Paying through the Teeth

ewer A&M students are relying on Mom and Dad to foot the education bill

By STEPHEN WELLS Staff writer

n elementary school, a person's job was leaning up their room to earn candy. In middle school, it was taking care of the for extra money to go to the movies. In school, it was sacking groceries to pay a car and clothes. In college, students y work for extra cash for the weekends, for some A&M students, their job is payfor their education.

For students like Dean Piper, a senior hanical engineering student, the decin to pay for their own schooling is a vol-'It's not that I have to pay for school,'

said. "My parents would pay for it if I ed them to. I prefer to pay for my own iper said working his way through colis a matter of pride and independence.

Part of why I pay for college is just so I ld say that I did it myself," Piper said. ne of it is an accomplishment thing. e of it is just not having to depend on for other students, working while going

a junior history major, said working ng school is the only way he can attend "I've got a grant in addition to my monom working," Alzafari said. "Without rant, going to school would be impos-Including the total cost of going to

ool here and my living expenses, work s for about 50 percent." orking through school is not confined re individuals. Bob Lawson, Assistant tor of the Financial Aid office, said Mitself employs many students.

We have about 12,000 student workers ampus annually, about 600 to 800 of e ends meet. Piper works during the down the cost of living.

summer to save up for school, then works as a resident advisor during the school year to keep up an income. The amount of time invested is not as much as others may think

"I'd probably say I get more vacation time during school than during summer,' Piper said. "Being an RA isn't much of a drain on time.

Having a part-time job off campus can take up a lot of time, though.

"Where anybody else can go to class and study on their own time, you're taking these big chunks of time out for work that you can't study in," Alzafari said.

Alzafari schedules his classes to maximize the time he gets to work and study.

"I go to class for two days a week on Tuesday and Thursday pretty much the whole day, so I don't work on those days," Alzafari said. "Any other days I want off besides those, I just have to ask.

Sometimes having a job means compromising between what a student wants and

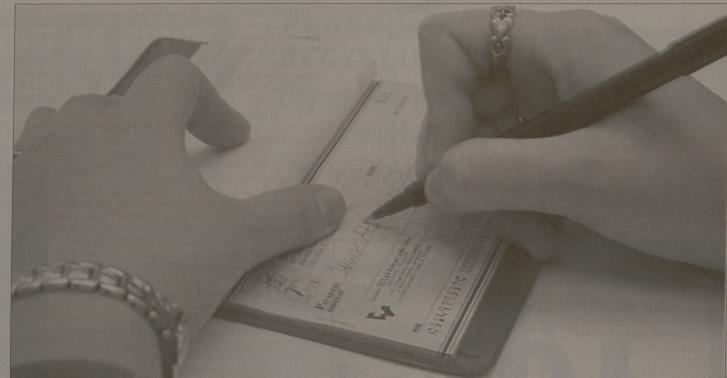
"What's bad is that when I want to do something like go to [Bonfire] Cut, I have to take the day off and not get paid," Alzafari said.

'It actually costs me money to go to that cut." The stereotypical poor college student is a reality for students who pay their way through school.

'The money is just like getting by," Alzafari said. "I'm not exaggerating at all — it's just enough to make it along. As opposed to other people whose parents may pay for them to go to school and they just work to make a buttload of money, I'm working just to go here.

Piper said students working their way through college just need to make good financial decisions.

"The major expense in my life is school," Piper said. "I try not to spend money on things I don't have to. I do things like living in a less expensive dorm, not going out to offerent students find different ways to eat when I don't have to — things that cut



A part time job is usually not enough to pay the costs of school. For those who need a little more, financial aid is available.

'There's a variety of ways a student can actually finance his college education," Lawson said. "I look at it like purchasing a car or a home or any other asset. You're buy-

ing an asset in education.' Sources are readily available for students seeking financial aid. The second floor of the Pavilion has a repository of over 5,000 sources for scholarships. The financial aid office has a Web site at http://faid@tamu.edu where students can find information about part time employment both on and off campus. They also have job listings for any

employer who wants a job opening posted.

'There is no central location off campus for students to find part time employment," Lawson said. "We've been providing a service for students where we post the job opportunities that are made known to us. We are greatly expanding this service.

Lawson has advice for students who are considering applying for financial aid.

"Assess your situation," Lawson said. 'See what you can afford to do and what your expected income will be when you graduate and then do it. If you can't figure it out by yourself come in and get help from a counselor. I have seven counselors at your

While it may prove to be difficult at times, Lawson insists that any student who really

wants to go to college can afford to do it. "If a student really wants to come to college and to come to A&M, he or she can, Lawson said. "The resources are available and the funding is available."

Piper believes any student can pay for their education if they apply themselves.

"Honestly I think that working their way through college is something the average student can do. I think part of why I do it is because I'm stubborn and don't want help from my parents. It's something everybody can probably do for whatever reason, but I wouldn't recommend that everybody try it.

Personal, Friendly Bankers **Made Homestead a Leading** Financial Institution. After the Merger with P&M, These Same People Will Have New Muscle.

Homestead Savings has joined forces with P&M State Bank of Hearne. That means more financial muscle for local customers and a continuation of personal, hometown service from people you know and trust.

The key people at P&M's branch offices in Bryan and College Station (formerly branch offices for Homestead Savings) will be the same. And there will be new faces to provide new services in soon-to-be-expanded facilities.

P&M is a 90-year-old solid, stable financial institution with roots deep in the Brazos Valley. They are well known for being personal, involved, concerned bankers. Their customers are as loyal as they come. And they fit right in with the way Bryan-College Station people like to bank.

P&M brings a larger loan limit, an expanded list of products, an aggressively priced savings interest schedule and facilities expansion in the near future.

When you drop in either of our B-CS locations, you find some things haven't changed: Bill, Olivia, and the staff are still at their desks, doing business as usual. And be sure to meet Jim Scamardo, a former College Station banker who is executive vice president of P&M and manager of the B-CS branches, among other duties.

If you like personal banking with a local flavor, P&M will be the place to Homestead.



Hearne • 122 W. Fourth Street • 279-3438 College Station • 2553 Texas Avenue • 693-1063 Bryan • 3601 E. 29th Street • 779-3601 MEMBER FDIC/Equal Housing Lender

