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Mayville high school

One of the biggest costs for many middle-class families is the school costs 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 with the trulia estate site found that in high-rated state school postcodes, only 4% of children go to private schools, compared with 19% for low-rated public schools in zip codes. But that doesn't mean that parents who live in good school districts spend less overall. Homes in these high-end school districts typically cost much more than other homes in the same area , according to trulia's survey. So for many families, the extra cost of housing adds more than what they would have paid for a private school. This means that parents who want the best possible education for their children find it difficult to choose: to pay directly for a private school or to indirectly pay for a good public school home. 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 private school, according to figures from the National Center for Education Statistics (NCES), about 4.5 million American children were enrolled in private schools from 2011 to 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 of a specific Christian creed. Some 68% of private schools have religious orientation, while 32% are non-religious. The average cost of private school tuition in the 2011-2012 school year was \$10,740 per child, according to NCES. It's a significant burden on a 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 on average incomes should spend about 20% of their income to send only one child to private school, and 40% for two children. However, the cost of tuition varies considerably depending on the type of school. The average tuition was \$6,890 a year for Catholic schools, \$8,690 for other religious schools and a whopping \$21,510 for nonsectarian schools. So a family on average income would pay less than 13% of their income to send a child to a Catholic school, but more than 40% to a non-religious school. The cost of a public school cost a private school is easy to determine - only a fixed number of dollars a year. Calculating public school costs is much more difficult. You need to know which neighborhoods parents choose in their schools, how much their lives cost, and how this price is comparable to the cost of living in other nearby districts. A good place to start is Niche, a website that rates and compares U.S. school districts based on factors such as student test scores, graduation rates, health and safety ratings, and comments from parents and students. Each year Niche lists 10 school districts that rates are the best in America. In 2016, Niche is listed as the number one school district in the Tredyffrin-Easttown School District. Focused on Tredyffrin Township, Pennsylvania - a suburb of Philadelphia - this district earns-plus ratings for its academic performance, teachers, extracurricular activities and more. According to Trulia, the average sale price of homes in this area is \$532,500. It 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. Near Paoli, by contrast, Trulia says the median home price is only \$287,000, or \$1,407 a month. That's the difference of \$14,436 a year - about 34% more than the average cost of private school tuition for a single child. So a family with one child would spend less living in Paoli and sending the child to private school. A family with two or more children would spend less living in Tredyffrintown, where the extra money for housing would cover the school costs for all their children. A similar conclusion will be made in 2014. This compares the cost of a private versus public school to two fictional families living in eastern Massachusetts: One 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; one 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; one family spends \$2,120 a month on a median-priced home in the village of Auburndale, which has some of another spends \$998 a month at home in neighborhood middle schools, plus an average of \$782 a month in private school tuition. Adding these two costs together, the private schooling family comes out in front of \$340 a month. But the math changes completely when both families have two children. In that case, the public school family will save a total of \$70,000 during the school year for both children. By keeping school costs under control in general, it seems that public schools - even those in expensive neighborhoods - are better off dealing with families with multiple children, while private schools tend to have better value only for children. But this rule doesn't apply to everyone. Parents who choose the right private school can bring tuition costs down to an affordable level, even for several children at school at once. And on the contrary, making smart choices about housing can make life in a large school district an affordable option, even for just one child. Private School Options One way to do it is cheaper to choose a school with lower tuition fees. As noted above, religious schools - especially Catholic ones - tend to be much cheaper than nonsectarian private schools. Based on NCES figures, a family could send two children to a Catholic school at an average cost of \$13,780 a year. That's a little less than the extra \$14,436 a year it costs to live in Tredyffrin Township rather than Paoli. The second private school option is montessori school. These schools use an educational approach that focuses on children's learning at their own pace, using all five minds. Most Montessori programs are for younger children, but some range from early adolescence. According to a 2009 study by the North American Montessori Teachers Association, the cost per year at montessori school varies greatly, but the average price for elementary school students is about \$8,600. This makes Montessori schools more expensive than a typical Catholic school, but about the same as other religious schools. Parents can also save money by starting their children through a public elementary school, then transfer them to a private high school. According to the Money article, when their hypothetical private school family did so with two children, they would eventually save a total of \$71,000 compared to a family in an expensive school district. Private school scholarships Families who are struggling to afford private school tuition can sometimes bring it into their financial reach through scholarships and other types 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: Children's Scholarship Fund. Originally started by the Washington Scholarship Fund, the Children's Scholarship Fund (CSF) now offers partial tuition scholarships to low-income families across the country. Scholarships cover up to 75% of tuition costs, with an average amount of \$1,700 per child. They can be used in any type of school - religious, secular, or even home schooling. To qualify for the scholarship, families must meet to have a child in primary school and comply with the income guidelines for the state school lunch program. In 2015-2016, the Fund awarded scholarships to more than 24,000 students. To apply for a scholarship, parents must contact one of the CSR partner programmes in 16 countries; the time it is going to take depends on the specific programme. Youth Scholars Program. Run by the Jack Kent Cooke Foundation, the Young Scholars Program offers scholarships to middle and high school students in cutting-edge classes. Each year, about 60 students receive scholarships that they can use in boarding school, day school or parochial (religious) school. In addition to young students receive academic advice, access to special enrichment programmes and other resources. Families with an income 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 will know by September whether they have received assistance. Better chance. This program is aimed at students of color in grades 4-9 who receive a good general class and operate extracurricular activities. The program doesn't actually offer scholarship funding, but it refers to qualifying students from more than 300 middle and high schools nationwide - both religious and secular - and helps them apply for financial help from those schools. Better Opportunity says most students who apply through their program get financial assistance, but it doesn't provide a specific percentage. The application process begins in February 18 months later for the opening academic year. There are many other scholarship and school voucher programs that operate in certain countries or regions of the country. Parents can find out about programs in their area through the private schools website. Affording a home close to 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 important exceptions to this rule. Neighborhood Scout has compiled a list of neighborhoods in the state's 20 largest metropolitan areas that combine good schools with affordable home prices. For each neighborhood, the site lists the average home price and school district rating on a 100-point scale, based on factors such as class size and state test results. For the 10 largest metro areas in the U.S., the top neighborhoods are: Metro Area Neighborhood Median House Value Public School Rating In New York, NY Queens, NY \$234,924 92 In 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 , 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 - is not part of a big metropolitan area, Neighborhood Scout can still help you find an affordable area for good schools. You can enter your country and region site into an advanced search engine, then choose your own criteria for school quality, price and other features that are important to you, such as crime rates or permeability. 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 a top school area is to consciously choose whether to live smaller house. In Tredyffrin Township, PA, for example, Zillow lists three-bedroom homes for as little as \$390,000. A mortgage payment for a house like this would have reached about \$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, a school district is not the only factor to consider. To start with, you'll want to find a home that's close to your workplace, so you don't have to face a long ride every day - maybe even one close enough so you can walk or work a bike. Ideally, you would like to be close to friends and family. And finally, you want to live in a neighborhood that is convenient for you, who have access to all the amenities you care about - from local businesses to a good public library. So if the neighborhood that you like best is not the one with the best schools, don't give up. Instead, crunch some numbers and see how much you could save by connecting an affordable home to a private school. Or, on the other hand, if the place you're in love with is the big school district and sky high house prices, look for ways to find affordable homes in this neighborhood. Did you go to a public school or a private school? Which one would you choose for your children? Children?