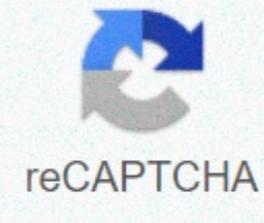




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Greeneview high school

One of the biggest costs for many middle-class families is the cost of studying for their children. Many parents pay thousands of dollars a 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 website Trulia showed that in ZIP codes with the highest rated public schools, only 4% of children entered private schools, compared with 19% of children in ZIP codes with underrated public schools. However, that doesn't mean parents living in good school districts are spending less overall. High-performance school district housing typically costs much more than other homes in the same area - about 32 percent more, according to Trulia's study. So for many families, the additional cost of housing is up to more than what they would pay for a private school. This means that parents who want the best education possible 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 figure out which one is best, they need to know how these two costs compare and what options they have to reduce costs. Private school costs According to data from the National Center for Education Statistics (NCES), about 4.5 million U.S. children were enrolled in private schools between 2011 and 2012. More than 80% of these are in schools with some kind of religious link. About 43% are in Catholic schools, and another 37% have gone to schools identified as generally Christian, Jewish, or a specific Christian denomination. About 68% of all private schools have a religious orientation, while 32% are non-critical. 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 huge burden on a middle-class family. In 2014, the median national household income in the United States was \$53,657. According to the U.S. Bureau of Population Surveys. That means a middle-income family will have 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 varies significantly depending on the type of school. The average tuition is \$6,890 per year for Catholic schools, \$8,690 for other religious schools, and a whopping \$21,510 for non-military schools. So 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 an unsymnged school. Public school costs The cost of private schools is easy to determine - just some fixed dollars per year. Calculating public school costs is much more complex. You must know which neighborhoods parents choose for their schools, how much it costs and how that costs compared to the cost of living in other, nearby neighborhoods. 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 scores, graduation rates, health and safety ratings, and assessments from parents and students. Each year, Niche lists the 10 school districts it rates the best in America. For 2016, niche's number one school district on the list is the Tredyffrin-Easttown School District. Concentrated in Tredyffrin Township, Pennsylvania - a suburb of Philadelphia - the district earns A-plus points for academic achievement, teachers, extracurricular activities, and more. According to Trulia, the average 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% reduced payment and 4% interest. For a buyer who can only afford to pay down 10%, the monthly payment increases to \$3,072. In contrast, in nearby Paoli, Trulia said the median house price was 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 private school tuition for a child. So a family with a child will spend less by living in Paoli and sending the child to private school. However, a family with two or more children will spend less by living in Tredyffrin Township, where extra money paid for housing will cover the cost of studying for all of their children. A 2014 paper on school costs in money reached a similar conclusion. It compares the cost of private schools versus public schools for two fictional 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 house in a neighborhood with the average school, plus an average of \$782 a month for private school tuition. Adding these two charges together, the private family comes out first by \$340 a month. However, maths changes completely if both families have two children. In that case, the public school family saved a total of \$70,000 throughout the school years of both of their children. Controlling school costs In general, it seems that public schools - even public schools in expensive neighborhoods - are a better deal for families with more children, while private schools tend to be a better value only for children. However, this rule is not true for everyone. Parents choosing the right private school can reduce tuition fees to affordable levels, even with several children at school at the same time. And conversely, smart choices about housing can make life a great school district becomes an affordable option, even if there is only one child. Private school options One way to do so affordable schools rather than choosing a school with lower tuition fees. As noted above, religious schools - especially Catholic schools - tend to be much more affordable than non-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 costs to live in Tredyffrin Township rather than Paoli. Another private school option is 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 extend to early a teen. According to a 2009 survey by the Montessori North American Teachers Association, the cost of a year at Montessori School varies greatly, but the average price for elementary school students is about \$8,600. That makes Montessori schools more expensive than regular Catholic schools, but on a par with other religious schools. Parents can also save money by starting their child in a public elementary school, then transferring them to a private high school. According to Money's article, if their assumed private family does this with two children, they will eventually save a total of \$71,000 compared to expensive school district families. Private school scholarships Families who have difficulty paying for private school tuition can sometimes carry it within their financial reach through scholarships and other forms of financial assistance. Some schools have their own financial aid programs, and others participate in national, regional, or state scholarship programs. Funding sources include: Children's Scholarship Fund. Originally started as the Washington Scholarship Foundation, the Children's Scholarship Fund (CSF) now offers scholarships for a portion of tuition for low-income families nationwide. Scholarships cover up to 75% of tuition fees, with an average amount of up to \$1,700 per child. They can be used for any type of school - religious, religious or even home schooling. To be eligible for a scholarship, families must meet a child in elementary school and meet income guidelines for the National School Lunch Program. In the 2015-2016 academic year, the foundation awarded scholarships to more than 24,000 students. To apply for a scholarship, parents need to contact one of CSF's partner programs in 16 states; The amount of time the process takes depends on the specific program. Young Scholars Program. Run by the Jack Kent Cooke Foundation, the Young Scholars Program provides scholarships to middle and high school students with the highest scores. About 60 students receive scholarships each year, which they can use boarding school, day school or parochial (religious) school. In addition to support, young students receive academic counseling, access to special enrichment programs and other resources. Families with incomes of up to \$95,000 can apply, but most young scholars come from families with incomes below \$60,000. The application period lasts from January to April, and students know before September whether they are eligible for aid. A better chance. The program is aimed at students of color from grades 4-9 who achieved good overall scores and actively participated in extracurricular activities. The program doesn't actually offer scholarship funding, but it does mention students who qualify to more than 300 middle and high schools nationwide - both religious and religious - and help them apply for financial aid from those schools. A Better Chance said most students applying through its program receive financial aid, but it doesn't give a specific percentage. The application process begins in February for the school year beginning 18 months later. There are many other scholarship programs and scholarship vouchers that work in specific states or regions of the country. Parents can learn about programs in their area through the private school website. Spend a home near the best public schools In general, neighborhoods with excellent public schools are more expensive than other neighborhoods in the same common area. However, there are some notable exceptions to this rule. Neighborhood Guides have compiled a list of neighborhoods in the country's 20 largest metropolitan areas that combine good schools with affordable housing prices. For each neighborhood, the site lists average house prices and school district ratings on a 100-point scale, based on factors such as class sizes and state test scores. For the 10 largest metro areas in the United States, 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 TXWood Friends, TX \$218,832, 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 you live in - or want to live in - is not part of a large metropolitan area, Neighborhood Scout can still help you find an affordable area with good schools. You can enter your state and region into your site's advanced search engine, then choose criteria for school quality, prices, and other features that are important to you, such as crime rates or walking abilities. However, to use this feature, you need to register for the website, which costs \$40 per month, \$90 per quarter, or \$192 per year. One way to buy a home in a top-ranked school district that deliberately chooses to live a smaller house. In Tredyffrin Township, PA, for example, Zillow listed three-bedroom homes for just \$390,000. Mortgage payments on a home like this will come to about \$1,912 a month - a saving of \$698 a month, or \$8,376 a year, compared to the median house price. Last Words When choosing a place to live, the school district is not the only factor to consider. To begin with, you want to find a home near your workplace, so you don't have to face a long working trip every day - maybe even a house close enough to allow you to walk or cycle to work. Ideally, you also want to be close to friends and family. And finally, you want to live in a comfortable neighborhood 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 best is not one of the best schools, don't give it up. Instead, crunch some numbers and see how much you can save by combining an affordable home with a private school. Or, on the other hand, if the place you're in love with has a great school district and high house prices in the sky, find a way to find an affordable home in that neighborhood. Have you attended a public school or a private school? Which one will you choose for your child? Children?

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