

The Meter Is Running

Be prepared to pay for college long before Junior heads out the door

By Jennifer Vishnevsky

By a student's senior year of high school, most parents are struggling to save up any extra cash for college. But while focusing on tuition, financial aid, and housing, they are often shocked at costs that occur well before the child is even admitted to a school.

TEST PREP

Advanced Placement courses give high school students a head start. Earning a certain AP test score may allow a student to get college credit and bypass some freshman classes. Tests cost \$82 per exam (though some school districts pay for them) and are offered in 20 subject areas. For students with financial need, the College Board offers a \$22 discount per exam. Pricey? Yes, but far cheaper than a three-credit college course. That may help explain the 12 percent increase in tests taken this year.

Then there's the SAT. It's up in cost this year from \$29.50 to \$41.50, largely because it now includes a writing component. About half of students now take the SAT more than once. Many schools require the ACT, a curriculum-based exam covering English, math, reading, and science, as well as subject-specific SATs. Sam Boyd, a 17-year-old senior at Connecticut's Suffield Academy, has taken the ACT once and will take the SAT three times, in addition to SAT subject tests in economics and Chinese. The ACT costs \$29 for registration and \$14 for an optional writing component. For the SAT subject tests, it costs \$18 to register plus \$8 for most tests and \$19 for language tests with listening sections. Fee waivers are available for qualifying students. Last year, 8 percent of all SAT exam fees were waived, says Brian O'Reilly, executive director of SAT information services with the College Board, the non-profit organization that owns the test.

More kids are now taking SAT prep courses. Kaplan Test Prep reports its biggest increase in student enrollment in decades. The company offers private tutoring, classroom courses, software, and books for students. "Our most popular option is the classroom course, which is

typically 36 hours," says Jon Zeitlin, general manager of SAT and ACT programs at Kaplan. The program costs \$800 to \$900. Kaplan also offers an online prep course for \$399. The fastest-growing area for Kaplan, Zeitlin says, is one-on-one tutoring, which costs \$100 to \$140 per hour. Another alternative is a private tutor like Dan Harder, a writer in San Francisco, who offers an SAT essay-writing workshop for \$300. Harder's class runs 7½ hours, during which students write five essays in as many days.

THE APPLICATION

Simply applying to college can get expensive. Alice Boyd, Sam's mother, will spend about \$400 for his eight college ap-

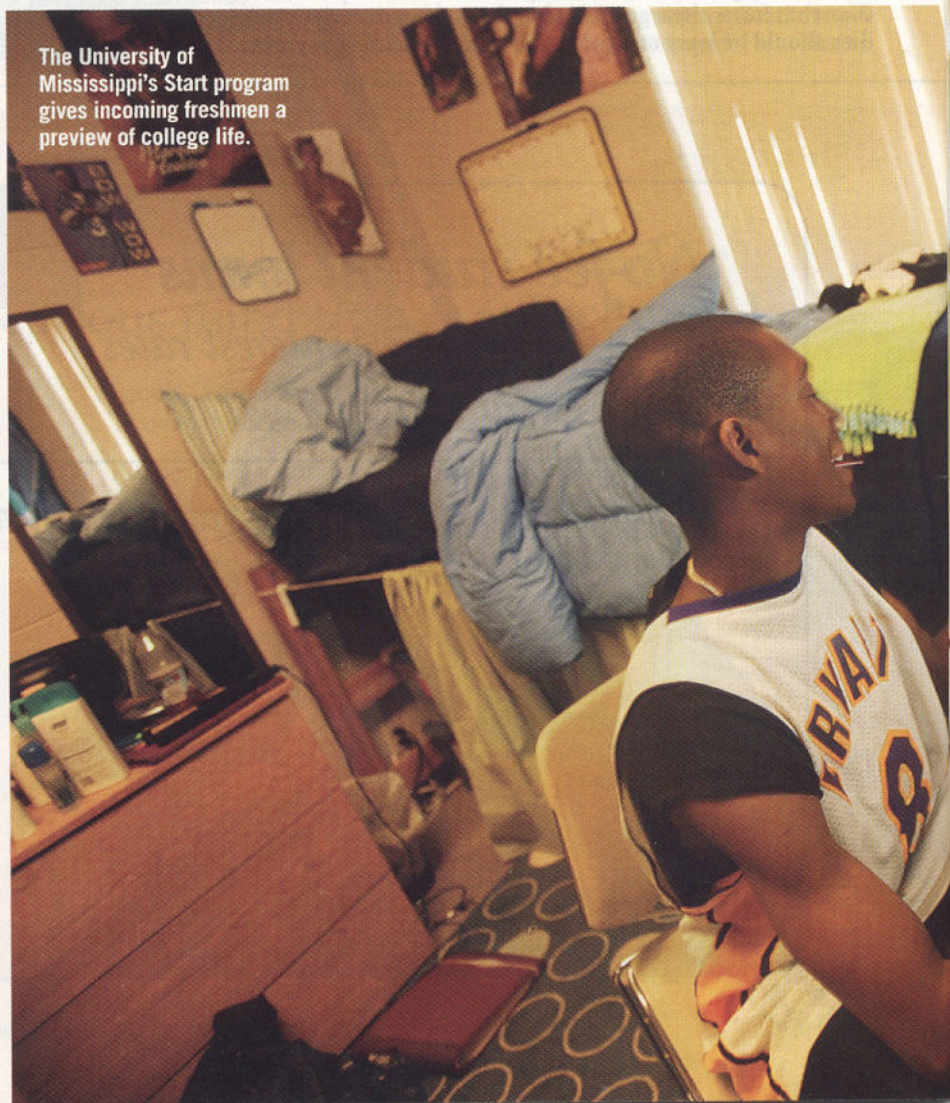
plications. Yet for Heather Banks of Montgomery Village, Md., a single mother whose son, Mark, is an incoming junior at Virginia Wesleyan College, application fees were not a big burden. Her son applied to six schools, but some waived the fee when the family made a campus visit. Colleges will also sometimes waive the fee if a student applies online.

Once a student settles on a school, there's usually a deposit (typically \$500) to pay, even for students eligible for financial aid.

SUMMER SCHOOL

Many students try to get a leg up on their freshman year by attending summer school. Start, a program for incoming

The University of Mississippi's Start program gives incoming freshmen a preview of college life.



freshmen at the University of Mississippi, gives students the chance to come to school at the end of June, earn six credit hours, and learn about college life.

Tuition for Start participants is \$513.75. Students pay for three credit hours, and the university covers the other half. Besides tuition, students are charged \$810 for room and board. However, the program provides some scholarships, which cover "approximately 70 percent of the cost," says Donald Howie, director of the summer school program.

Some community colleges offer an alternative to the prefreshman programs. Michael Morrison, president of the North Iowa Area Community College, works with high school students who want an early start on college. Such students can earn nearly one year of college credit.

Cornell University offers Summer College for high school sophomores through seniors, who can earn up to eight credits and get a taste of college life. The academic credits earned at Summer College can generally be ap-

plied to an undergraduate degree at Cornell or another school. Depending on the length of the program, students pay from \$1,460 to \$7,250 for tuition.

THE CAMPUS VISIT

If your child wants to visit half a dozen colleges, it could break the bank. There are hotels, meals, and airfare to consider, not to mention sky-high gasoline prices if the school is within driving range. During spring break, Alice Boyd organized a seven-day trip that cost about \$3,000. Sam visited eight schools, which helped him weed out over half of them. "He's interviewed at a few schools, and he's doing more at the end of October," Alice Boyd says. Heather Banks visited schools from Pennsylvania to South Carolina with her son. "I didn't know that it would cost so much," she says. "They charged for the orientation, which was about \$225 without the hotel." Even though that may seem expensive, it can prove a bargain compared with the cost of four years at a college that is ill-suited to your child's needs. ●

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