

I miss college! Maybe not the work aspect of it all, but certainly the campus, professors and friends. It's something you grow used to over the four years or more that you're there. I often feel a certain nostalgia concerning my old school. If you're done with the University days, then you can probably relate. Then again, maybe you're just beginning. This is a wonderful feeling of freedom and excitement. Don't get me wrong; it feels awesome to finish as well. I started to really feel the angst toward the end of my senior year. But, if you are just starting this journey, then there are a few things you should know. One of the major ones regards a decent student loan program. Are you financially prepared?

College tuition is expensive and it's only going up as time progresses. Most of us are groomed for this in a way. We're taught from a very young age that college costs a fortune. I know by the time I was 18, and entering my freshman year, I assumed college was around 20 million. Gees, you should have heard how much my father built up the cost aspect. Fortunately for me, it was actually more like six or seven grand a year. That was for the tuition anyway. The costs of food and rent can tack on quite a bit also. I think that the full-on college life will cost you around 17 or 18 grand a year. Then again, that's just a guesstimate concerning the average University. This is why you'll need a student loan program. Unless you have outstanding scholarships that cover the brunt of it, which would be awesome and ideal if you do, you'll need some sort of aid. I personally went with a student loan program and a couple grants. The Stafford loan is a great one to check into. As far as grants are concerned, acquire as many as you can. You won't be paying those back. The Pell grant, as well as a state grant helped me quite a bit with tuition. Always look at your grant options!

How far off is college at this point? Is it a year away or merely a few months? Delve into the financial aspect as soon as possible. Your personal computer and parents can definitely assist you in finding a student loan program that's right for you. If scholarships are an option, go after them first! Nothing beats a free ride.