



College Planning

Tips On Cutting College Costs

by John A. Addison, Jr.

(NAPSA)—From tuition to room and board to books and supplies, college costs can be quite intimidating for both students and parents.

Fortunately, the good news is that by doing your homework, it is possible to find ways to trim the bill. Here are some tips:

• **Take Advanced Placement exams.** High school students can often earn college credit by taking Advanced Placement tests. The majority of four-year colleges in the U.S. will count them toward your required credits. Taking such tests may enable a student to save as much as a semester of classes and save on tuition and room and board as well.

• **Select a school close to home.** Attending an in-state public college can be less expensive than attending a private or out-of-state public school.

Another saving strategy is to consider a nearby community college—while living at home—and transfer to a four-year school at a later time. This can be a thrifty way to get prerequisite classes out of the way.

• **Rent textbooks.** Textbooks—even used textbooks—are another part of the college experience that has gone up in price. One option is to rent books through a service such as chegg.com or bookrenter.com,



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which claims to offer students savings of up to 80 percent. Some services will ship books anywhere in the country with free return shipping.

• **Start saving early.** It's never too early to begin saving for your child's college education. Consider opening an Education Savings Account for him or her—the sooner the better. A Primerica representative can help you get started.

To learn more, visit www.primerica.com.

Mr. Addison is Primerica's Co-Chief Executive Officer and Chairman of Primerica Distribution.