

## **F**orward

### **What this book can do for you**

The average annual cost of sending a student to a public college in 2008 is \$17,336 and the annual cost to send a student to a private four year college is \$35,374. The cost of college tuition is outpacing inflation and is forecasted to continue this trend. Facing these costs can be daunting for almost any family. This financial challenge often occurs as the student graduates high school and prepares for a new college life. It is a time when the graduating student should be able to focus on their dreams, to accept the new challenges of college and to depend on the support of their family and friends. Too often this financial challenge is the only focus for the family and the college student.

Most of us have heard stories of families and students who have suffered enormous debt to pay for the college degree they know will be the key to the student's success later in life. Some families have had to make decisions not to send their children to college because of lack of funds; others have felt obligated to choose a college solely on the basis of cost and not based upon their deepest held hopes and dreams. Some graduates have been burdened with long-term debt that meant the enjoyment of life was indefinitely postponed.

These stories are not out of some storybook of the past, they are part of the real lives of at least two thirds of American families. Sometimes these stories have played out as financial stress while others have played out as long term resentment of either the student or the parents. The single most important financial decision a person will make in a lifetime is often considered to be the purchase of a house, however, when we consider the costs of going to college both in terms of tuition and in terms of the costs of time and the influence a degree may have on the rest of our lives, college is a more important, and often more costly decision than buying a house. There are also the emotional costs involved in this key decision. Attendance at college will influence how we will see the world, the relationships we will or won't develop for a lifetime and often determining family relationships for decades to come.

There are, of course, large arrays of benefits that come from carrying out a successful plan to attend college. The first, and for many foremost, of these benefits from prior planning is the financial one. Given the costs of today's tuition those benefits can be as much as \$100,000 in savings to either parent, student or to both. Also, the benefits of securing well paid employment for life can add up to as much as one million dollars or more. And last, but certainly not least, are the benefits of domestic tranquility and happy family relationships. Add up all of the above and it must be obvious that prior planning is one of the most important decisions a family can make. I imagine one or more of these issues were on your mind when you decided to purchase this work. Used at the earliest possible date the skills described herein make it possible for the parent to begin preparing their finances at the earliest opportunity to deal with this challenge. It gives both the parent and student the tools to successfully seek financial aid. It permits the student and any other members of the family who may wish to participate to work together to evaluate the possibilities, share in decisions and create a better relationship through common work together. Going to college isn't just about finances; it is first and foremost about dreams of how we will achieve our life goals through education, whom we will associate with for the rest of our lives and what satisfaction we will have in the workplace. Some of those educational goals are connected to where and how we will attend college.

Recently a friend and mother of a graduate contacted me about their son's College plans and dreams. He wanted to attend a prestigious private university in Washington, D.C.; however the cost of that college was \$40,000 a year, well beyond their financial resources. I suggested that the student first attend a community college in their area for the first two years, and then apply to the D.C. University for the following two years. The college costs would then be reduced by 40%. This example illustrates that the world of college attendance has changed rapidly in the past 20 years, and our expectations of the college experience and the way we can manage them are changing. Twenty years ago most people began and ended their college careers at the same campus. It was assumed that if you entered an elite school you would graduate from that school and if you went to a state funded school the same would hold true. That is no longer necessarily true. Today, many people begin their studies at or near home in community colleges, the so-called commuter schools. This is so common today that many estimate that during this decade as many as 40% of students will use this plan. After completing two years at a college near home the student then may apply to transfer to a four year college for the last two years to gain their degree from a more prestigious school or to carry out studies not available at the community college level.

The array of grants to assist students and families has become more complex and the conditions for their award can be sometimes baffling. The student and parent often need outside information to help them through this maze. Successful application and use of such grants can save the student and family significant sums of money and can ease the successful graduate into the workforce with the least amount of debt.

These are just some of the many possibilities that can be used to maximize your investment in the college career. The first four years of college are not simply governed by the financial decisions. However, the appropriate financial decisions may leave the student free to concentrate on acquiring the skills needed for the successful entry into a major career. They may feel more able to concentrate on the development of relationships with their peers that will last for years to come. In the following pages the first chapters will take you step-by-step through a process to help the family make decisions that fit both aspirations and income. The beginning chapters of this book give you a jump start to your college planning no matter when that planning is to begin. If you have young children you have a leg up on those who don't pre-plan. If you have encountered this work when your students are already in their teens the information on how to obtain grants, how to shape your income for better results in obtaining grants and the detailed explanation of the various things available will prove invaluable. If you involve your student at the earliest possible time they will feel involved in the major decisions of their college life.

We have not let ourselves be content with just the initial book. We recognize that changes are occurring almost constantly in the world of higher education. We have updates available free of charge for you to download now that you have bought the initial work. We will continue to work to bring you updates that respond to the changing environment. In addition to the above, we offer a risk free 100% refund if, during the first 30 days, you are not completely satisfied with this "College Survival Book". Knowing all of this I urge you to act to assure the success of the student.

## How to use this book

As I mentioned in the previous pages going off to college is all about dreams and converting those dreams into reality. The first step of course is to finance those plans; however, we want to encourage you and the student to dream big to get the most from the four year experience and any subsequent graduate experiences. The authors have included step-by-step instructions on the nuts and bolts of succeeding when you are there. Some of these nuts and bolts are financial because they facilitate more accomplishments. Some of these are assistance in planning how to live and how the student establishes themselves within the new community of college life.

Take a moment now and look at the “Table of Contents”. Glance down through the various chapters. The first thing I noticed and I hope you will notice is that the authors have tried to provide a guide to deal with the day-to-day issues that arise and that can complicate your academic and social relations. There is a chapter on planning one’s college career and another about how to keep up communications with the family and friends. There are others that help you avoid being drawn into cults, how to find food at a price you can afford and how to get internet support.

Before you and the rest of the family begin the financial planning you need to spend a little time dreaming. Use this book as a dream catcher. Don’t read it from beginning to end, leaf through stopping where something interests you. Jump about, have fun dreaming about how you may use the skills to feel great during your college experience. Speculate on what you might dream to be or accomplish in life. If you are the parent learn from the dreams of your student so that you can act together to realize these dreams. Ask lots of questions of your student. Why were they concerned about\_\_\_\_\_. (You fill in the blanks.) Learn together about this experience so the parent can be supportive and the student develops the skill of communicating their goals, hopes and aspirations as well as any doubts. Used as a dream catcher this work can lead to better communication within a family and to everyone feeling successful at each stage of the process.

Not everything in these chapters should be absorbed at once. Once you have glanced through this book, focus on the chapters which will help you begin your work. A major mistake in planning both in business and in life is to make a financial plan before connecting with your dreams and aspirations. Dream big and then see how far your financial plans can take you towards the larger goals. Do not make a financial plan and then try to create a dream. Make your financial plan focusing on how many of your dreams can best be realized.

**I think the authors have provided an excellent road map for the student and parent. Have fun!**

*Bob Walling* M.Ed

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