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How to Dull the Sting of Increasing Tuition Costs

By Monica Wheeler

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At a time when unemployment is high, personal income is flat, and college-level education is a requirement for most well-paying jobs, U.S. public colleges continue to become less affordable for students and families.

According to a recent report on college affordability from The National Center for Public Policy and Higher Education, state spending for colleges and universities has dropped sharply. The result ? a higher cost for higher education.

Despite serious increases, few states have invested significant financial aid to offset the cost while some have actually decreased student grant aid spending. Today?s families are left to shoulder the worst public, higher education fiscal news in a decade.

However, there is money available for the diligent. Scholarships and grants offered through the private sector are available to help pay increasing tuition cost. Awards, need and merit based, are usually categorized by geographic location, special interest, or major career fields. Since criteria are specific, finding the right award can be tedious- but considering the current economic recession, well worth the effort.

Here?s how to begin a productive grant and scholarship search:

1. Online Search-The Internet has emerged as a key source of scholarship information. The following are a handful of helpful sites.

<http://www.wiredscholar.com> Wired Scholar has one of the internet?s largest databases of financial aid.

<http://www.fastweb.com> FastWeb allows you to search 600,000 scholarships worth over \$1 billion dollars.

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<http://www.brokescholar.com> The BrokeScholar database matches student profiles with more than 900,000 scholarships worth over \$3 billion to find the most relevant and obtainable opportunities. They also feature a personalized deadline calendar.

<http://www.collegeboard.com> The College Board is a trusted source that offers a search with 2,000 scholarships, internships, and loan programs.

2. Public and School Libraries—While you want to use the Internet for searches; there is a lot of competition. Got to local libraries and check with the reference desk for institutional, and private student aid scholarship directories. Most of the awards listed are duplicated online, but not all. By investing time to thumb through the telephone—directory—sized books you may find one or two the competition will miss.

3. Local Organizations —There is a better chance of winning money from local organizations such as churches, clubs, community groups, and unions since fewer students are likely to apply. Look for local chapters of larger, national organizations that often give money to students living in certain areas.

4. Place of Employment—Employers may also offer grants and scholarships. Inquire at your personnel office. Dependent students should ask their parent or legal guardian to check the availability of awards.

5. Announcements —Keep your eyes open. Take time to read bulletin boards, posters, and articles in newspapers for competition announcements. Some scholarships are episodic and may occur only once.

: Monica Wheeler is a national—award—winning freelance writer, who has helped thousands of parents and students prepare for university admissions. For ?35 Practical Ways to Get Money for College? visit <http://www.cashforcollege.bizhosting.com>

College Tuition Prepayment Plans Stumble

By Tony Novak

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Perhaps the most heartbreaking casualties of recent stock market performance are the 20 state-sponsored college tuition pre-payment plans throughout the country. With college costs continuing to grow at a pace of about 9% per year and investment returns on plan assets being flat or negative, the sponsors of the various prepaid tuition programs now project long-term cash shortages.

Investors in the program thought that they had purchased "paid up" tuition credits under the program, regardless of the future rise in tuition costs. But now states anticipate notifying investors that the plan cannot meet its projections, and so the investors must "pay up" by making additional investments or bail out of the program. Colorado has already notified investors of the default and other states anticipate similar actions in the future. Other states are considering more creative options. Most plans

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agree that the growth of plan assets will not keep pace with college tuition inflation over the next decade.

Investors are irked because they thought that these plans represented a guarantee backed up by the sponsoring state and are shocked to learn that this is not the case.

Of course, a recovery of the financial markets will greatly help ease the burden, but many investment advisers do not expect that to happen in the near future.

Tony Novak is an independent writer and financial adviser in Narberth PA who provides OnlineAdviser services through MedSave.com and FreedomBenefits.org.



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