

## **The Cost of Homeschooling**

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Originally published in the July-August 2010 [\*VaHomeschoolers Voice\*](#).

One of the more frequent questions new and prospective homeschooling families ask is, “What does it cost to homeschool a child?” It’s a tough question to answer because the amount varies enormously and depends entirely on the choices made by each family. It’s a little like asking how much it costs to raise a child: the answer depends on where and in what style you plan to raise him. The family that wears designer clothes, drives late model cars, and takes international vacations will likely spend more money than the family that doesn’t. Some books and magazine articles try to name dollar figures for how much it costs to raise a child or how much it costs to homeschool, but each of us can probably name families that spend more or less than those amounts.

Underneath the question phrased as “what does it cost to homeschool?” is usually an interest in how much more (or less) a family is likely to spend educating their children by homeschooling compared to using public or private school and a concern that providing a good homeschool education might cost more than a family can spare.

### **The cost of public (and private) school**

A public school education isn’t free, of course. The major expenses are paid for with tax dollars, but there are all kinds of other expenses that rest directly on the families that send their children to public school. Some of those expenses are more negotiable than others—a parent can choose lower-cost school supplies or spring for the deluxe version; school clothes can be hand-me-downs or from the trendiest shop at the mall. A parent can choose whether to buy school portraits, the class yearbook, or a school t-shirt. Nonetheless, every parent I know that has a child in public school buys school supplies (paper, pencils, crayons, tissues, rulers, everything that goes on those school shopping lists in August and September); school clothes, shoes, and backpacks; supplemental materials like the odd workbook, flash cards, or tutoring sessions to support school learning; materials for the science fair projects, book reports, or project dioramas. Time and money are also spent on school fundraisers like wrapping paper or candy, club and activity fees, and the list goes on and on. A private school education usually adds tuition and textbook fees on top of these amounts.

What’s different about homeschooling? Some of those things you’ll still need for homeschooling, but buying them won’t increase the cost as compared to the supplies for public or private school. There are always going to be some expenses associated with educating your children, regardless of the method chosen. The list of “school supplies” for a homeschooling family, though, will be more personal and useful to that family—if your kids only like markers and despise crayons, you won’t need to buy crayons just because they’re on some official list. You get to make your own list and chances are it will be shorter than the list published by your local school. “School clothes” frequently get cheaper because kids and parents don’t care as much about what they’re wearing; if money is tight, buying less expensive clothes from a discount or thrift store can allow a family to shift some money from the “clothing budget” to the “schooling budget.”

I certainly buy more books and learning materials for my kids than I would if they were in school, but how many more? That's a tough question to answer because we are a family of readers and book lovers. I know I'd still buy a lot of books even if they went to school; I know I'd still need to work with my kids on some topics and would probably buy some resources to support that. Many of our books, though, come from library sales or used book stores and book swaps and are acquired quite inexpensively. Others are clearly discretionary purchases, like favorite books we choose to buy even though they are available at the library.

Trying to separate out the things we purchase solely because we homeschool, that we wouldn't purchase if our kids went to school, is a tricky business. A family trip to Colonial Williamsburg comes to mind—was that a family vacation or a homeschooling expense? The kids certainly learned plenty about colonial history while we were there, but the entire family had a great time. We probably would have made that trip even if they attended school, so I guess it's better classified as vacation. Another family might decide to call it a field trip, though, and list the cost as part of their history curriculum expense.

### **What about curriculum materials?**

In our early homeschooling years, I spent very little on curriculum materials. Very, very little. I remember buying Miquon Math curriculum when my eldest child was first-grade age; at about \$60 for a 3-year program it was the largest expenditure I had made for homeschooling, and I felt quite guilty that I didn't either make it all myself or just buy the teacher's guide and make up worksheets from that as we went along.

Homeschoolers have become a recognized market these days, and that means there's always someone trying to sell something to us. Curriculum materials frequently are one of the first things new and prospective homeschooling parents are looking for and the range of costs can make you dizzy. It certainly helps to know you don't have to buy a curriculum package for everything. You don't even have to buy a curriculum package for anything. It's perfectly possible to create a rich learning environment with materials available in your everyday world, especially if your everyday world includes Internet access. Add a library card and a printer with inexpensive ink and you've got most of what you really need.

### **Set your budget first, based on family resources**

Homeschooling can cost as much as you let it. If money is tight or if you're worried that the cost of homeschooling might spiral out of control, set your homeschooling budget first. Base your budget amount on your family resources and what you can afford, not on what some outside authority tells you to spend. Then get creative about sticking to your budget. Begin with the idea that you will craft an education out of what is freely available. Sticking to free or very low cost resources whenever possible will give you some freedom to splurge if there is an occasional resource you really want to provide for your children.

There are math and science curricula available free on the Internet and at the public library; history materials abound, especially in our history-rich state of Virginia; language arts is everywhere you look; you can listen to all kinds of music at no cost on the Internet and music

appreciation materials abound online and in the library; you can check framed art prints out from the library as well as a multitude of art books, including art instruction books if you're interested in some "how-to." Free outdoor concerts are a summertime staple in many areas. In Washington, D.C., the John F. Kennedy Center for the Performing Arts has free weekly concerts all year round ([kennedy-center.org](http://kennedy-center.org)).

Foreign language programs are available at the public library, CDs and all, and some libraries have programs available online through database access, so you can use them from the comfort of your own home even if the library is far away. You can get reciprocal library cards in many Virginia counties, so a library card near home can frequently mean access to library privileges anywhere you're willing to drive. Inter-Library Loan means you can request a book from many library systems all around the world and have it appear at your local library branch at little to no cost.

Save that budget for hands-on materials, art supplies, and whatever you really can't find for free. Always look at the option for used materials first, and ask around to see if someone might be willing to loan out a resource for a while, or try to trade or barter. Let grandparents and favorite aunts and uncles know that a museum membership or other special resource would make a treasured birthday or holiday gift for your family.

### **Low cost doesn't have to mean low quality**

Most helpful of all, though, is remembering that the quality of your child's education does not depend on how many dollars you spend. The shiny bright curriculum in the pretty package with the big price tag is not an assurance that your child will learn better or faster. You can probably find something that will work just as well as what is in that shiny package and you can do it for significantly less.

### **Hidden costs of education**

Also layered under the question "what does it cost to homeschool?" is often concern about what homeschooled kids might be missing. It is helpful, I think, to remind yourself that every door you open means there is another door you are closing, at least for a time—so if you choose to homeschool your children, yes, there will be things they will miss out on (some good, some bad). If you send your kids to public school, they will also miss out on some things—it's just harder to see what they are, because public school is the "default choice" most of us have in our minds. If you make a list of the benefits you see in homeschooling for your own family, it might be easier to see that those benefits are the things your family would have less of (none of?) if your children went to public or private school. What are those benefits worth to your family? What will your children miss out on if they attend school?

If you send your child to a school like Fairfax County's selective Thomas Jefferson High School for Science and Technology, he or she will get a very different education than the one available from a school specializing in performing arts or communication. Which is the best education? It depends on the child, because it's all about fit, isn't it? Those Thomas Jefferson High School kids miss out on a lot of free time because they have lots of homework; there are other activities

and hobbies and learning opportunities in which they can't participate because of time constraints. But most of them want to be there. A school like Thomas Jefferson is a haven for some and would be torture for others.

Homeschooling offers the most flexibility (and time with your children), but it does mean you have to go out and find what you want for your kids—and sometimes identifying what you want is harder than finding the resources to support it. School means someone else does the bulk of the choosing and the finding, but you and your family have very little input into the process. Homeschooling's biggest cost might well be the leap of faith it takes to chart your own child's education, but that may also be its biggest reward.

## **About the Author**

Leslie Nathaniel and her family began their official homeschooling adventure in 2002, when they decided that public school kindergarten would cost their eldest daughter too much. Their frugal homeschooling adventures have included native tadpoles raised in the dining room, used book sales throughout Northern Virginia, and membership in The Organization of Virginia Homeschoolers.

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