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a step by step guide for families who want to enjoy all of the benefits of a college degree with less anxiety and student debt every parent knows that sending their child to college can provide life changing opportunities but every day students graduate with too much debt starting their adult lives with a heavy financial burden you don t need to pay all cash for college you don t need to scrounge for rock bottom prices to avoid debt at any cost you can make great choices at every step of the way to lower your costs and maximize your investment written by two higher education experts this step by step guide provides clear explanations and insider tips for how families can make smart savings decisions maximize their financial and merit aid and avoid over borrowing we ll help you make smart savings decisions build a college list that gets you the most financial and merit aid possible figure out how much student debt is too much and what colleges are actually worth the money have productive and positive conversations around the kitchen table about this major financial decision make the

right moves now and be better off after college

as the cost of college rises students and their families seek new ways to save money application fee waivers are offered by many postsecondary institutions in the united states but higher education as a field has not examined whether or not the application fee waiver statement published on each institution s website is readable this study examined the readability of application fee waiver statements of the public and private institutions charging the highest undergraduate application fees for the 2015 2016 academic year n 39 the results suggest that the majority of application fee waiver statements are unreadable by prospective postsecondary students and no statements were translated into a language other than english implications for policy practice and future research are addressed

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