

Tips for parents sending kids off to college

Prepare children before they leave home

Sending a child off to college can bring a flood of doubt. Is my child really prepared? Have I done everything I can? Will he or she adjust?

Though it can be a turbulent time, there are guidelines you can follow to help your child adjust to college life, says Radford University psychology professor Jeffrey Chase. He suggests:

- If the school offers a freshman orientation class, encourage your child to enroll. "When I taught freshmen orientation, I was struck by how lonely some students are at first," says Chase, "but people in freshman orientation finds friends more easily and weren't isolated. It was easy

for them to bond and find commonality."

- Encourage your child to become involved in extracurricular activities like clubs, church activities and athletics. "Studies show that students who become involved in school are more likely to adjust well," he says.

- "If you went to college, share about your own experiences, both positive and some negative, so that they'll know from first-hand experience that there's life after college," says Chase.

- Reinforce the idea that they need to "respect others and treat others the way they would want to be treated."

- Teach them the impor-

tance of moderation, especially in light of the fact that poor grades and almost all sexual assaults are associated with alcohol consumption, especially binge drinking. "No matter what age you are, you should never indulge to the point where you lose your awareness and sense of good judgment because the consequences could cause lifelong pain."

- Teach college students that if they get a bad grade they shouldn't take it personally. "Professors don't give bad grades because they don't like you, but because of the product. No matter how fervently you believe something, you need to learn to justify your

position with facts and logic, not talk show style expressions of emotion."

- Anticipate that a child away at college will feel homesick and lonely the first semester, says Chase. "But if they're still feeling isolated at the end of the first semester, or certainly the second semester, that's a red flag something is wrong."

- Reinforce the basics of stress management, including tried-and-true strategies like getting plenty of sleep, exercise, good nutrition and relaxation.

- To improve grades, students can try the following strategies, says Chase: sit in the front of the class; ask ques-

tions; take the book to class and follow along; study with someone who did better than you; review old exams; and talk to professors, especially if you don't understand something. "Maintaining an ongoing dialogue with professors is important," says Chase. "Especially if you want your professors to understand your difficulties and gauge your level of effort."

- Pay attention to learning style. "A student who is an auditory learner might want to tape record lectures and a visual learner might benefit from drawing diagrams. It helps to know how you learn best."

- Expect to be challenged. "If you get through college and aren't challenged, that's a

shame," says Chase. "College should be a challenging experience, both intellectually and socially. With increasing diversity on college campuses, it's no longer the norm that people come from similar backgrounds and beliefs. Skill in understanding and getting along with others is not only important at college, but increasingly a requirement for employment. Why not practice now?"

Learning to handle the responsibility that comes with freedom is really something that happens gradually, says Chase. "You can't send them off to college and expect them to choose rightly if you haven't been instructing them all along," he says. "Learning to make the right decisions is really a lifelong process."

How to 'cut the cord'

A baby is born and the umbilical cord is cut, decisively separating the newborn from its previous protected existence. About 18 years later, another kind of cord is often cut when a child leaves for college, establishing a more independent life and creating new family dynamics.

Though this can be a traumatic time, there are things you can do to minimize the transition, says Radford University psychology professor Tom Mullis.

"Being the caretaker of young children can give a person a sense of purpose," says Mullis. "When that role changes, it's almost like a loss. There can be a time of mourning."

To ease the sense of loss, Mullis suggests remembering that your purpose extends beyond that of "father of mother." He also suggests substituting the parent/child relationship with other meaningful relationships. "You can work more on friendships and reaching out to others," he says. "You can also rekindle your relationship with your

spouse by remembering what attracted you in the first place."

When there's a sibling involved, the loss of a close brother or sister can be even more upsetting than it is for parents, says Mullis. To minimize the transition, he suggests providing continuity through phone calls, e-mail messages or regular visits.

For parents who are sending their last or only child off to college, the full force of the "empty nest" syndrome can come as a surprise. "It can be very difficult for parents when the children are gone," says Mullis. Some research shows that men have a harder time dealing with the "empty nest" than women, he says, perhaps because mothers traditionally carry most of the childcare burdens so they're more likely to welcome freedom, though it's mixed with sadness. Men, however, may mourn the inevitability of lost opportunities without feeling the same release from responsibility.

"Learn to appreciate the fact that you can still maintain a relationship with your child,

but you don't have the burden of direct responsibility. It may take a while, but you can learn to appreciate your freedom.

If you can afford it, Mullis suggests preserving a college student's room at home, or at least providing some kind of place for them to return to for about five years. "Keeping things that are theirs can give them a sense of home," he says. "Especially when children are in the midst of a stressful and competitive college environment, I think it helps to know they're welcome at home."

On the other hand, some children take the "you-can-always-go-home" message too literally, says Mullis. "In the last ten to 15 years, more and more adult children are living at home. One in four single males under the age of 30 still lives at home with his parents."

Sometimes children return after college or divorce because economic realities make it difficult for them to survive financially, says Mullis, "but often it's simply that an adult child feels entitled to certain luxuries like a nice house, VCR and microwave. They aren't will-

ing to strike out on their own and delay gratification."

Besides the desire to enjoy luxuries, people today are getting married later in life, says Mullis. "After all, the advantages of marriage aren't as good as they used to be, when you can have a full refrigerator, a warm bed and the benefits of marriage with a long-term relationship, why struggle to get by in a substandard apartment, where it's a battle each week to find enough money to go to the movies? When you can have the benefit of marriage without the struggle, the motivation for marriage diminishes."

Children who are unwilling to strike out on their own might be more motivated if they're required to pay rent and take on more responsibility, but parents sometimes have a dysfunctional desire to protect their children from life's hard realities, says Mullis.

"Remember that a good parent raises a child to eventually leave them," he says. "If your child is independent, you can take pride in that. There's sadness, but there's also joy, knowing that you've raised a healthy, responsible child."

Covering the cost of college

It's a math problem all parents fear: "By the time my son or daughter is ready to go to college, how much will it cost?" Equally daunting is the corollary question: "How will we ever afford it?"

College costs have risen dramatically over the past two decades and the trend is expected to continue. While inflation has increased 80 percent since 1980, college costs have risen 221 percent during the same time period according to The Heritage Foundation. As costs continue to increase six to seven percent annually, parents of a child born in 1998 and entering college in 2016 can expect a four-year public education to be around \$140,000, while four years at a private school could be as much as \$286,000.

Before you throw your calculator out the window, there is good news. No matter if you're the parent of a newborn or getting ready to send a child off to school this fall, there are more options than ever to help pay for college.

The trend in financial aid is "wrapping," explains Herbert S. (Buddy) Johnston, director of financial aid at Radford University in Radford, Va. "We wrap together a number of financing options, including scholarships, grants, loans and work-study, to present the best possible aid package to a student." Many schools can estimate the amount of aid a student might receive even before he or she applies. "By filling out a one-page worksheet, parents and students can get a rough idea of the types of aid available," explains Johnston.

The Internet is making the process even easier as many colleges and universities have on-line calculators and application forms. "Parents, students and guidance counselors are really beginning to use the Internet to get information about paying for college," says Johnston. "In the past a per-

son would write off to a college and have to wait several weeks to find out what kind of aid was available. Now he or she can click on a web site and learn about eligibility, apply for financial aid over the Internet or even do free scholarship searches in a matter of minutes."

While the amount of overall aid available is increasing in the United States, up five percent over last year, Johnston warns against relying too much on financial aid and encourages people to do some wrapping of their own. "Parents and students have gotten quite creative and are figuring out ways to get a little here and there to help supplement aid."

Sparking this creativity is the availability of more college funding programs than ever before. Parents and students can choose from a number of investment and payment options to combine with financial aid and scholarships. Some of the newer college funding programs growing in popularity include state savings trusts and savings bonds, prepaid tuition programs and installment plans.

The interest in these options is growing thanks in part to new tax laws deferring payment of federal and state taxes on the increase in value of tuition plans and other savings for higher education expenses. At the same time there are important considerations associated with each option. As always, it is best to consult a financial advisor for specific information.

State savings trusts and savings bonds - While they don't earn as much of a return on investment as mutual funds or stocks, state savings trusts and savings bonds can provide substantial tax advantages under certain conditions. The catch is there are often strict requirements on the way investments are set up and how they are used. Still, sav-

ings trusts and bonds are relatively safe investments and guarantee some money is set aside for college.

Prepaid tuition plans - Prepaid tuition plans lock future costs into today's prices. Parents and students pay the current college cost and don't have to worry about increases by the time a student goes off to college. Many states have prepaid tuition plans or are considering them and parents and students should contact plan representatives for specific information.

Depending on the plan, payments can be in installments or lump sums and the state assumes all risk of investments. Again, a family's financial situation and investment strategy are important factors. While the money may have a greater return in other investments, prepaid tuition plans offer security. They are, however, not for everyone. Prepaid tuition plans can be attractive to middle income families interested in conservative investments, but for low-income families the plans may actually jeopardize chances for aid while forfeiting money needed for immediate essen-

tials.

Parents and students should think of all possible scenarios before participating in tuition prepayment plans and ask questions such as "What happens if my son or daughter wants to attend an out-of-state school?" or even "What if he or she doesn't want to go to college?" Although plans can sometimes be transferred to another family member at no cost, most refunds come with penalties and without interest.

Installment plans - Installment plans are "pay as you go" plans that allow parents and students to spread out tuition in smaller payments, instead of paying a lump sum each semester. These plans are especially attractive for parents and students who haven't saved up money for college but can pay out of regular cash flow. In many cases, they can be a good alternative to going into debt. Many schools handle their own tuition payment plans with payments spread over 3 to 12 months depending on the school.

Parents and students have more options than ever before when confronted with paying for college.

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