



Putting Multiples and More Though College: One Family's Experience

Here is one family's story of putting 5 children through college over 10 years. Read what this family did, and their tips for college. Thank you Maureen Smilow for sharing your experience!

We are finally through putting our 5 kids through college! Rachel, Sarah and Beth graduated in 2007 and are all working. We had kids in college continually from 1997 to 2007 and it was not always easy financially, but somehow things worked out thanks to sacrifice and creativity.

The Older Boys

When our oldest David wanted to go to the University of Rochester he was given a financial aid package that required him to take out loans and for us to somehow scrape together the rest of the tuition. When his award was cut for his sophomore year, we wrote a very detailed letter to the financial aid committee outlining the expenses involved in raising a large family on Long Island where costs are much higher than the rest of the country. However, David on his own, decided to come home and "save us money" by attending SUNY Stony Brook. He felt that he received a quality education there and the fact that the university accepted his AP credits from high school allowed him the time to pursue a minor in religious studies.

AP courses in high school not only allow students to take more courses in college but can definitely become a cost savings down the road. This was proven in the case of our second son Jonathan who because of his AP credits was able to graduate from SUNY Albany, a semester early.

The Triplets

When it came time for our girls to go to college we had some good experience behind us. We knew that state colleges were a great bargain and that here in New York we were confident that our girls would receive an excellent education. However, circumstances led us down an entirely different path. Sarah, our scientifically inclined daughter visited Johns Hopkins in Baltimore and knew immediately that this was the school she wanted to attend. So she applied early decision and was accepted by December 15th, causing an end to the angst of applying to 10 schools and waiting for the "letters." She received a decent financial aid package that essentially cut her college costs in half. While we were visiting Hopkins we also drove through the very small campus of the College of Notre Dame of Maryland, a Catholic women's college.

Knowing that our daughter Rachel, a declassified special education student might do best in a smaller school with more personal attention, I urged her to apply there. She was reluctant but as

luck would have it, the very day that Sarah received her call from Hopkins, Rachel was called by the admissions office at the College of Notre Dame with an offer of acceptance and a very generous financial aid package. We were still not convinced however. When we ran the numbers however it seemed like a no brainer. It would actually cost us less to send Rachel there than to a New York State school. We guess that the fact that she was an out-of-stater, made her a desirable candidate. So we were in luck! Or so we thought.

There was still Beth. “Perfect,” we said. Jonathan her older brother was at Albany and she would have him nearby for support. We did not factor in the fact that the separation from her sisters would make her so unhappy. She did very well at Albany but was totally miserable and wanted to go to school near Rachel and Sarah. So we looked at state schools in Maryland and were shocked to see how expensive it would be for her to attend the University of Maryland at Baltimore County since she was not a resident. With mixed feelings we sent her off, hoping that at least she would be happy and continue to do well. She did well academically with a rigorous academic program and was happier but the bureaucracy and lack of information, made it less than a perfect experience. Beth was never quite sure what she needed to do and there was little consistent guidance.

To sum it all up

I would say that there are a few things that you can do to ensure your kids receive the best educational experience with the least financial pain. First, all of our children except Jonathan have loans for their undergraduate experience. So do not overlook the state schools. Jonathan graduated early with no loans since the tuition was quite affordable. In New York, at least, almost any state school will provide your children with a better academic experience than any second tier school.

Second, there are small schools out there that will meet the needs of “special ed” students. Also, some of these smaller schools are eager to draw in out of state students so search carefully for these opportunities.

Third, it is not the worst thing in the world for your children to have student loans; the payments are doable for even those just out of school. Even in these tough economic times, the indebtedness is only a small thing when you compare it to lifetime earnings.

Fourth, just relax and prepare to cry your eyes out on graduation day as you realize the long road your family has traveled to reach the goal of graduation.