



THE EXPONENT

# 2019 Spring Housing Guide

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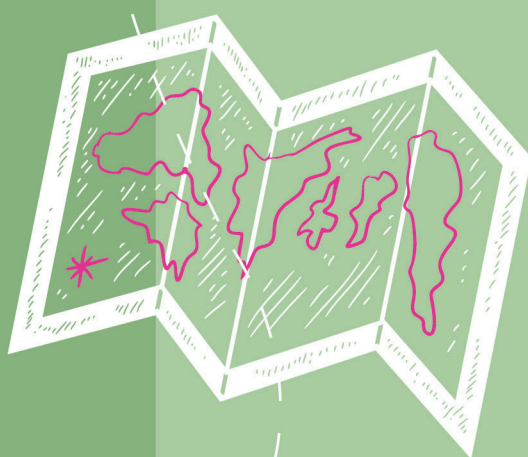
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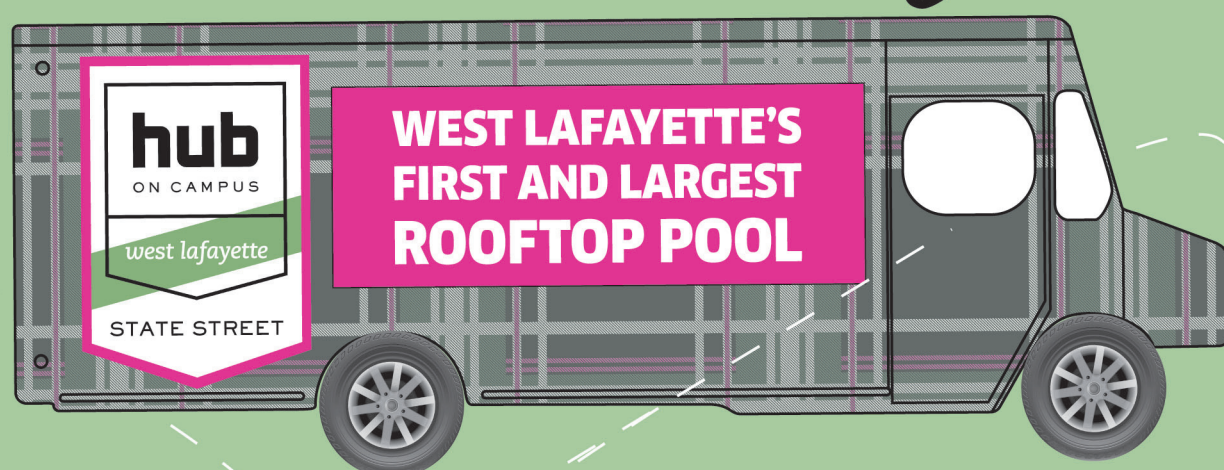


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# How to save on college housing costs

College is expensive, and the costs are only rising. Scholarships and grants can help mitigate the costs of higher education, but even students who receive such aid could find themselves scrambling for ways to make college more affordable.

Housing is one of the more expensive costs for college students and their families. According to the College Board, the average cost for room and board during the 2016-2017 school year was \$10,440 at four-year public schools and \$11,890 at private colleges and universities. And those costs typically cover housing for just the school year, which may last anywhere from six to eight months. However, there are ways for students and their families to reduce those costs.

- Examine your dormitory options. Many schools assign students to dormitories for their freshman years, giving students little say with regard to where they will live. However, students might have more input in their housing come their sophomore, junior and senior years. Some dorms might be more attractive and offer more amenities than others, but students and families looking to save money on housing costs should opt to live in the most budget-friendly dorms available to them.

In addition, choose to live with a roommate rather than in a single room, as singles tend to cost substantially more than double rooms.

- Sign up to be a resident advisor. Resident advisors, or RAs, often receive free housing in exchange for living in dormitories when they are upperclassmen or graduate students. RAs help newly enrolled or younger students adjust to campus life while also ensuring nothing untoward happens on the floors they're tasked with looking after. Students who may want to apply for RA positions should first confirm if serving as an RA will affect their overall financial aid package and how great that impact might be.

- Live with roommates even after leaving the dorms. Due to limited space, many colleges insist dorm residents live with roommates. Upperclassmen who are moving out of the dorms and into university or off-campus apartments can save money by continuing to live with roommates. This can be especially beneficial to students who will be living in off-campus housing where amenities such as electricity, cable



television and water are unlikely to be included in the cost of the rent.

- Commute to school. While it might not be ideal, commuting to school can save college students and their families substantial amounts of money. Public university students who did so during the 2016-2017

school year might have saved nearly \$11,000, or \$44,000 in four years. That's money that can be used to pay tuition or finance post-graduate educations.

College housing costs can be considerable. But budget-conscious students and families can save on such costs in various ways.

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# College majors that can lead to higher earnings

Choosing a college major is an important decision that many students delay making until their sophomore or even junior years. Only after taking a few courses and uncovering one's interests do some college students figure out what they want to do with their lives.

Each student is different, and while some may pursue a degree based on a particular passion, others may choose majors that can lead to high-paying jobs.

While men often lean toward majors like engineering and computer science that have traditionally been linked to high earnings, women have historically gravitated to lower-paying specialties like education and social sciences. But in recent years a shift has occurred, and more women have begun to choose majors associated with higher post-graduate salaries.

Reports from the career guidance site Glassdoor analyzed how much male and female professionals with the same college degree earned and identified many instances in which women went on to earn more than men in the first five years of their career. They've identified several

majors where female college graduates can earn as much or more than their male counterparts and find successful careers.

- Architecture
- Pharmaceutical sciences
- Information sciences
- Chemical engineering
- Computer science
- Electrical engineering
- Mechanical engineering
- Computer engineering
- Business economics
- Civil engineering
- Sports management

Despite these findings, the college resource CollegeFactual and the U.S. Department of Education says that women remain likely to pursue education, design and applied arts, health services, and social work as career options.

Students unsure of which major they want to pursue can take career assessments to help narrow down their options. Working with mentors or engaging in internships also can present a first-hand idea of high-paying career paths.



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# Factors to consider before pursuing an advanced degree

Advanced degrees have long been associated with better career prospects and higher earnings. Women seem to be especially aware of that, as the Council of Graduate Schools/GRE Survey of Graduate Enrollment and Degrees noted that, in the fall of 2017, the majority of first-time graduate students at all levels were women. Among master's degree candidates that fall, 59 percent were female while 53.5 percent of doctoral candidates were women.

The decision to pursue an advanced degree requires careful consideration. Such a pursuit requires a considerable investment of time and money, and while those are two important factors to consider before making a decision (more on that below), they're not the only things women must think of as they try to make the best decision.

## Timing

Timing and time are two different things. While many people considering

graduate degrees think about how much time they'll need to complete their degrees, timing also merits consideration. Newly minted graduates may want to take a break after expending so much effort to earn their undergraduate degrees. Taking time between degrees can provide the opportunity to recharge, and it also can give young graduates a chance to get some professional experience. That experience can inform their future grad school decision, perhaps reassuring them they're on the right career path or compelling them to pursue other avenues. But enrolling right after completing your undergraduate studies can be beneficial as well. That's especially so for recent grads who hope to start a family soon after graduation. The longer you delay enrolling in a graduate program, the longer you may delay starting a family, which can have a lasting impact.

## Career prospects

While it's easy to assume



an advanced degree will greatly enhance your career prospects and increase your earning potential, it's not necessarily that simple. When considering the pursuit of an advanced degree, try to determine if you'll be in the workforce long enough to benefit from the increased earnings. Women who are mid- to late-career might not benefit considerably or at all from the extra earnings if they're paying for their advanced degrees themselves, as the cost of tuition and other fees might be higher than the extra earnings. In addition, some advanced degrees won't necessarily lead to considerably higher salaries than you're likely to earn with a bachelor's degree. That will depend on your profession.

## Time

The time required to pursue an advanced degree merits strong consideration. Many students pursuing a master's degree full-time

can earn their degrees in two years, while those who attend part-time will need more time to complete their degree programs. Doctoral programs take considerably longer.

## Cost

The cost of an advanced degree varies widely depending on the program. Some programs may cost \$20,000 or less, while others will cost more than \$100,000. Many doctoral candidates receive financial aid from their schools or lenders, but the cost of a Ph.D. is still considerable, especially when considering the potential lost earnings during the years while the degree is being pursued.

Women receive the majority of advanced degrees earned at colleges and universities across the country. Choosing whether or not to pursue such a degree requires careful consideration of a host of factors.

# Tips for students studying abroad



Study abroad programs can change students' lives, opening their eyes to other cultures and helping them to make memories that last a lifetime. Study abroad programs also may inspire a love of travel that students will foster for the rest of their lives.

Students who have enrolled in or are considering enrolling in study abroad programs can make their experiences overseas more memorable if they take some time to prepare for life abroad before boarding the plane.

- Learn about your host country. Students who can successfully assimilate into their host countries may get more from their time overseas than those who do not. Studying a host country's customs and history is a great way to learn about life there before your plane touches down. If the native language in your host country is different than your own, do your best to learn the language. While you won't become fluent overnight, learning some basic words and phrases can make your time overseas go more smoothly and increase the chances that you develop meaningful relationships with locals.
- Enthusiastically leave your comfort zone. Daily life might be vastly different in your host country than it is at home. Rather than dwelling on the differences between life overseas and life at home, embrace this chance to leave your comfort zone. Approach cultural differences with enthusiasm instead of skepticism, even trying local cuisine you

might otherwise not experience back home.

- Get out of the dorm. Study abroad programs include the word "study" in their titles, so students should recognize they will still need to devote time to their schoolwork. But during your down time, embrace chances to get out of your dorm room or apartment to soak in your host city. If your host country is in Europe, where traveling between countries tends to be simpler than in other regions of the world, learn about neighboring countries and do your best to visit some during your time overseas.
- Disconnect from your devices. Whether or not life at home is dominated by devices, use your time overseas to disconnect so you can fully experience your host city and country. Don't miss out on the sights and sounds of your host country by spending too much time using your tablet or smartphone.
- Keep a journal. One of the best ways to commemorate your time abroad is to keep a daily journal. You will no doubt enjoy many unique experiences while overseas, and keeping a daily journal is a great way to ensure you remember each of those experiences and all the people you meet along the way.

Study abroad programs can benefit students in myriad ways, and a few simple strategies can ensure young men and women make the most of their time overseas.

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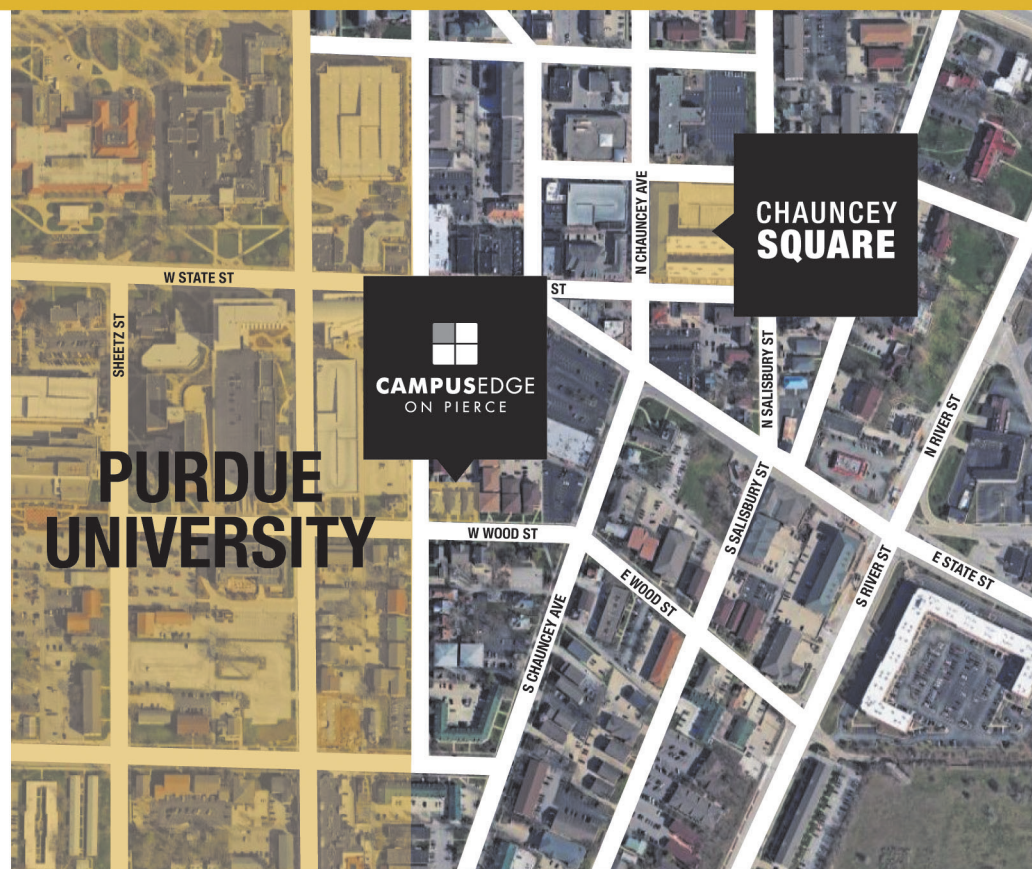
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