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# WAYS TO CUT YOUR COSTS FOR COLLEGE ATTENDANCE



Graduate on time, within four years, don't risk running out of financial aid eligibility.



Enroll for at least 16 credits to 20 credits a semester. Take advantage of the flat rate tuition. You are paying for 16 credits per semester.



Select a major and stick to it, seek advice from Academic Advising and the Career Center.



Don't withdraw from classes. Take advantage of the drop/add period to evaluate your course selection.



Accelerate your progression to graduation by taking approved courses during the summer.



Work during the fall and spring semesters, if your coursework allows time.



Work during winter, spring and summer breaks.



Limit loan debt by borrowing only what you need to pay for tuition and fees and room/ board if necessary.



Current students – apply online for Foundation Scholarships from December through March. Find the application on Stockton's homepage.



Check out the Scholarship Resource Center on the Financial Aid Office's webpage.



Follow us on Twitter @stocktonfinaid for additional scholarship opportunities.



Shop and prepare cost effective meals in your apartment.



Carpool or take the train and shuttle to campus.



Arrange your class schedule to allow for fewer trips to campus.



Take on-line courses to reduce expenses associated with commuting. This also allows more time for working.



Consider taking some classes at the other Stockton instructional sites closer to your residence.



If you live on campus, choose one of the less expensive room and board options.



Always, always, always BORROW CONSERVATIVELY.