# Life Hacks: 4 Astounding Tips to Keep College Costs Down (Part 1)

When our daughter Bethany was 4 years old, she came running in the house, sobbing uncontrollably. I smoothed her blond curls and held her. “What’s wrong, Bunny?”

“I don’t want to leave you and go to college!” Her chubby arms held my neck tight.

“Um, well, Bunny, you don’t have to go to college anytime soon!” I soothed, rubbing her back.

She sat up straight. “I don’t?”

Wiping away her tears, she sniffed, “Good! Can I go back to Julie’s house and play again?”

I figured out later that all the drama happened because Julie’s older brother was leaving for college, and her friend’s family was sad to say goodbye. Our little girl thought she was going to have to leave us, and it made her sad.

Fast forward the better part of two decades, and she’s now a rising senior at Moody in Chicago, majoring in media communications. She’s not crying when she goes back to school, although we miss her. The good news is that she, along with all our other kids, is graduating debt-free! Our kids don’t have any student loans, and we didn’t have to refinance our house.

Here are a few quick tips to help pay for college. For more info, email assistant@ and ask for the “College Crunch File.”

**1. Make the Right Choice**: Choose a school not because it’s the best, but because it’s the best value. Change the conversation from “I’ll go to the best college I can get into” to “I will go to the school where I can get the best education possible for the least amount of student loan debt.” Our son, Daniel, chose the University of Texas (Arlington) over the scholarships he got to Syracuse and TCU because he would still have $60K in student loan debt after the scholarships ran out. He graduated with honors and a degree in journalism. He’s a working writer in Texas and doesn’t regret his college choice. In fact, when his department downsized and he needed to find another job, many in his section were overwhelmed because of their student- loan debt. But his lack of college debt allowed him the freedom to find a job he really enjoys without having to accept the first job that came along.

2. **Save Big on Books by Renting**: The average student pays more than $600 for course materials—the largest expense after tuition and room and board. You may want to look at renting textbooks through Follett’s Rent-A-Text program, students can cut costs by 50 percent or more. Or go to Amazon to find used textbooks, making sure that you have an Amazon Prime account and can filter the options with the prime filter to get free shipping.

3. **Make Scholarships a Part-Time Job:** Millions of dollars of scholarship money go unclaimed every year. This is free money that parents or prospective students who are willing to do some detective work may find more quickly than they think. Have your student go to College Board or Fast Web  to find scholarships that might be a fit for your student.

4. **Create a Budget, and Stick to It**: As the parent of a college student, your love for your student is unconditional, but your money is conditional. That’s what we’ve always told our kids. To ensure students are making the most of their money, set a budget for spending and manage it by downloading Mint to help track spending. And determine which on-campus retailers accept financial aid to be certain you’re

making the most of your college dollars.

Join us next week for Part 2, and let me hear your tips and idea to make college more affordable!

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This article originally appeared at .