

Dallas

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aid package. "If you do not file anything else, file the FAFSA," Charnick told the crowd. "You'll get more out of this form than any other of the forms out there."

The FAFSA is similar to, if not simpler, than a federal income tax form. The information on the form, including Expected Family Contribution, will be shared with the Federal government, the Pennsylvania Higher Education Assistance Agency (PHEAA) and the schools the student is planning to attend. The schools will then figure what aid a student is eligible for, including grants and loans.

Charnick went line to line through the form and answered general questions throughout the presentation. She discussed state and federal loans, such as the Stafford Loan, which must be paid back after a student completes school, and the Pell Grant, which is free money. Mark and Diane Mettler of Dallas attended all of the Financial Aid Nights held by the school and say it helped them immensely. "It's confusing and potentially overwhelming with the prices of colleges," said Mr. Mettler of figuring financial aid. "Especially when you don't know if they'll even like college."

The Mettlers said Charnick was very helpful in her explanations. Duane Sprau said his son, Duane Jr., always knew he was going to medical school, which does not come cheap. Sprau came to find out more about FAFSA. "I think some parents might be overwhelmed if they didn't get more information on the form," he said.

Jeff Bombox of Trucksville said his daughter, Elizabeth, is the first child in his family to go to college. "I've been looking on the Internet for scholarship availability. I don't think the process is all that scary, it all seems pretty straightforward," he said.

At least one person felt the FAFSA was a waste of time. Jerry Savoroski of Wyoming said a home equity loan would be more beneficial than a Stafford Loan, but said he is glad the school offered the

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Mark Mettler
Dallas

informational night. "Everyone should be informed. There is a lot of information out there and a lot of different options to choose from. We want to see what's available and how to go about getting it and if there is any real reason to go through this," he said.

Everyone at Financial Aid Night most likely had a child who is a junior or senior in high school. What about people whose children are toddlers? Should they even think about saving for college and financial aid? Yes, say those in the financial world say.

"Start early. At conception if you can," joked registered investment advisor John Gager after being asked when parents should start saving for their children's higher education. Although he laughed when he said it, knowing most new parents are too busy learning how to change diapers, warm milk and manage without much sleep, Gager is serious.

"As soon as you know you have someone who is going to be going to college (you should begin to save)," said Gager, whose three children have college educations.

Gager said there is no one best way for everyone to save. He mentioned the stock market and mutual funds as viable options to begin the process. He advises parents to keep investments in their name or to set up a trust for their child.

Charnick said many parents asked about the Hope Scholarship Credit and the Lifetime Learning Credit. Both are non-refundable credits against a taxpayer's federal income tax. The Hope credit may be claimed for the qualified tuition and expenses of students in the taxpayer's family who are at



POST PHOTO/KYLIE SHAFER/KOETTER

Mark and Diane Mettler mull over all of the forms and information they received at Dallas High School's Financial Aid Night last week.

AVERAGE PENNSYLVANIA SCHOOL TUITION & FEES*

SCHOOL	TUITION & FEES**	AVERAGE
Four-year public	\$3,990 to \$6,800	\$5,220
Four-year private	\$6,100 to \$22,660	\$15,730
Community college	\$1,440 to \$2,260	\$1,930
Two-year private	\$7,090 to \$14,840	\$8,470
Bus. or technical	\$3,550 to \$10,520	\$6,560
Nursing schools	\$4,480 to \$10,830	\$7,200

*Source the Pennsylvania Higher Education Assistance Agency (PHEAA) ** On campus room and board costs an average of \$5,210 a year; off-campus, \$4,900; and with parents (board only), \$1,690. Plus an average of \$2,400 for books, supplies, transportation and personal expenses.

FEDERAL EXPECTED FAMILY CONTRIBUTION (Estimated)

PARENTS' ANNUAL INCOME*	Family Size				
	**2	3	4	5	6
Under \$15,000	\$0	0	0	0	0
\$15,000 to \$19,999	\$0	0	0	0	0
\$20,000 to \$24,999	\$700	200	0	0	0
\$25,000 to \$29,999	\$1,500	1,000	0	0	0
\$30,000 to \$34,999	\$2,300	1,700	1,100	500	0
\$35,000 to \$39,999	\$3,200	2,600	1,900	1,200	500
\$40,000 to \$49,999	\$4,900	4,100	3,200	2,400	1,700
\$50,000 or more	\$8,800	8,400	7,100	5,900	4,600

* Total taxed and untaxed income ** Single parent household Source the Pennsylvania Higher Education Assistance Agency

Pizza

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least half-time in one the first two years of a program leading to a degree or certificate. The Lifetime credit is also for tuitions and expenses, but is set up with no course hour requirement.

Charnick urges parents to visit financial aid advisors and planners for help. She also warns parents of scholarship scams in the form of search companies. "Some are legit and some are not. Parents need to be very careful," said Charnick.

She suggested those with Internet access to look up Mark Kantrell's web page, FASTWEB. Touted as the Ralph Nader of financial aid, Kantrell's site is also a good introduction to the process. Also, the PHEAA's website at www.pheaa.org and www.ed.gov/prog_info/SF/StudentGuide are other helpful resources. PHEAA is conducting its free financial aid hotline through January 29 from 5:30 p.m. to 8:30 p.m. The number is 1-800-692-7392.

"The worst thing is to do nothing," said Gager. "You should have a plan and inquire early (before high school) about alternatives (options) available. After all, there hasn't been any deflation in the cost of education."

"Start early. At conception if you can."

John Gager
Financial advisor, Dallas

driver is given a car phone and delivery time is extended so no one is rushing. "If it gets too bad we cut down the delivery area. Their safety is more important than sales," said Beyer.

Although the store may close a little early in extremely bad weather, it never shuts down completely unless the state closes roads. During storms it seems the customers on the outskirts of the delivery area begin to call. "When it gets bad like this we find that people in Chase or at the top of Carverton seem to call more," explained Beyer.

Grotto Pizza manager Bob Petro estimates that business jumps 25 percent during bad weather. Despite the rise in profits, Petro said the store puts safety first. Last Monday delivery was shut down when icy conditions were deemed too dangerous by management. Petro said sometimes hungry patrons do not always understand why their pizza cannot be delivered with its usual promptness when there is a snow storm. "They look out their window and say, 'My road's fine,'" he said.

Grotto's delivery area goes from Smith's Country Store near Noxen to Jackson Rd. in Lehman and down to Harris Hill Rd. in Trucksville. "We try to tell people we have a wide range to cover. But, most people are understanding," he said.

If weather gets too bad, Grotto drivers can rely on the one 4 x 4 truck the pizzeria owns for such an occasion.

Charlie Musial, a Grotto driver, said people are pretty much the same whether it is sunny and warm or snowy and cold. He said most people are good tippers and do not seem to give any more or less during the winter. He did have an interesting experience Monday night when he delivered to a family whose dog was also delivering — pups that is.

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<p>Fresh Boneless Chuck Roast</p> <p>1²⁹ LB.</p>	<p>Fresh Boneless Top Sirloin Steaks</p> <p>1⁹⁹ LB.</p>	<p>King Crab</p> <p>7⁹⁹ LB.</p>	<p>8 ox. Lobster Tails</p> <p>9⁹⁹ Each</p> <p>10-12 oz. Lobster Tails 12⁹⁹</p>
<p>1 Lb. Pkg. Oscar Meyer Sliced Bacon</p> <p>1⁹⁹</p>	<p>Deli Sliced Sahlen's Ham off the Bone</p> <p>3⁹⁹ LB.</p>	<p>Snow Crab Clusters</p> <p>4⁹⁹ LB.</p>	<p>50 Ct. Maine Clams</p> <p>4⁹⁹</p>
<p>Premium Size! Seedless Grapes</p> <p>99¢ LB.</p>	<p>10.75 oz. Campbell's Tomato Soup</p> <p>2/\$1</p>	<p>41-50 Ct. Shrimp</p> <p>5⁹⁹ LB.</p>	<p>Rhode Island Littlenecks</p> <p>4⁹⁹ Dozen</p>
<p>2 Liter (Asst. Varieties) Coca-Cola</p> <p>89¢</p>	<p>Fresh In-Store Baked Apple Pie</p> <p>1⁷⁹ Each</p>	<p>Cooked, Peeled & Deveined Shrimp</p> <p>41-50 Ct. 7⁹⁹ 26-30 Ct. 11⁹⁹</p> <p>Old Country Packer Horseradish or Cocktails Sauce 1⁷⁹ Each</p>	

2 Convenient Locations!

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