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Our grandson, Colleen Gosselin, was to graduate from Pelham High School this year and our granddaughter, Bryanne Gosselin, had to graduate from Pelham High School. After leaving school, we planned a family trip to Plymouth for England so Colleen, Bryanna and their mum, Dawn, could meet a family they had never met. Well, that's not happening! We were so excited to take them to Plymouth for the 400th anniversary of the Mayflower sailing, but we also had various tours in London organised. Consequently, not only graduation issues are canceled, but also a family trip. Here's Colleen, our eldest! Off to Southern New Hampshire University in the fall - virtual learning! Oh, mine! Who could have imagined! This post comes from the TODAY Parenting Team community, where all members can post and discuss parental decisions. Find out more and join us! Because we're all in this together. Schooling takes place in many forms - from traditional K-12 education to college and the pursuit of higher education. Learn all about learning here. August 4, 2009 2 min read Brought To You touring and tasting Brutocao cellars of Hopland, California Shortly after the Brutocao family released their first wine in 1980, they chose The Lion of St. Mark, modeled after a lion atop St. Mark's Cathedral in Venice, Italy, as their symbol of family tradition and quality. Today, the family combines their Italian heritage with their 400 acres of vineyards in the southern county of Mendocino. Winemaker David Brutocao adheres to respected, low-invasive methods of producing complex and memorable wines. Taste is paramount with Brutocao's, who believe in producing wine from the mind. Their restaurant, right next door to the Hopland tasting room, proves it. The shredded grape grille offers a full palette of fine dining. The shredded grapes serve wood-fired pizzas and fresh pasta, as well as excellent Italian cuisine and an intriguing night meal. Guests can dine inside or on the outdoor terrace overlooking the 6 authentic bocce courts at the winery. The restaurant and tasting room consist only of the seven-acre Brutocao Schoolhouse Plaza, which was originally Hopland High School from 1922 to 1963. The historic photographs on display in the tasting room pay tribute to the school, which was transformed by Leonard Brutocao into a complex dedicated to wine and food. There are regular special events. The former gymnasium was converted into a Bliss room, a banquet hall/conference center for 200 guests. A popular venue for spring and summer weddings and autumn and winter conferences, the venue recently hosted the California Sustainable WineMaking Alliance Conference presented by UC-Davis. The building now holds specialty shops and offices on the ground floor, as well as two conference rooms and special events on the second floor. From one table in Italy, to the many tables that can be found in Brutocao's cellars today, Brutocao's family tradition of good friends, good food, and excellent wine lives on. It's a tradition they warmly share with everyone visiting Brutocao cellars. What to buy: Quadriga Classic Italian Blend Sangiovese/Primitivo/Barbera/Dolcetto \$24 Koro Mendocino Joint Blend Zinfandel, Sanjoves, Barbera, Crude \$37 Anderson Valley Pinot Noir Black Cherry, Fresh Earth, Smoky Oak \$26 Zinfandel Port Black Cherry, Currant, Chocolate Spice \$34 Contact: 800.433.3689; Fax: 707.744.1046 www.brutocaozellars.com 13500 S. Hwy 101 Hopland, CA 95449 Tasting Room Open daily 10-5 Getting there: Hopland Tasting Room is located at Hwy junction 175 and Hwy 101. Anderson Valley Tasting Room is located on Hwy 128 west of Philo; 707.895.2152. One of the biggest costs for many middle-class families is school expenses for their children. Many parents pay thousands of dollars each year to send their children to private schools - especially those living in areas where public schools are substandard. A 2014 comparison by real estate website Trulia found that in zip codes with the highest public school rating, only 4% of children go to private schools, compared to 19% of children in postcodes with low-rated public schools. However, this does not mean that parents who live in good school districts spend less overall. Homes in those high-performing school districts typically cost much more than other homes in the same district - about 32% more, according to a Trulia study. So for many families, the added cost of housing adds more than what they would have paid for a private school. This means that parents who want the best education for their children have difficulty choosing: paying directly for a private school, or indirectly paying for a home near a good public school. To figure out what's best, they need to know how these two costs compare, and what options they have to keep costs down. The cost of a 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 in January 2012. More than 80% of these students were in schools with a certain religious affiliation. Some 43% were in Catholic schools and another 37% went to schools designated as all-Christian, Jewish or specific Christian denominations. About 68% of all private schools have a religious orientation and 32% are non-religious. On average, the cost of studying at a private school for the 2011-2012 school year is \$10,740 per child, according to NCES. This is a significant burden for a middle-class family. In 2014, the U.S. national median household income was \$53,657, according to the U.S. Census Bureau. This means that a family making median income will have to spend about 20% of their income to send only one child to private school, and 40% on two children. However, the cost of education varies significantly depending on the type of school. The average tuition cost was \$6,890 a year for Catholic schools, \$8,690 for other religious schools, and a whopping \$21,510 for non-sectarian schools. So a middle-income family will pay less than 13% of their income to send a child to a Catholic school, but more than 40% for a non-religious school. The cost of a public school The cost of a private school is easy to identify - just a fixed amount of dollars per year. Calculating the cost of a public school is much harder. You need to know which areas parents choose for their schools, how much it costs to live in these areas, and how that cost compares to the cost of living in other, neighboring neighborhoods. A good place to start is Niche, a website that evaluates and compares U.S. school districts based on factors such as student test scores, graduation rates, health and safety ratings, and feedback from parents and students. Each year, the niche lists 10 school districts, which it rates as the best in America. In 2016, the number one school district on Nish's list is the Trediffrin Easttown School District. Downtown Trediffrine, Pennsylvania - a suburb of

Philadelphia - the area earns A-plus grades for its academic performance, faculty, extracurricular activities and many others. According to Trulia, the median sale price of houses 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% first payment, and an interest rate of 4%. For a buyer who can afford only a down payment of 10%, the monthly payment jumps to \$3,072. In nearby Paola, by contrast, 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 per child. So, a family with one child will spend less living in Paola and sending the child to private school. However, a family with two or more children will spend less living in Tredyffrin Township, where extra money paid for housing will cover school costs for all their children. A similar conclusion is reached by a 2014 article on school spending in Money. He compares the cost of a private and public school to two bogus families living in eastern Massachusetts: one family spends \$2,120 a month on a home at a median price in the village of Auburndale, which has some of the best public schools in the country; another spends \$998 a month on a home in an area with high schools, as well as an average of \$782 a month for private school tuition. By adding the two expenses together, the private school family comes out at \$340 per month. However, mathematics changes completely if both families have two children. In that case, the public school family saves a total of \$70,000 during the school years of both of their children. Keeping school costs under control Overall, it appears that public schools - even those in expensive areas - are a better deal for families with multiple children, while private schools tend to be better value only for children. However, this rule is not true for everyone. Parents who choose the right private school can bring tuition costs to an affordable level, even with multiple children at school at the same time. Conversely, making smart choices about housing can make living in an excellent school district an affordable choice, even with one child. Private school options One way to make a private school more accessible is to choose a school with lower tuition. As noted above, religious schools - especially Catholic ones - tend to be much more accessible than non-sectarian private schools. Based on the NCES figures, the family could send two children to a Catholic school at an average cost of \$13,780 a year. That's slightly less than the extra \$14,436 a year it costs to live in Tredyffrin Township, not Paoli. Another option for a private school is a Montessori school. These schools are taking an educational approach that focuses on allowing children to learn at their own pace using all five senses. Most Montessori programs are for young children, but some extend to early adolescence. According to a 2009 survey by the North American Montessori Teachers Association, the cost of a year at a Montessori school varies widely, but the median price for elementary school students is about \$8,600. This makes Montessori schools more expensive than a 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 school family had done so with their two children, they would have ended up savings of a total of \$71,000 compared to family in the price school district. Private family school scholarships that have trouble providing private school tuition can sometimes bring it within their financial reach through scholarships and other forms of financial aid. Some schools have their own financial aid programs, while others participate in national, regional or government scholarship programs. Sources of funding are: Children's Scholarship Fund. Originally started as a Washington Scholarship Fund, the Children's Scholarship Fund (LKF) now provides part-time scholarships for low-income families across the country. Scholarships cover up to 75% of tuition fees, with an average amount of \$1,700 per for any type of school - religious, secular or even home school. To qualify for scholarships, families must meet with their child in elementary school and meet income guidelines for the National School Lunch Program. In 2015-2016, the foundation awarded scholarships to more than 24,000 students. To apply for a scholarship, parents need to apply to one of the OPZ's affiliate programs in 16 states; the amount of time a process takes depends on a particular program. Young scientists program. At the Jack Kent Cook Foundation, the Young Academics Program provides scholarships for middle school students and high school students with first-class grades. About 60 students receive scholarships each year, which they can use for boarding school, full-time school or parish (religious) school. In addition to financial support, young students receive academic advice, access to special enrichment programs and other resources. Families with incomes of up to \$95,000 can apply, but most young scientists come from families with incomes below \$60,000. The application period runs from January to April, and students know until September whether they qualified for assistance. More chances. This program is aimed at students of color classes of grades 4-9, who receive good overall grades and are active in extracurricular activities. The program doesn't really involve funding scholarships, but it applies to qualifying students to more than 300 middle and high schools across the country - both religious and secular - and helps them apply for financial aid from those schools. The best chance says most students who apply through their program receive financial assistance, but it doesn't give a specific percentage. The application process begins in February for the academic year, which begins in 18 months. There are many other scholarships and school voucher programs that operate in individual states or regions of the country. Parents can learn about programs in their area through the private school website. Providing a home near the best public schools overall, areas with large public schools are more expensive than other districts in the same general area. However, there are some notable exceptions to this rule. Neighborhood Scout has compiled a list of districts in the nation's 20 largest metropolitan areas that combine good schools with affordable home prices. For each district, the site lists the median house price and the school district's 100-side rating, based on factors such as class size and state test scores. For the 10 largest metro areas in the U.S., the most popular areas: Metro Area Neighborhood Median House Value Public School Rating New York, New York Queens, NEW YORK \$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 PA \$274,086 96 Houston, TX Friendswood, TX \$218,832 94 Washington, D.C. Laurel, MD \$279,307 88 Miami, FL Hallandale Beach, FL \$184,819 52 Atlanta, GA Fayetteville, GA \$202,980 65 Boston, MA Brooklyn, MA \$390,447 98 If the area you live in - or want to live in - is not part of a large metropolitan area, Neighbor Scout can still help you find an affordable area with good schools. You can enter your state and region into an expanded search engine site and then choose school quality criteria, pricing and other features important to you, such as crime rates or walks. However, to take advantage of this feature, you need to subscribe to a site that costs \$40 a month, \$90 per quarter or \$192 a year. Another way to afford housing in a high school district is to consciously choose to live in a smaller house. In Tredyffrin Township, PA, for example, Zillow lists three-bedroom homes for just \$390,000. A mortgage payment on a home like this would come in around \$1,912 a month - a saving of \$698 a month, or \$8,376 a year, compared to the median house price. The final word when choosing a place to live, the school district is not the only factor to consider. For starters, you want to find a home that's near your workplace, so you don't have to face a long trip every day - perhaps even one that's close enough to allow you to walk or bike to work. Ideally, you would also like to be close to friends and family. And finally, you want to live in a convenient area for you, with access to all the amenities you care about - from local businesses to a good public library. So if the neighborhoods you like best are not the one with the best schools, don't give it up. Instead, crunch some numbers and see how much you could 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 wonderful school district and overzealous home prices, look for ways to find an affordable home in the area. Did you attend a public school or a private school? What would you choose for your children? Children?

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