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Wood county schools

One of the biggest expenses for many middle class families is the cost of school for their children. Many parents pay thousands of dollars each year to send their children to private schools - especially those who live in areas where public schools are of poor quality. A 2014 comparison by real estate site Trulia found that in the postcode with the best-rated public school, only 4% of children go to private schools, compared with 19% of children in a postcode with a low-rated public school. However, this does not mean that parents who live in good school districts spend less overall. Homes in these 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 additional cost of living adds up to more than what they would pay for a private school. This means that parents who want the best possible education for their children have a difficult choice: pay directly for a private school, or pay indirectly for a home near a good public school. To find out which is the best, they need to know how to compare these two costs, and what options they have for keeping costs down. The cost of private schools According to data 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 religious affiliation. About 43% were in Catholic schools, and another 37% went to schools identified as generally Christian, Jewish, or specifically Christian. Some 68% of all private schools have religious orientation, while 32% are unsectarian. The average cost of private tuition for the 2011-2012 school year was \$10,740 per child, according to NCES. That's a significant burden on the middle-class family. In 2014, the national median household income in the United States was \$53,657, according to the U.S. Census Bureau. This means that a family earning a median income would have to spend about 20% of their income to send only one child to private school, and 40% to two children. However, the cost of tuition fees varies considerably depending on the type of school. The average tuition costs were \$6,890 a year for Catholic schools, \$8,690 for other religious schools, and a bit \$21,510 for nonsectarian schools. So a family with an average income would pay less than 13% of their income to send a child to a Catholic school, but more than 40% for a nonreligious school. The cost of public schools The cost of private schools is easy to identify - just a fixed number of dollars a year. Calculating the cost of public schools is much more complex. You need to know which neighborhoods parents choose for their school, how much it costs to live in these and how these costs compare with the cost of living in other nearby neighborhoods. A good place to start is with Niche, a website that rates and compares school districts in the U.S. based on factors such as students' test scores, graduation rates, health and safety ratings, and reviews from parents and students. Each year, Niche lists 10 school districts with rates as the best in America. For 2016, the number one school district on Niche's list is the Tredyffrin-Easttown School District. Concentrated in Tredyffrin Township, Pennsylvania - a suburb of Philadelphia - this district earns A-plus ratings for its academic performance, teachers, extracurricular activities, and more. According to Trulia, the median selling price of a home in the area is \$532,500. This adds up to monthly mortgage payments 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 deposit of 10%, the monthly payment jumps to \$3,072. In nearby Paoli, by contrast, Trulia says the median home price is just \$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 tuition for one child. So a family with one child would spend less by living in Paoli and sending the child to a private school. However, a family with two or more children would spend less by living in the Tredyffrin district, where the extra money paid for housing would cover the cost of school for all their children. A 2014 article on school costs in money came to a similar conclusion. It compares the cost of private versus public schools for two fictitious families living in eastern Massachusetts: One family spends \$2,120 a month on median-priced homes in the village of Auburndale, which has some of the best public schools in the country; the other spends \$998 a month on a home in a neighborhood with an average school, plus an average of \$782 a month for private tuition. Adding those two costs together, private-school families will come out ahead by \$340 a month. However, the maths will change completely if both families have two children. In that case, the public-school family will save a total of \$70,000 over both of their kids' 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 better value only for children. However, this rule does not apply to everyone. Parents who choose the right private school can reduce tuition fees to an acceptable level, even with several children at school at the same time. Conversely, making smart housing decisions can make living in a large school district an affordable option, even with just one child. Private School Options One Way to school more affordable is to choose a school with lower tuition. As mentioned above, religious schools - especially Catholic ones - tend to be much more accessible than non-sectarian private schools. Based on NCES data, a 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 rather than Paoli. Another option of a private school is 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 per year at a Montessori school varies widely, but the median price for elementary school students is around \$8,600. This makes Montessori schools more expensive than typical Catholic schools, but about on par with other religious schools. Parents can also save money by starting their children in public elementary school, then transferring them to a private high school. According to Money's article, if their hypothetical private-school family did it with two children, they would end up saving a total of \$71,000 compared to families in expensive school districts. Private School Scholarships Families who have difficulty providing private tuition can sometimes bring within their financial reach through scholarships and other forms of financial assistance. Some schools have their own financial assistance programs, and others participate in national, regional or state scholarship programs. Sources of funding include: The Children's Scholarship Fund. Originally launched as the Washington Scholarship Fund, the Children's Scholarship Fund (CSF) now provides part-tuition scholarships for low-income families across the country. Scholarships cover up to 75% of tuition, with the average amount coming in at \$1,700 per child. They can be used for any type of school - religious, secular, or even home schooling. To qualify for scholarships, families must meet to have a child in elementary school and meet income guidelines for the national school lunch program. In 2015-16, the fund provided scholarships to more than 24,000 students. To apply for a scholarship, parents must contact one of the CSF partner programs in 16 states; the time taken by the process depends on the specific programme. A programme of young scholars. Run by the Jack Kent Cooke Foundation, the Young Scholars Program provides scholarships for high school and high-school students with top-notch degrees. About 60 students receive scholarships each year that they can use for boarding schools, day schools, or parochial (religious) schools. Except support, young students get academic advice, access to special uranium enrichment programs, and other resources. Families with incomes of up to \$95,000 can apply, but most young scholars come from families with incomes below \$60,000. The application period runs from January to April and students know until September whether they have qualified for assistance. Better chance. This program is aimed at students of color in classes 4-9 who get good overall grades and are active in extracurricular activities. The program doesn't actually provide scholarship funding, but it refers qualified students to more than 300 middle and high schools nationwide - both religious and secular - and helps them apply for financial help from those schools. Better Chance says most students who get financial aid through their program but don't give a specific percentage. The application process starts in February for the school year, which starts 18 months later. There are many other scholarship and school voucher programs that work in specific states or regions of the country. Parents can learn about programs in their area through the Private Schools website. Affording a home near the best public schools in general, neighborhoods with large 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 country's 20 largest metropolitan areas that combine good schools with affordable home prices. For each neighborhood, the site puts the median home price and school district rating on a 100-point scale, based on such factors as class size and state test scores. For the 10 largest metro areas in the U.S., the top neighborhoods are: Metro Area Neighborhood Median House Value Public Schools Rating New York, NY Queens, NY \$234,924,924 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 \$300,447,98 If the area in which you live - or want to live in - is not part of the main metropolitan area, Neighborhood Scout can still help find an affordable area with good schools. In the advanced site search engine, you can enter your state and region, and then select criteria for school quality, cost, and other features that are important to you, such as crime rate or passability. However, to use this feature, you must subscribe to a site that costs \$40 per month, \$90 per quarter, or \$192 per year. Another way to afford a home in the top-ranked school district is deliberately choose to live a smaller house. In Tredyffrin Township, PA, for example, Zillow lists three-bedroom homes for as little as \$390,000. Mortgage payments on a house like this come to about \$1,912 a month - savings 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 commute every day - maybe 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. Finally, you want to live in a neighborhood that's comfortable for you, with access to all the facilities you care about - from local businesses to a good public library. So if the neighborhood that 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 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 large school district and sky-high housing prices, look for ways to find an affordable home in that neighborhood. Did you

attend a public school or a private school? Which would you choose for your children? Children?

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