



College is for everyone

By Laura Douglas

Is it worth the significant time and effort to go to college? Is college possible for you? Do you need it? Yes and yes and yes, no matter where you are in your life. There are a lot of myths out there about college, and you may believe that you are not “college material,” or that you don’t need it, you can’t afford it, you have never been a “student,” you’re no longer a “kid”and a whole list of things that make you believe it’s not for you. But it can be. Let’s discuss some of these myths, and I want to help you think about how to bust those myths and gain all the benefits of college. Whether you are a high school student considering your next step after graduation, a parent who stayed home to raise your kids, a laid-off worker who can’t find a job that pays what you were making, in Massachusetts you can find a way to make it work.

You see, in this Massachusetts knowledge-based economy, state’s leaders realize that we need more people with post-secondary education. The number of good-paying jobs that require a high school education are drying up. In fact, it is estimated that by 2020 72% of all Massachusetts jobs will require more than a high school diploma. So, the reality is that most of us will need to have a college education to fill the jobs that are available tomorrow.

It makes financial sense to earn a degree as well. Degree-holders earn nearly double what workers who have not attended college earn. In the U.S., the average salary for a high school graduate is \$36,489. But for a college graduate with an associate degree the average yearly salary is \$46,003, and for graduates with a bachelor’s the average yearly salary is \$67,623. In Massachusetts, average salaries for those with associate and bachelor’s degrees are even higher.

Yes, but let’s face it – college is expensive. But what you might not know is that the tuition a college publishes is not typically what students pay. There are many programs available to provide financial aid for students – whether you are the traditional-aged college student, the part-time student, the full-time student, for the older student – you can get money to pay for college.

How can that be? Well, if you are a good student, there are merit scholarships that reward good grades. But if your history is less strong, you can still get grants to attend college. You don’t have to pay them back. Certainly, we hear a lot in the news about students graduating

with a lot of debt. But with smart planning, you could graduate with less debt and get a significant return on your investment.

Every student, regardless of family income, should complete the Free Application for Federal Student Aid, better known as FAFSA. At Bristol Community College, many of our students who think that they are not eligible for financial aid learn that they are indeed eligible. By completing this form, a student can determine their eligibility for student financial aid. Both full- and part-time students may be eligible for financial aid. The FAFSA is also used to award state grants and college scholarships. Local colleges such as Bristol Community College can help you fill out the form.

A significant percentage of Massachusetts community college students are awarded student aid. For example, first-time, full-time BCC students who the FAFSA says have a zero contribution got an average of \$3,032-\$3,510 last fall. Tuition and fees for a full-time student is \$2,317 at BCC. This provides help with books and living expenses. In addition to federal and state aid, many colleges provide scholarships based on academic merit, financial need, and/or for playing sports.

Another smart strategy is choosing for value. The state has amazing public institutions of higher education that provide students with great quality at a more affordable price. For example, the cost to attend BCC for one year, including tuition and fees, is \$4,464 before financial aid or scholarships. If you do have out of pocket costs, the college provides a tuition payment plan so costs do not have to be paid in one lump sum.

College is not just for “kids.” If you are a more seasoned student, you will find many peers who are making a start on their education too. Most colleges make it easier to plan your life around college classes, with day, evening, weekend, and online courses. It can be done.

And there is more to a college education than just better wages. Those with a college education are least likely to lose their job in a recession. They enjoy more financial stability to support a family and achieve their financial dreams—such as home ownership, regular vacations, and a desirable retirement lifestyle. Couples with college education are less likely to divorce. And those with higher education experience better health—something so important to our ability to enjoy and experience life fully.

A college education is a growing necessity. It is within your reach. The sooner you complete your degree the sooner you can experience the quality of life that comes with it.

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