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Paying for your Child's College Education

By Cindy Morus

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This is probably the most intensive short-term cash drain on any family's finances. Unlike most other big-ticket items, such as homes or automobiles, that can be paid off in monthly installments, college tuition must be paid out over a relatively short period of time. With tuition at staggeringly high levels throughout the nation, a family's commitment to provide higher education for children can be overwhelming.

Ideally, a long-term plan for college education was initiated from the birth date of your college-bound student. There is no better way to ensure a child's education than a systematic savings plan. But this is not an ideal world, many of us must finance part of the college education out of the monthly family budget.

Before selecting a college, parents need to:

Determine how much funding can be available from conventional sources such as savings, income from the family budget, trusts, and part-time jobs, if more money is needed.

Explore the availability of scholarships, low-interest student and parent loans, second mortgages, and conventional loans.

Examine their own life insurance policies and retirement programs to ensure that college funds will be available in the event of their death.

Cost is not the only factor to be considered when selecting a college. While private colleges are generally more expensive than public colleges, they often have a wealth of financial aid programs that will make the tuition bite less severe. Many state and community colleges also have scholarships and loans available.

Libraries and bookstores carry many excellent college guides that give detailed information on individual college tuition charges academic programs. Keep in mind that most colleges have a financial aid office to assist students in determining when financial assistance may be available.

Tuition and associated fees increase by 6% each year (or more!)

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An Online College Education Overview

By Steve Gargin

There has always been a lot of debate as to whether an online college education is as good as a traditional college education. The answer to this is quite simple; there are good institutions that offer an online college education and there are bad establishments that offer an online college education. So, you need to do your research in the same way when you are looking for the best place to pursue your online college education with as you would an offline course.

Of course you are not going to particularly bother finding out about the location of the colleges that offer an online college education because it really doesn't matter. However, a lot of the other points that you would consider before attending a college should also be taken into consideration before you enrol with an organisation offering an online college education.

The growth in the numbers of people pursuing an online college education has led to increased competition amongst institutions to attract students. The best way to assess the credibility of a site advertising the best online college education is to ask about the accreditation of its courses. Accreditation means that a governing body for a particular field has endorsed the course and this is extremely important in helping you to decide who to trust with your online college education. If a course is not accredited then you need to find out why.

There may be a number of courses that have not yet received accreditation from an appropriate association or governing body but still offer a good online college education. For example, the establishment may have applied for accreditation but not yet been assessed, in which case you can actually check with the particular body that they are in the process of assessing the application for accreditation. Another reason may be that there is no appropriate body that the course can be accredited to. This is less likely but is, nevertheless, a valid reason and does not indicate that the course offered is not going to be worth taking to advance your online college education.

If, however, you find that the online college education institution has been refused accreditation they are likely to try to tell you that accreditation is not important. This is quite simply untrue. An online college education from a non-accredited institution is not going to be viewed as highly as one from an establishment that is accredited. Choose where you gain your online college education from with care to ensure that you are not wasting your time and money by having an almost worthless qualification.

Steve Gargin is the administrator of

a website dedicated to

updating you on all aspects of college life.



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