

Student's forum

College Tuition Sticker Shock

By Michelle Lanphere Green

Imagine your child on that fateful day when they get the "fat envelope" from the college of their choice. Now what? As a parent, you are delighted that your child's hard work is affirmed by this clear acknowledgement of his or her intelligence and hard work.

Then, the panic sets in. Parents ask themselves how to afford to make this huge investment? With public colleges with room and board in California ranging from around \$17,000 - \$27,000 for in-state students, and double that for private schools, how much will this cost, in the end?

Most parents assume the price tag of the tuition listed on the website is THE price tag for all students. This is usually not the case. Each student has a financial aid package tailored to their unique family financial picture, based on income, assets, institutional and federal methodology, how many siblings are in college at the same time, the cost of

attendance, and other unknown calculations that are impossible to understand, unless you have worked in a college financial aid office.

How can you avoid college tuition sticker shock? Using the free FAFSA4Caster, early in the college search process can be helpful. By answering a few questions using last year's tax returns and information about the schools your child has applied to, you can discover your family's Estimated Family Contribution, or EFC.

This dollar amount is the minimum amount that the college and federal government expects that your family can contribute for the student's college education for that upcoming year. While no online calculator can give you the exact price tag, it can be a great starting point when researching colleges. Your "college sticker price" may vary; but using the FAFSA4Caster will give you an early edge. Get your EFC at: <http://www.fafsa4caster.ed.gov/F4CApp/index/index.jsf>.

Student to Student

This Week's Question: *What is your favorite sports team and why?*

Last Week's Question: *Who is your hero?*

ANSWERS:

My hero is my cheer coach. He taught me every tumbling skill that I have. He taught me to never give up when learning something new. I fell a lot when I was learning to do a back tuck, but he always told me to get up and try again.

A.L.

My hero is my husband. He is always there for me and helps whenever I need help. He even helps me with simple tasks like reaching for something out of the cupboard.

C.N.

My hero is Troy Polamalu. He is a serious, hard-core football player yet he is also very spiritual.

F.R.

My hero is God.

A.D.

My hero is my mom. She had a tough life, but she always managed to see the good in every situation. She always tried to be positive even when it wasn't easy. She always told me to be the better person when dealing with difficult people in life.

She believed in God. She sincerely wanted the best for people.

K.K.

My mom and dad. They are so nice, and always there when I need them, that is why I love them, they are the best parents ever!!!!

E.C.

Julius Peppers, defensive end for the Carolina Panthers.

J.C.

Beyonce because she's comfortable with herself and doesn't conform to Hollywood standards. She's an incredible vocalist and actress.

L.N.

My Scoutmaster Bill Busse for his Boy Scout leadership skills.

R.N.


Send all submissions to: students@heraldpublications.com

Lost.

(How most kids feel about preparing for college.)

Without the help of an adult, it may be confusing for students to find their way to college. If you know a student with dreams of a higher education, do your part and help lead the way. Learn how at...

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