5 Ways to Limit College Debt

Sending your kids to college can lead to a tremendous financial adjustment for your family and your child's future. Two-thirds of students are graduating from college with some level of debt, an average of $26,000.

As parents, we have to keep an eye on the future, not just the needs of today. Our goal is to give our kids the best possible chance to succeed. Limiting or avoiding college debt is one major way we can do this. Below are five ways to limit college debt starting today.

1. Prepaid tuition plans. Knowing college costs are continuing to rise, a prepaid tuition plan could save you thousands by paying for college at today's prices. Prepaid plans vary from state to state.

2. Start with community college and work part-time. Maybe your kids are at the college age and your time is limited. Starting at community college, while working, can lessen the financial burden and eliminate the need for debt. Plus your kids will have an additional adjustment to college itself.

3. Say no to private school now and later. Sending your kids to private school for several years before college can be a hefty investment. That money could be saved or invested to pay for a great college education that allows them to graduate without debt. Going to a private university will also be more of an investment. You may have to weigh your options and determine which is more important.

4. Change your spending habits now and save. The cumulative effect of eating out for years vs. eating at home can be huge over time. Find any holes you may have in your spending habits and change them. Eating out three times per week vs eating at home can cost $6,000 per year. The money you save can go toward your kids' college tuition.

5. Limit your spending on traveling. Those family vacations are amazing. But what if you alternated years on big trips. Odd years you could take a stay-cation and even years could be your big trip. Huge savings and contributions to your kids' college tuition will be the benefactor.

In what ways have you made adjustments and been able to save money for your kids college?

All Pro Dad *is Family First's innovative and unique program for every father. Their aim is to interlock the hearts of the fathers with their children and, as a byproduct, the hearts of the children with their dads. At , dads in any stage of fatherhood can find helpful resources to aid in their parenting. Resources include daily emails, blogs, Top 10 lists, articles, printable tools, videos and eBooks. From **,** fathers can join the highly engaged All Pro Dad social media communities on **Facebook**, **Twitter**, **YouTube** and **Instagram**.*