

# DETROIT NATIVE SUN

UNITING &amp; ENLIGHTENING THE COMMUNITY

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## Great ways to make education more affordable

(StatePoint) As most parents know, even a free public school education comes with certain expenses that over the course of a school year can really add up. While many of these expenditures feel unavoidable, there are certain ways that families can save money on the hidden costs of schooling.

### Skill Share

Is your child struggling in one class and excelling in another? Before coughing up the cost of a tutor to get your child up to speed, consider a skill share as a free and friendly alternative. There is likely a student in your child's class who possesses the opposite strengths and challenges. Encourage your child to team up with that student and become cooperative study buddies.

### Online Calculators

All-in-one web-based mathematics resources can eliminate the expense of a calculator and other math supplies. For example, ClassPad.net, free to educators and students, is a tool geared toward K-12 and beyond that exceeds the functionality of a calculator. A user-friendly tool that's also offering educators an

innovative way to share lesson plans, among its many features are a virtual protractor and compass, and a math-based text editor that provides a rich assortment of mathematical templates.

This web-based calculator is designed to be equally usable by keyboard and mouse as with touch-based platforms and gives users the ability to create folders, organize and share work. To register, or for more information, visit ClassPad.net.

### Organize a Fundraiser

From band uniforms to chess club fees, participation in extracurricular and after school activities frequently comes with a price tag. To reduce or eliminate such expenses for not only your child, but for every club or team member, consider spearheading a fundraiser and getting everyone involved. From car washes to silent auctions, fundraisers do more than the name implies, building team spirit among participants and community awareness of the club's goals and accomplishments.

With a few tricks and some new tech, your family can save significantly on the cost of school.

## Make planning to pay for college a New Year's Resolution

(StatePoint) When it comes to financial resolutions, a new survey suggests that creating a plan to pay for college should be top of mind for more families.

Only 54 percent of parents are comfortable with their plan to pay for their child's college education, according to a College Ave Students Loan survey conducted by Barnes & Noble College Insights.

As you solidify your New Year's resolutions, consider the following financial strategies:

- Apply for reputable scholarships and grants early and often. One easy one to apply for is the College Ave Student Loans \$1,000 Monthly Scholarship Sweepstakes.
- Submit the Free Application for Federal Student Aid (FAFSA), even if your family has a high income. Doing so is the only way to access the big pool of financial aid available from the U.S. Department of Education, which awards over \$120 billion annually in the form of scholarships, grants, work-study programs and loans. What's more, states and some individual schools use it to determine aid packages as well.
- Ask family members to gift or contribute toward the cost of education.
- Fine-tune the college application process to save money. For example, zero in on state schools for in-state tuition, or schools where your child's grades and SAT scores are above average to boost the likelihood of receiving merit aid.
- Ninety-one percent of parents currently help or plan to help their child pay for col-

lege and 75 percent of parents expect their child to help pay, which means that for most families, a candid discussion about what you can afford and how much you expect him or her to contribute is essential.

- Financial aid letters arrive in the spring. Review this, and if your expected family contribution (EFC) is more than you can afford, reach out to the financial aid office to discuss.
- If needed, borrow federal loans in the student's name first. They carry special benefits, such as public service forgiveness and income-driven repayment options not typically available on private loans.
- When federal loans in the student's name don't cover you fully, consider a private student loan or parent loan with a good interest rate. You may also need to find a cosigner with strong credit. With the pre-qualification tool offered by College Ave Student loans, you can find out if your credit qualifies for a College Ave loan and what rates to expect before applying. Pre-qualification does not affect your credit score, making this a convenient way to get your ducks in a row. To learn more, visit CollegeAveStudentLoans.com.

"Families would be wise to prioritize their plan for financing college so they are not taken by surprise when the first tuition bill is received," says Joe DePaulo, CEO and co-founder of College Ave Student Loans. "Knowing where the money is going to come from is essential."

## Tools needed or success in school

(StatePoint) Teachers, students and families know that having the right supplies in and out of the classroom is critical. To stay focused and successful, consider these gear ideas for school:

- Math Class: There's no reason math needs to be your most challenging course. With the right calculator, it can be easy to how mathematical concepts actually work. For example, the fx-CG500 brings touch-screen technology to the graphing calculator. Its extra-large screen allows for more complete and detailed viewing, and its drag-and-drop functionality enables students to quickly and intuitively pull information from one representation into another. Incorporating standard Natural Textbook Display, along with drop-down menus and a soft keyboard, it's easy to use, so you can concentrate on what matters -- absorbing the material.
- New Kicks: Kids are active and growing quickly, which means their shoes are getting worn out and outgrown regularly. Take inventory of your child's shoe collection and replace sneakers and fashion footwear that no longer fit or aren't in tip-top shape. This can help students be comfort-

able and ready for anything, from the hallways to the playing fields.

- Swift Set-Up: Time is of the essence during the school day and educators know how important swift set-up is. Tools that can help teachers transition between classes or components of a lesson plan are critical. Technology, such as the Superior Series from Casio's LampFree Projector line-up, can help. Using the Moderator Function, teachers can select a presenter from anywhere in a classroom and project their PC onto the screen. Data, classwork and presentations from students' devices can be shared via a wireless connection with ease. These features are designed to reduce set-up time in the classroom and keep students focused on the curriculum.
- Ground Control: Parents can keep everyone organized by creating a central location where plans are recorded, notes are written, to-do lists are made and paperwork is organized. Whether it's in the mud room or kitchen, be sure to select a highly-trafficked location accessible to family members of all heights to reference and update. A wall calendar, paper organizer and chalkboard are just a few of the items to consider including in this space.

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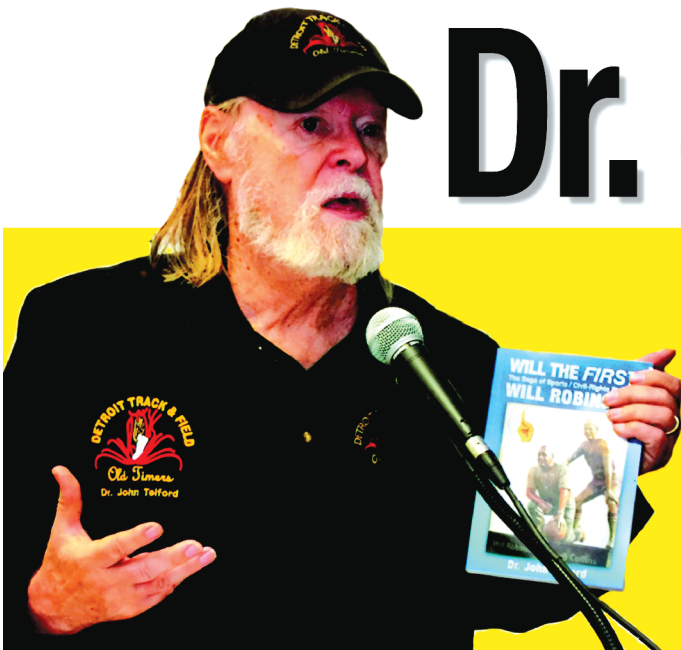
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