

# CheapScholar's Guide To Getting A Degree In 3 Years

As money gets tight and your budget for educational expenses is shrinking quicker than a used Arm & Hammer Magic Eraser, you start to think about different approaches to decreasing your costs for college. This brings us to a widely used but under marketed practice of completing your undergraduate degree in three years instead of four (or ugh.. five).

It is not the easiest thing to do and it is certainly not for the academically challenged but it is very possible for a student to complete college a year early and under budget.

The first step is to take **post-secondary courses** while you are in high school. Most students can qualify to participate in this program in their junior year. Basically, you go to a couple of classes at your high school campus and then you go to a local college or university for FREE to take more "advanced" coursework to round out your schedule. I put advanced in quotes because a college course doesn't necessarily mean that it is going to be harder than a class you take in high school (it should be tougher but depending on the professor and curriculum you should be just fine..).

The silver lining to this program is that courses you take at your local college not only count toward your high school diploma but they also provide benefit in that they are actually college credits that you can transfer to the school of your choice. If you get started in the post-secondary program (sometimes referred to as High School Scholars) early enough, you should have no problem in having a semester or two worth of credit hours to get you started. Also, many states pick up your textbook expenses for these programs so that is extra savings that you can count on. Check with your guidance counselor if this is something in which you have interest.

The next step in getting through college in three years is to **take as many classes as you can each semester**. Many colleges have a standard rate (cost) of tuition each semester regardless of whether you take 12 credit hours or 19. If you take the basic 12 credit hours, you are not maximizing your tuition dollars and may even prolong your stay at the college. However, if you take the maximum of 19 credit hours each semester, you are sure to cut off at least one semester on the back-end of your program. Again, this is not for the academically challenged. If you struggle in the classroom, you will have a very difficult time keeping up with 19 credit hours each semester. Not to mention that your social life may take a huge hit as well.

Lastly.. **consider summer college**. Students take advantage of classes in the summer to catch up on course work that they could not complete during the year or in the sequence that is required by their program. Since summer college courses are usually offered at a discount rate by most traditional colleges and universities, you could save some cash by loading up on these classes. If you take enough summer courses you could easily shave a semester or two off your stay.

Based upon all the steps above, it seems like you could get your bachelors degree in two years let alone three. However, I don't recommend a student to make use of all these opportunities during your college experience. Going to college is an educational process in and out of the classroom and it is a time when you learn to take on more responsibility and become a true adult. If you short change yourself from this opportunity, it could impact your accomplishments later in life.

So... 4 is good, 3 is better, but be very cautious about getting your bachelors degree any quicker. However, if you are really anxious. I know of a diploma mill in Florida that will give you your degree in two weeks (enough time for your \$180 check to clear the bank!)



**Still Have Questions?**  
Scan the QR code with your Smart  
Phone to visit CheapScholar's  
College Resource Center

