

# Earn Free Tuition Credits

**F**asten your seat belts...there is more to saving college tuition than just scholarships. You're about to learn how you can save hundreds, thousands, or even tens of thousands of dollars at over 1,400 American colleges and universities—including two-year colleges, public universities, and private institutions—just by taking a few standardized tests.

You're probably wondering how passing a few tests can result in a lower tuition bill. Well, it's as simple as this: Colleges award credit to those who score well on such exams. And each credit granted to you is one less credit you will need to achieve your degree. In other words, the more academic credits you earn now, *before* you go to college, the less credits you'll have to take—and pay for—when you do attend.

Even if you are a student who is already familiar with how testing credits work, you may not realize just how much money you can potentially save at the college of your choice. And I'm not talking about chump change!

Students who are interested in attending the University of Alabama, for example, can potentially shave an impressive \$2,636 off their tuition bill by achieving a passing score on the College-Level Examination Program (CLEP) chemistry exam. Likewise, students applying to Harvard University can potentially save



**ATTENTION STUDENTS AND PARENTS:** This article is designed to work together with Ben Kaplan's *Scholarship Starter Kit* CD. If you haven't received a CD, contact your college planner or counselor, or let us know at [www.ScholarshipCoach.com/needkit](http://www.ScholarshipCoach.com/needkit)

a whopping \$6,282 by scoring well on the Advanced Placement (AP) art history exam. And for students who accumulate enough credits to achieve sophomore standing, the savings can be even more dramatic—sometimes to the tune of \$30,000 or more.

If you're a student who has been intimidated by such tests in the past, or you think you'll never score high enough to earn credit, it's time to take a second look. In fact, for many of these tests you only need to answer 40 to 50 percent of the questions correctly in order to start shrinking your tuition bill.

Although some of these tests can be challenging, I also know that with a little extra preparation and a bit of hard work, virtually any student can succeed. Keep in mind that while such tests are designed to approximate college course work, many students report that the tests are much easier to pass than actual college exams on the same subject. In fact, seeing all the money you can save may be just the incentive you need!

Of course, doing well on the exams themselves is only *half* the battle: It's also a matter of figuring out the credit-for-testing policies at

colleges you are considering attending. Some schools may include their credit-for-testing policies in their student handbook or on their website. Other schools' policies may only be available from a particular college registrar.

Unfortunately, many students don't become aware of their college's credit-for-testing policies until they are already enrolled. If, however, you understand these policies *before* you even set foot on campus, you can better chart your academic career, strategically choose your course work, and prepare for those tests that will result in the greatest tuition savings.

Put another way, you'll be able to determine which tests are awarded the most credit at your top college choices—enabling you to focus your time preparing for the exams that will give you the most bang for your buck (or in this case, the most bucks for your bang).

For high school juniors and seniors—as well as for adult and non-traditional students who are returning to school—such information could have a major impact on the decision of which college to attend. You'll want to figure out,

which schools will award you the most credit for the tests you have already taken or are planning to take.

Before we learn more about how credit-for-testing policies work at specific colleges, let's begin by learning about the most common types of tests that can help reduce your tuition bill.

### ADVANCED PLACEMENT (AP)

Advanced Placement (AP) testing gives students the opportunity to complete college-level course work while still in high school. AP exams are the most widely accepted family of tests at American colleges and universities: Thousands of colleges award credit and accelerated course placement to students who score well on AP exams.

There are more than 30 AP tests that cover a wide variety of academic disciplines. A partial list of the tests offered is shown on this page.

Each AP exam consists of two parts: a multiple-choice section and a free-response section. AP test scores are designed to correspond to college grading guidelines and are scored on a five-point scale (in which a high score of 5 is equivalent to a college "A"). Most schools award credit for scores of 4 or 5, while some accept a 3 (or even a score of 2 in rare instances).

Here's another eye-opening fact: On the typical AP exam, students only need to answer 40 to 50 percent of the questions correctly in order to receive a score that will warrant credit from many institutions!

Note that many American high schools offer Advanced Placement courses that prepare you to take an AP test in the same subject area.

Advanced Placement (AP) Tests	
Art History	German Literature
Studio Art	Government & Politics
Biology	European History
Calculus AB	U.S. History
Calculus BC	World History
Chemistry	Human Geography
Computer Science A	Latin Literature
Computer Science AB	Latin: Virgil
Macroeconomics	Music Theory
Microeconomics	Physics B
English Composition	Physics C: Electricity & Magnetism
English Literature	Physics C: Mechanics
Environmental Science	Psychology
French Language	Spanish Language
French Literature	Spanish Literature
German Language	Statistics

Even if your school doesn't offer AP classes, however, you are still permitted to study on your own and take any exam you choose.

AP tests are usually administered in the month of May, with results mailed in July. The cost of each exam is presently \$80, although some financial assistance is available to students who qualify.

To inquire about testing facilities and times, students should consult their guidance counselor or visit the [CollegeBoard.com/ap](http://CollegeBoard.com/ap) website.

### COLLEGE-LEVEL EXAMINATION PROGRAM (CLEP)

Like AP, the College-Level Examination Program is designed to allow students to demonstrate college-level achievement. Unlike AP tests, however, which are designed

exclusively for students in high school, students of any age can take CLEP exams—making them a great option for current high school students, college students, and adult returning students alike.

CLEP is also the test of choice for students already in college who are looking for an alternative method to satisfy certain basic requirements like math or English.

CLEP tests are administered in more than 30 subject areas including several foreign languages, various levels of mathematics, and disciplines such as accounting and sociology. A partial listing of CLEP tests is shown on the next page.

Unlike AP tests, it is rare to find a school course that specifically prepares you to take a CLEP exam. Rather, the fundamental concept behind such exams is that you can

gain college credit *without* sitting in a classroom if you've already mastered the material.

Note that CLEP exams are more commonly accepted at *public* colleges and universities than *private* ones (although there are some notable exceptions).

CLEP exams are scored on a composite scale ranging from 20 to 80; most colleges and universities award credit for scores of 50 and above. Students can electronically submit their scores to an unlimited number of prospective colleges.

Depending on the test subject, CLEP exams may include multiple-choice questions, essay questions, or both. For multiple-choice tests, students may see their scores immediately after completing the exam. For tests that include essay questions, students will receive their results via mail in approximately one month.

Each CLEP exam presently costs about \$50. Students can visit the [www.CollegeBoard.com/clep](http://www.CollegeBoard.com/clep) website to find a list of testing centers near you, along with test dates and times. Tests are held on an ongoing basis throughout the academic year.

### INTERNATIONAL BACCALAUREATE (IB)

Nearly 1,500 high schools in 115 countries around the globe participate in the International Baccalaureate (IB) program, which offers specialized curriculum and advanced testing with an international flavor.

IB tests are grouped into six subject groups: primary language, secondary language, individuals and society, experimental sciences, mathematics and computer science, and the arts. Within these groups, students take exams in specific fields

College-Level Examination Program (CLEP) Tests	
Principles of Accounting	Freshman Composition
College Algebra-Trigonometry	German
American Government	History I (U.S.)
American Literature	History II (U.S.)
Analyzing and Interpreting Literature	Human Growth & Development
Biology	Humanities
Introductory Business Law	Information Systems and Computer Applications
Calculus	Principles of Management
Chemistry	Principles of Marketing
College Algebra	Natural Sciences
College Mathematics	Introductory Psychology
Economics (Macro)	Social Sciences/History
Economics (Micro)	Introductory Sociology
Introduction to Educational Psychology	Spanish
English Composition	Trigonometry
English Literature	Western Civilization I
French	Western Civilization II

such as philosophy, social anthropology, and theater arts. Additionally, IB language tests are offered for up to 80 languages. A partial list of IB exams (not including foreign languages) is shown on the next page.

IB tests are more than just standardized exams; they represent the culmination of a student's "International High School (IHS)" experience. Students who choose IHS (which is considered a special program at hundreds of American high schools) follow a specialized course curriculum in place of the school district's traditional curriculum.

As a result, IB tests are closely tied to the course work students have completed. IB tests can be taken at two distinct levels—higher level

(HL) and standard level (SL)—which correspond to the amount of study a student has devoted a particular subject. (Higher level tests are based on 240 teaching hours, while standard level tests are based on 150 hours.)

Most colleges award credit solely for higher level exams (although there are some exceptions).

Additionally, IB foreign language exams are sometimes identified either as "(A)" or "(B)" tests. Exams marked with an "(A)" are those taken in your native tongue (such as a Spanish exam if you are a native Spanish speaker), while "(B)" exams are those in a language other than your native tongue (such as if you are a native English speaker taking a Spanish exam). Most U.S. colleges

award credit solely for "(B)" exams.

IB exams are taken at the end of a student's junior and senior years. Each IB exam is graded on a scale from 1 to 7. A score of 4 is considered passing, while 5 and above is considered good. Note that most colleges and universities award credit for scores of 4 and above.

Furthermore, if a student scores well enough on six IB exams (by accumulating a combined score of at least 24 on the six exams and some additional projects), he or she can receive the full IB diploma. Achieving the full diploma can result in additional credit at some colleges.

Administered by a non-profit foundation based in Geneva, Switzerland, the IB program is an especially good option for international students, or for American students who wish to study abroad. The cost of each exam varies by subject.

To learn more about the IB program, visit [IBO.org](http://IBO.org) on the Web.

### DANTE'S SUBJECT STANDARDIZED TESTS (DSST)

Originally designed for the military, DSST tests are now available to civilian students and adult learners who seek to obtain college credit.

The program offers a wide range of tests in five subject categories: business, applied science, humanities, social science, and applied technology. An eclectic group of subject areas are available, including tests on such specialized topics as public speaking or the Civil War.

A list of specific DSST exams is shown on the next page. Some of the most popular exams involve business-related subject matter such as financial accounting, organiza-

International Baccalaureate (IB) Tests	
Art (Design)	History (World)
Biology	Islamic History
Business & Management	Information Systems
Chemistry	Mathematics HL
Cultural Anthropology	Further Mathematics SL
Design Technology	Mathematical Methods SL
Economics	Mathematical Studies SL
Environmental Systems	Philosophy
Foreign Language	Physics
Geography	Psychology
History (European)	Social Anthropology
History (U.S.)	Theatre Arts

tional behavior, and principles of supervision.

Note that DSST tests have traditionally been used to award credit mainly at two-year colleges, community colleges, and trade and technical schools. Many DSST tests reflect an emphasis on knowledge gained in non-traditional ways or from real-life experience (especially subjects such as human resource management, introduction to computing, and law enforcement).

Unlike other exams, scoring methods vary for each DSST test. Currently, each exam costs \$45.

Visit [getcollegecredit.com](http://getcollegecredit.com) on the Web for upcoming test dates and centers in your area.

### INSTITUTIONAL TESTING

Some colleges award students credit or accelerated course placement through a special exam administered by the college itself or an academic department within the college. Such tests are frequently required for students who have com-

pleted programs in a foreign language while still in high school.

Students who have already completed an AP, CLEP, IB, SAT II, or DSST exam may also be required to take an additional university-administered test in some instances.

Universities that specialize in certain academic fields are often more likely to administer their own tests as well. For example, students attending the California Institute of Technology who have taken an AP calculus exam must also take a test offered by the university.

There is usually no cost for university-administered exams, and they are typically conducted at the beginning of the academic year before classes begin.

### Maximizing Your Credits

Just like team mascots and college fight songs, credit-for-testing policies vary widely from school to school.

Case in point: Although two prestigious liberal arts schools, Claremont McKenna and Harvey

Mudd, are located only a few miles apart, their credit-for-testing policies couldn't be more different: While Claremont McKenna awards college credit liberally to a wide range of AP exams, Harvey Mudd does not award *any* testing credits.

To make sense of each college's policy, it is, therefore, important to evaluate the policies according to a common set of criteria. When doing this, you should ask yourself the following seven questions.

#### WHAT TYPES OF TESTS ARE ACCEPTED?

Each school accepts a different mix of AP, CLEP, IB, SAT II, DSST, or institutional exams. Some universities award credit for AP tests only; others accept several types.

By examining the policies of the schools you're interested in, you can better prepare for the types of tests you'll need to take and spend your energy where it will count the most.

#### WHICH TEST SUBJECTS ARE ACCEPTED?

Even if a college or university accepts a particular type of exam, it doesn't necessarily mean that it awards credit for *all* subject areas in which tests are administered.

Many universities, for instance, will not award credit if there is not an equivalent course at their institution. (For example, a university may not award credit for a Latin exam if it does not have an equivalent Latin course in its curriculum.)

If you've narrowed down your college search to a specific set of schools, you'll want to know exactly which tests they accept so that you can focus your energies on those tests that will provide you with the greatest benefits.

#### Dante's Subject Standardized Tests (DSST)

Art of the Western World	Here's to Your Health
Astronomy	History of the Vietnam War
Introduction to Business	Human/Cultural Geography
Fundamentals of College Algebra	Human Resource Management
The Civil War and Reconstruction	Introduction to Law Enforcement
Introduction to Computing	Management Information Systems
Fundamentals of Counseling	Money & Banking
Criminal Justice	Organizational Behavior
Drug & Alcohol Abuse	Principles of Physical Science
Foundations of Education	Principles of Public Speaking
Environment and Humanity	Rise & Fall of the Soviet Union
Ethics in America	Principles of Supervision
Personal Finance	Western Europe Since 1945
Principles of Finance	Introduction to World Religions
Principles of Financial Accounting	

#### HOW HIGH MUST YOU SCORE TO EARN COLLEGE CREDIT?

Each college determines the minimum score in each subject area for which it will award credit. Some schools require high scores; others look to see mainly that you have passed the test.

Students at The Johns Hopkins University, for instance, must obtain a score of 5 on the AP macroeconomics exam to earn credit, while students at Sarah Lawrence College only need to achieve a score of 4 on the same test.

If you have already taken an exam and received your score, you'll be able to determine if you've scored well enough to meet the standards at a given school.

#### HOW MANY CREDITS WILL BE AWARDED FOR EACH TEST?

Schools take into consideration the difficulty of each exam and the total number of credits required for graduation when determining how many credits to award for each test. Comparing the amount of credit offered at different schools can have an impact on your college choices by tipping the balance in favor of schools with more favorable credit allocations.

Some schools may even award a *greater* amount of credit the *higher* you score. The University of Colorado at Boulder, for instance, awards 3 credits for a score of 3 on the AP Spanish (Language) exam, but 6 credits if you score a 4, and 11 cred-

its if you score a 5. Knowing such policies ahead of time—and how scoring one or two points higher can potentially save you thousands of dollars in tuition—can give you an added push to study that much harder for the test.

#### IS THERE A MAXIMUM AMOUNT OF CREDIT THAT YOU CAN ACCUMULATE?

Colleges and universities frequently have some type of limitation on the total number of credits you can earn through testing. Many schools limit the amount of credit that can be accumulated to one academic year's worth; others may have more stringent limitations—some may have no limitations at all.

Additionally, some schools may prevent students from earning large amounts of credits in a single academic subject area (such as piling up credits solely in physics); other schools forbid replacing required courses.

#### HOW MANY TESTS ARE NECESSARY TO RECEIVE "ADVANCED" STANDING?

Many universities will allow students who have scored well on

a substantial number of exams to skip ahead a semester, an entire year, or even more. Graduating a year early—as is the case with sophomore standing—equates to an entire year's worth of tuition, books, and fees (plus room and board) that you do not need to pay.

As a result, choosing a college with more favorable advanced standing policies can potentially save you \$30,000 or more at the nation's most expensive colleges.

Many students who achieve advanced or sophomore standing also choose to take some time off during college for internships, study abroad, or other enriching activities. Advanced standing alleviates the need to worry about earning credit while pursuing those endeavors, and still allows you to graduate on time.

#### IF COLLEGE CREDIT IS NOT AWARDED, ARE THERE OTHER BENEFITS?

Some schools that do not offer college credit for a particular test will nevertheless award you accelerated *placement*—the ability to skip introductory level courses and enroll in higher level classes in that subject area. Besides the obvious benefit

of being in a class better suited for your level of proficiency, accelerated placement enables you to climb the academic ladder more quickly and often opens up additional educational opportunities.

In other instances, some colleges may not award college credit on a given test, but may accept test scores as evidence that students are proficient enough to receive an *exemption* from a required class. A high score on an AP English exam, for instance, may enable a student to forgo the freshman English requirement.

Being exempt from such requirements opens up time in your schedule to pursue other courses that you're more interested in (such as specialized courses or small seminars in your major), or to explore a new discipline or subject area you've always wanted to learn about (such as an elective course that has nothing to do with your academic specialty or future career).

---

*The author of this article, Ben Kaplan, is the publisher of ScholarshipCoach.com and the winner of more than two dozen scholarships worth \$90,000. By taking several AP exams in high school, he accumulated enough credits to enter Harvard as a sophomore.*



For more on how to maximize savings from free tuition credits, see Ben Kaplan's Honey, I Shrunk the Tuition CD-ROM. Learn how a single exam can now save you more than \$10,000! [www.ScholarshipCoach.com/products/honeyshrunk](http://www.ScholarshipCoach.com/products/honeyshrunk)

---

## Tuition Credit Calculator Worksheet

---

This worksheet is designed to help you estimate how money you can save at a prospective college by earning free tuition credits from standardized tests (such as AP, CLEP, IB, and DSST exams).

NAME OF COLLEGE OR UNIVERSITY:

---

1. Write down in **Box A** the cost of tuition, books, and fees at the college for the current school year (for someone from your state).

A.

2. Multiply the number in **Box A** by 4.

**x 4**

3. Write down the answer you get in **Box B**.  
This is the four-year cost of college (not including room and board).

B.

4. Write down in **Box C** the number of credits (or courses) it takes to graduate from the college.

C.

5. Divide **Box B** by **Box C**.

**B / C**

6. Write down the answer in **Box D**.  
You have just calculated the dollar value of one credit (or one course) at the college.

D.

We will use this number on the next page.

7. Now that you have calculated how much one credit or course is worth at the college, we need to determine how much credit is awarded for a specific standardized test. To research this, visit the college's admissions or financial aid website and search for **AP**, **CLEP**, or **IB** credit policies. If you can't find the information online, call the registrar's office at the college. The registrar can usually either point you to the appropriate website or simply tell you the information over the phone.

8. When you have determined how much credit is awarded for a given score on the tests you have taken or are considering taking, fill in the information in the chart below. Multiply the credits awarded for the exam by the number you calculated in **Box D** on the prior page to determine the total tuition saved by taking the test. For each test, enter this number in the shaded right-hand column.

**EXAM CONVERSION TABLE**

Name of Test	Score	Credit	Credit x Box D = TUITION SAVINGS