



February 14, 2011

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Would You Marry to Save on College Tuition?

[Aaron Crowe](#) 

Feb 14th 2011 at 11:53AM

Filed under: [Money College](#)



Getty Images Soldiers who do it get better housing and pay, some immigrants try it (illegally) to gain citizenship, and even some college students who aren't in love reportedly are doing it: Getting married. For the students, it's for financial benefit.

The economic advantages can include: saving on out-of-state tuition by becoming a resident through marriage; a chance to qualify for financial aid through a low combined income; and a way to avoid the average student loan debt at graduation of [\\$24,000](#).

Rick Conley runs the website [Whypaytuition.com](#) and says marriage is a smart way to save money while going to college. His site offers free information on how to get free tuition through marriage, and charges \$600 per person as a matchmaking service for college students looking for a short-term marriage partner.

"It's a marriage of convenience," Conley told WalletPop. "No love. No sex. No living together."

His idea for starting the website in 2008 was simple: Show students that by getting their income, and not their parents' income, on FAFSA, they'll be eligible for much more aid because they'll have a lower income.

Students can meet once, get married, and have an "escape clause" for a divorce when they graduate, he said. They might also want to talk to a lawyer before getting the marriage license. "I suggest they get a prenup and make sure they're not responsible for the other's

financial obligations," Conley said.

[Paul Talbert](#), a divorce and family law attorney in New York, told *WalletPop* in a telephone interview that spending a few thousand dollars on the most basic of prenups is essential if they want to avoid going to court and splitting up community property. In New York State, for example, the earnings from a college degree that was obtained while married may, for divorced couples, have to be shared until retirement, Talbert said.

"If you're someone who is jumping through these hoops to save money going to college, at least be smart enough to get a prenuptial agreement," he said.

Potential problems in not getting a prenuptial agreement, in addition to having to share earnings for life, include being responsible for the spouse's debt and other issues that married couples face, such as inheritance if one person dies.

Conley hasn't made any marriage matches yet, but said that he has a dozen people -- mostly men -- who are looking for a match within their state. Another 50 have registered on his website, he said, but aren't ready to get married. A Bay Citizen reporter, writing in the [New York Times](#), recently found nine couples who married to save on tuition as California residents, including one woman who posted on Facebook that she was looking for a husband.

Once married, the students don't have to live together, but can even live in separate states, Conley said. For their FAFSA [status](#), which helps determine how much financial aid they're eligible for, to show that they're married, they must legally marry and no longer be listed as a dependant on their parents' tax forms.

To establish residency in the University of California system, students from out of state must prove intent to stay, along with establishing a physical presence in the state and financial independence, according to the Times story. The process takes at least two years. Once married, students can claim themselves as independent if their parents don't claim them as dependents on their taxes.

Non-Californians pay \$22,000 more in annual tuition to attend a UC school, according to the Times.

While it's illegal for people to try to gain U.S. citizenship with a sham marriage, it's a legal though unconventional way for college students to save money.

"It's perfectly legal," Conley said. "There's nothing illegal about doing it for this purpose."

Talbert, the divorce attorney, agreed, but was cautious. "I don't think there's anything illegal about it," he said. "It could be financially disastrous." Giving up your income, property, or assets, or taking on someone's loans or debts, should be enough to encourage couples to get a prenup.

What's wrong, Conley said, is being 22 years old and single with a huge student loan debt after graduation.

[Aaron Crowe](#) is a freelance journalist in the San Francisco Bay Area.

