

How to Pay For College Without Loans

Anyone who considers going to college understands the high cost associated with receiving a sound education. And while escaping the ranks of those who currently owe a grand total of 1.2 trillion dollars in student loan debt may take some serious strategizing, it certainly isn't impossible. With some planning, hard work and sacrifice, a person can [pay for school](#) without taking any loans at all. Here's some advice to motivate you to get started on your own debt-free educational journey.

Employer Pays College Tuition

An [employer tuition reimbursement](#) program is one way that a person can cover the cost of their college courses. It's a win-win situation for both parties involved as employers retain qualified workers and students build on their skills and knowledge. Some employers will even pay for textbooks, lab supplies or fees and expenses. Often, these programs are offered by corporate brands that want to stay competitive. But a person should feel free to sit down and discuss this option with their employer even if there currently is no program in place. A detailed plan can layout the benefits that a college education will bring to the business; after all a well-educated workforce is an asset to any company's bottom line.

Search for Scholarship Money

Thousands of dollars in scholarship funding go unclaimed every year. In today's digital era, the Internet is perhaps the most valuable resource out there for the college-bound, cash-strapped student. Websites like [fastweb.com](#) or [collegeboard.org](#) provide information and access to over 1 million opportunities. With diligent searching, a person can locate scholarships that are based on their skills, interests and personal strengths. Of course, it will take a fair amount of time to research and fill out applications, but every dollar from a scholarship will go directly towards that college diploma -- and it's amazing how quickly smaller scholarships such as \$200 or \$500 can add up.

Getting a Grant

Many students are eligible for college tuition through some type of grant. There are thousands available each year, but many people fail to fill out the [Free Application for Federal Student Aid](#) (FAFSA) and receive this free money. If a person is eligible, it just makes sense to apply for a grant. These are available through both federal and state government organizations as well as private or public companies. To discover the different types of grants that are available, it's best to start with a state website. This will provide local information regarding college money that's available in that state. It may take some thorough research, but the rewards may be there for a person who is willing to look.

Joining the Military

The GI Bill has many different programs available that will help pay for a person's college tuition. One of the most common is the [Montgomery GI Bill](#). This provides over \$66,000 for eight semesters of college education. To qualify, a person must serve two years active-duty and receive an honorable discharge. A completion of high school or equivalent certification must be received before applying. In addition, for the first 12 months of active duty, the recipient must pay \$100 per month toward the program. For those individuals who want to serve their country and go to college, joining the military is a pretty good option.

Start Early and Stay Flexible

The earlier a person starts thinking about how they are going to [pay for college](#) is the sooner that they can start making - and saving - their money. Even before you've chosen classes you can find ways to expand your current income by putting a side hustle into higher gear. There are traditional ways to bolster your income (odd neighborhood jobs, babysitting, and so on) but then there's the myriad of opportunities created by the Internet. Could you start flipping thrift items at online auction sites, or even mining cryptocurrency and turning it into dollars? To this end, it's also worth deciding how you spend and save your money. Make sure you watch your [credit score](#) and keep yourself in good standing and do everything you can to maintain a [disciplined budget](#).

These suggestions are all methods that many other individuals have used to fund their higher education. It's best to match up personal goals and financial status to determine which options are most suitable. Often, many students will combine more than one of these college paying tactics. Whatever path a student takes, is important to stay fiscally minded to ensure that they can take advantage of all opportunities.

Maricel Tabalba is a freelance contributor for [Credit.com](#) who is interested in writing about personal finance for millennials and college students. She earned her Bachelor of Arts in English with a minor in Communication from the University of Illinois at Chicago.