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Footing the bill

Students juggle academics, employment to keep grades, finances afloat

By MICALA PROESCH

at the for After a long, hard day of waiting e says she as thes, Lindsey Vyoral, a Blinn College—not table structure who plans to transfer to Texas ys that if the AM, returns to her apartment at 2 is into his below, and cannot wait to sleep. Her back tion, relinquishers, her head aches and she is not be highest and boling forward to work tomorrow, r, and spend such less having to catch up on oor.

However, Vyoral, like many other udents, is caught in a seemingly edies cycle of working to pay for the chol, attending classes and trying to mintain a social life.

At A&M, there are many stuents who are forced to deal with is reality every day. While some udents are blessed with the availbility of resources to attend a four-year university, many others that the behavior of student

financial Aid at A&M offers several apportunities to assist those who are eighle and who are making academic progress toward a degree.

Scholarships are available to stuens with exceptional talent or acaemic prowess, while those who emonstrate financial need may qualify tragrant or a loan.

The Department of Student Financial Aid also offers opportunities

for student employment, as do many other departments at A&M.

While many students qualify for this type of financial aid, others must look elsewhere for sources of financial relief. One option among students in the College Station area is to attend the less expensive Blinn College and then transfer to A&M.

"I decided to go to Blinn for two years and save a lot of money on tuition," Vyoral said. "I know that I can still graduate from A&M, so I figure I might as well save some money too."

Even if students opt to attend Blinn or receive assistance through financial aid, they still have to pay bills and often are forced to work.

Attending school is similar to having a job, so when a student must work, it is as time-consuming and draining as having two jobs. These students must often sacrifice either good grades or a social life to keep money coming in.

Branden Lorenz, a junior finance major who works at the University Bookstore, said, "If only I had the free time that the average college student has, a 4.0 would be a piece of cake."

Having to work also can add stress to a student's life.

"It's really stressful at the end of the month trying to make rent and pay all of my bills on top of studying," While working and going to school has its disadvantages, there also can be some rewards from learning to balance work and school. Students who work tend to be more responsible and organized because they know that failing to be organized may cost them their jobs or their grades.

Katie Jahns, a junior finance major, said she feels that having a job will help her in the long run.

"Having a job teaches you time management skills because you have to balance your time between studying and working," Jahns said.

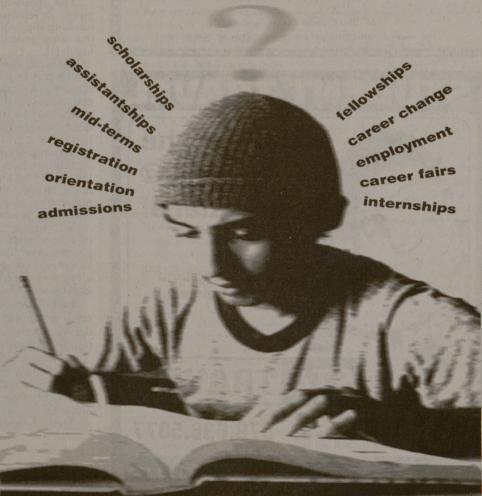
Another advantage of working to pay your own college bills is that it prepares you for financial responsibility after college.

Nick Henderson, a senior manufacturing engineering technology major, said, "Paying your own bills and working throughout college prepares you for the real world, so it isn't a shock when you are on your own and your money goes so fast."

Working while attending school can teach students the value of hard work and makes them appreciate what others may take for granted.

"I'm not bitter that I have to work, but it's irritating when I hear other people whose parents give them everything complain about not having any money," Henderson said. "They don't appreciate what they have."

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- 7. Credit Report Review
- 6. Avoid Risk-Based Pricing5. Credit Warning Signs
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   Setting Financial Goals
- 3. Saving Money
- 2. Time is Money
- 1. Investing

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Who: All TAMU Students

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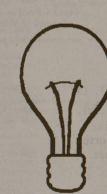


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