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A creative list of options for taking the bite out of college expenses

By Dan Benson
Copley News Service

Generally speaking, if you or your children want a college degree, either graduate or undergraduate, plan on coming up with about \$10,000 for each year of school. That's \$40,000 for a four-year college degree.

Ouch! Don't panic. There are a number of ways to pay for a college education, even if you don't have the cash on hand.

Playing the lottery or hoping for a millionaire relative to die are not the only ways to save.

Investigate the world of fellowships, grants, loans, scholarships and other devices designed to help prospective students realize their career dreams.

DO THE RESEARCH

Don't be discouraged if your dreams of academe are covered with high-priced ivy.

Some of the most expensive private colleges have the widest assortment of scholarships and grants available because they also are the most well-endowed.

In fact, among the 20 colleges with the widest array of available scholarships are such high-rent addresses as Harvard, Stanford, Yale, Columbia, Princeton, University of California, Massachusetts Institute of Technology, University of Chicago, Cornell,

Northwestern, Johns Hopkins and Dartmouth.

Eighty percent of private sources require little or no evidence of financial need, according to the National Scholarship Research Service.

Financial aid is "designed to fill the gap between the funds that parents and students can contribute to higher education and the costs of attending a particular institution," cautions Kathleen Brouder, author of "The College Cost Book" (College Board Publications).

"Students and parents always should consider an institution's 'price' in the context of financial aid," Brouder says.

Look for financial aid at the college or university you wish to attend.

• First, select the schools you are interested in attending. Parents, high school and junior college counselors, professional organizations are good sources to check for colleges that excel in your field of interest. Libraries and counseling offices have catalogs that list colleges and universities.

• Ask the schools of your choice for their financial aid package. This will contain applications for state and federal funding.

• Ask the school for its college catalog so you can check out unclaimed scholarships left by alumni.

ASK UNCLE SAM

Individual colleges can provide forms and information on state and federal loans and grants.

Be sure to ask about Uncle Sam's Guaranteed Student Loan program (up to \$2,624 in the freshman and sophomore years), the Perkins Loan (up to \$4,500 for the first two years of college and \$9,000 for four years), and PLUS loans (up to \$3,000 per year to a total of \$15,000 for each dependent child, \$2,500 per year and \$12,500 overall for independent undergraduates).

These loans are made by private banks but are guaranteed by the federal government. The interest rates are extremely favorable. Check with your local savings and loan or bank.

Another source of information on government financial aid is "The Student Guide — Five Federal Financial Aid Programs." It's free from the Consumer Information Center, Dept. DEA-86, Pueblo, CO 81009.

THE SEARCHERS

One study by the House Subcommittee on Postsecondary Education found that \$6.6 billion of student financial aid from corporations and other private sources go unclaimed each year.

According to the National Scholarship Research Service, the \$6.6 billion in unclaimed scholarships, fellowships, grants and

loans would be enough to provide discounts for students already attending college. USN guarantees that it can locate at least five programs for every applicant.

In some cases, funds from private sources "are available simply by asking," according to Marvin Mitchell, president of the United Scholarship Network.

The College Scholarship Service Student Advisory Committee has advice on how to evaluate services of computerized financial aid search companies. Write: The College Board, 45 Columbus Ave., New York, NY 10023-6992.

A number of organizations have been created in recent years to help prospective students gain access to these funds. Some charge fees. These include:

• *The National Scholarship Research Service*, 122 Alto Street, San Rafael, CA 94901. NSRS uses a computer databank that contains more than \$20 billion in private sector funding worldwide.

• *United Scholarship Network*, Contract Section 6, Box 125, 1525 Sherman St., Denver, CO 80203. USN is a scholarship-matching service with \$72 million of non-governmental aid listed by computer. The service costs \$39 with organizations.

• *Academic Guidance Services*, 300 S. Route 73, Marlton, NJ 08053. AGS is a computer scholarship matching service that claims its data base 4,000 sources of aid worth more than \$4 billion.

BACK TO SCHOOL

With one of every four students more than 25 years old, many of the private sources of funding are intended to help graduate students and adults seeking to switch or accelerate their career growth.

Some employers provide financial aid for employees seeking to improve their skills and abilities.

Government Guaranteed Student Loans also apply to graduate students. Check with the college financial aid office for details.

The best bet for a working adult are the many specialized programs designed to help special groups such as women, the elderly, the unemployed and the handicapped. Check with financial aid offices or professional and service organizations.

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