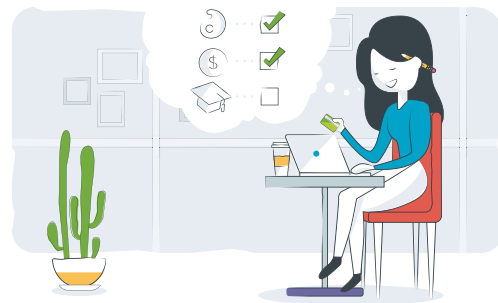


# How to Fund Your Master's Degree

There are many ways you can fund your education other than federal financial aid. Only you can determine the best option - use these tips to help you figure out what's best for you.



## Pay Out of Pocket

We want our students to graduate with as much financial independence as possible. Achieve your goals with the possibility of not accumulating additional debt.

- Pay for courses individually throughout your program. Take courses when it makes sense with your finances.
- Use windfalls, like tax refunds or a month when you earn an extra paycheck.
- Create a budget and set aside money specifically for your degree.
- Pick up a part-time job and earn money for your degree during the evenings or on weekends.



## Possible Zero-Interest Sources

There are other ways to help fund your degree without accruing interest. They may require a bit of work, but any little bit will help you offset the cost of your tuition!

- Many schools offer tuition reimbursement and will pay for all or part of your coursework after you complete the course.
- Credit cards sometimes offer a 0% interest rate. When used responsibly, you may be able to pay for your degree over time without accruing interest.
- Apply for scholarships. Check with local organizations or your district's parent-teacher association.



## Private Educational Loans

If you need to finance your education, which many students do, research loan options. Read more about private educational loans at AOEU in the [Student Code of Conduct](#).

- Research interest rates and calculate the total cost of your degree.
- Only borrow what you need. Pair your loan with paying out of pocket or zero-interest sources.