

Americans head north for affordable college degrees

By Rehema Ellis and Jeff Black, NBC News
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MONTREAL, Canada -- Eric Andreasen is a college student from Portland, Maine, who has his sights set on a career working for a lawmaker in the nation's capital.

But even though the political science major plans to go straight to Capitol Hill when he graduates this spring, he will have a degree from a Canadian college -- McGill University in Montreal.



NBC News Eric Andreasen, 23, from Portland, Maine, is studying political science at McGill University in Montreal.

Back when Andreasen, 23, was deciding where to go to college, he applied to a dozen U.S. schools. When it came time to choose, he narrowed it down to either George Washington in D.C. or McGill just north of the border.

McGill offered him a full undergraduate university education for what it would have cost for just one year at G.W.

"When the financial packages came in, it was a no-brainer for me," Andreasen said.

Indeed, with strained family budgets and the soaring cost of tuition at American schools, the coveted university degree often comes with just too much debt for many

students.

About one in six people who owe money on their student loans is in default. Such a debt load is a harsh reality that is forcing a growing number of young people to look north to Canada for an education they can better afford.



NBC News Leah Ott, 20, from Houston, Texas, is a physiology major at McGill University.

Six percent of McGill's student body is American, and the ranks are growing. The number of U.S. students at Canadian colleges rose 50 percent in a decade, and now about 10,000 Americans attend Canadian colleges, according to the Institute for College Access & Success.

That institute also says graduates from an American university can expect, on average, to carry more than \$26,000 in debt. And about 9 percent of those grads default on student loans within two years.

The largest cost of going to school in the United States is the tuition, which is astronomical compared to Canada. At schools such as the University of Chicago and New York University, the annual tuition tops \$40,000, far above their Canadian counterparts, which benefit from a tradition of robust government support.

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According to each university, here is what it costs for a year of undergraduate tuition at a select group of U.S. and Canadian universities:

- University of Chicago - \$45,945

- George Washington - \$45,780
- Stanford - \$41,250
- McMaster (Hamilton, Ontario) - \$20,966
- McGill - \$14,561
- University of Winnipeg - \$11,115

For Leah Ott, the financial differences were hard to ignore.



NBC News Students on the campus of McGill University in Montreal.

“There are three girls in our family and we’re all attending university now,” said Ott, 20, a physiology major from Houston who said she was impressed with the academic reputation of McGill. “Money is definitely a factor.”

Not only are the costs of tuition lower, but American students can even use college savings plans, U.S. student loans and apply for scholarships at some schools in Canada.

And according to the students, the application process is simpler, with Canadian universities typically putting

less emphasis on essays, recommendations and interviews.

Said Kathleen Massey, registrar at McGill, “It is the grades and the SAT scores, that combination is what we consider when we look at an applicant’s file.”

A bachelor's degree from a Canadian university meets a global standard, said Paul Davidson, President of the Association of Universities and Colleges of Canada.

“Undergraduate students that complete in Canada have tremendous access to the best graduate programs right around the world,” he said. “So, if you're a student that wants to pursue graduate studies, a Canadian degree will serve you very well, indeed.... They also are a passport to good jobs.”

Which, along with the price, makes it all the easier for American students to head north.

“I’m coming out with minimal debt,” said Andreasen. “It brightens up the prospect of the future for me.”