3 Tips for Getting a Degree Faster and Cheaper

Getting a four-year degree, as the name suggests, usually requires you go to school for four years. In addition, for a typical individual, this education will cost more than \$50,000. That is a lot of time and money, neither of which servicemembers have just lying around. Fortunately, there are ways to get your degree faster and cheaper.



Tip #1: Test Out

You can challenge a course by examination – if you pass the test, you get the credit for the course. CBE exams are available for a wide variety of subjects, including general education requirements as well as degree specific upper division coursework. DANTES (Defense Activity for Non-Traditional Educational Support) Examination Program offers these exams free of charge. Among the exams offered by DANTES are the CLEP (College Level Examination Program), DSST (DANTES Subject Standardized Test, and Excelsior College Exams (ECE).

Tip #2: Go Online

Online courses (GE, upper division, post graduate) offer the advantage of allowing you to take a course from anywhere; all you need is access to the Internet. In addition, online courses are generally cheaper and shorter than traditional classroom courses, which means you'll be able to take more classes per year. Online classes are available both through dedicated online universities such as <u>Grantham University</u>, <u>University of Phoenix</u>, and <u>Kaplan University</u>, as well as through traditional universities.

Tip #3: Get Someone Else to Pay For It

Getting a degree is expensive, but it doesn't have to be that way. There are a number of options servicemembers have to reduce the cost of getting a degree. Tuition Assistance (TA) is available to all active-duty personnel. TA will pay up to 100 percent of all tuition fees, special fees, and lab fees. In addition, Federal Student Aid (FSA) is available to military servicemembers. FSA can come in the form of grants and low interest loans. In the case of the loans, you are not required to make payments while you are still on active duty, so you can differ payment until you leave the service. Finally, there is the GI Bill, which is available to not only discharged veterans and reserve component servicemembers, but active component servicemembers as well.

Getting a college degree requires time, money, dedication, and commitment. While only you can provide the dedication and commitment, there is help available for the time and money. <u>CLEP</u> tests, <u>Tuition assistance</u>, and online schooling are three ways you can cut not only the cost of your education, but the time it takes you to get it. Go for it.

The Military.com "School Finder" is a quick and easy way to get free information about online courses from "Military Friendly" schools that have the programs you need to get your degree.