



MONEY SKILLS FOR HIGH SCHOOL STUDENTS

C-NOTE

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LOWER YOUR COLLEGE COSTS

By **Katie, 17**

The amount you will pay for college will vary greatly depending on the school, how long you plan to attend, and the living situation that you choose.

On average, private universities cost about \$40,000 a year. If you attend a public school in-state, it will likely cost around \$10,000 a year. Technical and junior colleges often cost less than \$10,100 a year.

SAVINGS TIPS

Start college locally

Where you live will also determine the overall cost of your college experience. Living in the dorms on campus can cost anywhere from \$5,000 to \$12,000 a year.

OFF-CAMPUS HOUSING

Find out if utilities and Internet included

LIVE AT HOME

Have a clear cost agreement with family

When looking at the school of your choice, see if you have to live on campus. Some schools will allow you to rent houses in the nearby area and not require you to stay on campus. It's up to you to weight the pros and cons of living on campus versus off campus.

You can also lower your college costs by looking for financial aid and scholarships. By taking campus tours and researching college websites, you can learn more information about grants, loans, scholarships, and work study that might be available to you.

TALK BACK

"I have not looked into college too much, and your article truly opened my eyes to how much I really need to put into my future education."

Chrislogar, 15, Blandon, Pa.

"My goal is to go to college debt free. One way I am reaching that goal is by going to a local school and living at home. Nothing beats living at home for free! :)"

Eva, 19, Jacksonville, Fla.

"This is a wake up call! College is right around the corner and I think students like myself are more focused on just getting accepted and having somewhere to go versus how much debt they will be in afterwards. Thanks Katie!"

Angelique, 16, Chicago, Ill.

School-year costs include more than tuition:

Books, transportation, and personal expenses: **\$2,000**

Housing:

Dorms on campus cost: **\$5,000 to \$12,000**

OPTIONS

Share (one or more roommates)

Single

Suite-style with multiple roommates

SAVINGS TIPS

Two-year colleges offer associate's degrees and not bachelor's degrees.

SAVINGS TIPS

Save money by starting at a junior or technical college and then finish at a public or private university to earn a bachelor's degree or higher.

Planning for college? Apply online for a Private Student Loan. Find out more at cefcu.com/student.

BLOG SPOT: GOOD AND BAD DISTRACTIONS



Shereen, 17

Distractions can be beneficial as a break to a busy life. Still, you have to remember to keep them to a

minimum, lest your whole life become a distraction.

Good Distractions

- **Taking time to exercise.** Even a quick half hour will help you.
- **Taking healthy eating breaks.** While it might seem a distraction, it'll help your brain in the end.
- **Hanging out with friends that bring out the best in you.** Share with people that support you.

Bad Distractions

- **Neglecting work to go out with friends.** It's better to feel left out one day than have a bad grade that haunts you through the coming years.
- **Letting a hobby take over your life.** Don't let that "addiction" take precedence over schoolwork.

TALK BACK

I'm learning to consider how I will spend my precious time so that it nurtures me and others.

Tania, 15, Callahan, Mo.

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PLAY



When is a word search not a word search? When it includes numbers!

Look at the 10 clues on the right of the playing field. Then figure out the answer to each clue that includes a one-digit number from 9 down to 0. Use a specific number only once.

Example: The clue 'Teacher's Pet' is another way of saying 'Goody2Shoes.' There are no spaces in this word search.

Solve each clue, and then find the correct combination of numbers and letters in this wild word search!



- Picnic running competition
- Bundle up!
- Don't get behind it
- Cowboy's weapon
- One way out of a sand trap
- Have you sailed them all?
- Black and white street signs warn of this
- A big phony (or a Batman villain)
- Hand slapping celebration
- Not so nice name for person wearing glasses

A big phony (or a Batman villain): 2FACE
 Hand slapping celebration: HIGH5
 Not so nice name for person wearing glasses: 4EYES

Cowboy's weapon: 6SHOOTER
 One way out of a sand trap: 9IRON
 Have you sailed them all?: 7SEAS
 Black and white street signs warn of this: 1WAY

ANSWERS:
 Picnic running competition: 3LEGGEDRACE
 Bundle up: sub0
 Don't get behind it: 8BALL