TRIM COLLEGE COSTS

College costs keep skyrocketing, but many parents don’t know that almost 70% of students pay less than $8000 a year for tuition and fees, while less than 6% pay $24,000 or more. The big difference? Scholarships and financial aid. Last year, $74 billion in aid was available. (Of course, loans have to be paid back eventually.) Experts suggest that you plan early to maximize your options. One source of information is the College Board, which recently published two new handbooks—one on costs and financial aid, the other on scholarships. To learn more, visit www.collegeboard.com.