## Don't Let College Admission Cheating Scandals Deter You from Reaching Your Education Goals

hen the news broke back in March about the scandal in which some famous, wealthy and powerful families were gaming the college admissions process to get their kids into prestigious universities, I was both angry and sad.

Like many people, I was angry because these famous people were using their money and influence to give their kids special advantages over children who were raised in more "normal" families. But it also made me sad to realize that they were willing to cheat not only the system, but also themselves and their children out of the gift of an education.

## The Tip of the Cheating Iceberg

It turns out that the scandal from earlier this year was just the tip of the iceberg when it comes to wealthy and influential families cheating in order to gain advantages for their

children who are headed to college. A recent article in *The Wall Street Journal* detailed how some wealthy parents in the Chicago area are transferring guardianship of their children who are about to enter college to less-wealthy friends and relatives so they can get financial aid.

By doing so, parents are able to remove their income and savings from consideration in the financial aid application process. As a result, some of these college-bound kids have received need-based scholarships and financial aid awards that were intended to help poor families who really do struggle financially to send their children to college.

This process – which has been dubbed "opportunity hoarding" – is completely legal, by the way. All it requires is filling out some paperwork and finding a friend or relative who is willing to take on guardianship of a minor child.

The WSJ article describes how one family with a household income in excess of \$250,000 and a home worth about \$1.2 million receives \$20,000 a year in need-based financial aid for their daughter who attends a private college on the West Coast. This includes a federal Pell Grant that doesn't have to be repaid.

Several universities located in Illinois are looking into this practice, and the Department of Education is considering adapting the language in its Federal Student Aid handbook to make it clear that this practice is strongly discouraged. Meanwhile, the University of California is planning to implement new checks as part its admissions process to prevent the kind of fraud that occurred in the much-publicized scandal earlier this year.

## **Education: The Greatest Gift**

There's an old saying that if you give a man a fish, you'll feed him for a day, but if you teach a man how to fish, you'll feed him for a lifetime. I feel the same way about education: If a young adult receives a quality education, he or she may be "fed" for the rest of his or her life.

Therefore, one of, if not the greatest gift, that can be

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given to children and young adults is the gift of education. The good news is that it's not necessary to cheat and try to game the system in order to provide a high-quality education to your children. This is especially true here in Montgomery County.

For example, the total cost per year for tuition and fees at Montgomery College is \$4,650 (assuming 20 credit hours per year), or around \$12 per day. I think most people would agree that this is a very reasonable cost for many area residents when you consider that the median annual income in Montgomery County is about \$100,000.

This can be reduced even further by sending your child to a community college for the first two years of his or her advanced education. According to the American Association of Community Colleges, tuition and fees at community colleges average about half the cost of those at a four-year university. So a young adult here in Montgomery County could lower the already reasonable cost of a college degree by nearly \$10,000 by going this route.

Of course, there are also abundant financial aid opportunities for students who attend Montgomery College and area community colleges. These include federal Pell

Grants, Maryland state grants and hundreds of foundation scholarships offered by organizations, businesses, foundations, and individual donors.

Another unique higher education opportunity here in Montgomery County is the Universities at Shady Grove (USG). Nine different University System of Maryland colleges offer some of their most popular degrees on a central campus in Rockville. By providing access to 80 different undergraduate and graduate degree and certificate programs, USG offers Montgomery County families a truly affordable way to obtain a higher education.

## **Plenty of Options Available**

While it's easy to get angry reading about college admission and financial aid cheating and scandals, it's important to remember that these don't affect the ability of most people to give their kids the greatest gift of all: the gift of education.

So instead of getting discouraged reading about the latest scandal, spend some time researching the many affordable college education opportunities that are available right here in our own backyard.



