

Choosing A College During Tough Times

(NAPSA)—The recent spikes in the costs of food and fuel place even more pressure on those looking for a college they can afford.

Fortunately, there is help available to make college affordable—even in tough times. Although average total expenses for an out-of-state public four-year college are over \$20,000 per year these days and over \$30,000 for a private four-year college, a college can be found to fit any budget.

In fact, most full-time students in four-year schools paid tuition and fees that were under \$10,000 per year, according to the most recent data collected by the College Board. And even at the most expensive colleges, few students pay the “sticker price” because of financial aid.

That’s the basic idea of the 2009 edition of “Getting Financial Aid” (College Board), which shows you how you can afford a college education. The book helps you find key facts about financial aid and gives you an idea of how much financial aid you can get.

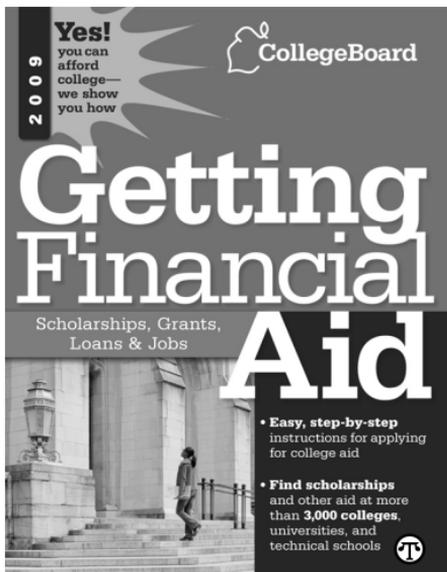
Almost Everyone Qualifies

In simple terms, financial aid is money given or loaned to you to help you pay for college. The most important points are that almost everyone qualifies for at least one form of financial aid and that as long as you apply, the chances are excellent that you will get some.

“Getting Financial Aid” is basically an easy-to-use, step-by-step guide that explains how to get financial aid and gives you the financial aid picture for each of more than 3,000 colleges, universities and technical schools.

Try Your Own State First

According to Sandy Baum, senior policy analyst for the College Board and an economics professor at Skidmore College, “Attending a public college in your own state is an excellent way to save money on tuition and fees.” Baum adds that “It is sometimes possible to get the in-state tuition rate or at least a lowered tuition rate even if you



One college guide explains how to get financial aid and another lists 3,800 accredited colleges in the U.S.

are an out-of-state student.” That’s because some state universities have “reciprocity agreements” with neighboring states.

Another cost-cutting strategy is to spend the first two years at a community college, where the average tuition and fees are under \$2,000 per year.

Find and Compare Schools

Another College Board book, “College Handbook,” gives students an easy way to find and compare schools. The book includes every accredited college in the U.S. That’s 2,100 four-year colleges and universities and 1,700 two-year community colleges and technical schools.

This comprehensive guide speeds you straight to the latest details on entrance requirements, class sizes, financial aid, housing and majors. According to Steve Handel, senior director for the College Board’s Community Initiative, “Just knowing about the value of two-year colleges is a good way to weigh all your options.”

You can find both books at major bookstores or online at store.collegeboard.com.