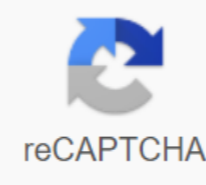




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## High schools in lafayette

One of the biggest expenses for many middle-class families is school costs for their children. Many parents pay thousands of dollars each year to send their children to private schools - especially those living in areas where the public schools are poor quality. A 2014 comparison by the real estate website Trulia found that in postcodes with top-rated public schools, only 4% of children go to private schools, compared with 19% of children in postcodes with low-ranked public schools. But that doesn't mean parents living in good school districts spend less overall. Homes in the high-performing school districts typically cost much more than other homes in the same area - about 32% more, according to the Trulia study. So for many families, the extra cost of housing adds up to more than what they would have paid for a private school. This means that parents who want the best possible education for their children have a difficult choice to make: to pay directly for private school, or pay indirectly for a home near a good public school. To find out what's best, they need to know exactly how these two costs compare, and what options they have to keep costs down. The cost of private school According to figures from the National Center for Education Statistics (NCES), about 4.5 million American children were enrolled in private schools in 2011-2012. More than 80% of these students were in schools with some kind of religious affiliation. About 43% were in Catholic schools, and another 37% went to schools identified as generally Christian, Jewish or a particular Christian denomination. About 68% of all private schools have a religious orientation, while 32% are non-religious. On average, the cost of private school tuition for the 2011-2012 school year was \$10,740 per child, according to NCES. It's a significant burden for a middle-class family. In 2014, the national median income in the United States was \$53,657, according to the U.S. Census Bureau. That means a family that makes the median income would have to spend about 20% of their income to send only one child to private school, and 40% for two children. However, the cost of teaching varies significantly depending on the type of school. The average tuition was \$6,890 per year for Catholic schools, \$8,690 for other religious schools, and a whopping \$21,510 for non-sectarian schools. So a family with average income would pay less than 13% of their income to send a child to a Catholic school, but over 40% for a non-religious school. The cost of public school The cost of private school is easy to identify - only a fixed number of dollars per year. Calculating the cost of public school is much more complicated. You need to know which neighborhoods parents choose for their schools, how much it costs to live in these neighborhoods, and how that cost compared to the cost of living in other, nearby neighborhoods. A good place to start is with Niche, a that rank and compare U.S. school districts based on factors such as student test scores, graduation rates, health and safety rankings, and reviews from parents and students. Every year Niche shows the 10 school districts it rates as the best in America. For 2016, the school district is on Niche's Tredyffrin-Easttown School District. Centered in Tredyffrin Township, Pennsylvania - a suburb of Philadelphia - this district earns A-plus rankings for its academic performance, teachers, extracurricular activities and more. According to Trulia, the median sale price for homes in this area is \$532,500. This adds up to a monthly mortgage payment of about \$2,610, based on a 30-year loan, a 20% down payment, and an interest rate of 4%. For a buyer who can only afford a down payment of 10%, the monthly payment jumps to \$3,072. In nearby Paoli, however, Trulia says the median house price is only \$287,000, or \$1,407 a month. That's a difference of \$14,436 a year - about 34% more than the average cost of private school tuition for one child. So a family with one child would spend less by staying in Paoli and sending the child to private school. But a family with two or more children would spend less by living in Tredyffrin Township, where the extra money paid for housing would cover school costs for all their children. A 2014 article on school costs in money reaches a similar conclusion. It compares the cost of private versus public school for two fictional families living in eastern Massachusetts: A family spends \$2,120 a month on a median-priced home in the village of Auburndale, which has some of the best public schools in the country; the other spends \$998 a month for a home in a neighborhood with average schools, plus an average of \$782 a month for private school tuition. Adding these two costs together, the private-school family comes out ahead by \$340 a month. However, the mathematics changes completely if both families have two children. If so, the public school family saves a total of \$70,000 during both children's school years. Keeping school costs under control In general, it seems that public schools - even those in expensive neighborhoods - are a better deal for families with more children, while private schools tend to be a better value for children only. However, this rule does not apply to everyone. Parents who choose the right private school can bring tuition fees down to a reasonable level, even with more children at school at the same time. And conversely, making smart choices about housing can make living in a great school district an affordable choice, even with just one child. Private School Options One way to make private school more affordable is to choose a school with undergraduate teaching. As mentioned above, religious schools - especially Catholic ones - tend to be much more affordable than non-sectarian private schools. Based on nces figures, a family can send two children to a school for an average cost of \$13,780 per year. That's slightly less than the extra \$14,436 a year it costs to live in Tredyffrin Township instead of Paoli. Another private school option is a Montessori school. These schools take an educational approach that focuses on letting children learn at their own pace, using all five senses. Most Montessori programs are for younger children, but some extend into early adolescence. According to a 2009 survey by the North American Montessori Teachers' Association, the cost of a year in the Montessori school varies widely, but the median price for elementary school students is around \$8,600. That makes Montessori schools more expensive than the typical Catholic school, but roughly on par with other religious schools. Parents can also save money by starting their children in a public elementary school, and then transferring them to a private high school. According to the Money article, if their hypothetical private-schooling family did this with two children, they would end up saving a total of \$71,000 compared to the family in the highest school district. Private School Scholarships Families who have difficulty providing private school tuition can sometimes bring it within their financial reach through scholarships and other forms of financial support. Some schools have their own financial aid programs, and others participate in national, regional or state scholarship programs. Funding sources include: Children's scholarship funds. The Children's Scholarship Fund (CSF) was originally started as the Washington Scholarship Fund and now offers partial teaching scholarships for low-income families across the country. Scholarships cover up to 75% of tuition fees, with the average amount going to \$1,700 per child. They can be used for any type of school - religious, secular or even home school. To qualify for scholarships, families must meet have a child in elementary school and meet the income guidelines for the National School Lunch Program. In the year 2015-2016, the fund gave scholarships to more than 24,000 students. To apply for a scholarship, parents must contact one of csf's partner programs in 16 states; how long the process takes depends on the specific program. Young Scholars program. The Young Scholars Program is run by the Jack Kent Cooke Foundation and offers scholarships for high school and high school students with top grades. Around 60 students receive scholarships each year, which they can use for boarding school, day school or parochial (religious) school. In addition to financial support, young students receive academic advice, access to special enrichment programs and other resources. Families with incomes up to \$95,000 can apply, but most Young Scholars come from families with incomes under \$60,000. The application period runs from January to April, and students will know by September whether they have qualified for help. A better chance. This program is aimed at students in grades 4-9 who get good overall grades and are active in recreational activities. The program doesn't actually provide scholarship funding, but it refers qualifying students to more than 300 middle schools across the country - both religious and secular - and helps them apply for financial help from those schools. A better chance says most students who apply through their program receive financial support, but it does not provide a specific percentage. The application process starts in February for the school year beginning 18 months later. There are many other scholarship and school voucher programs operating in specific states or regions of the country. Parents can find out about programs in their area through the Private Schools website. Affording a home near the best public schools In general, neighborhoods with great public schools are more expensive than other neighborhoods in the same general area. However, there are some notable exceptions to this rule. Neighborhood Scout has compiled a list of neighborhoods in the nation's 20 largest metropolitan areas that combine good schools with affordable housing prices. For each neighborhood, the site displays median house price and school district rating on a 100-point scale, based on factors such as class size and state test scores. For the 10 largest metro areas in the United States, the best neighborhoods are: Metro Area Neighborhood Median House Value Public School Rating New York, NY Queens, NY \$234,924 92 Los Angeles, CA Los Alamitos, CA \$411,225.87 Chicago, IL Elmhurst, IL \$260,105 86 Dallas, TX Richardson, TX \$259,597 90 Philadelphia, PA Narberth, PA \$274,086 96 Houston, TX Friendswood, TX \$218,832 94 Washington, DC Laurel, MD \$279,307 88 Miami, FL Hallandale Beach, FL \$184,819.52 Atlanta, GA Fayetteville, GA \$202,980 65 Boston, MA Brookline, MA \$390,447.98 If the area you live in - or want to live in - isn't part of a large metropolitan area, Neighborhood Scout can still help you find an affordable area with good schools. You can set your state and region in your site's advanced search engine, and then choose your school quality, price, and other features that are important to you, such as crime or walkability. But to use this feature, you need to subscribe to the site, which costs \$40 per month, \$90 per quarter or \$192 per year. Another way to afford a home in a top-rated school district is to deliberately choose to live in a smaller house. In Tredyffrin Township, PA, for example, Zillow shows three-bedroom homes for as little as \$390,000. Mortgage payments on a house like this would come to about \$1,912 a month - a saving of \$698 a month, or \$8,376 a year, compared with the median house price. Last word When choosing a place to stay, the school district is not the only factor to consider. Firstly, you will find a home that is close to your workplace, so you don't have to face a long commute every day - possibly even one that's close enough to allow you walk or cycle to work. Ideally, you will also be close friends and family. And finally, you want to live in a neighborhood that's comfortable for you, with access to all the amenities you care about - from local businesses to a good public library. So if the neighborhood you like best isn't the one with the best schools, don't give up on it. Instead, crunch some numbers and see how much you can save by combining an affordable home with a private school. Or, on the other hand, if the place you're in love with has a great school district and sky-high house prices, look for ways to find an affordable home in that neighborhood. Did you go to a public school or a private school? What would you choose for your children? Children?

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