



# Paying for College

lessons learned by a dad

Part I



Gary Malkasian  
March 30, 2023

# Topics

- Where You Go
  - Public/Private
  - Community College
  - Running Start
  - Online
  - Western University Exchange
- Tax Credits
  - American Opportunity Tax Credit
  - Lifetime Learning Tax Credit
- Savings Plans
  - 529 Plans: WA GET/Dream Ahead
  - Coverdell ESA
  - US Savings Bond Interest Exclusion for Education
- Scholarships & Financial Aid
  - FAFSA
  - Promise Programs
  - Outside Scholarships
  - Writing Essays
  - Tuition Calculators

# Caveats

- Costs presented are per year
- Presentation focuses on tuition costs
- Other expenses:
  - Housing, typically \$15k
  - Student fees, books, and other required supplies, typically \$1k-\$2k
- Information is biased towards the schools we investigated
- Most examples involving credits are based on the Quarter system
  - Quarter system: 45 credits per year
  - Semester system: 30 credits per year



# Washington State Public Colleges

Research Universities - \$12k

- University of Washington
- Washington State University

per year

Comprehensive Universities - \$8k-\$9k

- Central Washington University
- Eastern Washington University
- Western Washington University
- The Evergreen State College

Northwest Indian College: tribal \$4.5k, non-member \$9k

<https://wsac.wa.gov/tuition-and-college-costs>



# Community College

- \$5k lower division classes, \$8k upper division classes
- Single online location to apply: <https://apply.ctc.edu>
- Single online portal: <https://gateway.ctclink.us>
- Up to 2 years free through Running Start
- 34 community & technical colleges in Washington State:  
[https://bigfuturesmallpricetag.org/find-your-program/?wsctc\\_prefilter=all-colleges](https://bigfuturesmallpricetag.org/find-your-program/?wsctc_prefilter=all-colleges)

per year

## Nearby:

- Cascadia (shares campus with UW Bothell)
- Lake Washington Institute of Technology
- Shoreline
- Edmonds
- Everett
- Bellevue
- North Seattle
- South Seattle
- Central Seattle

# Running Start

- Open to high school juniors & seniors (max two years)
- Washington State pays community college tuition, college credits count for both
- Student pays student fees, books, and other required supplies
- Administered by the community college or by public high school
- Only classes numbered 100 and above qualify
- Student chooses:
  - State pays up to 10 credits AND student may also take high school classes
  - State pays up to 15 credits, student does not take high school classes
- Student may participate in high school sports & all extracurricular

<https://www.sbctc.edu/colleges-staff/programs-services/running-start>

# Community College Degrees

## Certificates

### Two-year degrees:

AAS, ATA (Associates of Applied Science, Associate of Technical Arts)

AA (Associate of Arts)

AA-T, AA-Transfer, e.g.: Early Learning & Childhood Education AA-T

AA-DTA (Direct Transfer Agreement), e.g.: Arts & Sciences AA-DTA

### Four-year degrees:

BAS (Bachelors of Applied Science)



# Community College Considerations

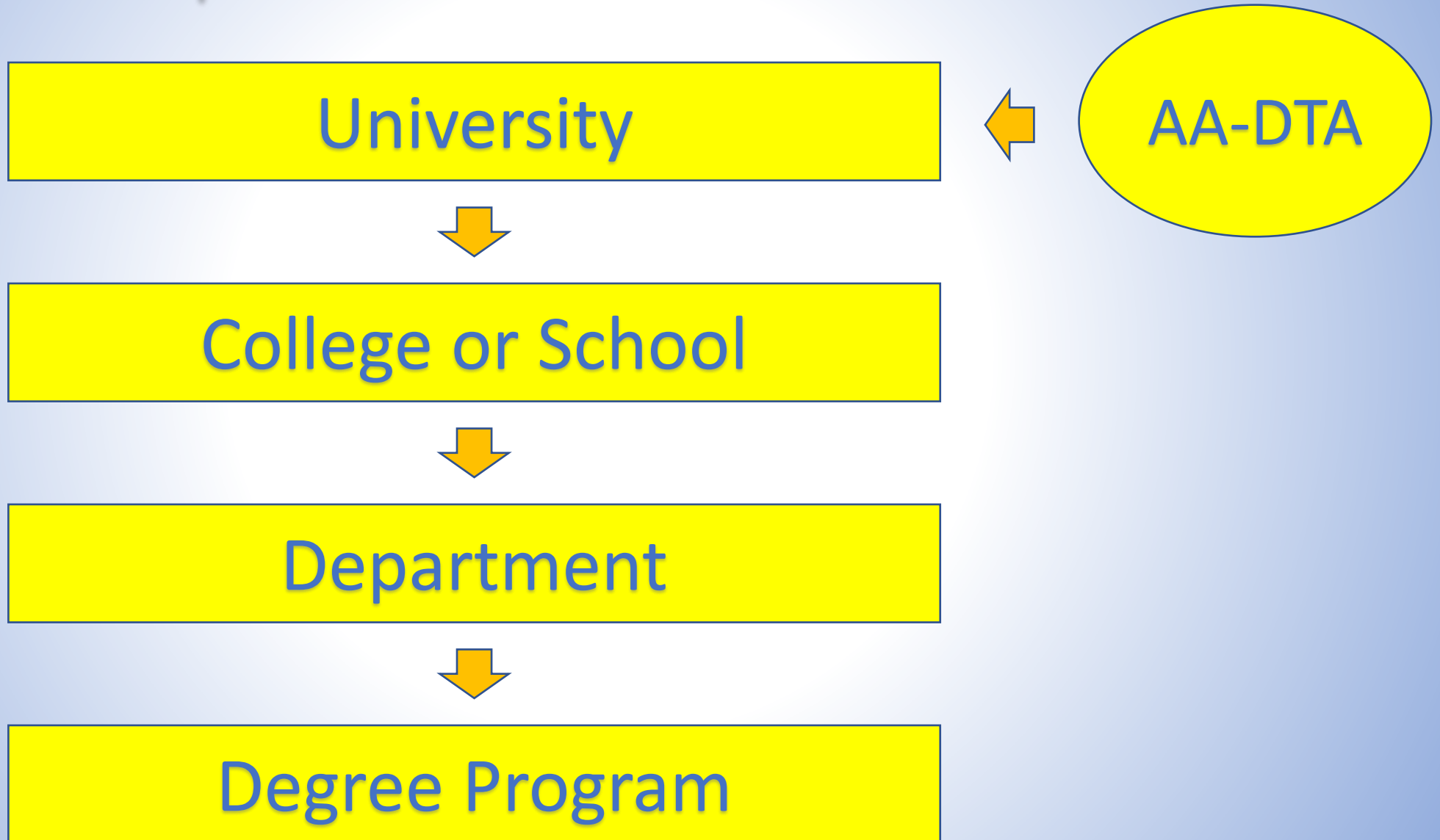
- Great place to figure out what you want to do
- Great place to rehabilitate your GPA
- “&” is your friend, aka CN or CCN: Common Course Number
  - ENGL 110 vs. ENGL &101, MATH 201 vs. MATH &123 ???
  - “&” means participating colleges have agreed on a common course description, making these classes more easily transferable
- DTA is your friend: if it’s not “DTA”, there’s no “Agreement”
- Transferring all credits  $\neq$  Meeting all program requirements !!
  - Look up classes in equivalency guide from your destination 4-year
  - Check lower division program requirements at your destination 4-year
  - May not be as good a deal if you need 3 more years post-AA



# When Community College Might Not be Cheaper

- If you qualify for *any* Pell Grant money from the FAFSA – the Washington State Promise programs will cover the full cost of tuition at *any* accredited Washington State college (for residents).
- If you get a scholarship from the school
- If so many of your credits don't transfer that you need to take an extra year at your target school – which is usually *not covered* by their scholarships, e.g., transferring as a Junior and they offer you a scholarship for your last 2 years, but it takes you 3.

# Degree Requirements



# Transfer Class Equivalency Guides

UW:

- Transfer Eq. Guide: <https://admit.washington.edu/apply/transfer/equivalency-guide/>
- UWB Education Dept. Academic Breadth: <https://www.uwb.edu/education/teaching-certifications/elementary-academic-breadth>

SPU: <https://spu.edu/administration/office-of-the-registrar/transfer-equivalency-guide>

Seattle U:

[https://tes.collegesource.com/publicview/TES\\_publicview01.aspx?rid=5ece4227-d04a-456c-9406-8a5451cd54d2&aid=b8fb6b8f-58da-41bb-bbe4-3b269a90602b](https://tes.collegesource.com/publicview/TES_publicview01.aspx?rid=5ece4227-d04a-456c-9406-8a5451cd54d2&aid=b8fb6b8f-58da-41bb-bbe4-3b269a90602b)

Northwest U: <https://www.northwestu.edu/admissions/transfer-students?/admissions/transfer-guide>

Transferology: <https://www.transferology.com/index.htm>



# Transfer Equivalency Guide

The Transfer Equivalency Guide is primarily intended to provide course transfer information to prospective transfer students and their advisors at other institutions. However, the tool is also useful for current students who may want to complete coursework at other institutions during summer quarter. Details about reading the guide itself, including how to understand abbreviations for attributes, can be found on the [Understanding the Transfer Equivalency Guide](#) page.

1. Select the State, Country, or Territory (e.g., Washington, Canada, etc.)
  2. Select the institution name or program (e.g., University of Washington, etc.)
- Need help interpreting the Transfer Equivalency Guide?

## UNDERSTANDING THE TRANSFER EQUIVALENCY GUIDE

## Transfer Equivalency Guide

State / Program / Country:

Washington

Select an Institution...  
Argosy University  
Art Institute of Seattle  
Bastyr University  
Bates Technical College  
Bellevue College  
Bellingham Tech College  
Big Bend Community College  
Cascadia College  
Central Washington University  
Centralia College  
City University  
City University of Seattle  
Clark College  
Clover Park Technical College  
Columbia Basin College  
Cornish College of the Arts  
DeVry University Federal Way  
Eastern Washington University  
Edmonds College

Bellevue College

Course ▾	Bellevue College Course Name ▾	CRED ▾	SUBJ ▾	NUM ▾	SPU Course Name ▾	CRED ▾	ATTR ▾
BIOL 125	Survey of Human Diseases	5	SPGE	LWKAS	<a href="#">Lower Division WKAS</a>	5	WKAS
BIOL 135	Intro. to Global Health	5	SPU	LDEL	<a href="#">Lower Division Elective</a>	5	
BIOL 145	Understanding Cancer	5	SPU	LDEL	<a href="#">Transfer LD Elective</a>	5	
BIOL 150	Marine Biology	6	SPGE	LWKFS	<a href="#">Lower Division WKFS</a>	6	WKFS
BIOL 159	Foundations in Biology	1	SPU	LDEL	<a href="#">Transfer LD Elective</a>	1	
BIOL 162	General Biology II	6	SPGE	LWKFS	<a href="#">Lower Division WKFS</a>	6	WKFS
BIOL 275	Laboratory Methods in	6	BIO	LDEL	<a href="#">Lower Division Elective</a>	6	



# Western Undergraduate Exchange (WUE)

- Agreement between western states, similar to exchange student
- Charge no more than 50% more than in-state tuition
- By application
- Space is limited
- Limited to participating colleges and designated degree programs
- Participating states: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Utah, Washington, and Wyoming

<https://www.wiche.edu/tuition-savings/wue/wue-savings-finder>

# Western Undergraduate Exchange (WUE)



per year

## California State University - Bakersfield

in-state / WUE	non-resident
\$ 8k	\$19k



## University of Montana

in-state	WUE	non-resident
\$7k	\$10k	\$27k



## University of Hawaii - Maui

	in-state	WUE	non-resident
lower div.	\$ 6k	\$ 9k	\$16k
upper div.	\$14k	\$21k	\$28k



# Private Washington Universities: \$20k-\$60k/yr.

Antioch University	\$ 24,075
Bastyr University	\$ 29,250
City University of Seattle	\$ 25,866
Cornish College of the Arts	\$ 35,314
Gonzaga University	\$ 52,540
Heritage University	\$ 19,500
Northwest University	\$ 35,535
Pacific Lutheran University	\$ 49,472
Saint Martin's University	\$ 41,660
Seattle Pacific University	\$ 36,504
Seattle University	\$ 50,328
University of Puget Sound	\$ 57,330
Walla Walla University	\$ 30,672
Whitman University	\$ 58,200
Whitworth University	\$ 47,700

**85-90%  
receive  
financial  
aid**

**use Net  
Price  
Calculator**

# Online



- Western Governors University (WGU)
  - Only school of its size to be regionally accredited *in every region*
  - \$3500-\$4000 flat fee for as many classes as you can pass in a six month term
  - Competency based, not credit hours: master the material and move on
  - Pass/Fail: passing is considered at least 3.0
  - Many students accelerate
  - Four schools: IT, Business, Education, & Healthcare
  - Referral code: <https://mbsy.co/39bBJW>
- Straighterline
  - College level courses, usually for transfer to community college
  - \$59 per class, \$100 per month





# Online

- Washington State University (WSU)
  - Same in-state tuition for residents: \$12k
  - 21 undergrad & 12 graduate degree programs
  - <https://online.wsu.edu>



per year

- Arizona State University (ASU)
  - 300 online degrees
  - In-state tuition, in person or online: \$13k
  - Out-of-state tuition, in person: \$32k
  - WUE tuition, in person: \$16k
  - Out-of-state online: \$16k
  - Starbucks employee: ASU Online is FREE
  - <http://asuonline.asu.edu>



# Regional Accreditation Bodies

Your school should be regionally accredited by one of these:

- [Accrediting Commission for Community and Junior Colleges \(ACCJC\)](#)  
[Western Association of Schools and Colleges](#)
- [Higher Learning Commission \(HLC\)](#)
- [Northwest Commission on Colleges and Universities \(NWCCU\)](#)
- [Southern Association of Colleges and Schools Commission on Colleges \(SACSCOC\)](#)

# Program Accreditation Bodies

- There are many program accreditation bodies.
- Your program may be working on accreditation if it's a new school or department
- It's retroactive after you graduate.
- Typically, they can't even apply until after they graduate students and it takes a few years.

Examples: ABET for Engineering and Sciences:

<https://www.abet.org/accreditation/>

CHAME for Health Care: <https://cahme.org/accreditation/accredited-certified-programs/>

# Massive Open Online Courses (MOOC)

- EdX <https://www.edx.org/>
- Coursera <https://www.coursera.org/>
- MIT Open Courseware <https://ocw.mit.edu/>
- Saylor.org Academy <https://learn.saylor.org/>


## Free Textbooks:

- <https://openstax.org/> Rice University
- <https://open.umn.edu/opentextbooks/> University of Minnesota
- <https://libretexts.org/>



# Tax Credits

- American Opportunity Tax Credit
  - Max \$2500: 100% of first \$2000, 25% of the next \$2000 back
  - 40% is refundable (\$1000 max)
  - Eligible only for max of four years and only if you don't have a Bachelor's
  - Must be at least half-time student
  - PER STUDENT
- Lifetime Learning Tax Credit
  - 20% back of the first \$10,000 up to \$2000 max
  - Does not have the eligibility requirements of AOTC
  - PER TAXPAYER
- Phase out AGI \$80k (\$160k married), eliminated \$90k (\$180 married)



tax year  
not  
school year

# Tax Credits: Don't forget the laptop!



**all your  
school  
expenses  
count**

# Savings Plans

- Coverdell Education Savings Account (ESA)
- 529 Plans:
  - Washington GET
  - Washington DreamAhead
  - 529 plans offered by many other states
- US Savings Bonds – tax exclusion for education

# Scholarships & Financial Aid

- Free Application for Federal Student Aid (FAFSA)
- Employer Tuition Reimbursement
- Promise Programs
- Ivy League Affordability
- Visit and other Scholarships
- Outside Scholarships
- Writing Essays
- Tuition Calculators