

# Financing *the* FUTURE

By Matt  
Robinson

**So you know where  
you want to go—now  
how do you pay for it?  
The availability of  
financial support can  
call the tune for many  
music students.**



**I**n our sidebar interviews for this year's Best Music Schools special feature (and in more interviews that are available on our website), we've asked both alumni and current faculty members what their initial expectations of college were and how those expectations measured up to reality. That brings us to a crucial point. There's one thing you definitely *shouldn't* expect music school to be: free. Tuition rates vary significantly from one institution to another, but in most cases, you're going to have to pay something.

Of course, the same can be said for just about any kind of undergraduate program anywhere in America. But consider the special reasons for it in the music field. Although many large colleges and universities have strong music departments, most music programs and music-focused institutions are relatively small. In some respects, this is great (students can get more personal atten-

# inding



## JENNIFER TINDAL

ACM@UCO

**Current Job:** Coordinator, Strategic Planning, Sony Pictures Music Group

**Major:** Music Business

**Graduating Year:** 2014

**Instrument(s):** N/A

**How did your expectations as a freshman compare to the real experience?**

I expected to meet a lot of like-minded people, but I was so much more fascinated by our differences as peers. I also expected to always be busy. In reality, you end up with a lot of free time, and have to decide how to spend it.

**What did you learn from the differences between your expectations and reality?**

I learned that independent "passion projects" can help you apply what you've been learning in your courses! I felt a little uncomfortable putting myself out there but eventually I landed an internship with Sony Music Entertainment, which led to my first real job in the music industry.

**Where would you look first to find a college's core identity and values?**

It's important to know the history of an institution to understand its goals. Moreover, it's helpful to meet alumni and current students to learn about their experiences.

**What course turned out to be more valuable than you expected?**

My music marketing course. Our entire class was tasked with creating a full digital marketing plan for a local band. Our hard work caught the attention of Wind-Up Records and led to the band's record label signing.

**How did your education equip you for your current career?**

I use my education in copyright law to negotiate music licenses for film and television shows. I use my marketing experience to help market our soundtrack releases.

**What advice would you give a high school student researching music schools?**

Don't be afraid to step outside of your comfort zone. Internships and meeting as many new people as possible is key to making giant leaps forward in your career.

# The Best Music Schools 2017



Berklee College of Music • Boston, MA

tion, for one thing), but smaller programs also typically have smaller budgets and require higher fees. Depending on your level of commitment, you may find it desirable or even necessary to take additional instruction outside of school. If you plan to do a lot of performing, there may be travel expenses to contend with. Practice room reservations, instrument rentals, equipment storage. . . it all adds up!

This means that one of the biggest factors, maybe even *the* biggest, in choosing a college music program isn't the curriculum or the instructors or how well it can pave the way to a future GRAMMY win. It's basic affordability. Do you know how you'd be able to cover the cost of your top choice? And if you don't, how can you find out what your options are?

Luckily, those options—scholarships, grants, loans, and work-study programs among them—are many. And as we'll see, they're not all that hard to investigate.

### MERIT VS. NEED

Let's look at how one of America's largest and most prestigious music schools handles this issue by way of example. **Berklee College of Music** in Boston, Mass., awards

more than \$44 million in scholarships and grants each year, benefiting about 40% of all entering students. Each of these student receives a package worth an average 40% of tuition. Composers and songwriters are also eligible for their own special prizes, the Berklee Writing and Composition Scholarships. All students receive notice of their scholarship status at the same time they hear of their acceptances. Like most higher-ed institutions, Berklee has all its scholarship application information available on its website; for details, go to [berklee.edu/scholarships](http://berklee.edu/scholarships).

Every one of the scholarships provided by Berklee is *merit-based*. This means that applicants are judged on whether they show skills that warrant being supported financially by the college. The other principal form of scholarship is *need-based*. To apply for this kind of scholarship, you have to prove through documentation that you lack the resources to pay your own way through school. International students are generally not eligible for U.S. need-based scholarships. That's because outside the United States, there's nothing comparable to a key government form whose name may become familiar to you in your college search:





## CHRIS WILLIAMS

**Catawba College**

**Current Job:** Recording artist and producer, Business Specialist for Apple, Inc.

**Major:** Music Business

**Graduating Year:** 2012

**Instrument(s):** Piano, guitar

**How did your expectations as a freshman compare to the real experience?**

I knew that I wanted to major in music, but I was not sure what the journey would look like. I was hoping to come in, get in the studio, and create music. But in reality, I knew that I needed to learn the fundamentals before I could produce a record.

**What was most challenging about adapting to college life?**

Virtually all my experiences were good, and those that may not have been to my liking were certainly for my own good. The faculty at Catawba believed in making sure we had a very solid foundation before moving forward.

**How did you go about choosing your school?**

First you have to realize what kind of student you really are. I realized that I would probably not excel at an institution of 40,000-50,000 students. I needed a more personal touch. Sometimes it also comes down to personal referrals. I had family members who attended Catawba and thought very highly of it.

**What course turned out to be more valuable than you expected?**

Music Theory I & II. If it hadn't been for those score sheets and going through classical music, I wouldn't be the producer I am today.

**How did your education equip you for your current career?**

It taught me great leadership and management skills. I managed the campus studio for the music department and established a legacy music group known as Urb'N'Sol, which continues today.

**What advice would you give a high school student researching music schools?**

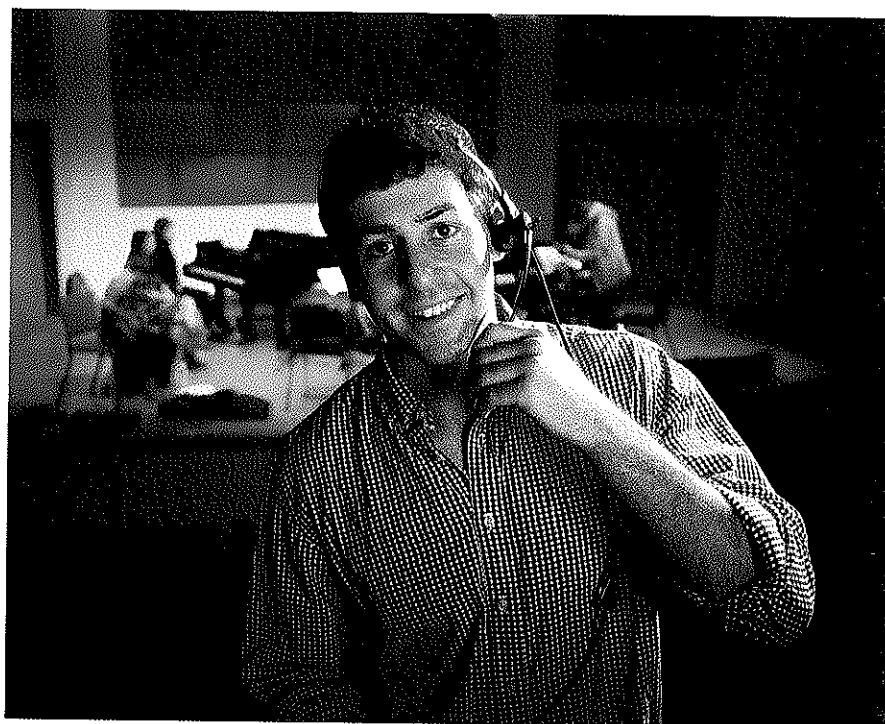
Never give up. Nothing is ever handed to you, and when times get hard and you want to give up, always look back at how far you've come.

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FAFSA (Free Application for Federal Student Aid).

When you fill out the FAFSA, you're entering a system—administered by the U.S. Department of Education—that gives out approximately \$150 billion in grants, work-study funds, and low-interest

organizations, banks, parent workplaces, and places of worship, as well as local- and state-related scholarships." Weidlein also notes that the need-versus-merit equation is not always so cut and dried; many schools don't bother offering a separate application for merit scholarships.



Frost School of Music • University of Miami, FL

loans to more than 15 million students each year. (Visit [fafsa.ed.gov](http://fafsa.ed.gov) for more information.) That sounds impressive, and it is. But while financial aid through FAFSA and scholarships from individual schools can help defray the cost of tuition, the most important word here is "defray." Many families still face challenges when it comes to making up the difference between what the government offers and what a school requires.

Fortunately, music students may be able to take advantage of special support streams. Barbra Weidlein, co-founder/director of [MajoringInMusic.com](http://MajoringInMusic.com), an invaluable online resource for anyone on a music school search, says that "there are a number of non-governmental need-based and merit-based scholarships offered by foundations, not-for-profit

Students who do well on the PSAT/National Merit Scholarship Qualifying Test may qualify for significant scholarships too, and even if your chosen school doesn't award one, other organizations may.

### WHAT SCHOOLS WANT

Balancing merit and need can be tough enough for college financial aid administrators, but sometimes there are even more complex considerations. John Huling, director of admissions at **The Peabody Conservatory of the Johns Hopkins University** in Baltimore, Md., explains that some schools can use scholarships as an incentive for certain students to attend. "Students who are 'virtuosi' will usually be attractive to all the top-level schools so will have their



## SUWALYA CALARCO

Columbia College Chicago

**Current Job:** Assistant manager at Ardent Studios, Memphis, TN

**Major:** Audio Arts & Acoustics

**Graduating Year:** 2016

**Instrument(s):** Bass, drums, mandolin

**How did your expectations as a freshman compare to the real experience?**

Originally I went to Eugene Lang, The New School for Liberal Arts in New York. But I soon realized that I wanted something more practical than a general liberal arts degree.

**What did you learn from the differences between your expectations and reality?**

The dissatisfaction I had with my first school helped me learn what I really wanted. Columbia's audio arts program was different in a way that made me feel more involved and challenged.

**Where would you look first to find a college's core identity and values?**

Nothing will give you the actual feel of a college on a day-to-day basis like actually walking around the campus. How comfortable you feel there affects how well you can learn and express your creativity.

**What course turned out to be more valuable than you expected?**

Basic Audio Systems. That was the first class I took that really went into detail about what makes microphones and other studio equipment important and how they play into the musicality of records.

**How did your education equip you for your current career?**

I enjoy and appreciate the work that goes into recording music, and that, mixed with my own work ethic and studio-based education, landed me my current job.

**What advice do you have for high school students researching music schools?**

When you listen to music, think about the kind of work that takes to produce. The music industry takes a variety of people to function, so a school that can convey the importance of that is prepping a student for the real world.

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VanderCook College of Music • Chicago, IL

choice," he says, "just like a top athlete will have many teams bidding for him/her. So, in their case, offering a scholarship is going to be necessary even if they don't need the financial support, just to show respect for their talents and be competitive."

You should also be aware that schools have their own needs when it comes to awarding scholarships. If you're a drummer, for example, you've got a better likelihood of getting a scholarship at a school that

wants to build up its percussion program. At Peabody, scholarship decisions are based not only on the strengths and financial needs of a given student but also on the demands of specific studios and ensembles. "For example," Huling says, "if there is a year that trumpets or violas are under-enrolled or an underenrollment is projected within the next few years, it is the job of the enrollment and admissions personnel to communicate openly with faculty about these needs and offer scholarships that will

University of West Chester • West Chester, PA





## BEATRIZ MARTIN-RUIZ

Senior Conservatory Coordinator, Purchase College, State University of New York

**Oversees:** Curriculum, recruitment, enrollment, retention, graduation, scholarships

**Degrees:** Professional and Artist Diplomas in Music Performance, Real Conservatorio Superior de Musica, Madrid, Spain; B.M. in Music Performance, University of Illinois at Urbana-Champaign

**Instrument:** Harp

### Did your experience in college measure up to your expectations?

I was born and raised in Spain, and I went to a conservatory there. What I encountered was so tough that if I'd thought that was how it was going to be, I never would have been ready for it. There are only so many jobs out there for harpists, and so we were always competing with each other in the harp studio. I had freakouts on a weekly basis.

### What brought you to America?

An American professor offered me a scholarship to go to the University of Illinois as part of a cultural exchange program. I was supposed to go for one semester and stayed for two years. It was the polar opposite of what I'd experienced in Spain. Expectations were still high, but it felt more supportive.

### How has that exposure to two very different educational systems influenced you in your current work?

I have become a huge advocate for students to travel the world and explore experiences outside of their comfort zones. I also don't beat around the bush; I tell people if they're not right for our program. We could always choose the best students, but the best students won't necessarily be the most successful.

### How can students find the true identity of a music program?

By keeping an open mind. Brochures don't tell the full story. One thing that's been successful for recruiting students here at Purchase is that we don't claim to be anything other than what we are: a serious music school with a relaxed approach to everything else.



Peabody Institute of Johns Hopkins University • Baltimore, MD

reflect these underenrollments."

**The Frost School of Music at the University of Miami** in Miami, Fla., deals with scholarships in a similar way. Karen Kerr, Frost's director of admissions, agrees that final decisions can be affected by whether a program needs a certain instrument or talent. In the end, though, all the school's scholarships are merit-based, and "a higher musical ability will mean a higher award. At Frost," Kerr observes, "the audition plays the largest part in the decision to award music money."

## MARKET RESEARCH

For any prospective college student, a crucial point to establish early on in your search is whether the programs you're looking at require separate applications for different types of scholarships. Maren Bishop, admissions coordinator for the College of Visual and Performing Arts at **Belmont University** in Nashville, Tenn., says that at her school, "the student's application puts him or her into consideration for academic merit funds, while the music audition puts the student into consideration for a music performance-based scholarship." However, this is not the case everywhere.

"Some schools allow students to be considered for any of the financial types,"

Bishop says. "Others will only offer one type of aid—such as academic merit or music performance—but not both."

Unfortunately, there's no easy short cut you can take to find out who offers what. You simply have to take the time to read the fine print for every program that interests you. "Research each college thoroughly," Bishop advises, "including the majors that are offered and how the college structures its financial aid. Each college will have its own policies and procedures regarding scholarships, what each student may be eligible for, and timeline for scholarship consideration."

## WORKING IT OUT

There are other ways to lower the price of education besides scholarships. Some creative methods for cost-cutting include testing out of required courses, taking credits at less expensive schools, and even investigating online options. But when it comes to paying for college, music students are uniquely positioned to take advantage of opportunities that students in other fields simply don't have. For one thing, they can play music for money.

"Students in music programs tend to look for any opportunities to perform, which can sometimes be a source of income to help

# The Best Music Schools 2017

defray college costs,” John Huling says. “Vocalists may find a church where they become regular members of a professional choir that performs weekly, which not only helps pay some bills but gives them the performance experiences that are an integral part of their education. Instrumentalists will always be willing to play in local orchestras and ensembles as freelancers for the same reason.”

Huling also cites work-study programs as a possible path to financial support. In these programs, a college or other organization hires students to perform specific jobs, either on campus or off, for a regular paycheck. This offers two benefits in one: money for school and work experience related to your studies. Ideally, that experience will also broaden your knowledge, so musicians may want to look away from their instruments and explore such areas as stage crew, recording, IT, and even admissions departments in their respective schools. Keep in mind that you couldn't work unlimited hours at these jobs even if you wanted to; you'll have to coordinate your schedule with your school.

A certain amount of realism is necessary when venturing into these areas. As Weidlein remarks, “Students who major in music may find occasional paying gigs, but should not expect to pay their bills with this income.”

Even so, it makes sense to investigate any



College of St. Rose • Albany, NY

and all remunerative opportunities. Many music schools offer services through which community members can find students to teach lessons or perform at events (e.g., weddings, bar mitzvahs, business conventions, etc.). “Students are wise to sign up to be part of this if it's available at their schools,” Weidlein says. “One of the most important conversations to have in music school, by the way, is how to respond when asked to perform for free.”

## SEE THE WHOLE PICTURE

If you've read this far, it's pretty likely that you want music to be your main focus in college—and good for you! But if you're still unsure how to pay for it, don't sell yourself short. Look at yourself not just as a musician but as a complete person, and think about what other pursuits might make you eligible for financial aid. “There are many non-music-related scholarships that prospective and current music students can apply for,” Barbra Weidlein says. Many of these are awarded based on grade point average, volunteer work, writing skills, or any number of other criteria, including students' specific backgrounds and interests.

Peabody's John Huling says that pursuing a second major in addition to music can give you further strength in this area. “If the student has academic aptitude,” he points out, “scholarships and awards may be available in addition to any music awards.”

Of course, a little caution is always healthy. Not all scholarship offers are real; some may be scams. Weidlein urges students to avoid paying for any scholarship applications and to be wary of phone or email offers related to scholarships that they didn't specifically apply for. “And don't give out your Social Security number



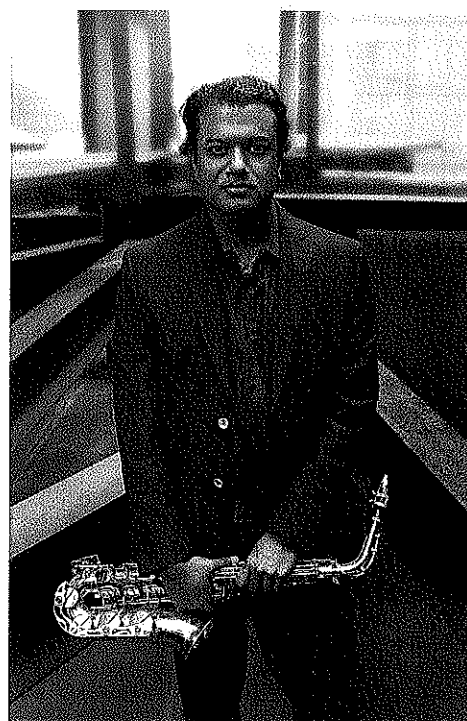
Messiah College • Mechanicsburg, PA



## What's News on Campus

**Colleges can't stay static in a changing world. Re-evaluating and retooling programs is a necessary constant, and educational opportunities grow with every introduction of new facilities or new faculty. With that in mind, here are a few noteworthy recent developments at top music schools across the country.**

**SAXOPHONIST AND COMPOSER** Rudresh Mahanthappa (pictured, right), widely acclaimed for his blending of Indian classical music and contemporary jazz, has been appointed Director of Jazz at **Princeton University** ... One of the most recent programs introduced at the University of Miami's Frost School of Music is **MADE: Musician-ship, Artistry Development and Entrepreneurship**, which offers a curriculum that combines performance and music business ... **The Boston Conservatory** has completed its merger with the Berklee College of Music and will now be known officially as "The Boston Conservatory at Berklee" ... The Hartt School at the University of Hartford has a new dean, Elizabeth Cooper, five new full-time faculty members, and two new minors: composition and performing arts management for performance majors in music, dance, or theatre ... **McNally Smith College of Music** continues to develop its "Teaching for Tomorrow" initiative, which requires students to create online portfolios for themselves as a way of strengthening career readiness and digital literacy ... The College of Saint Rose's Wind Ensemble has been selected to perform at the 2016 New York State School Music Association (NYSSMA) conference in December ... **Oberlin College's** new William and Helen Birenbaum Innovation and Performance Space is a "lecture lounge" by day and a venue for recitals and other live events by night, accommodating more than 100 guests ... In January, Catawba College is launching **Segue 61**, a one-year program based in Nashville, Tenn., that will pair students with mentor faculty who are active music professionals, following



four tracks: spotlight performer, backing musician, engineer/producer, and music business ... Just behind its famous opera house, **Indiana University** has built a new recording arts facility for the use of its sound engineering and audio production department ... The Academy of Contemporary Music at the University of Oklahoma, now accredited by the National Association of Schools of Music, has upgraded its performance lab and live sound classroom with Electro-Voice P.A. systems and Midas digital mixing consoles ... **Purchase Orchestra—Electric!** is a new interdisciplinary project at **Purchase College (State University of New York)**, creating musical events in which the sound and visual crew are just as important as the players onstage ... And anyone thinking of studying music at **Los Angeles City College** now has a new incentive: Thanks to a \$10.1 million gift from the Herb Alpert Foundation, tuition for all music majors is free. ●

and other personal information," she adds.

Even more caution is necessary when looking into loans. Yes, it's common practice today for students to borrow funds from banks and other financial institutions in order to support their studies. But the core problem with a loan—as opposed to a grant, which is given with no expectation of a direct return—is that you have to pay it back, often

with interest that can build over time. Given that so many students today face mountains of debt after college, you'll want to think long and hard about the pros and cons of leveraging loans, even if the interest rates seem reasonable to you now. "Student loan debt can be insurmountable," Weidlein says, "and prevent you from ever embarking on the music career you envisioned."

If any of this sounds scary, remember that caution isn't the same thing as fear. Finding the funding for music school just means doing your homework. Be disciplined, organized, and persistent—all excellent traits for music students to have, by the way—and you'll end up with just what you want: a great music education that you can afford. ●