

For press information, contact:  
Melinda Voelcker  
847-234-9477 x 203  
[Melinda@msgen.com](mailto:Melinda@msgen.com)



## ***What About Community College? Tough Times has Parents Considering Alternatives to The Four Year University***

Lake Bluff, IL ([PRWEB](#)) January 13, 2009 -- The recent financial crisis has left many parents who had once hoped to send their children to a four-year university watching tuition funds dwindle in the market. Those with college-aged children in the house are all too aware that financial aid is hard to get and loans are not as readily available as they were a year ago. And, with the recent job report showing job loss is at historic levels, the market does not look like it's going to get better anytime soon. Is a four-year college out of reach?

"Absolutely not," says [Susan Beacham](#), CEO of Money Savvy Generation. "It's time to look at local colleges, online colleges, other options. It's not that kids can't get a college education - it's that they can't get the one they want - the one they have been led to believe they must have to be considered a success."

Indeed going to a community college for two years to many kids is not considered ideal when some of their peers are leaving town for far away four-year institutions. But in fact, community colleges are proven to be a valid, strong and reasonably priced option for college-aged kids who really want the education.

Beacham urges parents to talk to their kids about going to a community college for two years and then transfer to a four-year institution that they wanted to go to but could not afford right away. There are several options that may not be the ideal kids were hoping for, but definitely offer a quality education that is available and affordable.

Beacham's Tips to Consider:

- Community and state schools offer solid education at good value.
- If you are enrolled in a four-year college, take less expensive classes in the summer at a local college. Check with your college in advance to be sure that the classes you take will be accepted.
- Utilize guidance counselors at community colleges - they are free and are trained to make sure you meet your goals.
- If you need kids to work to help out with their tuition, have them consider night school, part-time school and online universities.

"Before you raid your retirement or mortgage the house, remember, that while we may not have many options today, kids do," says Beacham.

Susan Beacham is the founder of Money Savvy Generation and creator of the beloved Money Savvy Pig®, a four-chambered bank which teaches children the power of delayed gratification through money choices and goal setting. She is also a financial expert, speaker, award-winning, nationally syndicated columnist and most recently co-authored The Millionaire Kid\$ Club children's book series on money with financial expert Lynnette Khalfani-Cox.

**About Money Savvy Generation:**

Money Savvy Generation, develops innovative products and services to help parents and educators teach kids the skills of basic personal finance. For more information, please visit the Money Savvy Generation web site at [www.msgen.com](http://www.msgen.com) or call 1-866-390-5959.

Contact:

Melinda Voelcker  
(847) 234-9477 x203

###