

Ways to save as you head off to college

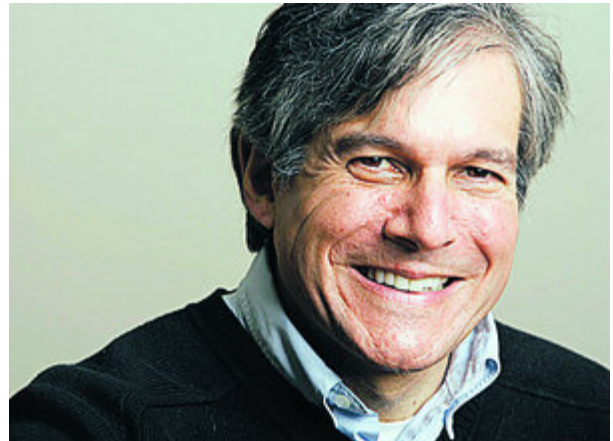
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If you're the parent of a first-time college student, this is the heart of buying season.

As in bedding, bunking kits, laptops, cell phones, surround-sound speakers, micro-fridges and your daughter's own, personal, don't-leave-home-without-it shower caddy.

What to buy and where to find the lowest markups—that's the part that rarely makes the college orientation welcome packet.



(PHOTO BY SHANE KEYSER/STAFF)

Supplying a freshman with all the dorm room tools of the trade can put a serious dent in your wallet if you don't budget, comparison shop and try to stick to your list.

"It will force your freshman to stop and think before they get all excited when they hit the store," said **Susan Beacham**, who runs the **Money Savvy Generation**, a Chicago financial education firm.

Beacham is experiencing the tug on the purse strings for the first time this summer with her college freshman. Her message: Educate your kids on the costs of all this "essential" stuff before plunking down the money.

Here are some other ways to cut costs on college incidentals, from WD-40 to desk chairs, plus how to save on travel.

- Not everything needs to be new.** Just because there are a lot of great deals on laptops and cell phones right now doesn't mean you need to turn on the money spigot for the latest and greatest. And while schools sell "software-ready" laptops, your old computer with a little work at installing the necessary software could be just as good. At the very least, it could buy you time through the first quarter or semester before you purchase a new model.

The flip side: Remember you can draw on your 529 college savings plans to buy the new computer.

- Tap into school resources.** Many schools offer deals at their bookstores at below-retail prices on bedding, desk lamps and even area rugs and carpet remnants.

•**Avoid duplication.** Whether you have one roommate or perhaps three in a suite, look for ways to spread costs and delegate who's bringing what. One microwave, one television and maybe one hot-dog cooker can save you money and precious floor space.

Beacham also recommends making sure the roommates are not allergic to carpeting before you show up with yours but have to take it back.

“Really,” said Beacham, “it happens.”

•**Beware the herd mentality.** Just when you think you have spending under control, there's the move-in week experience with hundreds of other parents loading their shopping carts at the Target, Walmart or Bed, Bath & Beyond nearest the campus main gates. That's the litmus test for you and your student.

•**Plan ahead on travel.** Check the calendar for parent weekend, and the Thanksgiving and Christmas holiday breaks. Booking flights and hotel rooms early could save you serious dough. Also, many hotels offer discounts on rooms to families visiting the campus. Just ask if there's a university discount.

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