

JENNIFER GRAHAM

# Save money (and sanity) in a gap year

By Jennifer Graham | JANUARY 13, 2014

THE GAP year — in which college-bound students delay matriculation in favor of travel or community service — twinkles winsomely among choices offered high-school seniors after tossing their caps. But, curiously, not many choose it. This may be good for schools needing the tuition, but it's bad for the people who pay it, as well as students who would benefit from the psychic oxygen a gap year provides.

In my daughter's recent high-school graduating class of more than 200, only two students were "gappers." Nationwide, fewer than 2 percent of college-bound students ring the bell and disembark the education train, even though a gap year is a reasonable and pleasurable rejoinder to the vexing questions raised by higher education today.

The questions are these: What is our child's major? How will we pay? Will four years in college (or, horrifyingly, five, six, or seven) matter when it comes time to find a job? Will Junior learn anything that he can't learn on MIT's Open Courseware for free? Wouldn't we really rather have an Audi TT?

These are the dilemmas that try parents' souls (and empty their bank accounts). And these are the dilemmas that a gap year can solve, giving parents an extra year to fortify their Coverdell ESAs, and make peace with their Chevys, while their children shed the downy fluff of adolescence that impedes wise decision-making.

At most colleges, "undeclared" is among the most popular majors, which ought to give both parents and students pause — figuratively, but also literally. In no other major purchase do people write huge checks without knowing what

they're getting in the end. Sending a kid to college is like buying a cottage on Plum Island; one day, you may awaken to find you're still making payments, even though there's no diploma or a wall on which to hang it.

Still, the number of students who take a year off remains statistically insignificant. In a culture that purports to admire those who think outside the box, few depart from the standard educational chute, even as gap year fairs grow in popularity and reach. Why? Students worry that they'll

lag behind their high-school peers; parents worry about their safety, or that they won't go to college at all, says the Center for Interim Programs, a gap-year counseling service with offices in Princeton, N.J., and Northampton.

But most gappers do go on to college, and perform well there, which is why so many colleges not only allow, but encourage a well-planned break after secondary education. The coveted Harvard acceptance letter even suggests that students take time off before beginning. In New Jersey, students at Princeton compete for slots in its "Bridge Year" that offers nine months of community service overseas.

But, still there's the money. Delaying college a year means another year in which tuition could rise. And gap years themselves can be expensive. Consulting services like those in Northampton charge thousands of dollars, and that doesn't include the actual gap-year agenda or travel. Some programs pay stipends and salaries, but all are modest. "If you need to earn money, your best bet is to work at home and save for your interim gap year," the group's website advises.

Which is what my daughter did.

Predictably, the eyebrows arched ever so slightly when I told family and friends she was not enrolling in college, but taking a year off from studying — first to earn money, and then to spend it in Europe. And in the fall, there were days she'd have rather been sitting in Psych 101 than working double shifts at Olive Garden.

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But in a week, she's headed to Europe, possessed of a new backpack and a three-month rail pass, while her friends, many of whom have yet to declare majors, endure another semester of escalating student-loan debt and "Ferris Bueller"-like soliloquies of dubious worth.

Who's sorry now? Not me; I'm hoping to convince her to do this for another four years. With me as valet, of course.

*Jennifer Graham writes regularly for the Globe.*

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