

■ WORKFORCE DEVELOPMENT

Preparing for the cost of a higher education is a must

August signifies the return of school for children and young adults across the country. What should be a time of excitement for parents and returning students may actually be a stressful time for those with modest incomes adjusting to the increasing cost of quality education.

Commercials show happy parents out purchasing the latest computers, clothing, dorm fixtures and other so-called necessities for sending their children off to college. The ads attempt to persuade people to follow the college dream, oblivious to the potential financial burden. However, many students and parents don't have



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a firm understanding of the cost of attending college, or the amount of debt they will incur. The cost of books, housing, meals, special course fees and recreational activities can far exceed the anticipated tuition cost. Parents who have been sending kids to K-12 private schools

are more prepared for the expensive price tag that can run \$20,000 to \$50,000 a year. But the sticker shock of higher education leaves many parents and young adults feeling discouraged.

The idea of going to college either includes facing substantial debt that the student will carry for a long time or simply fades as the individual chooses not to pursue the next level of education.

Today's students represent a generation crippled by the soaring cost of college. The average debt of an Idaho student in 2010 was \$24,178 with 66 percent of the college student population acquiring some sort of

debt while attending college. These numbers continue to rise as the cost of education increases and economic conditions are slow to recover.

Additionally, parents and students are adjusting to the emotional transition from childhood to adulthood with added pressure of deciding the professional path to pursue, possibly for the rest of his or her life. What degree is he or she going to attain? What programs does each college offer? And most important, which college has the reputation and expertise that will be respected by potential employers or graduate schools upon graduation?

Finding answers to these questions can be a tremendous help in transitioning from one phase of education to the next with a more accurate mental picture of college expectations and the cost associated with the plan.

It's never too early to start saving and evaluating college options. Many public colleges throughout Idaho offer dual credit options that allow students to earn high school credit and college credit while still in high school. These credits can easily transfer to the college or university of choice upon high school graduation and save college-bound students thousands of dollars.

Maybe the student is undecided about the degree he or she wants to pursue. If so, don't waste the time and money pushing them into an expensive college program. According to MyMajors.com, as many as 80 percent of incoming freshmen have not decided on a program. Instead consider starting with a community college to explore possible interests. By the time students are ready to transfer to a four-year institution, they can achieve half their undergraduate degree credits at a fraction of the cost, while hopefully finding more direction for their career.

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