

December 13, 2006

Weighing the Costs in Public vs. Private Colleges

By [JONATHAN D. GLATER](#)

As parents and students cope with the ever-rising cost of higher education, many debate whether attending private institutions — which charge far more than public universities — is worth the expense. Is the quality of the education better? Will students have more access to their professors? Will those professors be more distinguished? Do students make important contacts that pay off later in life? Are any such advantages worth going deeply into debt?

Tuition and room and board at private four-year colleges now add up to more than \$30,000 a year on average, and rose by 81 percent, more than double the inflation rate, between 1993 and 2004.

Financial aid provided by private institutions, even to the upper middle class, has grown more than tuition — by 135 percent over the same period — and some universities provide substantial assistance to low-income students. Still, the dollar amounts are hard for most applicants to ignore.

Selection of a college, public or private, often turns on more than just money, of course. As Stephen Joel Trachtenberg, the president of [George Washington University](#), put it, “Picking a college is like falling in love.”

Still, students, parents, college officials and high school guidance counselors have strong opinions about the value of a private education. Below is a sampling of views.

PEYTON RANDOLPH HELM

President, Muhlenberg College

There are certain things that most public colleges and universities cannot offer, said Mr. Helm, explaining why he thinks a private education, even at a small institution like Muhlenberg, in Allentown, Pa., is worth the cost.

“What private liberal arts colleges provide is very high quality and high sticker price,” Mr. Helm said, adding that “the sticker price is not necessarily the cost and it’s not necessarily the value” because of financial aid.

Mr. Helm stressed nonfinancial benefits, too. “The better, the more prestigious the institution, the more you have small classes and you have direct interaction with your professors,” he said.

Many private institutions have large classes, but Mr. Helm described a classics course he teaches with just 10 students.

“Some of them have been brilliant from Day 1, and there’s one of them whom I could barely get to open his mouth who came out with something brilliant” in the last days of the term, Mr. Helm said.

“If I had a class of 150 people, or 500 people, or 800 people, that isn’t going to happen,” he said.

Students may more easily get into courses they want at private colleges, Mr. Helm said. “If you’re not going to graduate in four years because you’re not going to get the courses,” then a public education may not be the best choice.

STEPHANIE A. BALBACH

Student, Indiana State University

Ms. Balbach, 18, a freshman, said she got a good deal at Indiana State, in Terre Haute, thanks to a pair of scholarships covering most of her costs. She does not think she is missing anything by choosing a public institution.

Even though her parents had saved to help pay for Ms. Balbach’s college education, she said, money was an issue. She considered three colleges, two public and one private, none too far from her hometown, Evansville. Indiana State offered the best deal. “Right off the bat they said, ‘Here are three scholarships that you would fit the criteria for,’ ” she said.

When she visited the university, she was even more impressed. “I immediately met the undergraduate dean, I met the director of the department I was interested in,” Ms. Balbach recalled. She added that although the university had more than 8,600 undergraduates, she felt she would not be a faceless number.

Her scholarships cover \$12,396 for tuition, room and board; Ms. Balbach has paid a few hundred dollars for books and other expenses. She plans to major in insurance and risk management.

“This whole agenda that was lined up for me, when I saw that, I thought, ‘Wow,’ ” she said.

JENNY RUSSELL

2004 graduate, University of Redlands

Ms. Russell, 24, loved her time at Redlands, a private university in Southern California with just under 2,500 undergraduates in its liberal arts college. But she said the expense was not worth it; this year tuition, room and board was \$36,000.

Even with money from scholarships and other financial aid, she graduated with about \$50,000 in debt to accompany her major in creative writing. Coping with the debt has been hard.

“I’ve been a cocktail waitress, a bartender, I worked at a grocery store, I did market research, I sold tickets for the Phoenix Symphony orchestra, and one tragic day I sold vacuum cleaners door to door,” said Ms. Russell, who now lives in Tempe, Ariz., and works as a telemarketer, selling advertisements for a telephone directory.

Ms. Russell, whose father works in construction and whose mother is a hotel reservations clerk, said she had first planned to attend San Francisco State University. But money would have been a problem at the public institution, too.

“At a lot of the state schools, there are a lot of problems with housing,” Ms. Russell said. “If your parents are making \$21,000 a year, combined, you’re not going to be able to afford an apartment nearby.”

JIM CONROY

High school counselor, New Trier High School

Before anyone can figure out whether private education is worth the price, students and their parents need to know what the real price is, said Mr. Conroy, chairman of post-high school counseling at New Trier, in Winnetka, Ill. That means ignore the stated tuition.

“Don’t close the door yet until you see what kind of financial aid the school can offer,” Mr. Conroy said. Even when the tuition appears out of reach, applying — and waiting to see what aid may appear — is worthwhile, he said. “Colleges offer many types of financial support,” he said, adding that at some institutions, “60 to 65 percent of the kids are on some form of financial aid.”

But in the end, Mr. Conroy said, students and their parents must still decide what is the best deal for them. “Each one of these families is making a value decision,” Mr. Conroy said. “Families have said to me, we will pay for that school, we will not pay for that school. We will extend ourselves and sacrifice if he gets into — and you can name them, [Harvard](#), [Yale](#), Princeton — but we are not sacrificing for the next tier.”

F. KING ALEXANDER

President, [California State University](#),

Long Beach

Anyone asking Mr. Alexander whether a private college education is worth its price gets an unequivocal answer.

“The answer is no,” Mr. Alexander said, adding that high price does not mean high quality. “A lot of schools, particularly up in New York and New England, they want everybody to believe that.” He described what he called the Chivas Regal effect in which, he said, “the bottle looks great, but what’s inside doesn’t taste better.”

There may be benefits to students at the most elite colleges, Mr. Alexander said, including those in the [Ivy League](#), where classmates who end up working in important and influential places can help one another later in life. But he added that most private colleges probably cannot achieve the same “network effects” and still charge several times the tuition of most public colleges.

Plenty of people who are now rich and powerful went to public colleges and universities, Mr. Alexander said. “[Steven Spielberg](#) went to Cal State Long Beach,” he said. “He’s doing all right.”

CAROLE K. BELLEW

Parent

Ms. Bellew is helping Luke, one of her two sons, attend Bryant University, a private institution in Smithfield, R.I., with 3,200 undergraduates. Tuition, room and board for his first year come to about \$35,000, Ms. Bellew said, but her son received a merit scholarship that covers about \$15,000. Other scholarships, including one from Cambridge, Mass., where Ms. Bellew lives, have brought the total amount due this year down to about \$10,000. Luke has borrowed as much as he can on his own from the federal government, taking out Perkins and Stafford loans.

Ms. Bellew said she had hoped her son would apply to a public university, but he did not. After comparing what Bryant and the [University of Massachusetts](#) would cost, she concluded that with the aid, the two institutions were only about \$5,000 apart.

“To me, it’s worth another \$5,000 to give him the support I think he needs,” she said, adding that her son had learning disabilities and that she preferred him not to be one of nearly 20,000 undergraduates at the University of Massachusetts.

Ms. Bellew looked into private loans, but found she did not qualify, because until she changed jobs recently, she earned too little money.

“When you’re 60 years old and you’re financing a kid’s college, it’s a little bit scary,” Ms. Bellew said. The money she is drawing on, she continued, “is basically my retirement.”

JUSTIN R. ERICKSON

Student, Grinnell College

Mr. Erickson knew he wanted to go to Grinnell, in Iowa, from the start, and so far at least, he is sure it is worth it.

“When I visited, I loved it,” Mr. Erickson said.

His parents were worried about the money, he said, and warned him he would have to borrow. His younger sister will soon be ready for college and will need help to cover her costs, too.

He looked at the [University of Wisconsin](#)-Madison and applied there and to the [University of Minnesota](#). But when he applied to Grinnell, he asked to be considered for early decision, pledging that, if accepted, he would enroll.

“I think it’s worth it,” he said, citing the small classes and the “small-town feel” of the campus.

He said he was unafraid of working hard to make attending the college possible. “I’ve had a paper route since I was 12,” Mr. Erickson said. Last summer he had two jobs, working more than 12 hours a day sometimes, to build up his college savings. He and his family have to come up with about \$20,000 a year, after federal student loans and a \$15,000 scholarship, to cover nearly \$37,000 for tuition, fees, and room

and board at Grinnell.

“The first semester, we’ve been able to cover, and we’re hoping next semester as well, but we’re not sure,” Mr. Erickson said. “It depends on how much my parents will be able to contribute. It will be interesting to see what happens down the road.”

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Private Versus Public Colleges

Question: *Can you explain the difference between a private college and a public college? I'm confused about which one I should attend.*

Public colleges are those that are largely supported by state funds. If you attend a public institution in your own state, you will get a break on tuitions costs, and—as a state resident—it's usually easier for you be admitted, as well. However, if you attend a public college in ANOTHER state, you will probably not get those benefits (though some state institutions do have reciprocal agreements with other nearby states.)

Private colleges, on the other hand, are supported by tuition, endowment, and donations from alumni and friends. Usually they are more expensive than public colleges, but it does depend on the particular school. Also, private colleges often offer the best financial aid (see below). While attending a private school is reputed to translate into less red tape and more personal attention than you'll find at the public counterparts, it's important to look carefully at each individual college and to separate rumor from reality.

Many states have what are known as “flagship” universities. A flagship university is the main public college in the state, and it may be huge (e.g. Ohio State University, Penn State University, University of Texas). But often these states have many smaller public schools as well. Typically, flagship universities draw students from throughout the state as well as from other states and abroad. The smaller public colleges and universities tend to draw applicants from their immediate region are likely to have fewer out-of-state and international students. Often—although not always—the flagship universities are harder to get into than the other public schools in the state. Some states (e.g., New York, CA) do not have one main flagship college.

When making your target-college list, you probably don't want to restrict it to EITHER private OR public schools. You should seek out all colleges that offer what you're looking for: academic departments, location, size, extracurricular activities, religious affiliation (or lack thereof), as well as simply the right “feel.” The best way to determine if a school has this right “feel” is to visit campus when classes are in session and to try to talk (either in person or via e-mail) with current students and recent grads.

While cost may be an important consideration for you, don't let that entirely govern your college choices ... at least initially. Commonly, the more a college costs, the more money there is to give away. So, while lower tuition may make public colleges and universities attractive to you, don't give up on the pricier private schools that may provide good financial aid. Ultimately, your final decision may have to be based on costs, but at this stage of the college exploration process, you don't need to consider only the dough.

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