

Story by Mike Latona • Photographs by Matthew Scott

more than half a semester's worth of college.

"I don't want to get into a situation where, four years from now, I'll be owing \$60,000. If you're struggling with money and you're pushing your parents and there's all this stress, it's not worth it," said Theresa, a recent graduate of Elmira Notre Dame High School. She is a parishioner St. Mary Our Mother Church in Horseheads.

Meanwhile, Ashley Lynch, 17, is planning to attend a State University of New York college. Although her older brother and two sisters went through private universities, Ashley said that today's higher price tags have forced her to consider the public school route.

"There's no way I could afford it otherwise," said Ashley, a parishioner at St. James Church in Waverly. She is beginning her senior year at Waverly High School.

Ashley added that she is eligible to apply for certain government scholarships because her father is deceased and also served in the U.S. military.

According to Peterson's 1996 *Paying Less for College* guide, many similar, often overlooked, scholarships are available to students based on such special criteria as ethnic background; family status (independent, single-parent household, etc.); religious background; and parents' employer.

Meanwhile, scholarship money has made it possible for Joe Kita to attend St. Bonaventure University, where he is a freshman. He has earned the college's Presidential Scholarship that will provide him \$8,300 annually.

Even so, Joe needs to make up nearly \$10,000 each year in tuition, room and board, and other expenses. He and his parents have taken out loans to cover the gap, and he plans to apply for additional scholarships and look for part-time work on campus.

Joe, 17, noted that these high dollar amounts are a little shocking for a college freshman.

"You never would think that you'd be in this position, and all of a sudden, here it is," said Joe, from St. Mary's Church in Scottsville. He was the 1996 senior class valedictorian at Wheatland-Chili High School.

Another intimidating aspect of college finances, Elizabeth said, is the extensive paperwork involved in applying for financial aid.

"A lot of it is a lot of business language that most people don't understand very well," Elizabeth said. "But it's probably not as hard once you sit down."

Despite the many struggles involved in making college affordable,

McNamara urged high-school students not to throw in the towel.

"Anybody who feels she cannot afford a college education, or realize her goals, is selling herself short,"

McNamara said.

"Some people say, 'I can't go to school because of this and this and this,'" Theresa added.

"I guess the idea is, how badly do you want it?"

When all is said and done, does the value of attending college offset all the expense, planning and worrying? According to Joe, Ashley and Theresa, that's largely up to the individual.

"I'm sure it will be worth it, as long as you put a lot into it," Joe remarked.

Yet if you don't try to maximize your investment, Ashley said, college "would be a big waste of money."

"College is what you make of it," Theresa concluded.

Coming Next Week:

First day at high school

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HELPFUL HINTS

Cash-conscious teens (and their families) might want to consider these practical tips as they begin gauging their college price tags. The information was provided in a 1994 report by the Association of American Colleges, a national coalition of two-year and four-year universities.

- Make sure you take advantage of all the services offered by the financial aid office at your school, or the schools to which you are applying. These offices can provide extensive information on scholarships, grants and loans, as well as financial counseling services.
- Financial aid planning should begin as soon as possible. For high-schoolers, the spring of one's junior year is none too soon.
- When applying for admission to a school, request an application for financial aid at the same time.
- Note deadlines. Scholarship application deadlines at colleges can fall much earlier than admissions deadlines. Also keep track of deadlines and requirements for all other forms of financial aid, including federal, state and private scholarships.
- Consider the *total* cost of attending college. In addition to tuition, such categories as housing, food, transportation, health costs and recreation must also be noted.
- Read, understand and keep copies of all forms you are asked to sign.
- When choosing a school, anticipate tuition and fee increases. Most schools raise them each year. Check with prospective schools to find out the size of recent increases.
- Fill out the financial aid forms *completely* and *accurately*.

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