

Even when you adjust for inflation, the cost of going to college is [higher now than it has ever been](#) in the past. This means that most students feel caught between two very difficult decisions: they can either put off schooling for a few years in the hopes of saving up enough to go (and hoping like crazy that tuition costs drop) or they can resign themselves to a lifetime of debt and student loan payments.



This “sophie’s choice” isn’t just for recent high school graduates. It is also true for adults who may have been thinking about going to college, some of whom are may be attending for the very first time.

It is important to understand that figuring out how to find the money to pay for a college education is only one part of getting your degree. Another very important part is finding ways to reduce that cost. Here are some of the ways that you can do that.

1. Go Part Time

Yes, “traditionally” a Bachelor’s degree takes four years to obtain. That doesn’t mean that you can only take four years to finish your program. Going part time means that it will take longer to get that degree but it also makes it easier for you to come up with tuition funding. Going to school part time also means that fitting your classes in around a busy work and family schedule will be easier and that the workload will be more manageable.

2. Consider a Trade

[Trade schools cost less](#) than traditional liberal arts degrees and graduates from trade programs have a better chance of finding employment right away (and at a higher rate). With so much attention being paid to liberal arts degrees and high tech, a lot of the trades are finding that their employee pools are dwindling. The tech skills you get in four years might be obsolete four years after you graduate but the need for a good plumber or electrician isn’t going to wane any time soon.

3. Accelerated Programs

Accelerated programs, if you can devote your time to them, are a great option for people who can go to school full time now but who aren’t sure they can spend four years (or more!) in full time student status. With an accelerated program, you study one or two subjects intensely for a few weeks and then move on. More importantly, most accelerated programs are built to cater to students who might have other obligations. [Gwynedd Mercy University](#) built its accelerated program to accommodate working adults who have full time obligations outside of school, which is a growing trend.

4. Go to School Online

Web-based schools have exploded in popularity over the last five years. This is great news for students who want to get their Bachelors Degrees (or other types of degrees) but who already have full schedules and/or tight budgets. Online schools have much cheaper tuition than traditional campus-based schools. They can charge less because they have fewer fees. With no centralized campus, there is no need for housing, grounds, groundskeeping staff, etc. Those savings are passed on to the students.

5. Get a Job at a School

Most universities will offer free or, at the very least, deeply discounted tuition for its employees and their families. This is true whether you work in the bursar’s office or scooping food in the cafeteria. One of the first places you should look, when you want to reduce the cost of your tuition, is at your chosen school’s employment listings. Be warned, though, most schools will require you to be an employee for a while before you earn the benefit of reduced or free tuition. Still, having to wait six months or a year is better than wondering if you’ll ever be able to go, right?

There are a lot of ways to make college more affordable. By now you’re probably well versed on [savings and the debt debate](#). Maybe one of these tips will help you reduce costs so that your savings will go even further.