

Keeping college cheaper

Paying for College Without Going Broke
2007 Edition by Kalman A. Chany with Geoff Martz; Foreword by Bill Clinton; Random House/Princeton; Review Books Paperback, \$20 ; 352 pages, illustrated; ISBN: 0-375-76567-0

By Kam Williams
Special to Sentinel-Voice

"I was the first person in my family to go to college. I was able to do this because I had the help of scholarships, loans and jobs along the way. My education gave me opportunity, confidence, and hope for my future.

I am committed to inspiring more young people to attend and finish college. My foundation, along with many fine public and private institutions, is working to spread the word that the cost of tuition should not be an obstacle to attending college. The good news is that there is more help than ever before for college-bound students and their families. 'Paying for College Without Going Broke' is a comprehensive guide to the ins and outs of financing a college education. This straight-talk guide gives much-needed direction to students and the families who love and support them." — Excerpted from the Foreword by former President Bill Clinton

Getting into college is one thing, being able to pay for it is quite another. The average annual cost of tuition and fees at a private university is currently over \$30,000. So it goes without saying, but I'll say it anyhow: Most folks can't afford that sticker price. And while most schools do offer their students some sort of financial aid package, typically, the amount of that assistance has not kept pace with the skyrocketing cost of a higher

education, which was reportedly up 6.3 percent just this past year. Furthermore, many well-meaning counselors are apparently ill informed about this aspect of the application process, nowadays.

"The most aid, whether it be in grants, scholarships or loans, goes to those who are savviest... not necessarily the neediest."

This is the surprising assertion of Kalman Chany, author of "Paying for College Without Going Broke," a comprehensive guide comprised of sure-fire techniques for finding help footing the anticipated bill.

Broken down into five parts, the book begins with an overview of the subject matter before launching right into practical advice on short and long term financial strategies, on picking colleges, on finding state aid, and on the importance of your kid's maintaining good grades. Part Three offers line-by-line help with filling out some of the most commonly used financial aid forms, while Part Four teaches you how to compare the money packages ultimately offered your child by different colleges.

The final section contains valuable worksheets, a glossary explaining the meaning of some less familiar terms, and sample forms, such as the ubiquitously-used Free Application for Federal Student Aid, better known as the FAFSA.

Succinctly-written in a clear, matter-of-fact tone and chock full of priceless tidbits of information, a handbook like "Paying for College Without Going Broke" is crucial for anyone intending to enter the complex, cut-throat competition for a cut of available college aid.



Jay-Z presents a GMC Yukon Denali in J-Z Blue at the GM Style Event in Detroit, Michigan, on Saturday. The Def Jam president is helping jazz up the Yukon brand.

GM, Jay-Z team on Yukon

DETROIT (AP) - Jay-Z and General Motors are teaming up to bring a stylish hue to a rugged sport utility vehicle. The music mogul emerged from a concept GMC Yukon Denali SUV on stage Saturday during a celebrity-filled party thrown by General Motors Corp. on the eve of media previews for the North American International Auto Show.

Painted "Jay-Z Blue," the SUV was developed through

a partnership with the rapper during the past two years. Jay-Z, whose real name is Shawn Carter, worked with the company's global color studio to create the reflective blue color for the SUV.

"Hopefully, I'll be able to drive one of them out of here tonight," he said.

The world's No. 1 automaker invited several celebrities to escort new vehicles down a brightly lit catwalk inside a massive tent

along the Detroit River. Posing with the vehicles were Carmen Electra, Jennifer Hudson, Vivica A. Fox, Rosie Perez, Christian Slater, Mario Lopez and Nick Lachey.

When it comes to a first car, the celebrities said they had humble beginnings.

Perez, who helped model a gold Pontiac Solstice Club Sport, said she bought her first car, a Datsun B210, from *(See Jay-Z, Page 9)*

WELLS FARGO

All dreams don't come to you while you're asleep. Some dreams are so powerful, so prophetic, and so vivid that other people can see them too. The kind of dreams that won't let you be still, remain silent or be satisfied by how things are after you've envisioned how they ought to be. He had that kind of dream – and it woke up a nation.

In honor of Dr. Martin Luther King Jr.
– his life and his legacy.

