

Introduction: Step-by-Step College Search

By Sally Wood

The senior year is exciting for parents and students alike. As that long-anticipated end nears, you and your students realize why that final ceremony is called commencement. After the ceremony and the graduation party, you realize it's only just begun.

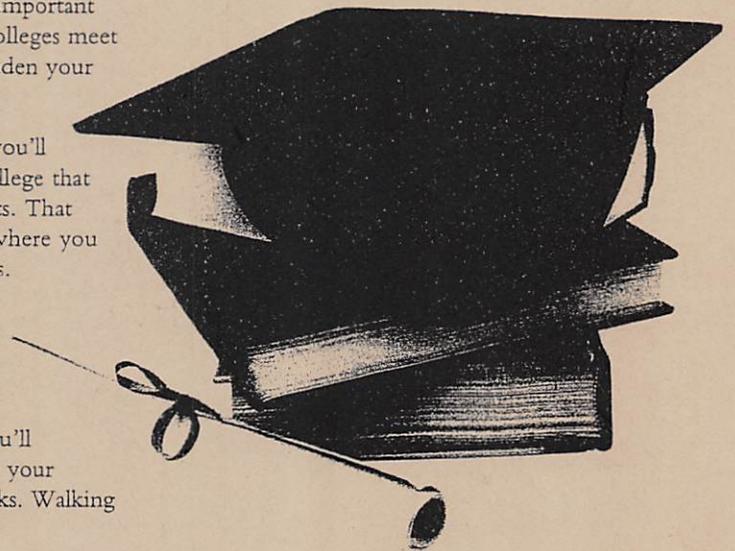
You know the next step is college. Choosing the right college can seem overwhelming. Taking one step at a time—those Key Milestones outlined on the following pages—can make it exciting and fun. Follow the steps here to help your students transition to college smoothly.

- See your students' counselor early and often. The counselor's office has a wealth of information to help with every step of the decision-making process.
- Picture your students' ideal college. See Decision Time on page 12 and Safety on Campus on page 13 for ideas about what to consider as you select a college.
- Go to www.collegeview.com. Once you and your students have decided on important factors, use this site to find which colleges meet those requirements. Narrow or broaden your search criteria as needed.
- Take virtual tours. At CollegeView you'll find KeyFacts and a link for each college that may be a possibility for your students. That link takes you to the college's site, where you can take a virtual tour of the campus.
- Visit the colleges. Virtual tours are helpful initially, but you and your students also need to visit the campus. If admissions and financial aid personnel meet you, you'll be more than a piece of paper when your students' applications reach their desks. Walking

around campus on your own is as important as taking a guided tour; let your students decide if it feels right.

- Stress that your students take admissions tests. Do your students' selected colleges prefer the ACT or the SAT? See Get Your ACT Together on page 10 to learn what each test entails.
- Be sure your students apply early. Many colleges have early deadlines; some offer scholarships to those who apply before a certain date.
- Help your students stay focused. Not only must your students select colleges they must also succeed in the college-preparatory courses required for admission.

The best advice for you and your students is: don't procrastinate. Begin early. Using this issue as your guide, take one step at a time and have fun!



Sally Wood is a freelance writer and editor from Marionville, Missouri. She worked as a high school counselor in the Aurora R-VIII School District in Aurora, Missouri, from 1980-2000.



What Colleges Want

By Mary Jo Phillips

Colleges are looking for students who will thrive in the particular environment.

Mary Jo Phillips is a financial aid advisor and former admissions counselor at Clarion University of Pennsylvania.

For more information go to www.collegeview.com

It's your students' final years in high school, and the heat is on. Students are contemplating colleges, agonizing over essays, stressing over the SAT. It seems that every student is scrambling to be accepted by the school of his or her dreams. This is the time when parents and guidance counselors hear the perennial refrain: "Do you think I will be accepted? What are those colleges looking for?"

Key to Success

Much like your son or daughter, the colleges desire to succeed. Colleges succeed when they recruit, admit, retain, and graduate students who are a good match for what they offer. Just as each student has unique qualities and characteristics, each college or university is special and different in some way. First and foremost, colleges are looking for students who will thrive in the particular environment. Similarly, your students should look for an institution where they truly fit academically, socially, athletically, artistically, or according to whatever dimension is most important. If your students are visiting or applying to their first-choice school, the admissions office at that particular school is probably interested in knowing this.

Because colleges are multidimensional, they tend to want students who are, too. If your students have specific talents or have had some unusual experiences, encourage them to make the admissions committee aware of them.

The Admissions Game

It is no secret and no surprise that most colleges and universities place a high emphasis on academic ability. They will weigh students' performance in high school most heavily because this is (statisti-

cally) the strongest predictor of academic success in college. Admissions committees will look for rank in class, the type (academic and college preparatory vs. vocational and activity-oriented) and depth (honors, accelerated, advanced vs. remedial) of courses taken, and the overall pattern of grades.

A high school transcript tells a lot about a student, but a thoughtful letter of recommendation can help an admissions committee see a whole person. A number of colleges ask applicants for letters of recommendation to help them make decisions when many candidates have similar academic credentials.

Many admissions committees like to see evidence of a student's writing ability, and they may require an essay. A thoughtful and well-prepared essay will also give the college an impression of the student as a unique individual. Be aware that colleges do look at the little (often overlooked) details such as the neatness and accuracy of the essay or paper application and the students' ability to follow instructions.

The results of a standardized college entrance examination, such as the SAT or ACT, are often considered by college admissions officers in conjunction with the candidate's other credentials as the school makes its decisions. Very selective colleges may also request that the student take Advanced Placement (AP) examinations, as well.

What do colleges really want? They want to make admissions decisions that result in a win-win situation. They want to select the students who have the best chance of succeeding so that both they and their students thrive.



Sally Wood is a freelance writer and editor from Marionville, Missouri. She worked as a high school counselor in the Aurora R-VIII School District in Aurora, Missouri, from 1980–2000.

Get Your ACT Together

By Sally Wood

Know the Difference

Identifying the characteristics that make the SAT and ACT unique is important to determining which test your students could take. The differences in test content, fees, and scoring are broken down for you here.

ACT:

tests knowledge of academic subjects
does not penalize for wrong answers
includes trigonometry in math section
is given five times a year
reports scores on a scale from one to 36

SAT:

tests critical thinking and problem solving
does penalize for wrong answers
does not include trigonometry on the SAT I math test
is given seven times a year
reports scores on a scale from 200 to 800

Preparing for college can be strenuous at times, and having to take entrance exams can add to the pressure your students are feeling. A systematic, common-sense approach to preparing for and taking these exams, however, will ensure that your students get accepted to the colleges they have selected. Four-year colleges and universities use the ACT and SAT to determine applicants' academic achievement and potential. Test scores also serve as criteria for numerous financial awards. Read the answers to some popular questions about these tests so you and your students will know the score when it comes to entrance exams.

Should my students take the ACT or the SAT?

Some colleges prefer one exam; most colleges accept either, however. Check to see which test the school prefers. If your students haven't yet decided on a specific college, it may be a good idea for them to take both exams.

If the college accepts both exams, your students should choose the one that will most favorably reflect their abilities. On the Kaplan Web site (www.kaptest.com/college), students can take free practice exams. They'll receive detailed score reports on their performance in each area and tips for improving their scores. Students can also register for the ACT at www.act.org and for the SAT at www.collegeboard.com.

What is on the tests?

The ACT is made up of:

- English (45 minutes)—75 questions
- Math (60 minutes)—60 questions
- Reading (35 minutes)—40 questions
- Science Reasoning (35 minutes)—40 questions

The SAT I is made up of:

- Verbal (75 minutes)—two 30-minute sessions and one 15-minute session—78 questions covering critical reading, sentence completion, and analogies
- Math (75 minutes)—two 30-minute sessions and one 15-minute session—60 questions covering arithmetic; algebra and functions; geometry and measurements; data analysis, statistics, and probability

How can I help my students prepare for the tests?

Encourage your students to take college-preparatory courses throughout high school. Students who succeed in advanced English, math, science, and social studies generally do well on both the ACT and the SAT. Sit down with your students and review prior test results. If your students have taken the ACT or SAT before, you may request detailed score reports for an extra charge and help them learn from the mistakes they made on prior tests.



Going to the Fair

By Sally Wood

During your students' junior and senior years, they'll probably have the opportunity to attend a college fair. The fair they attend may be small, or it may be a larger regional event that hosts representatives from colleges statewide and even from out-of-state. Such fairs are helpful in the college selection process.

Before the fair, have your students describe their ideal college. Have them determine the importance of the following factors:

- distance from hometown
- campus size
- city size
- majors available
- cost of attendance
- sports and activities offered

Take a business card from each representative with whom you talk, or note the representative's name and phone number. If your students are serious about attending a particular college, they should stay in touch with the representative. The day after the college fair, have them send the representative a thank you note. As soon as possible, arrange a visit to the college.

Visiting Campus

By Laurie Westrich
Staff Writer

Your students have researched various colleges, reviewed Web sites, and talked to their guidance counselors, but they still don't know where they want to go to school. What should they do? The answer, of course, is to visit the campuses of the colleges on their short list. No amount of information can replace visiting a college in person.

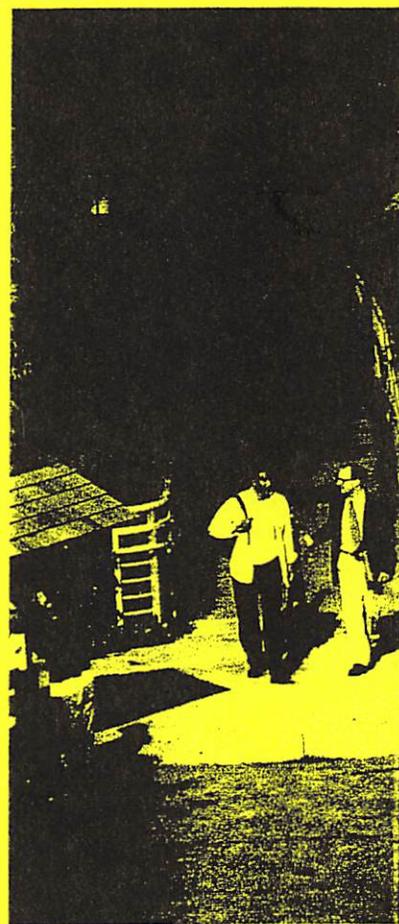
But what should they look for during the visit so that they can gather the information they need to make an informed decision?

- Do research on the college. Your students should read up on the school before they visit.
- Do some self-reflection. They should think about their likes and dislikes—after all, this will be their home for the next four years, and they want to be comfortable.
- Visit while classes are in session if at all possible. This way your students can get a realistic reflection of campus life.
- Talk to a variety of people on campus—admissions representatives, faculty members in their area of interest, and students—to hear different perspectives.
- Consider an admissions interview. While most schools do not require one, it is a good way to learn more about the college and its programs.
- Visit the dorms. Your students should stay overnight if possible to find out what it's like.

- Eat the food. Better to find out what it's like now than after they're enrolled.
- Sit in on a class. Do instructors interact well with students? What is the classroom atmosphere like?

Some questions to consider:

- Are freshmen allowed to have cars on campus?
- What types of student organizations and recreational opportunities are available?
- Are professors accessible? Do they teach their own courses, or are graduate teaching assistants used?
- What is the average class size?
- Does the school offer the academic programs that interest your students?
- What type of safety program does the school have? (See page 13 for more information about campus safety.)
- What housing options are available?
- What type of career planning and placement services does the school provide?
- What financial aid programs are available?



For more
information go to
www.collegeview.com

Ten Tips for Writing College Essays

By Joseph Hill

The biggest mistake students make when writing the college admissions essay is assuming that colleges are looking for a certain kind of response. Your students should move away from that thinking. They should follow the guidelines set forth by the college. The content, idea, and voice of their essay, however, must all strive to be unique. The goal is to create an essay that opens a window to their personality and a picture of who they are. The better they can convey their thoughts, feelings, ideas, and personal preferences the more their essay will stand out in the crowd of others in the application pool. Your role as a parent is to guide, advise, and answer questions but not to write the essay.

Ten Sure-Fire Ways to Write a Good Essay

1. Organization and neatness are critical. It's a good idea for your students to write a thesis statement before they begin. This is the main statement or idea they want to make about themselves in their essay. They should never stray from their statement. They should use good paragraph development and grammar, and have no spelling mistakes. They should strive for an eye-catching opening and a conclusion that illuminates their personality. They also need to narrow their topic. The essay should be no more than two pages. Instead of writing about "my experience as an actor," they should write about one character they portrayed and what they learned from the experience.
2. They should be unique. If after reading their essay they can honestly say that no one else in the world could write it—they have a unique work. To accomplish this, your students should consider writing about personal experiences or family members, for example. They should avoid trendy or current topics that are widespread in the news or thrown around freely at school and the dinner table. They want their topic to stand out as being different.
3. Your students should be open and revealing, express true feelings, and be sincere and honest. They need to show things about themselves, not just tell. Actions speak louder than words.
4. Humor is always welcome, but your students shouldn't use it unless they're good at it. Nothing

falls flatter than a funny essay that isn't funny. They shouldn't be cynical or sarcastic. Self-effacing humor is often effective and revealing.

5. Opinions are welcome, but your students shouldn't be hateful or angry. If they choose a controversial topic, they should state it calmly and offer constructive ideas. They should be positive and address all sides of the argument, not just their side. They shouldn't appear as know-it-alls or frustrated people or dwell on sadness or melancholy.
6. They shouldn't brag or blatantly promote themselves.
7. They shouldn't be afraid to write about a personal shortcoming or experience from which they learned a lesson. Turning a negative into a positive is a sign of maturity.
8. They might want to consider something a little daring. Some students prefer to write a poem instead of an essay. That's acceptable as long as it fulfills all the requirements of the essay. Remember: your students want to separate their essay from the hundreds of other essays in the admissions office, so they need to pay close attention to the instructions. If creativity is encouraged or invited, they should by all means indulge.
9. They shouldn't write an academic paper. They should stay away from topics designed to show their knowledge. This essay is about them.
10. Help your students avoid procrastination. They should think and plan their essay early in the game. This will make it an enjoyable, challenging, and stress-free exercise.

The goal is to create an essay that opens a window to their personality and a picture of who they are.



Joseph Hill is the Director of College Placement Services of New England.

For more information go to www.collegeview.com

Financial Aid Calendar

Your students are poised to complete the next phase of their education. All of the financial aid forms and deadlines may confuse you. Not know where to start? Use the timeline below to guide you.

By Kimberly Hardy, M.S.W., L.G.S.W.

September–December

- Your students should take the SAT or ACT, if they haven't already.
- Visit college campuses and attend college fairs.
- Request information packages from colleges they're most interested in.
- They should narrow their college choices down to several finalists.
- Your students should research scholarship opportunities through the academic or athletic program and the community in which their school of choice is located.
- Your students need to apply for admission to their top choices.
- They should attend financial aid workshops wherever available.
- They need to apply for scholarships and grants. They can also investigate student loans now.

January–March

- File the FAFSA and other required forms. Your students can fill out the application online at www.fafsa.ed.gov.
- They should attend financial aid workshops.
- Look for acceptance letters from the schools they applied to.
- Your students should complete any essays required to apply for financial aid offered through their university.
- Apply for student loans.

March–April

Review financial aid packages. They'll look something like this:

Award Letter	
Scholarship	\$ 750
College grant	3,000
State grant	640
Student loan	2,625
Employment	560
Total package	\$7,575

May–June

- Your students should choose the school they want to attend.
- Notify the admissions office of that school.
- Accept and return the financial aid package from the school they've chosen.
- File student loan and/or parent loan applications, if necessary.
- Notify other schools that they've made a decision.
- If your students qualified for work-study, they should contact the financial aid office to determine the details of the arrangement.

July–August

Time to turn over that money. Pay required school fees and bills.



For more
information go to
www.collegeview.com

Kimberly Hardy, M.S.W., has been a clinical school social worker in Ohio, Washington, DC, and Chicago for many years. She received her B.S. in social work from Morgan State University in Baltimore, Maryland, her Masters of Social Work from The Ohio State University, and is currently beginning the fourth year of her Ph.D. at The University of Chicago School of Social Service Administration.

File
Oct 1st

Filing the FAFSA

By James Maroney

Many people believe that private scholarships are the panacea for their college-funding woes. While you may have heard that millions of dollars in scholarships go unclaimed each year, that simply is not true. In reality, private scholarships provide only a small percentage of college funding. The vast majority of financial aid is provided by the federal and state government and by schools. The following information will help your students get all of the need-based aid for which they are eligible.

Need-based aid is determined by considering the Estimated Family Contribution (EFC) and the total Cost of Attendance (COA). The COA should reflect tuition, fees, room and board, transportation, books, and personal expenses. Need-based aid is then calculated by subtracting the EFC from the COA. Colleges will offer financial aid packages that meet your students' needs to varying degrees.

The first step in filing for need-based aid requires your students to file the Free Application for Federal Student Aid (FAFSA), which is available in paper format in the high school guidance office or online at www.fafsa.ed.gov. Filing the FAFSA online has many advantages. First, the online form is processed in two weeks as opposed to four weeks for the paper form. Second, the online form will check your students' responses and will not let them submit the application with mistakes. If your students have submitted the paper form with an error, it will be returned for corrections and will need to be resubmitted. Finally, the online form automatically generates an estimate of your EFC.

It is extremely important that your students file the FAFSA application before priority deadlines. Information from tax forms is necessary in order

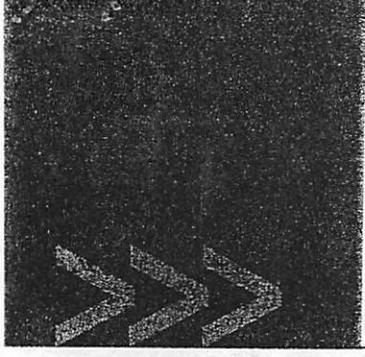


to complete the FAFSA. Do not worry if your taxes are not completed. Families should file on an estimated basis by the priority deadline, which can start as early as January. When your taxes are complete, you can then file a correction with FAFSA. The following analogy from a dean of admissions illustrates the importance of filing early: Financial aid is like a pot of soup. The first couple of ladles are going to be full, but at the end you are going to be scraping the bottom of the pot for what is left. Make sure you are getting your full ladle.

In order for your students to receive all of the financial aid money for which they are eligible, make sure they know the requirements of all of the schools to which they are applying. It's also important that your students complete the forms as accurately as possible and that they file the applications before the priority deadline.

The vast majority of financial aid is provided by the federal and state government and by schools.

James Maroney is an educational consultant for First Choice College Placement www.firstchoicecollege.com.



Avoiding Scholarship Scams

By Deborah Hardy

“CONGRATULATIONS! You have won a \$10,000 scholarship for college. To obtain your award, please forward a \$100 processing fee to...”

Usually, most parents and students would not go beyond those first words. Eventually, students and parents come to realize that it was only a scam. Instead of winning, they have lost.

How can you determine which scholarships are legitimate? To avoid being the victim of a scholarship scam, set up guidelines to identify which scholarships might be of concern. Here are some warning signs to look for:

Deborah Hardy is director of guidance at Irvington High School in New York.

- **Processing Fees**

Scholarships that require a processing fee should raise a red flag. Some scholarships add a disclosure statement that guarantees the winnings and states that students will be eligible for a refund. These are additional scam slogans to ensure that students will be comfortable as consumers. In reality, the money never returns.

- **Rewards without Entries**

For most students, writing another essay after all of the college process is tedious. When an award is given without the student having to submit an application, it is quite surprising. Beware the awards without entries.

- **Guaranteed Scholarships**

In the world of financial assistance, there is never any guarantee. Guaranteed scholarships never materialize.

- **Free Seminar**

This on-the-spot scam lures parents and students by sending letters that ask them to attend a seminar in which the organization will present attractive materials that guarantee students will qualify for a scholarship. A fee is charged or may be deducted from your bank account. Your students receive a package with a few scholarships listed. Often, other sources, such as the school counselor or a credible database, will have information on the scholarships presented.

Now that you know how to spot scams, how can you protect your students from these scams? For starters, never pay a fee. A scholarship is a gift from a given group. Why should anyone have to pay to process an application or to receive an award? Also, if it sounds great, beware. Get more information about the organization. Call the Better Business Bureau or visit the Web site at www.bbb.org. When dealing with scholarship organizations, be savvy and determine whether a group's name seems to masquerade as a federal organization or a charitable program.

Many scholarship databases provide accurate and reliable sources. Ask your students' school counselor before your students apply. Getting the right information can earn you the biggest reward of all.





Education on Loan

By Jennifer Liedtka

Jennifer Liedtka is the director of financial aid at Lebanon Valley College in Annville, Pennsylvania.

Responsible borrowing for education is a great investment.

For more information go to www.collegeview.com

No doubt about it, the cost of college can be a big one. Four-year, two-year, public, private, trade—regardless of the type of higher education institution your students decide to attend, a price tag will be tied to the experience.

How will you pay for it? Is financial aid in your family's future? Often, when people refer to financial aid they think only of free money. While students benefit from many types of scholarships and grants, it is important to realize that an even greater amount of assistance is available in the form of education loans. It's true this type of aid is not free—at some point repayment will be required. The terms of many of the programs, however, are quite favorable. Responsible borrowing for education is a great investment.

Consider some of the primary sources of loans available for families.

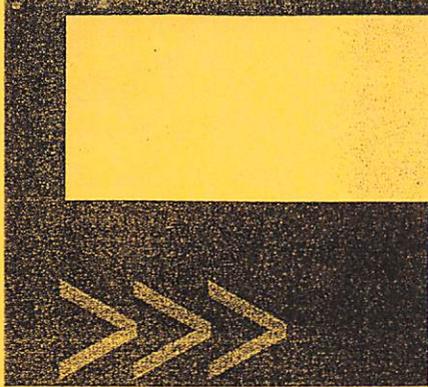
Stafford Loans are the most common types of student loans from which every student may benefit—regardless of family income. Based on the need of the student, the institution will determine if the loan will be subsidized (interest-free while the student is enrolled) or unsubsidized (interest assessed while the student is enrolled). Regardless, a dependent student may borrow up to \$2,625 as a freshman, \$3,500 as a sophomore, and \$5,500 during the junior and senior years. While the annual amounts may not seem like much compared to the cost of many institutions, the relatively low interest rates and favorable repayment terms make this a good place to start borrowing and an ideal way for traditional students to begin establishing credit.

Perkins Loans have a fixed interest rate of five percent and deferred repayment of principal and interest until nine months after graduation. These loans come with some of the best terms available and offer a good way for students to borrow.

What happens if financial aid (including the above loans) does not cover your students' total costs? If your family is not in a position to make this payment, a **PLUS Loan** for credit-worthy parents of dependent students is an option. With a variable interest rate capped at nine percent, you may take advantage of this federal program to borrow all or any part of your out-of-pocket expenses that remain after aid is deducted from the bill.

If you aren't in a position to borrow or you feel that it is the responsibility of your child to do so, a **private alternative student loan** might be an option. Many loans with a variety of terms exist in this category. Traditional students often need a credit-worthy cosigner in order to borrow a private education loan, and they may typically borrow all or any part of the funds needed to cover their bill.

Regardless of the borrowing needs of your family, it is important to talk with your institution about loan processing procedures and the particular programs and lenders most commonly used there.



Picking the Best Financial Aid Package

By Kimberly Hardy, M.S.W., L.G.S.W.

Simply because a package may meet 100 percent of your need doesn't mean it's the best deal.

Paying for college—the final frontier. It does not, however, have to be the most dreadful. After all, your students have already sent their applications and have already been accepted. The hard part is over! The fiscal issues surrounding college, however, can be stressful if you don't know what to look for. Many colleges and universities are very helpful—and generous—when it comes to offering financial aid, but become a wise shopper before you accept just anything. Simply because a package may meet 100 percent of your need doesn't mean it's the best deal.

When looking for the right package, the key is to start looking early. Inquire about the types of financial aid offered by the school(s) your students have applied to. You should be interested in the aid the school can provide beyond federal loans, grants, and work-study jobs. You'll want to know if a school has scholarships and grants of its own. Also, find out how dedicated to meeting your financial needs a school is. For instance, Duke University in North Carolina is committed to meeting 100 percent of the students' financial need. If you find this out in advance, it may help you narrow down your choices in terms of where you'll consider applying for aid.

Another key is to look everywhere else. Thousands of sources of financial aid—Web sites, scholarship books, community organizations—exist. Did you know there is a scholarship for students who are left-handed? If you work for the United States Postal Service, your students may be eligible for a scholarship from one of your unions. Are your students interested in studying women's literature at a liberal arts school in the Midwest? Money is out there for them. Consider all of the sources that exist: the Internet, the library, or your students' counselors are all great places to start.

A final key to fiscal success in college funding is to complete and return the FAFSA as soon after January 1 (the earliest it can be submitted) as possible. You want to know what federal dollars your students will be eligible for as soon as possible because this will help you negotiate a good package with the school(s) they are interested in. For more about filing the FAFSA, see page 17.

Now, let's suppose two schools have offered your students financial aid packages that meet 100 percent of your demonstrated need as determined by your Student Aid Report from the FAFSA. The single most important thing you'll want to consider is the amount of debt for which you and your students will be liable. Look at the chart below:

Both schools will meet your family's financial needs, but University 1 is offering \$5,000 in student loans, which must be paid back with interest. Scholarship hunting by you and your students may well have covered that expense in University 2.

University 1

\$5,000—Federal loans
\$1,200—Work-study
\$2,000—Federal grant
\$1,300—Scholarships (from school)
\$9,500/year with debt

University 2

\$5,000—Scholarship (other sources)
\$1,200—Work-study
\$2,000—Federal grant
\$1,300—Scholarships (from school)
\$9,500/year without debt

Reducing the amount of debt you and your students will have upon graduation is important. You don't want to burden them with thousands of dollars of debt right out of school. It may not be possible to avoid loans altogether, but you want to hunt for every free dollar you can early on to reduce the debt later.

If a school truly wants your students in its freshman class, it will work with you to find funding sources. It's never too early to start looking—a few hours spent hunting for scholarships now can save you lots of cash and anxiety later.



Kimberly Hardy, M.S.W., is beginning the fourth year of her Ph.D. at The University of Chicago School of Social Service Administration.



How Much Will College Cost?

By Laurie Westrich
Staff Writer

The cost of attending college goes well beyond tuition. Other costs include housing, a food plan, books, transportation, and personal expenses. Be sure to consider all costs when setting a budget for your students' education.

Use the total cost of schools your students are considering to estimate how much you will pay for them to attend school for one year. Request a cost summary from each school to make sure you're including all information, or look at each school's KeyFacts in the college search section of www.collegeview.com.

Factors to Consider:

- Tuition and fees
- Housing
- Food plan
- Books and supplies
- Personal expenses (laundry, medical, disability expenses)
- Transportation
- Activity fees
- Cell phone plan
- Long distance phone card
- Credit cards

According to College Board, the average tuition rate at a four-year public college for the 2003–2004 academic year is approximately \$4,694, while the annual cost at a four-year private college averages \$19,710. You can assume a yearly increase of six to seven percent in order to estimate costs for future college expenses.

Helpful Hints

- Don't miss out on financial aid opportunities by missing deadlines. The earlier you and your students complete applications and forms, the better the chance that their full need will be met.
- Keep a copy of all completed forms and applications.
- Respond to all schools' inquiries promptly and accurately. An incomplete file could result in a reduction or loss of aid.
- Keep in touch with the financial aid office at all schools your students are considering. Notify

them immediately if there is a change in your family's financial situation.

- Your students will need to reapply for financial aid and some scholarships each year.
- Your students should be cautious when applying for and using credit cards. Debt accumulated while they're in college can haunt them for years. They should charge only what they need to and pay off the balance each month. Interest rates on credit cards are high and add up quickly. Get some tips for educating your students about credit on page 24.
- Your students can save money by sticking to their prepaid food plan and not eating at fast food restaurants.
- They can buy used textbooks or ask to borrow books from students who have previously taken the course.
- They should always ask if there is a student discount at local stores, movie theaters, and sporting events.
- Your students should avoid opening bank accounts that charge extra fees for using the ATM or have monthly transaction fees.
- They should not exceed their allotted minutes on their cell phone or long-distance phone card.

Be sure to consider all costs when setting a budget for your students' education.

