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## Old school r

One of the biggest expenses for many middle-class families is school costs for their children. Many parents pay thousands of dollars each year to send their children to private schools - especially those who live in areas where public schools are of poor quality. A 2014 comparison by the real estate website Trulia found that in postcodes with top public schools, only 4% of children go to private schools, compared to 19% of children in postcodes with low-rated public schools. However, that does not mean that parents living in good school districts are spending less in general. Homes in those high-performing school districts typically cost much more than other homes in the same area - about 32% more, according to the Trulia study. So for many families, the extra cost of housing adds up to more than what they would be paid for a private school. This means that parents who want the best possible education for their children have a difficult choice to make: paying directly for private school, or paying indirectly for a home near a good public school. To figure out which is best, they just need to know how these two costs compare, and what options they have for keeping costs down. The cost of private school According to figures from the National Center for Education Statistics (NCES), about 4.5 million American children were enrolled in private schools in 2011-12. 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 certain Christian denomination. About 68% of all private schools have religious orientations, while 32% are non-religious. On average, the cost of private schooling for the 2011-12 school year was \$10,740 per child, according to NCES. It's a big burden for a middle-class family. In 2014, the average national household income in the United States was \$53,657, according to the U.S. Census Bureau. That means that a family that earns the average income would have to spend about 20% of its income to send only one child to a private school, and 40% for two children. However, the cost of schooling 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 whopping \$21,510 for non-sectarian schools. So a family with an average income would pay less than 13% of its income to send a child to a Catholic school, but over 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. Calculation public school is much more complicated. You need to know which neighborhoods parents choose for their schools, how much it costs to live in these neighborhoods, and how the cost compares to the cost of living in other neighborhoods nearby. A good place to start is with niche, a evaluating and comparing U.S. school districts based on factors such as student test scores, graduation rates, health and safety assessments, and parent and student reviews. Every year, niche lists of 10 school districts is rates as the best in America. For 2016, the number one school district on the niche list is the Tredyffrin-Easttown School District. Centered in Tredyffrin Township, Pennsylvania - a philadelphia suburb - this district earns A-plus ratings for its academic performance, teachers, extracurricular activities, and more. According to Trulia, the average selling 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% advance, and a 4% interest rate. For a buyer who can only afford a 10% advance, the monthly payment jumps to \$3,072. In nearby paoli, by contrast, Trulia says the average 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 ing. So a family with a child would spend less life in Paoli and sending the child to private school. However, a family with two or more children would spend less life in The Tredyffrin Township, where the extra money paid for housing would cover school costs for all their children. A 2014 article on school costs in Money comes to a similar conclusion. It compares the cost of private school versus public school for two fictional families living in eastern Massachusetts: A family spends \$2,120 a month on an average-priced house in the village of Auburndale, which has some of the best public schools in the country; the other spends \$998 a month on a house in a neighborhood with middle schools, plus an average of \$782 per month for private school tuition. Adding these two costs together, the family's private tuition comes out before \$340 a month. However, math changes completely if both families have two children. In this case, the public schooling family saves a total of \$70,000 during the school years of both children. Keeping school costs under control In general, it seems that public schools – even those in expensive neighbourhoods – are a better deal for families with more children, while private schools tend to be a better value only for children. However, this rule does not apply to everyone. Parents who choose the right private school can bring the costs of schooling down to an affordable level, even with multiple children in school at once. And, on the contrary, making smart choices about housing can make living in a large school district an affordable choice, even with one child. Private School Options One way to make private school more accessible is to choose a school with lower schooling. As mentioned above, religious schools - especially Catholic ones - tend to be much more accessible than non-sectarian private schools. Based on THE NCES figures, a family could send two children to a school for an average cost of \$13,780 per year. That's a little less than the extra \$14,436 a year it costs to live in Tredyffrin Township rather than Paoli. Another private school option is a Montessori school. These schools have an educational approach that focuses on allowing children to 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 North American Montesson Teachers Association, the cost of a year in Montessori school varies greatly, but the median price for elementary school students is about \$8,600. That makes Montessori schools more expensive than the typical Catholic school, but about on par with other religious schools. Parents can also save money by starting their children in a public elementary school, 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 family in the expensive school district. Private School Scholarships Families who have trouble granting private tuition to schooling can sometimes bring in their financial framework through scholarships and other forms of financial aid. Some schools have their own financial aid programmes, while others take part in national, regional or state scholarship programmes. Funding sources include: Children's Scholarship Fund. Originally started as the Washington Scholarship Fund, the Children's Scholarship Fund (CSF) now offers partial tuition scholarships to low-income families across the nation. The scholarships cover up to 75% of tuition costs, with the average amount reaching \$1,700 per child. They can be used for any type of school - religious, secular, or even at home schooling. To qualify for scholarships, families must meet having a child in elementary school and meet the income guidelines for the National School Lunch Program. In 2015-16, the fund offered scholarships to more than 24,000 students. To apply for a scholarship, parents must contact one of the CSF partnership programmes in 16 states; the duration of the process depends on the specific schedule. The Young Scientists Program. Led by the Jack Kent Cooke Foundation, the Young Scientists Program offers scholarships for middle and high school students with top grades. About 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 get academic advice, access to special enrichment programs, and other resources. Families with incomes of up to \$95,000 can apply, but most young scientists come from families with incomes under \$60,000. registration runs from January to April, and students know until September whether they have qualified for help. A better chance. This program is aimed at students in grades 4-9 who receive good general grades and are active in extracurricular activities. The program does not actually provide scholarship funding, but refers to students qualifying at more than 300 middle and high school schools nationwide - both religious and secular - and helps them apply for financial aid from these schools. A better chance says most students who apply through his program receive financial aid but does not give a certain percentage. The application process begins in February for the school year that begins 18 months later. There are many other scholarships and school voucher programs that operate in certain states or regions of the country. Parents can learn about programs in their area through the private schools website. Giving a house next to the best public schools In general, neighborhoods with high public schools are more expensive than other neighborhoods in the same general area. However, there are some notable exceptions to this rule. Cartier Scout can still help you find an affordable area with good schools. You can enter the status and region in the site's advanced search engine, then select the criteria for school quality, price and other features that are important to you, such as crime rate or walkability. However, to use this feature, you must 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-ranked school district is to deliberately choose to live in a smaller house. In Tredyffrin Township, PA, for example, Zillow lists three-bedroom homes for as little as \$390,000. Mortgage payments 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 average house price. The final word when choosing a place to live, the school district is not the only factor to consider. For starters, you want to find a home close to your workplace so you don't have to cope with a long shuttle every day – possibly even one that's close enough to allow you 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 interest you - from local businesses to a good public library. So if the neighborhood you like the most isn't the one with 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 with has a large school district and sky-high house prices, look for ways to find an affordable home in that neighborhood. Have you been to a public or private school? Which one would you choose for your children? Children?

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