

Some schools freeze tuition

In response to our arctic economy, Chicago-area private schools have taken steps to save you real money over your entire college career. Previously unheard-of things like cost freezes and tuition cuts, plus an avalanche of new grants, means you can spend and borrow less, and better plan your finances.

So if you arrived on campus this year and found your tuition frozen, that's a good thing, because it means your school has chosen not to increase your tuition this year. And maybe next year, too.

Benedictine University is one. In October 2008 it froze tuition through spring 2010 for traditional undergraduate students already attending Benedictine. This year's freshman class will not see a tuition increase through spring 2011.

They thought that with the current economic situation it was the prudent thing to do, says spokesman Phil Brozynski. "Families like it because they can plan, and our freshman enrollment has gone up."

Tuition at Benedictine is currently frozen at \$21,600 for one year. The freeze has saved students several thousand dollars in tuition increases over two years.

Raymond Jackson, a football player at Benedictine who depends on academic scholarships and loans, is grateful to have been able to take advantage of the freeze.

"It's allowed me to take some of the money that I normally expected to pay and use it for books and meal plans," he says.

He also thinks the tuition freeze made it easier for him to borrow money.

"This year was the hardest for me to get loans," he says. "Banks are really holding onto the money. I think not having to ask for additional money for my loans each year helped me get the loans." By the end of college, Jackson will have borrowed \$25,000. "Any extra money helps," he says.

Traditionally lower hikes

Tuition freezes have contributed to the fact that private colleges and universities have posted the smallest average increase in tuition and fees in 37 years (4.3 percent), according to the National Association of Independent Colleges and Universities.

By comparison, the state universities in Illinois raised tuition and fees an average of 7.1 percent this year. However, students at those schools have been enjoying their own personal tuition freezes since the 2005-06 school year, after Illinois passed a law guaranteeing a student's tuition (but not fees) would stay the same as it was the year they entered their university.

North Park University dialed down tuition in 2005, to compete with the public universities' tuition freeze. It gave students an instant \$6,000 across-the-board price cut. This brought tuition down to \$13,900 from about \$20,000.

"Our enrollment has grown from 1,420 to 1,882 since then," says Financial Aid Director Mark Olson, "and this year 95 percent of our continuing students returned."

What has North Park done for them lately? It froze housing costs this year at last year's level of \$4,100, not including meal plans. "For an urban campus, we're at the low end, cost-wise," Olson says.

Easing sticker shock

It's obvious that the difference between community college and university costs is like the difference between an ice cube and an iceberg. A typical Illinois community college charges about \$2,000-\$3,000 a year (tuition and fees for two semesters). A state university in Illinois runs about \$8,000-10,000. Private universities start at about \$20,000 on up, according to the Illinois Student Assistance Commission. That means those who intend to transfer have a 500-1,000 percent increase looming on the horizon.

National-Louis University is helping students navigate around it.

This is the third year NLU is offering its Community College Grant to transfer students. "This year it is worth \$2,000, and

we plan on offering it next year," says spokeswoman Tracy Kremer.

NLU has a firm commitment to these students, Kremer says. "A vast majority of NLU's undergraduate students have transferred credits from a community college. Many of these students made the decision to stay close to home for college for financial reasons, and many work full time by the time they transfer to NLU." Last year the school awarded about \$1.9 million in need-based grants to transfer students, and increased the aid by 20 percent.

The grant will make a difference for student Dana Elitzer. This summer she transferred to NLU from Moraine Valley Community College to earn a bachelor's degree in applied behavioral sciences.

"NLU is giving so many more people opportunities. I think it's great that they're giving these grants. Any little bit



helps, even if it's \$100," she says.

Elitzer's goal is to become a high school teacher, and work with special education children, then later become an academic counselor. She says NLU has exceeded her expectations financially and academically, especially since her program allows her to finish her degree in 13 months.

"I truly believe that NLU wants its students to succeed," she says.

Last fall, the University of St. Francis in Joliet froze tuition for community college transferees, and continued the policy this year. Their tuition is frozen for the remainder of their stay.

"This allows the student and their family to better budget and get the student through the degree program," says Chuck Beutel, vice president for admissions and enrollment services.

Tuition at St. Francis is \$22,288. Forty

percent of St. Francis students are community college transferees, so the impact is great, Beutel says.

"If they finish their degree in two years, it will save them two rounds of tuition increases—on average between \$2,000 and \$3,000. If they need more years, the savings will be more significant. They can lock in the rate for three years. Almost everyone finishes by then." ■

Eye-popping Digits

In case you're wondering how much a tuition freeze really matters, consider these stats.

Nationally, tuition goes up about 8 percent per year, or about twice the rate of inflation. This means the cost of college doubles every nine years.

Here is how the increases have played out in Illinois in just the last 10 years:

Illinois public universities increased tuition and fees 151 percent. That's an average of 15.1 percent annually. This represents a \$6,282 difference between then and now.

Illinois private institutions increased tuition and fees 71 percent. That's an average of 7.1 percent annually. This represents a \$10,580 difference between then and now.

Illinois public community colleges increased tuition and fees 86 percent. That's an average of 8.6 percent annually. This represents a \$1,363 difference between then and now. ■

Numbers courtesy of FinAid.com and the Illinois Student Assistance Commission.