

Here Are Some REAL Ways to Avoid Massive College Debt

Yesterday, the Huffington Post put out a lousy article titled [“This Will Make You Feel Better About Looming College Bills.”](#)

It offered a fairly ho-hum collection of advice that probably should not make students or parents feel any better about paying for college. The advice ranged from “Odds are, your child will likely get some kind of scholarship or grant,” to, “The FAFSA form is really your friend, although it doesn’t always feel that way,” to, “Learn the lingo.” The advice basically boiled down to this: if you master the system, you can get your child *some* money to go to college, but probably not nearly enough.

The problem with articles like this one is that they continue to promote a narrow vision of how to attend college, and the advice serves only to lull families into a sense of calm about the impending financial burden without actually giving them a way to pay for it.

If Mike Rowe’s [recent Facebook outburst](#) taught us anything, it is that there needs to be a broader vision of how to get an education. Rowe tends to favor trade schools as an alternative to college.

But even for those set on a college education, there is more than one way to achieve that goal. College applicants would benefit from a greater emphasis on the discussion and promotion of alternative ways to pay for a 4-year degree.

Here are five suggestions that do not receive much attention:

1. Start at a community college. By doing as many classes as possible there at a discounted rate you can greatly reduce your overall college expense.

2. Look for less glamorous state schools. You can often find state schools that do not have all the frills but will still get you a 4-year degree at a lower cost.
3. Get a job and take classes as you can pay for them.
4. Live at home. Cutting out enormous dorm and meal plan costs can greatly reduce college expenses.
5. Work for a university. Many universities offer their employees tuition discounts or even full tuition-remission for a certain number of classes per term. Universities employ a lot of people at all different skill levels.

All of these ideas require sacrificing some or many aspects of the traditional college experience, but should we be encouraging prospective college students to look past the fun of four years of "freedom" to the long-term ramifications of college debt?