

College Is Affordable

The benefits of a college education
are within reach for your child

CFNC.org/collegeworks

FIVEED WAYS PAYS

A college degree can transform your child's life in five important ways:

1. More security
2. Better health
3. Closer family
4. Stronger community
5. Greater wealth

Talking to your child about staying in school and aiming for college is a good way to help him or her achieve a brighter future.

Each extra year that your child stays in school will lead to higher earnings. And for most students who go to college, the increase in their lifetime earnings is far greater than the cost of their education.

But greater wealth is not the only positive outcome of a college education. College provides a path to an overall fuller life.

That's why we want to show you that your family really can afford your child's college education.

How do families like yours afford college?

College is affordable because of what is known as **financial aid**. Offered by the federal and state governments, colleges, and other sources, aid is available to everyone who needs it. Financial aid can significantly reduce the cost of college, even covering the entire cost of tuition and fees. Financial aid can also make paying for any small costs you may have to cover much easier to manage.

It is important for you to know that most students pay far less than the high prices you hear about in the news. So nobody should ever rule out going to college based just on published prices!

There are three types of financial aid that let you reduce and manage the cost of a college education.

Reduce the cost of college

- 1. Grants and scholarships** are “free” money that you don’t repay. They make the real price you pay for college much lower. Most are based on your family income, not on your child’s grades or athletic ability. They come from the federal or state government, the college itself, or private organizations.

Manage the cost of college

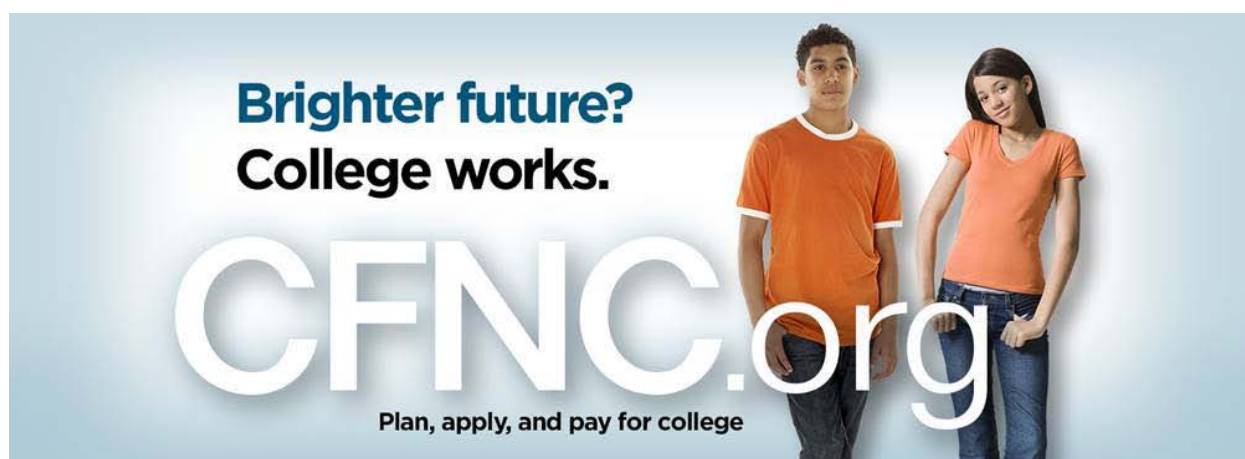
- 2. Part-time work-study jobs** on campus or in the community provide good wages and flexible work hours that will fit into your child’s class schedule.
- 3. Student loans** must be repaid, but not until after your child finishes college. The federal government funds most student loans.

Think college costs too much? Think again.

The amount you will have to pay for college will be based on your family's income. You will find out exactly what it will cost for you when your child is a senior in high school. At that time, you can fill out a free application for financial aid.

- In general, families who make less than \$30,000 qualify for a lot of grants and scholarships based on family income. These families pay very little for college.
- Middle income families are often surprised that they can also get grants to help with college costs. Grants can come from the state and federal governments and from colleges themselves.
- There are also tax advantages for middle income families who are saving for college through plans like North Carolina's "NC529." Income tax credits and deductions are available at the federal level as well, saving families as much as \$2,500 each year.
- While families with higher incomes do have to pay a share of college costs, most still qualify for financial aid, federal tax credits, or the tax advantages of NC529 - and often for all three!
- You may also be pleasantly surprised by how reasonably priced North Carolina colleges are when compared with most out-of-state schools.

Not going to college can be very costly. On average, college graduates earn 66% more income than high school graduates, and they are only half as likely to be unemployed even in difficult economic times.



**Brighter future?
College works.**

CFNC.org

Plan, apply, and pay for college

For more information, go to CFNC.org/collegeworks

There's a college that's right for your child!

Community colleges

Community colleges have two kinds of programs. One type offers diplomas and certificates that can be earned in six months to two years. These show that the student has a set of skills for a job like auto mechanics or medical technology. The other type is for two-year associate degrees. These prepare students for a career, such as a dental technician or teacher's assistant. They also prepare students for continuing their education. Many students now spend their first two years in an associate program before moving on to finish at a four-year college.

Four-year colleges and universities

Four-year colleges and universities offer undergraduate degrees, which are also called bachelor's degrees. Students select a major to focus their studies and prepare for a career. Examples of majors are history, engineering, biology, computer science and business. Students going to these colleges may get a job after graduation in careers like teaching, nursing or technology. Or they might go on to a graduate school to get an advanced degree in fields like medicine or law.

It's also important to know that there are many kinds of colleges, with a wide range of costs. Every college charges tuition and fees, but they may be different for each college. There are also other costs of going to college, like housing and food as well as books and other study materials. These won't differ much from college to college.

There are many great colleges in North Carolina

North Carolina has

58 public community colleges

with campuses near every county. Tuition and fees are very low at these schools.

North Carolina has

16 public universities

that are part of the University of North Carolina. Examples are N.C. State, East Carolina, N.C. A&T, and UNC at Pembroke. The State of North Carolina provides funds to these schools to keep costs low for students and families.

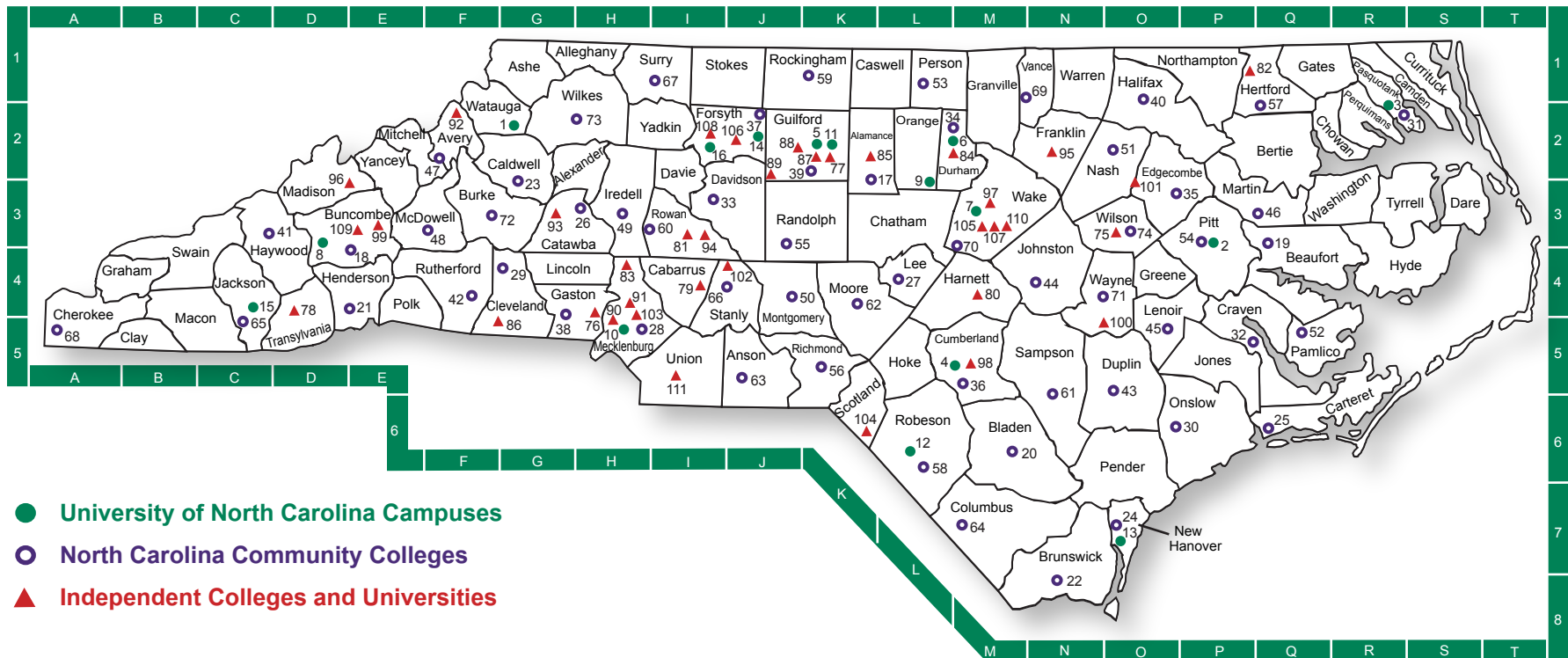
North Carolina has

36 private non-profit colleges and universities

such as Elon University, Bennett College, Campbell University, and Duke University. Published prices for tuition and fees are higher at private colleges. However, they are often more affordable than public colleges because they can give more financial aid to their students.

Find the College That's Right for You at **CFNC.org**.

Compare North Carolina colleges, take virtual tours, access college websites, and more at **CFNC.org**.



See below for list of Colleges and Universities.

North Carolina list of Colleges and Universities:

● University of North Carolina Campuses

1	Appalachian State University.....	G2
2	East Carolina University.....	P3
3	Elizabeth City State University.....	R2
4	Fayetteville State University.....	M5
5	North Carolina Agricultural and Technical State University.....	K2
6	North Carolina Central University.....	M2
7	North Carolina State University.....	M3
8	University of North Carolina at Asheville.....	D3
9	University of North Carolina at Chapel Hill.....	L3
10	University of North Carolina at Charlotte.....	H4
11	University of North Carolina at Greensboro.....	K2
12	University of North Carolina at Pembroke.....	L6
13	University of North Carolina at Wilmington.....	O7
14	University of North Carolina School of the Arts.....	J2
15	Western Carolina University.....	C4
16	Winston-Salem State University.....	I2

○ North Carolina Community Colleges

17	Alamance Community College.....	K3
18	Asheville-Buncombe Technical Community College.....	E3
19	Beaufort County Community College.....	Q3
20	Bladen Community College.....	M6
21	Blue Ridge Community College.....	E4
22	Brunswick Community College.....	N8
23	Caldwell Community College and Technical Institute.....	G3
24	Cape Fear Community College.....	O7
25	Carteret Community College.....	Q6
26	Catawba Valley Community College.....	H3
27	Central Carolina Community College.....	L4
28	Central Piedmont Community College.....	H4
29	Cleveland Community College.....	G4
30	Coastal Carolina Community College.....	O6
31	College of the Albemarle.....	R2
32	Craven Community College.....	P5
33	Davidson County Community College.....	I3
34	Durham Technical Community College.....	M2

35	Edgecombe Community College.....	O3
36	Fayetteville Technical Community College.....	M5
37	Forsyth Technical Community College.....	J2
38	Gaston College.....	G4
39	Guilford Technical Community College.....	K2
40	Halifax Community College.....	O1
41	Haywood Community College.....	C3
42	Isothermal Community College.....	F4
43	James Sprunt Community College.....	O5
44	Johnston Community College.....	N4
45	Lenoir Community College.....	O4
46	Martin Community College.....	P3
47	Mayland Community College.....	F2
48	McDowell Technical Community College.....	F3
49	Mitchell Community College.....	H3
50	Montgomery Community College.....	J4
51	Nash Community College.....	O2
52	Pamlico Community College.....	Q5
53	Piedmont Community College.....	L1
54	Pitt Community College.....	P3
55	Randolph Community College.....	J3
56	Richmond Community College.....	K5
57	Roanoke-Chowan Community College.....	Q2
58	Robeson Community College.....	L6
59	Rockingham Community College.....	K1
60	Rowan-Cabarrus Community College.....	I3
61	Sampson Community College.....	N5
62	Sandhills Community College.....	K4
63	South Piedmont Community College.....	J5
64	Southeastern Community College.....	M7
65	Southwestern Community College.....	C4
66	Stanly Community College.....	J4
67	Surry Community College.....	I1
68	Tri-County Community College.....	A5
69	Vance-Granville Community College.....	N1
70	Wake Technical Community College.....	M3
71	Wayne Community College.....	N4
72	Western Piedmont Community College.....	F3
73	Wilkes Community College.....	H2
74	Wilson Community College.....	O3

▲ Independent Colleges and Universities

75	Barton College.....	O3
76	Belmont Abbey College.....	H4
77	Bennett College.....	K2
78	Brevard College.....	D4
79	Cabarrus College of Health Sciences.....	I4
80	Campbell University.....	M4
81	Catawba College.....	I3
82	Chowan University.....	P1
83	Davidson College.....	H4
84	Duke University.....	M2
85	Elon University.....	K2
86	Gardner-Webb University.....	G4
87	Greensboro College.....	K2
88	Guilford College.....	J2
89	High Point University.....	J2
90	Johnson & Wales University.....	H4
91	Johnson C. Smith University.....	H4
92	Lees-McRae College.....	F2
93	Lenoir-Rhyne University.....	G3
94	Livingstone College.....	I3
95	Louisburg College.....	N2
96	Mars Hill College.....	E3
97	Meredith College.....	M3
98	Methodist University.....	M5
99	Montreat College.....	E3
100	Mount Olive College.....	N4
101	North Carolina Wesleyan College.....	O3
102	Pfeiffer University.....	J4
103	Queens University of Charlotte.....	H4
104	St. Andrews University.....	K6
105	Saint Augustine's University.....	M3
106	Salem College.....	J2
107	Shaw University.....	M3
108	Wake Forest University.....	I2
109	Warren Wilson College.....	E3
110	William Peace University.....	M3
111	Wingate University.....	I5

- University of North Carolina Campuses
- North Carolina Community Colleges
- ▲ Independent Colleges and Universities

Start getting ready for college now!

It's too early to fill out financial aid forms—you'll do that during your child's senior year in high school. But middle school is the best time to start your child on the path to college. Here are some things you can do:

- ☑ Let your child know that college is affordable for your family.
- ☑ Tell your child's teachers and counselors that going to college is part of your family's plan for your child's future.
- ☑ Make sure your child gets a solid base in reading, writing, and math, including taking algebra in eighth grade.
- ☑ Start saving for college. North Carolina's 529 college savings plan requires only \$25 to start.
- ☑ Learn more about the financial aid available to students from families like yours.
- ☑ Go to [CFNC.org](https://www.cfnc.org) for more tips to help you and your child [pay for college](#).
- ☑ Call 1-866-866-CFNC (2362) to talk with us about planning ahead for college.

About The College Board

The College Board is a mission-driven not-for-profit organization that connects students to college success and opportunity. Founded in 1900, the College Board was created to expand access to higher education. Today, the membership association is made up of more than 5,900 of the world's leading educational institutions and is dedicated to promoting excellence and equity in education. Each year, the College Board helps more than seven million students prepare for a successful transition to college through programs and services in college readiness and college success – including the SAT® and the Advanced Placement Program®. The organization also serves the education community through research and advocacy on behalf of students, educators and schools.

For further information, visit www.collegeboard.org.

The College Board Advocacy & Policy Center was established to help transform education in America. Guided by the College Board's principles of excellence and equity in education, we work to ensure that students from all backgrounds have the opportunity to succeed in college and beyond. We make critical connections between policy, research and real-world practice to develop innovative solutions to the most pressing challenges in education today.

For further information, visit advocacy.collegeboard.org.

About College Foundation of North Carolina

College Foundation of North Carolina (CFNC) is a free information service of the State of North Carolina to help students explore careers and plan, apply, and pay for college. Seeking to promote access to higher education, increase the college-going rate in North Carolina and advocate for resources to support students and educators, CFNC provides college access and career information at no charge for all ages, from kindergarten to adult.

CFNC is a joint effort of the N.C. Community College System, the University of North Carolina, the N.C. Department of Public Instruction, the N.C. Independent Colleges and Universities, the N.C. State Education Assistance Authority, and the nonprofit corporation, College Foundation, Inc.

