

on the MOVE

HOW TO SURVIVE THE COLLEGE CASH CRUNCH

Do you often begin studying for a big test one or two days before its scheduled date?

If so, you'd probably want to steer clear of those tactics before beginning your college search.

In the area of college finances, procrastination can cost you several thousand dollars — not to mention the chance to attend your desired college.

"I'd recommend kids getting ready (for college) when they're born," joked Margie McNamara, who serves as college counselor at Our Lady of Mercy High School.

On a more sobering note, McNamara said that many students have suffered because they didn't fully explore all available college financial aid packages.

"Often, kids do not meet deadlines. That is so important," McNamara stated. "I've had kids in my office crying because they couldn't get into their college of choice."

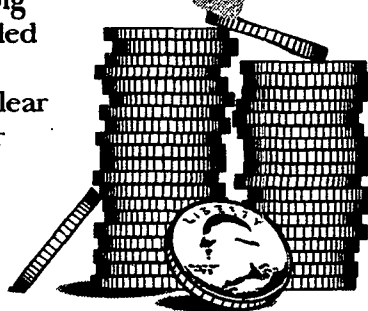
Elizabeth McCrank, a senior at Mercy, is taking steps to make sure she stays ahead of the game. She has already applied to three colleges, and has spoken to officials at each school about their financial aid offerings. In addition, she said, her father has attended financial aid seminars offered through Mercy.

"The admissions counselors stress deadlines, deadlines, deadlines," said Elizabeth, 17, a parishioner at Blessed Sacrament Church in Rochester.

Elizabeth, who is hoping to earn a music scholarship, explained many such grants "are on a first-come, first-served basis."

An article in the October 1995 issue of *Money* magazine, "Cut College Costs in Half — or More," stated that the early bird does indeed catch the cash. Author Lani Luciano pointed out that an early application may not raise a student's total financial aid package, but it will increase the possibility of grants versus loans.

"Latecomers often get a higher proportion of



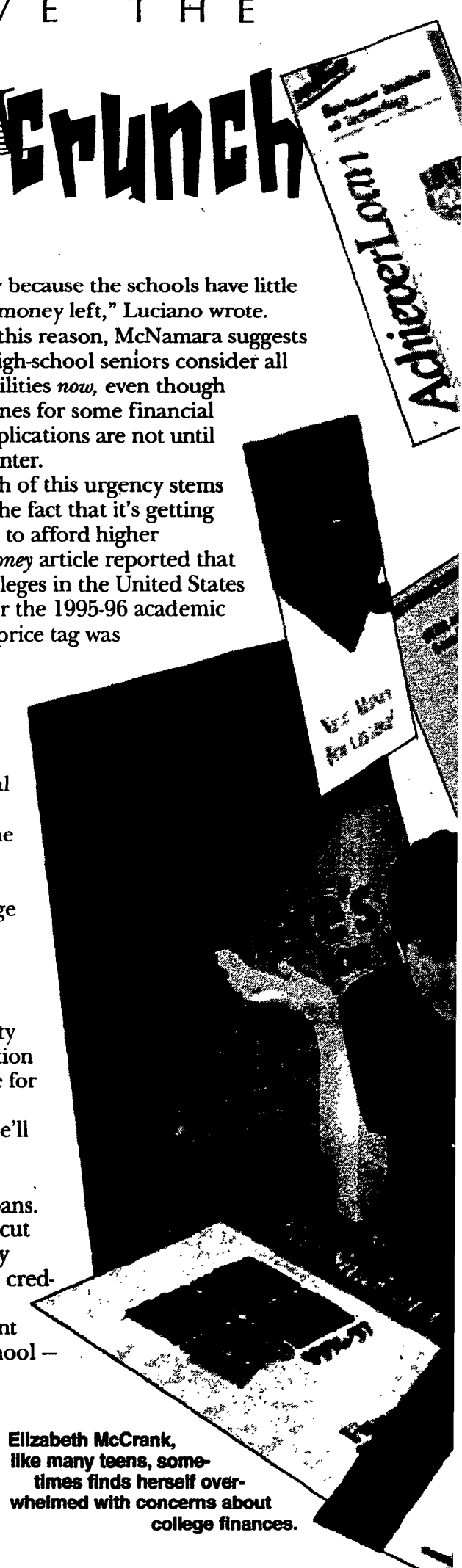
loans, simply because the schools have little grant money left," Luciano wrote.

For this reason, McNamara suggests that high-school seniors consider all possibilities now, even though deadlines for some financial aid applications are not until this winter.

Much of this urgency stems from the fact that it's getting harder and harder to afford higher education. The *Money* article reported that tuition costs at colleges in the United States rose 6.5 percent for the 1995-96 academic year. The average price tag was \$10,333 at private colleges, and \$2,780 at public schools.

Theresa Hayner, 18, is taking several steps to combat these increases. She is a freshman at Corning Community College this fall, and eventually plans to transfer to a four-year school. By paying a community college's lower tuition and living at home for at least this year, Theresa figures she'll save thousands of dollars — and also avoid taking out loans.

Theresa further cut her college costs by accumulating nine credit hours through advanced placement courses in high school —



Elizabeth McCrank, like many teens, sometimes finds herself overwhelmed with concerns about college finances.

☆☆ Coming Attractions ☆☆

from the Catholic Courier

To Life!

Publication Date: October 3rd
Advertising Deadline: Sept. 19th

The Consistent Life Ethic, which promotes the dignity of all human life from conception until natural death, is the second most important priority for the Diocese of Rochester. This special section, timed in conjunction with Respect Life Month, will deal with protecting and nurturing life.



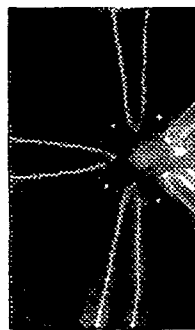
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For more information or to place your ad, speak with an account executive by calling the Courier's advertising department at 716-328-4340.

Religious Vocations

Publication Date: October 17th
Advertising Deadline: Oct. 3rd

This supplement will address aspects of vocations in today's church — from the motivations of men studying for the priesthood to the efforts of women religious mapping the future of religious life; from the dwindling vocations statistics in the United States to the numbers entering religious life abroad.



Grief & Bereavement

Publication Date: November 7th
Advertising Deadline: Oct. 24th

Our Grief & Bereavement supplement will offer readers information on grief and the grieving process. Stories may address the traditions ethnic communities draw upon at times of loss; the role parishes play as comforter of the bereaved; church guidance on end-of-life choices; and the growth of hospice care.



Catholic Courier

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