



# What Colleges --- --- Don't Want You to Know

The hidden costs of college and how to avoid them

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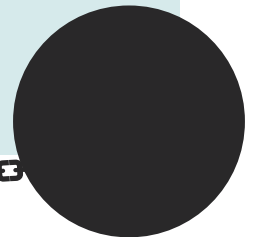
by Abigail Endsley

From the time I was little, I dreamed of owning a Mustang convertible. Something **SLEEK** and **fast**, simply dripping with cool, that would offer a fun ride and maybe a few jealous friends. And by 19, my tastes hadn't changed much.

I needed a car anyway, so why **SHOULDN'T** I buy the one I **REALLY** wanted?

In the fall of my 19th year, I had already finished up high school and was working in a full-time position. I had just moved out of my parents' house and was barely making enough to pay the bills. My savings wasn't doing so hot either. As I began my search for the car of my dreams—the sexy kind all the ads told me I wanted—I quickly learned one thing.

Buying this car would put me in debt. A lot of debt.



# Is it worth it?

You don't know what life is going to throw at you, especially at 19.

Society has spent decades upon decades and BILLIONS of dollars trying to convince you that you need—no—*deserve* a Vette that can blow down the highway at 130mph. A car just isn't a car unless it goes from 0-60 in 4.6 seconds. And college isn't college without dorm life, late-night cramming sessions, and weekend ragers.

But what is that worth? Is an expensive degree actually the golden ticket to the job of your dreams? Is **“the college experience”** worth 30 years of debt?

College costs a lot. Everyone knows that. And it's certainly a good investment too.

**But it's an investment that should be taken very seriously.**

So it only stands to reason that choosing a college is a lot like choosing a car.

# What is College Costing You?

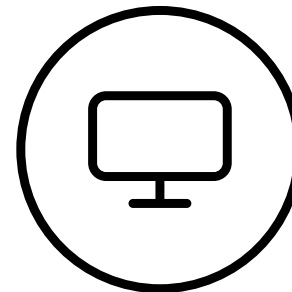
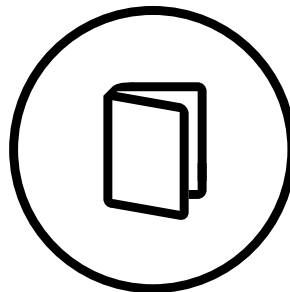
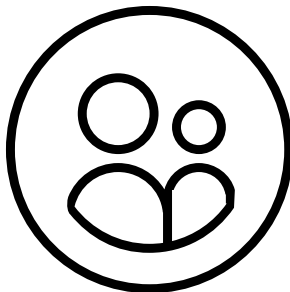
Why didn't I buy my dream car? Because I didn't know what life would hold for me.

Spending more money on a car would mean spending less in other areas of my life. I would have had less to save for my future. And considering an unexpected run-in with a curb destroyed my 2 left tires (a \$300 fix), I was glad I chose my affordable, practical Sonata over an expensive, flashy Mustang.

Similarly, you also don't know what life beyond college will look like the moment you begin. You're not sure what you want to do, what major will help you get there, or if there's a better way to get the experience you'll eventually need.

And tossing more money at the problem won't help.

Every year, the College Board reports average college tuition rates. These rates cover everything from teacher salaries to the use of campus facilities (library, computer resources, etc.).



# Average tuition and fees 2015-2016 school year:

In state - \$9,410

Out of state - \$23,893

Private - \$32,405

But that's not the whole story. It's also estimated that textbooks will **set you back another \$1,100 each year.**

In state - \$9,410

\$1,100

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\$10,510

Out of state - \$23,893

\$1,100

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\$24,993

Private - \$32,405

\$1,100

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\$33,505

Oh, and are you planning on living on campus?

**Let's add in dorm room costs:**

\$10,138 at four-year public schools

| \$11,516 at private ones

What's your GRAND TOTAL for all four years of college?

**In state**.....\$52,178

**Out of state** .....\$110,110

**Private University**....\$145,536

And that's before factoring in the other expenses you'll **inevitably** wrack up like gas, laundry, food, and more.

**Sure, you're planning on scholarships and financial aid.**

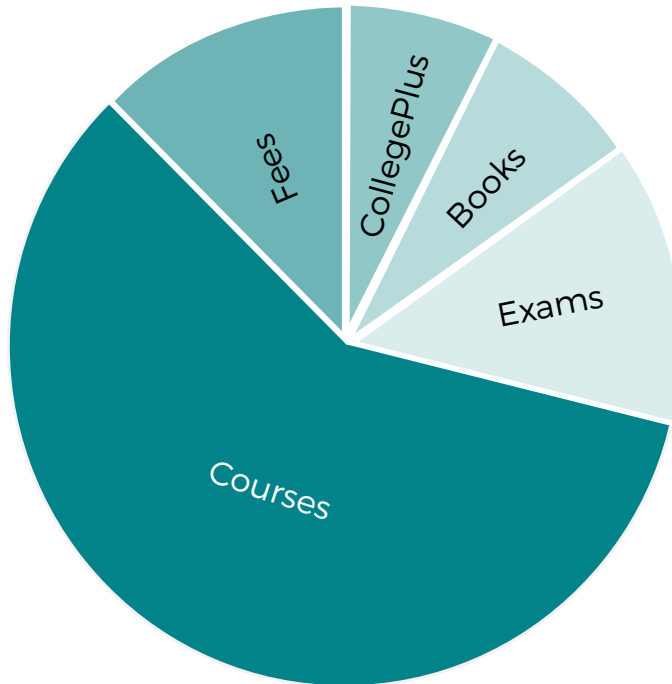
But scholarships will only cover so much,  
and financial aid will cover even less.

# A Better Investment

How much would the same degree cost from CollegePlus?

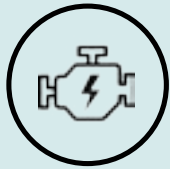
## \$20,000. TOTAL.

That's a fraction of even the cheapest traditional college option, but it still covers everything you need to graduate:



CollegePlus Services - (30-36 months)	\$1900 + \$195
Books -	\$1250-\$2000
Exams -	\$1500-\$3500
Courses -	\$3000-\$15000
Target University Fees -	\$0-\$200

# How Much Is **Your Time** Worth?



There's nothing more frustrating than **fighting** with a failing engine, broken A/C, or a battery that won't hold a charge. Doing so **stresses** you out, **wastes** your time, and makes you **late** for work.

Even if it was the cheapest car on the block, **nothing is worth that.**

Similarly, when choosing the best college option, it's important to look at more than just the financial expense. Every minute of **your time is valuable.** And **efficiency is the king** of productivity.

So why invest your time and money into a momentary experience and take time away from the projects and passions that will last?



A full college load can cost you up to **40 precious hours a week** to maintain. And according to the National Center for Education Statistics, in 2005 **only 34%** of full-time students **finished their degree within 4 years** of beginning it.



Imagine ignoring your God-given passions  
for **5 or 6 or more years** to earn  
a bachelor's degree!



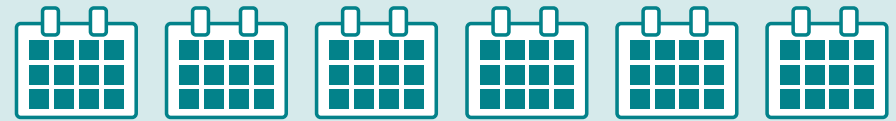
# A Better Option

Most **CollegePlus students graduate within 2-3 years** of beginning their degrees.

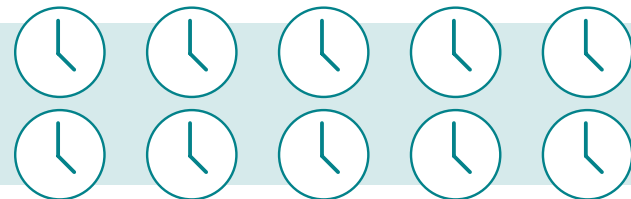
That's about **half the time** many students are spending in college today.



VS.



VS.

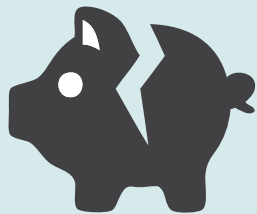


Just think about it—instead of spending those 2-3 years with your nose in a textbook, as a CollegePlus student, you would have the **freedom to work, intern, serve, or gain experience** that can't be found in a classroom. You could **start that business** you're passionate about or **hop on the next plane to India** if that's your calling.



There's no reason you should spend **six years** doing nothing more than memorizing trivia and passing finals. Instead, use that time to really **prepare for life**.

# Why Break the Bank **Before** You Begin?



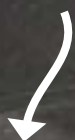
I shopped around before buying my car. I researched which model would fit my tastes and budget. I looked up reviews, advised resale prices, and I called at least 4 dealerships to see what they had in stock.

If any of them had told me *“you’re welcome to come check out the car you want but you have to pay me \$50 to decide if you want to buy it later”* I would have just hung up.

**Yet that’s exactly what colleges ask you to do.**

## Timeline for Admission - **Traditional College**

Freshman Year PSAT (for scholarships) (\$15.00)



Junior Year



Senior Year

Take the SAT (\$54.50)  
- (and/or the ACT, \$56.50)  
Choose schools and backup schools  
Visit colleges (that’s extra money too)  
Choose a major  
Apply to 5-8 schools  
- (approximately \$37.88 a piece)  
Find references  
Write essays  
Find and apply for scholarships

Apply for financial aid  
Take a loan for anything scholarships  
and aid won’t cover

\$15.00
\$54.50
+ \$303.04
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\$372.54

# A Better Way

## Timeline for Admission - **CollegePlus**

Any time (even in high school!)

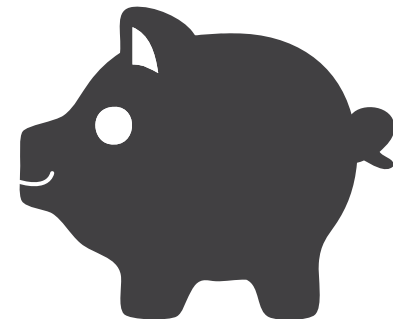
Talk to a counselor about your options  
Schedule an admissions appointment



Enroll in CollegePlus

Choose a major with the help of a Coach and Navigate  
Start earning credit

And it's all **free.**



# Is Your Degree Even **Worth** It?

## **Absolutely.**

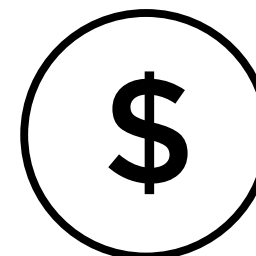
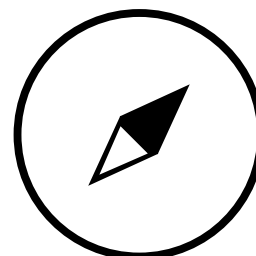
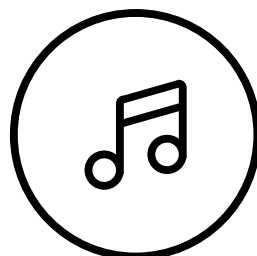
At least, if you want both an advanced education and the words “**bachelor’s degree**” on your resume, a degree is absolutely 100% worth it.

But that doesn’t mean you have to invest every last penny and drop of your time to make your college experience worth it.

I didn’t settle. The 2006 Hyundai Sonata I bought at 19 was both practical and modern. It was even my favorite color and came with unexpected benefits like plenty of legroom for my taller friends. I loved it.

It had everything I could have wanted and allowed me to live the lifestyle I wanted too.

Because I kept the price down and my payments reasonable, I had more flexibility to do what I wanted—go out to eat, invest in my hobbies, travel, and save for my future. And that was worth so much more to me than a flashy car.



# Don't sacrifice your life for college. **Make college work for you.**

You'll be surprised just how easy it is to do college a different, more efficient, and just plain better way.

## Find out how much you will **save!**

Click the button below to request a CollegePlus cost estimation. After a brief overview of your goals and current situation, we'll be able to tell you just how much money we can save you on your college goals.

