

## 7 Colleges You Can Attend for Free

April 10, 2015 by *Christine DiGangi*



There are several ways to [avoid taking out student loans](#) in order to get a degree. The first: save a ton of money. That's usually best accomplished over the course of a child's lifetime. Another tactic: scholarships. Then there's the option of choosing an inexpensive school you can pay for out of pocket, probably by working in addition to studying.

Or you could go to a college that's free.

The tuition-free education is a real thing, but such programs are available only to people who meet very specific qualifications. Here are a few of the best-known colleges where people can attend without paying tuition.

### 1. Stanford University

At the end of March, Stanford announced it would cover the tuition for admitted students whose parents have annual incomes below \$125,000 "and typical assets," and students whose parents make less than \$65,000 annually will also have their room and board paid for by the school. The previous thresholds were \$100,000 and \$60,000, respectively.

Most Ivy League schools, which are among some of the most expensive in the country, have similar programs. The key is to look at selective universities with large endowments, including Duke and MIT.

## 2. United States Military Academy

The armed forces colleges, including the U.S. Military Academy in West Point, N.Y.; the U.S. Naval Academy in Annapolis, Md.; and the U.S. Merchant Marine Academy in Kings Point, N.Y., do not charge tuition. The admission process is grueling and selective, but qualified students receive a tuition-free education in exchange for their military service.

## 3. Barclay College

Barclay is a Bible college in Haviland, Kansas, that gives resident, admitted students an \$11,000 full-tuition scholarship. Unlike the large schools with massive endowments, this Bible college does free tuition on a much smaller scale. The 2013 first-year class included 38 students, and total enrollment hovers around 250 students.

“College supporters fund the full-tuition scholarship so students may graduate with an excellent Christian education without the weight of a debt mountain,” the Barclay website reads.

Many religious and ministry schools, which are generally small, cover the tuition costs of their students through grants. Moody Bible Institute in Chicago is another example of this: Grants pay for students’ tuition, while the student is responsible for room and board.

## 4. Berea College

At some schools, students literally earn their keep. Berea College in Berea, Ky., is a liberal arts college with about 1,600 students. It’s a Christian college that requires students to work 10 to 15 hours each week on campus or in the community, while taking a full course load. Every student receives the Tuition Promise Scholarship, which is supported by the college endowment and alumni donations, allowing all students to pay \$0 of the \$23,400 tuition (for the 2014-2015 academic year). Students are responsible for food and housing, but non-loan financial aid is available to qualified applicants.

Alice Lloyd College in Pippa Passes, Ky., is quite similar, and both Alice Lloyd and Berea are dedicated to serving students from Appalachia. College of the Ozarks in Point Lookout, Mo., is another Christian liberal arts school that requires students to work and charges no tuition. Deep Springs College in California employs its roughly 26 students to work about 20 hours a week on its farm and ranch. Deep Springs is a two-year school that gives full scholarships to all students to cover tuition, room and board.

## 5. City University of New York

Students who can meet the high academic standards of the Macaulay Honors College at CUNY receive full-tuition scholarships for four years of undergraduate study, excluding fees. Only New York residents are eligible to be Macaulay Scholars.

It’s a tough program: Students who drop or withdraw from a course are responsible for all expenses. Honors college students must have a 3.3 GPA by the end of their freshman year and a 3.5 by the end of sophomore year through graduation. Students must also study abroad or complete an internship, in addition to 30 hours of community service.

## 6. Webb Institute

This engineering college in Glen Cove, N.Y., has one major: naval architecture and marine engineering. It’s a very specific (and rigorous) education, but that focus pays for itself. All U.S. citizens and Green Card holders receive full-tuition scholarships (tuition for foreign students is \$44,000 this year), though student expenses amount to \$18,905 when you factor in room, board, books, and other materials necessary for the program. About 80 students attend Webb.

## 7. Curtis Institute of Music

The Curtis Institute of Music is a conservatory in Philadelphia that provides full scholarships to all students, valued at \$38,728 for undergraduate students and \$50,701 for graduate students. Students must first pass an application screening to receive the opportunity for an in-person audition in Philadelphia.

“Admissions to the Curtis Institute of Music are based on artistic promise alone,” its website says. Enrollment, which is about 170 students, is limited to available space in the symphony orchestra, opera department and programs in piano, composition, conducting, organ, guitar and harpsichord.

In case you haven't spotted the theme here, specificity and talent are the keys to attending a school without paying tuition. Even for schools without such stringent admission requirements, outside scholarships are often similarly competitive. At the same time, you don't have to be a prodigy or vocation-oriented student to avoid unaffordable [student loan debt](#).

Finding a school that will provide you the best value requires a lot of time and research, but [using student loans isn't a terrible thing](#), either. Consider the starting salary for the profession you're pursuing, and work hard to make sure your debt load will not exceed that figure upon graduation. Finally, make sure you understand [loan repayment options](#), so if your debt burden becomes [difficult to manage](#), you can maintain a balanced personal budget while avoiding damage to your credit standing. (You can check your [credit scores for free on Credit.com](#).)

### More on Student Loans:

- [How Student Loans Can Impact Your Credit](#)
- [Can You Get Your Student Loans Forgiven?](#)
- [A Credit Guide for College Graduates](#)

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