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## Wadsworth high school drama

One of the biggest expenses for many middle-class families are school costs for their children. Many parents pay thousands of dollars each year to send their children to private schools - especially those living in areas where public schools are poor quality. A 2014 comparison by real estate site Trulia found that in postcodes with the highest-rated public schools, only 4% of children go to private schools, compared with 19% of children in postcodes with low-grade public schools. However, that doesn't mean parents living in good school districts are spending less overall. Households in these high-performing school districts typically cost far more than other households in the same area - about 32% more, according to the Trulia study. So for many families, the additional cost of housing adds up to more than they would have paid for a private school. This means that parents who want the best possible education for their children have a difficult choice to make: pay directly for private school, or pay indirectly for a home near a good public school. To find out which is best, they need to know how these two costs compare, and what options they have to keep costs low. The cost of private school According to data from the National Center for Education Statistics (NCES), about 4.5 million American children enrolled in private schools in 2011-2012. More than 80% of these students were in schools with some kind of religious affiliation. About 43% were in Catholic schools, and another 37% went to schools identified as generally Christian, Jewish, or a specific Christian denomination. About 68% of all private schools have religious orientation, while 32% are not religious. On average, the cost of private school tuition for the 2011-2012 school year was \$10,740 per child, according to the NCES. That's an important burden for a middle-class family. The median income for a household in the city was \$53,657, and the median income for a family was \$53,657. This means that a family with an average income would have to spend about 20% of their income to send only one child to private school, and 40% for two children. However, the cost of tuition varies significantly depending on the type of school. The average tuition cost was \$6,890 a year for Catholic schools, \$8,690 for other religious schools, and a total of \$21,510 for noectary schools. So a middle-income family would pay less than 13% of their income to send a child to a Catholic school, but more than 40% for a non-religious school. The cost of public school The cost of private school is easy to identify - only a fixed number of dollars per year. Calculating the cost of public school is very complicated. You should know which neighborhoods parents choose for their schools, how much it costs to live in these neighborhoods, and how that cost compares to the cost of living in other nearby neighborhoods. A good place to start is with Niche, a that rates and compares U.S. school districts based on factors such as student test scores, graduation rates, health and safety ratings, and reviews of parents and students. Each year, Niche lists the 10 school districts it qualifies as the best in America. For 2016, the number one school district on Niche's list is the Tredyffrin-Easttown School District. Centered in Tredyffrin Township, Pennsylvania - a suburb of Philadelphia - this district earns A-plus grades for its academic performance, teachers, after-school activities, and more. According to Trulia, the median sale price for homes in this area is \$532,500. This adds up to a monthly mortgage payment of about \$2,610, based on a 30-year loan, a 20% down payment and an interest rate of 4%. For a buyer who can only pay a 10% down payment, the monthly payment jumps to \$3,072. Near Paoli, by contrast, Trulia says the median house price is just \$287,000, or \$1,407 a month. That's a difference of \$14,436 a year - about 34% more than the average cost of private school tuition for a child. So a family with a child would spend less living in Paoli and sending the child to private school. However, a family with two or more children would spend less living in the municipality of Tredyffrin, where the extra money paid for housing would cover school expenses for all their children. A 2014 article on school costs in money reaches a similar conclusion. Compare the cost of private versus public school for two fictional families living in eastern Massachusetts: A family spends \$2,120 a month on a median-priced home in the town of Auburndale, which has some of the best public schools in the country; and a family spends \$2,120 a month on a median-priced home in Auburndale, which has some of the best public schools in the country. The other spends \$998 a month for a house in a neighborhood with middle schools, on top of an average of \$782 a month for private school tuition. Adding these two costs together, the private education family comes out ahead of \$340 a month. However, the math changes completely if both families have two children. In this case, the public education family saves a total of \$70,000 over the course of their children's two school years. Keeping school costs under control In general, it seems that public schools - even those in expensive neighborhoods - are a better deal for families with multiple children, while private schools tend to be better value for just children. However, this rule is not true for everyone. Parents who choose the right private school can reduce tuition costs to an affordable level, even with several children at school at once. And, on the other hand, making smart decisions about housing can make life in a large school district an affordable option, even with only one child. Private school options One way to make private school more affordable is to choose a school with lower tuition. As noted above, religious schools - especially Catholic ones - tend to be much more affordable than noectary private schools. Based on NCES figures, a family could send two children to a school for an average cost of \$13,780 per year. That's slightly less than the additional \$14,436 a year it costs to live in Tredyffrin Township instead of Paoli. Another private school option is a Montessori school. These schools take an educational approach that focuses on letting children learn at their own pace, using all five senses. Most Montessori programs are for younger children, but some extend into early adolescence. According to a 2009 survey by the Montessori Teachers Association of North America, the cost of a year at montessori school varies widely, but the average price for elementary school students is about \$8,600. This makes Montessori schools more expensive than the typical Catholic school, but at the same time with other religious schools. Parents can also save money by starting their children at a public elementary school, and then transferring them to a private high school. According to the Money article, if their hypothetical privately educated family did so with two children, they would end up saving a total of \$71,000 compared to the expensive school district family. Private school scholarships Families who have trouble paying private school tuition can sometimes carry within their financial reach through scholarships and other forms of financial aid. Some schools have their own financial aid programs, and others participate in national, regional or state scholarship programs. Sources of funding include: The Children's Scholarship Fund. Originally started as the Washington Scholarship Fund, the Children's Scholarship Fund (CSF) now provides partial tuition grants for low-income families across the country. Scholarships cover up to 75% of tuition costs, with the average amount rising ing \$1,700 per child. They can be used for any type of school - religious, secular, or even home education. To qualify for scholarships, families must know how to have a child in primary school and comply with income guidelines for the National School Lunch Program. In the 2015-2016 academic year, the fund provided scholarships to more than 24,000 students. To apply for a scholarship, parents must contact one of the CSF's partner programs in 16 states; the amount of time the process takes depends on the specific program. The Young Scholars Programme. Run by the Jack Kent Cooke Foundation, the Young Scholars Program offers scholarships for high school and high school students with first-class qualifications. Around 60 students receive scholarships each year, which they can use for boarding school, day school, or parish school (religious). In addition to financial support, young students receive academic advice, access to special enrichment programs, and other resources. Families with incomes of up to \$95,000 can apply, but most scholars come from families with incomes under \$60,000. The application period extends from January to April, and students know in September whether they have qualified for help. A better chance. This programme is aimed at students from in grades 4-9 that obtain good overall qualifications and are active in extracurricular activities. The program doesn't actually provide scholarship funding, but refers to qualified students at more than 300 middle and high schools nationwide - both religious and secular - and helps them apply for financial help from those schools. A Better Chance says most students who apply through their program receive financial assistance, but don't give a specific percentage. The application process begins in February for the school year that begins 18 months later. There are many other scholarship programs and school vouchers that operate in certain states or regions of the country. Parents can learn about their area's programs through the private schools website. Allowing a home near the best public schools in general, neighborhoods with large public schools are more expensive than other neighborhoods in the same general area. However, there are some notable exceptions to this rule. Neighborhood Scout has compiled a list of neighborhoods in the country's 20 largest metropolitan areas that combine good schools with affordable housing prices. For each neighborhood, the site lists the average house price and school district rating on a 100-point scale, based on factors such as class size and state test scores. For the 10 largest metro areas in the U.S., the main neighborhoods are: Metro Area Neighborhood Median House Value Public School Rating New York, NY Queens, NY \$234,924 92 Los Angeles, CA Los Alamitos, CA \$411,225 87 Chicago, IL Elmhurst, IL \$260,105 86 Dallas, TX Richardson, TX \$259,597 90 Philadelphia, PA Narberth, PA \$274,086 96 Houston, TX Friendswood, TX \$218,832 94 Washington , DC Laurel, MD \$279,307 88 Miami, FL Hallandale Beach, FL \$184,819 52 Atlanta, GA Fayetteville, GA \$202,980 65 Boston, MA Brookline, MA \$390,447 98 If the area in which you live - or want to live - is not part of a major metropolitan area, Neighborhood Scout can still help you find an affordable area with good schools. You can enter your status and region in the site's advanced search engine, and then select your criteria for school quality, price, and other features that matter to you, such as crime rates or walkability. However, to use this feature, you need to subscribe to the site, which costs \$40 per month, \$90 per quarter, or \$192 per year. Another way to afford a home in a top-notch-class school district is to deliberately choose to live in a smaller house. In Tredyffrin Township, PA, for example, Zillow lists three-bedroom houses for as little as \$390,000. Paying off the mortgage on a house like this would reach about \$1,912 a month - a saving of \$698 a month, or \$8,376 a year, compared to the median house price. Final word When choosing a for a living, the school district is not the only factor to take into account. To get started, you want to find a house that's close to your workplace, so you don't have to face a long commute every day, possibly even one that's close enough to allow you to afford it walking or cycling to work. Ideally, you would also like to be close to friends and family. And finally, you want to live in a comfortable neighborhood for you, with access to all the amenities that matter to you, from local businesses to a good public library. So if the neighborhood you like the most is not the best schools, don't give up on it. Instead, crunch some numbers and see how much you could save by combining an affordable home with a private school. Or, on the other hand, if the place you're in love has a great school district and sky-high house prices, look for ways to find an affordable home in this neighborhood. Did you go to a public school or a private school? Which one would you choose for your children? Children?