, which costs \$40 per month, \$90 per quarter or \$192 per year. Another way for yourself the highest-ranking school district is to deliberately choose to live in a smaller house. Treddyffrin Township, PA, for example, Zillow lists a three-bedroom home for just \$390,000. A mortgage payment for a house like this will come in at about \$1,912 a month - saving \$698 per month, or \$8,376 a year, compared to the average house price. The final word when choosing a place to live in a school district is not the only factor to consider. For beginners, you want to find a home that is close to your workplace, so you do not need to face a long commute to work every day - perhaps even one that is close enough for you to walk or cycle to work. Ideally, you would also like to be close 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 - from local businesses to a good public library. So if the neighborhood you like most is not the one with the best schools, do not give up. Instead, crunch some numbers and see how much you can save by combining an affordable house with a private school. Or, on the other hand, if the place you fell in love with has a great school district and high house prices, look for ways to find an affordable house in that neighborhood. Have you attended a public school or a private school? Which choice would you choose for your children? Children?

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