



Coping with College Tuition Increases

by Cynthia Fick

Here we go again! State budget cuts could lead to more tuition increases for college students. Arizona's three public universities are proposing tuition hikes of approximately 15% for next year. The recommendations were made to the Arizona Board of Regents which plans a hearing on the proposed hikes March 28. Families are wondering if they can afford to send their children to our state colleges. What can you do?

- Make the cuts. Sit down as a family and figure out budget cuts that work for everyone. Think outside the box on how you can reduce your controllable expenses and put the savings aside.
- Find economical boarding. Consider living at home or off campus the first year. Find a roommate or look for a room to rent near campus. This can often reduce boarding costs by half.
- Give up the car and rising costs. Consider a bike or scooter. You'll reduce insurance, maintenance, and the exercise could help you avoid the dreaded "Freshman 15" (pounds).
- Reuse, recycle. Look for big savings by buying secondhand books online. Shop in vintage or secondhand stores for stylish clothes and use sites like Craigslist for used furniture.
- Ask and apply. It's not too late to apply for financial aid or *increase* your aid. Fill out the FAFSA at www.fafsa.ed.gov. Also, a simple letter to the Financial Aid Office stating why you need additional aid could produce results. Individual colleges within a university often have their own funds for scholarships, grants or work study programs. Check it out.

Get creative with your student and find something you know will motivate them to help. One of my friends gave their son a choice: he could get a job to earn money or had to apply for at least two scholarships a week. He chose the scholarships *and* is making better grades!

My Best Advice: Don't get discouraged. There are fun and creative ways to save money, even for college!

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