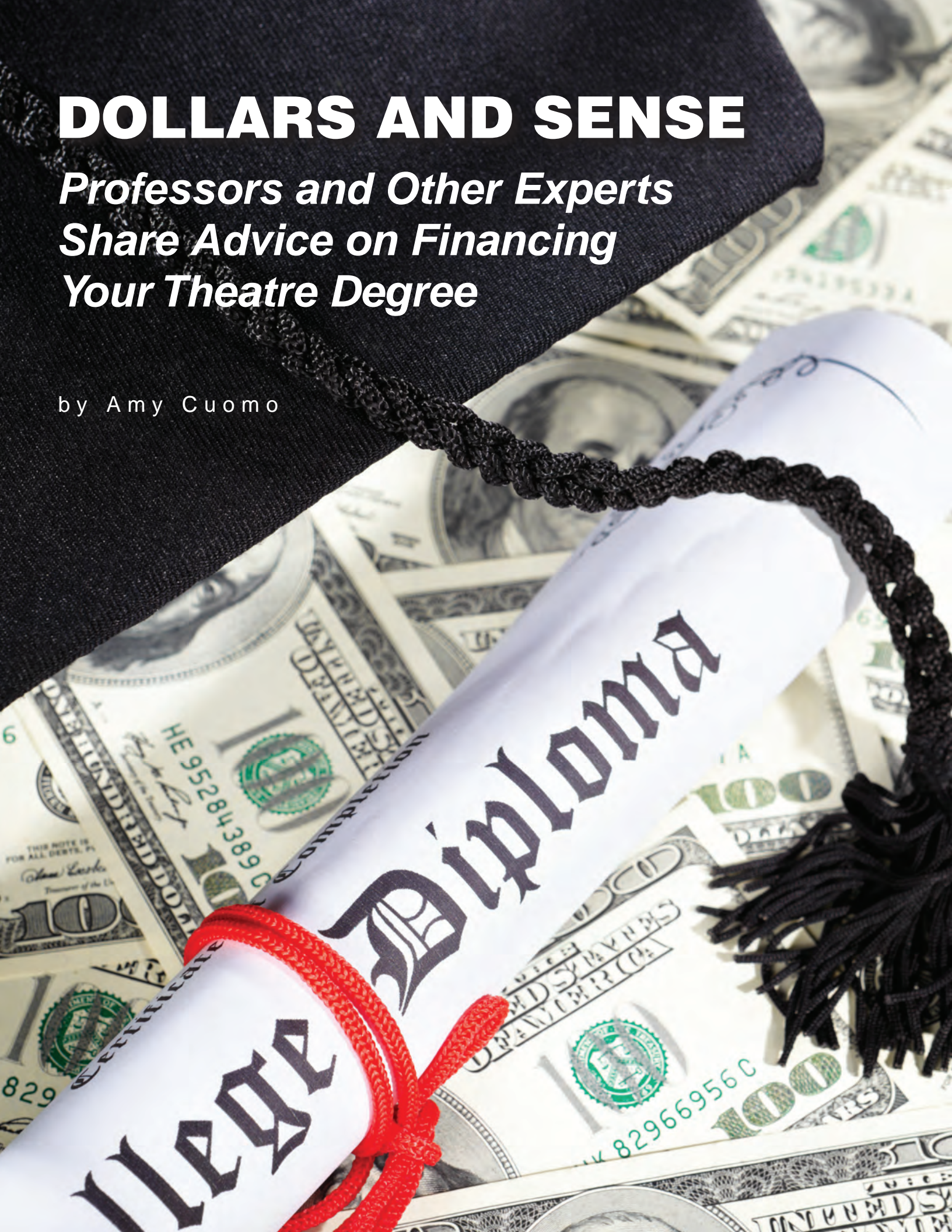


DOLLARS AND SENSE

*Professors and Other Experts
Share Advice on Financing
Your Theatre Degree*

by Amy Cuomo



Most performing arts students have heard that when it comes to theatre, the real work is getting the job. Just as an actor must audition to get a part, those seeking to finance their education have to invest time and energy to reach their goal.

This past summer, *Southern Theatre* surveyed SETC members affiliated with colleges, universities and training programs and asked them to share financial aid advice for theatre students, as well as information on scholarships at their schools. In addition, *Southern Theatre* asked admissions directors and financial aid directors to share tips for students.

The challenges that students face begin long before they step on campus. One of the biggest mistakes that Steven Roten, a theatre professor at Meredith College in North Carolina, sees is that sometimes students don't have their financial plans in order before school starts.

"I have had students who have to figure out how they are going to pay tuition each and every semester," Roten said. "This adds a great amount of stress to the student and keeps them on a shifting foundation that makes them question the permanence of their education."

Part of the problem for many students and their parents is that college is expensive, and the financial aid process can be overwhelming. A key to success is to make the time to educate yourself. Fortunately, there are many resources that can help. From government websites to video tutorials, there is a plethora of information on the financial aid process provided by experts in the field. Studentaid.gov details comprehensive information regarding federal student aid, and it publishes a "College Preparation Checklist" that explains the different types of financial assistance and includes a timeline to map your progress. The website also incorporates facts and figures for those who wish to go to graduate school and for adult learners returning to college. For more specific suggestions related to financing your theatre education, college and university theatre professors can supply valuable advice.

DO FAFSA AND APPLICATIONS EARLY

At most colleges, universities and training programs, the first step you should take toward financing your education is to fill out the Free Application for Federal Student Aid (FAFSA) – and the sooner the better, to ensure you have the greatest chance to secure assistance. The FAFSA is required for a student to receive federal grants, loans and work-study. Whether your family expects to apply for federal aid or not, you should fill out the FAFSA.

"While some families may not necessarily qualify for federal funding, many colleges and universities use FAFSA information in scholarship and other institutional funding decisions," said Megan Speth, director of financial aid at Mary Baldwin University in Virginia.

Generally, the sooner you fill out the FAFSA and begin applying to the schools that are of interest to you, the better your chance of receiving aid.

"Many scholarships are determined early," noted Eric van Baars, an associate professor and director of the School of Theatre and Dance at Kent State University in Ohio.

As you navigate the process of applying, Paul

Crook, an associate professor and executive director of the Etheredge Center at the University of South Carolina Aiken, recommends contacting "the admissions office to find a list of *all* scholarships for which you might qualify."

And Deborah Martin, chair of the theatre department at Berea College in Kentucky, says you should not be afraid to ask questions "of the chair, your academic advisor, your admissions counselor, etc. Don't assume that your question is insignificant. Make it your job to read your email every day and respond when necessary."

CONSIDER THE COSTS

Knowing how much money you will need for the school of your dreams can help you plan. CollegeCalc.org includes an analysis of each college's tuition compared to the national average and estimates the cost of housing, books, supplies and other living expenses.

It also reveals the average aid amount provided to students by colleges and universities. However, some universities with expensive sticker prices can provide large aid packages, so keep in mind that the dollar amounts listed on CollegeCalc.org are based on average awards. Your award could be greater or

See list of scholarships at schools that participated in the SETC survey at www.setc.org/scholarship-list



Steven Roten
Meredith College



Megan Speth
Mary Baldwin University



Eric van Baars
Kent State University



Paul Crook
University of South
Carolina Aiken



Heather McMahon
Maryville College



Carrie Klofach
Milligan University



Tom Burch
University of North
Carolina at Charlotte

smaller depending on your circumstances.

“Don’t be put off by the sticker price,” said Heather McMahon, a professor of theatre at Maryville College in Tennessee. “Apply and wait for offers so that you can compare the actual cost of each institution you are considering.”

Carrie Klofach, an assistant professor of musical theatre at Milligan University in Tennessee, also noted that students should not eliminate schools before seeing their individual aid packages.

“Don’t miss out on some financial aid

opportunities because you assumed you couldn’t afford it,” she said. “Your financial aid package will look different at every school.”

In looking at the cost of attendance, students need to realize that tuition is just one component, noted Tom Burch, an associate professor of scenic design at the University of North Carolina at Charlotte.

“While tuition may look like a ‘good deal,’ many students/families fail to adequately estimate the proper cost of housing/food/books/fees/materials, and

those add up quickly,” he said. “Even at the more prestigious schools, remember that *you* are interviewing *them* as much as *they* are interviewing *you*. While a program may seem fantastic and have tons of exciting alumni, no program is perfect for everyone. You are looking to find the right fit for *you*.”

Public institutions usually are less expensive than private ones, although private schools sometimes offer substantial scholarships that bring the costs more in line with public school tuition. Professors at two-year institutions note that starting out at a community college, where tuition is lower, and transferring to a four-year institution as a junior may also cut education costs.

“Research community colleges in the area and get your first two years done [there],” suggested Jessica Gaffney, chair of theatre at Cape Fear Community College in North Carolina. “Knock out all of your general education courses [in community college].”

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Because living expenses can add significantly to the cost of college, staying at home and attending community college for the first two years can save students and their families a substantial amount of money. Also, some community colleges maintain transfer agreements with four-year institutions so that the credits earned while attending the two-year school can be applied to the bachelor's degree.

While that can be a good option for many students, it may not be right for all. At some schools, entering as a junior can make a difference in scholarship availability, said Marty Lynch, an associate professor of theatre at Eureka College in Illinois.

"If you absolutely need financial aid, you are probably looking at affordable two-year programs as well, with the intention of transferring into a four-year program down the road," Lynch said. "Some scholarships are only available to incoming freshmen. If you transfer in as a junior with an AA [degree], you may wind up missing out on

major tuition discounts. Most schools offer some kind of financial aid for students that transfer into the program, but whether or not it's going to be a better bargain in the long run is likely determined case by case."

In addition to researching the costs of institutions, consider your own financial situation in making a decision about whether a school is right for you.

"Have realistic conversations as a family about what is financially reasonable and what isn't," recommended Jacob Browne, director of admissions at Eckerd College in Florida. "Keep your options open in case your 'dream school' does not work out financially."

UNDERSTAND THE TYPES OF AID

After a student is accepted at a college or university, the institution will provide an award letter that outlines the financial aid package offered to the student. Award letters vary from institution to institution but generally provide an estimated cost of attendance (COA) and any aid that you

are offered. Your letter will also note the expected family contribution (EFC). Do not hesitate to seek guidance in understanding the award letter and your total cost.

Your letter may include grants and scholarships, which do not have to be repaid, as well as options for federal loans and work-study. Any costs not covered by this aid will have to be paid out of pocket.

The best kind of aid, of course, is money that does not have to be repaid: grants and scholarships. Some grants, such as Pell grants, are federal awards based on income, while others may be awarded to people pursuing certain careers or meeting other criteria.

SCORE A SCHOOL SCHOLARSHIP

Scholarships at institutions are typically based on financial need or upon merit. Standardized test scores and grade point averages are often factors in the award of merit-based scholarships.

"Our university offers students merit awards as soon as they apply," said Michele

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Pagen, a professor of theatre at California University of Pennsylvania. "The amount increases according to GPA."

In addition to the general merit-based scholarships that all students vie for, you'll also want to explore theatre-specific scholarships. Information on those is usually found within the theatre department or theatre program. College and university faculty members responding to the *Southern Theatre* survey reported scholarships for theatre majors in amounts ranging from under \$1,000 to as much as full tuition, with some scholarships renewable for all four years. (See the list of school scholarships provided by faculty in the online survey at www.setc.org/scholarship-list.)

Once you've decided on a school that you may wish to attend, theatre professors say it is important that you reach out beyond the admissions office.

"Talk to the department and individual faculty members," suggested Christopher Pickart, an associate professor of scenic

design at the University of Tennessee, Knoxville.

F. Randy deCelle, head of MFA design and technical production at the University of Alabama, notes that "the department is going to have the most up-to-date information regarding department-level scholarships, work-study or even potential paid positions with the given department. And the bigger the university or college, the more important it is to contact the department directly first. Start at the websites."

If you are interested in acting or design, you often need to audition or create a portfolio that you can share. Professors will be looking for "a very strong audition and portfolio," said Roger Del Pozo, director of outreach for the New York Film Academy.

Timing is important in receiving both general school-wide scholarships and those specific to theatre. If you wait too long to apply, scholarship dollars may already be committed. Timing also can play an important role in how much money you



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receive at many schools.

"Audition early to be considered for the highest scholarship amounts," said Tara Warfield, chair of the Department of Theatre and Musical Theatre at Shorter University in Georgia.

Also, consider the best times to visit schools. Avoid contacting the theatre department in the summer months if possible, deCelle recommends.

"For many places, the absolute worst time to reach out to theatre practitioners working in academia is during the summer," deCelle said. "Many are working summer stock or other positions during the summer so may not have access or time to appropriately deal with all of the questions. The biggest mistake is to just show up unannounced at a department during the summer... However, if [potential students] make contact with the department ahead of time, typically someone, likely the chair, will be glad to meet, because, after all, it's all about the students."



Jessica Gaffney
Cape Fear
Community College



Jacob Browne
Eckerd College



F. Randy deCelle
University of
Alabama



Tara Warfield
Shorter University

As you begin to get offers from different schools, you shouldn't base your decision to attend strictly on how much scholarship help you might get as a freshman, advised Britton Lynn, a professor of theatre at Harding University in Arkansas. Some schools, he noted, may offer larger amounts to returning students.

"Don't use the amounts awarded to freshmen as the only factor," Lynn said. "We don't want to give away the bank just based on our first impression. We want to reward consistent strength and growth."

The freshman scholarships aren't the only opportunity for merit-based aid."

Professors also urge you to ask questions and state your needs clearly. Don't be afraid to ask for more aid if the package you are being offered is not enough.

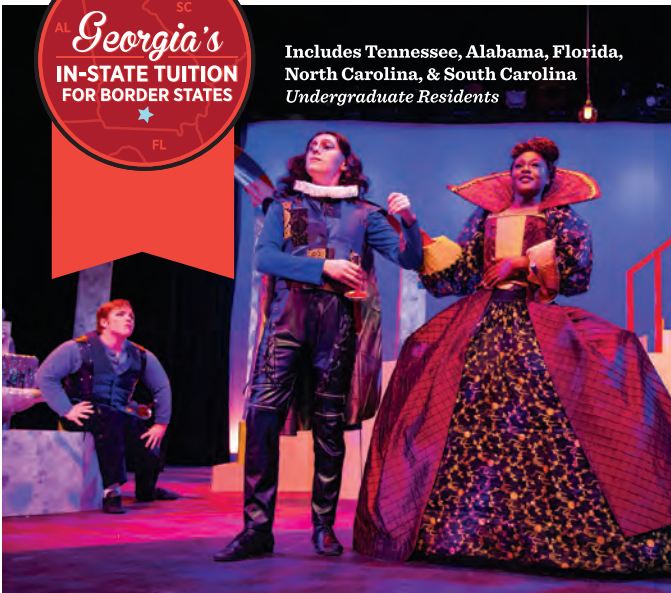

"Advocate for yourself!" recommends Natalie Robin, head of the Theatre Design and Technology Department at the University of the Arts in Pennsylvania. "Ask questions. Push for more aid. Be honest and upfront about what you actually need to make it work."

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SEEK SCHOLARSHIPS FROM OTHER ORGANIZATIONS

While financial aid awards received directly from institutions often comprise a significant amount of the money students receive for college, outside scholarships can help defray some of the additional expenses. As with applying for financial aid, it helps to start early in applying for these scholarships. Many of the award applications are due in the fall for the following year.

Organizations dedicated to theatre often offer scholarships. For example, SETC awards the Steve Bayless Undergraduate Scholarship, which provides \$2,000 to a high school student on entering a college or university in the SETC region to major in theatre. SETC also provides a number of awards for graduate students. View SETC scholarships and awards here: setc.org/scholarships-awards/scholarships.

Playbill offers a list of "Thirteen College Scholarships for Arts Students" online. The focus of the list is on the performing arts, including several one-time scholarships for students who intend to study theatre.

Beyond that, you can search the web for arts- or theatre-related scholarships. However, Wilmani Humphries, senior financial aid advisor at the University of West Georgia, cautions that students need to be careful in their online searches.

"A number of websites exist only to steal student data and personal identifying information," he said. "To avoid this, ensure the website is not requesting money upfront, guaranteeing that you'll win, or has very few eligibility requirements. Also, check the 'About Us' section of the website and do additional research about the organization, based on the content they have provided there. Remember that if it sounds too good to be true, it usually is."

Speth of Mary Baldwin University says the two major sites she recommends to students searching for scholarships are fastweb.com and scholarships.com.

"Both are legitimate sources that have been vetted," she said. "The key here is

to really use the profile feature that each website has. They will ask all kinds of questions about your interests, where you live, extracurriculars, etc. These allow their site to narrow down and send you scholarships that you might qualify for. Everyone applies for large scholarships, but there are some really specific scholarships – maybe one for a student interested in theatre from a county in Georgia who has danced for more than five years. If you don't answer the questions in the profile, you might not be sent that scholarship."

While you may be able to find some theatre-specific scholarships online, don't limit your search only to those, recommends Crook of the University of South Carolina Aiken.

"Do your research online to see what other entities are out there offering scholarship money," he said. "From churches to civic organizations to national essay competitions, there is a *lot* of money out there for students, if you only take the time to look. And don't scoff at what you think is a 'small' amount. Remember that you can stack scholarships on top of each other, and every little bit helps."

Klofack of Milligan University notes that students may also be able to find scholarships offered by organizations where individuals in the family are members.

"Make a list of family connections – non-profits, heritage organizations, veterans' associations, churches, employer scholarship programs – and do some research into scholarship programs they may have," she said.

Benard Cummings, an associate professor of theatre at Southern Methodist University in Texas, noted that major companies also offer scholarships.

"Talk to your high school counselor about all of the wonderful scholarships and grants offered by major companies, including Fortune 500 companies," Cummings said.

Simply keeping your grades up in high school also may open doors to additional money. Alan Yeong-Marcello, a professor of



Natalie Robin
University of the Arts



Wilmani Humphries
University of West Georgia



Benard Cummings
Southern Methodist University



Alan Yeong-Marcello
University of West Georgia

theatre at the University of West Georgia, noted that some states offer scholarships to high school students who graduate with grade point averages above a certain level.

"Do excellent work during your high school career," he recommended. "There are many state scholastic scholarships [awarded] to those with excellent grades. In the state of Georgia, for example, incoming freshmen could qualify for the HOPE Scholarship or the Zell Miller Scholarship. Continue your highest pursuit in your academic goals, and opportunities will come."

Because of the time that it takes to apply for scholarships, especially if there is an essay involved, you need to work strategically to increase your odds of success.

"You want to ensure you meet the basic eligibility requirements for the scholarship, but never discount yourself," Humphries of the University of West Georgia advised. "Scholarship searching can be frustrating, but it's important that you don't give up. You'll likely apply for quite a few scholarships before you are awarded one, but that's additional funding in your pocket that doesn't have to be repaid. To increase your odds of success, apply and search for scholarships throughout the year, not just during the summer. Also, ensure you apply for scholarships for which you meet the criteria. Finally, ensure your essay(s) have been proofread by multiple professionals you trust. Once you have enough essays, you'll want to save them somewhere safe so that you can refer to them in the future or make small edits to submit them for different scholarship applications."

ADD LOANS AS NEEDED

Scholarships are wonderful because they are "free" money that does not have to be repaid. But most students also need to take out loans in order to pay for college.

There are two major categories of student loans: federal and private. You must fill out a FAFSA in order to receive a federal Stafford loan, which is either subsidized (if family income meets certain criteria) or unsubsidized (for those above that level). Students do not have to pay interest on subsidized Stafford loans until after they graduate or cease to attend college, while unsubsidized Stafford Loans accrue interest immediately. The FAFSA also must be completed for parents to apply for PLUS loans, federal loans that parents can receive to help pay college expenses for the student.

Private loans are usually obtained by students and/or their parents to pay expenses in excess of what the aid package will cover. Interest rates and availability are based on credit ratings. There are other types of loans available for those seeking an undergraduate or graduate degree. You can find more information at Debt.org.

The significance of taking out a student loan can elude students. Student loans don't go away even if you declare bankruptcy, and you will have to pay back significantly more than you borrowed. This doesn't mean students shouldn't borrow money to go to school, but planning is essential. The reality of paying off student debt can be a harsh one. This is the reason that ascertaining the exact amount you will need to take out in loans is so important.

(Continued on Page 34)





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(Continued from Page 31)

The common factor linking federal and private loans is that they charge interest. Few students entering college understand how interest is calculated. It's crucial to know this information to anticipate the amount of money you will need to repay. Collegecalc.org includes a calculator that will estimate the total cost of a loan as well as monthly payments. For example, if a student borrows \$25,000 (in subsidized loans)

at 4.5% and pays the loan back in 10 years, the cost of the interest is \$6,019.27. Using the same calculator, you will find that if a student borrows \$35,000 at 4.5% interest and pays it back in 20 years, the cost of the interest is nearly three times that amount: \$17,916.10. Private loans, which often come with higher interest rates, can add even more to the total price of an education.

Once you analyze the impact of taking out loans to pay for your education, you

BIGGEST MISTAKES STUDENTS MAKE

RESEARCHING SCHOOLS

"The biggest mistake I see is depending on people to lead you along. You have to be proactive. Do your research and be ready with questions to ask your admissions and financial aid officers." - *Paul Crook, associate professor of theatre, University of South Carolina Aiken*

"Simply not asking enough questions. Make us look for answers within our own university." - *Kelly Berry, director of theatre, Georgia Southern University*

"They only see the sticker price of a college and don't further investigate other sources of aid." - *Jacob Browne, director of admissions, Eckerd College*

"Not asking questions! There are so many amazing people willing to help. Ask as many questions as you need." - *Kristen Bennett, visit/performing arts recruitment coordinator, Alma College*

"Focusing on the award amount and not the overall program costs. Always reach out to programs directly." - *Eric van Baars, director of the School of Theatre and Dance, Kent State University*

NEGOTIATING AID

"The biggest mistake families make regarding financial aid is not applying. You may be eligible for assistance and not even know it! With many programs, the financial aid package isn't completely determined until after admission is offered. Don't let concerns over tuition keep you from applying and finding out what opportunities you could have." - *Mica Harrison Loosemore, director of recruitment and enrollment, Carnegie Mellon University School of Drama*

"They don't ask for an increase. If a student wants to attend a specific school, oftentimes students can negotiate to get a better offer and that will be enough to allow them to attend the college of their choice." - *Tara Warfield, chair, Department of Theatre and Musical Theatre, Shorter University*

"Students and parents just take the first offer or don't bother applying at all." - *Natalie Robin, head, Theatre Design and Technology Department, University of the Arts*

APPLYING FOR SCHOLARSHIPS

"Not doing a FAFSA and not applying for specific scholarships. Nearly all of our



Kelly Berry
Georgia Southern
University



Kristen Bennett
Alma College



Mica H. Loosemore
Carnegie Mellon
University



Richard Dunham
Radford University

can better determine how large a role they should play in your financial aid plan. Noel Rennerfeldt, an associate professor of scenic design at Austin Peay State University, says students should guard against “taking out higher loan amounts than what is needed.”

Daniel Gordon, chair of the Theatre and Dance Department at Winthrop University in South Carolina, advises that students look for “a reasonable balance” in the

amount of debt they take on.

“Student loans can be part of an overall financial aid package if it can allow attendance at a school that is a good fit,” he said. “An education is an investment in yourself. Conversely, too much debt can be debilitating. Don’t be lured into a program you cannot afford. The *best* program in the nation is the one where you will fully engage and distinguish yourself, and this is based more on *you*, not the reputation of

WHEN SEEKING FINANCIAL AID

awards require submission of a FAFSA whether a family needs or doesn’t need financial aid. At the end of the recruiting season, we actually had more scholarship funds that we could have handed out to incoming freshmen that went unused.”

- Richard Dunham, chair, Department of Theatre and Cinema, Radford University

“Students neglect to search additional scholarships offered by various theatre organizations. They need to be proactive to seek those opportunities.” - Alan Yeong-Marcello, professor of theatre, University of West Georgia

“Continue to apply for scholarships after your freshman year. Every year, apply for new ones as they apply to you.” - Jeni Parker, assistant director, School of Theatre and Dance, East Carolina University

“They don’t apply to everything that’s out there. We have so many students that participate in our productions that could have received an award had they only auditioned. If a student sings, audition for the music department also. Stack up as many scholarships as possible. The SETC

scholarships have far fewer applicants than they should. Students aren’t taking advantage of all opportunities.” - Gregory A. Mach, associate professor of theatre, West Virginia Wesleyan College

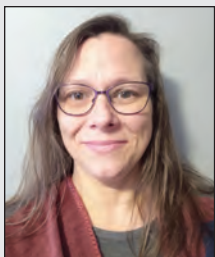
“Not doing enough research, and not starting early enough looking for non-university-specific scholarship opportunities.” - Tom Burch, associate professor of scenic design, University of North Carolina at Charlotte

“Never tell a department you are auditioning for that this is the only school you are applying to. Scholarships are used to attract students, not to reward loyalty.” - Daniel Gordon, chair, Theatre and Dance Department, Winthrop University

COMPLETING PAPERWORK

“Not filling out the proper forms on time.” - Chris Flynn, theatre and speech instructor, Pearl River Community College

“Not filing state financial statements required for financial aid.” - Brian Jones, chair, Department of Theatre, Dance and Performance, Indiana University of Pennsylvania



Jeni Parker
East Carolina
University



Gregory A. Mach
West Virginia
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Daniel Gordon
Winthrop University



Ryan Long
Huntington University



Anna Filippo
Berry College

the program. Take responsibility for your education."

Others also recommend being strategic in deciding what you can afford. Ryan Long, chair of the Department of Theatre Arts at Huntington University in Indiana, noted that borrowing a large amount for college can actually limit students' options after graduation.

"Don't let student loan debt turn your dream into a nightmare," she said. "Graduating with as little debt as possible (preferably none!) will allow you to take a low-paying gig that you love and really want to accept, rather than your job opportunities being dictated by the student loan bill you have to pay each month."

WORK-STUDY CAN HELP

Another way to help pay for your education is through a federal work-study or campus job. Federal work-study jobs are typically offered as part of the student's aid package and are available on both the undergraduate and graduate levels. Other campus jobs can also provide a source of income.

Often, students can get theatre experience through work-study. For example, a theatre student might be offered a position as a house manager or usher, or a job in the scene or costume shop, the box office or marketing. Some schools also offer jobs not associated with work-study that allow students to be paid as they learn about theatre.

"Instead of work-study, we offer paid positions in our theatre company, learning the skill sets that help our students get paid summer professional theatre work (carpenter, box office, stitcher, recruiting,

marketing, etc.)," said Anna Filippo, director of theatre at Berry College in Georgia.

In addition, students often can find paid work in residence halls, admissions, the library or other offices, such as study abroad or university communications. While jobs on campus often do not pay as well as off-campus jobs, they have the added benefits of easy accessibility and an employer who understands class schedules.

FINANCE YOUR FUTURE

So, what are the benefits of investing time and money in a college degree? In "Measuring the Value of Education," Elka Torpey writes, "It's hard to quantify the full value of an education. But U.S. Bureau of Labor Statistics (BLS) data consistently show that, in terms of dollars, education makes sense." Statistics reveal that, on average, students who have a college degree earn more than those who have only a high school diploma.

For theatre practitioners, higher education training provides an opportunity to learn new skills and hone your craft, as well as to make discoveries about yourself and your abilities. A college or university education can lead you to career paths that you have yet to imagine. Taking the time to figure out how to finance this venture can help ensure your future success. Get started on your planning today to help make your theatre dreams a reality tomorrow. ■



Amy Cuomo is a professor of theatre at the University of West Georgia. Her short plays have been produced in several states and her play *Happy* was a finalist for the Heideman Award.