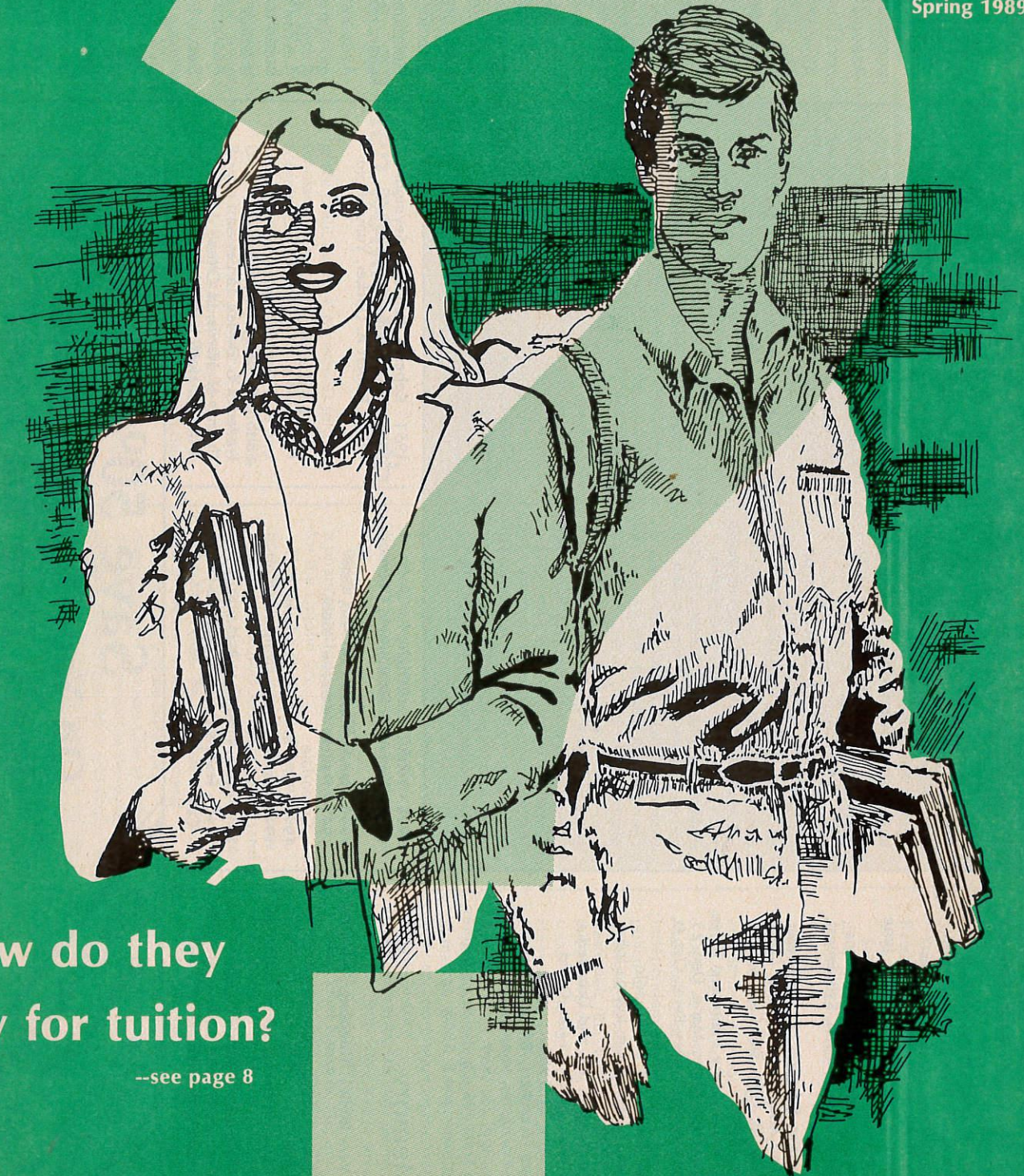


alumnus

University of
Wisconsin-La Crosse

Spring 1989



How do they
pay for tuition?

--see page 8

Paying that tuition bill

Attending college means more than just going to school

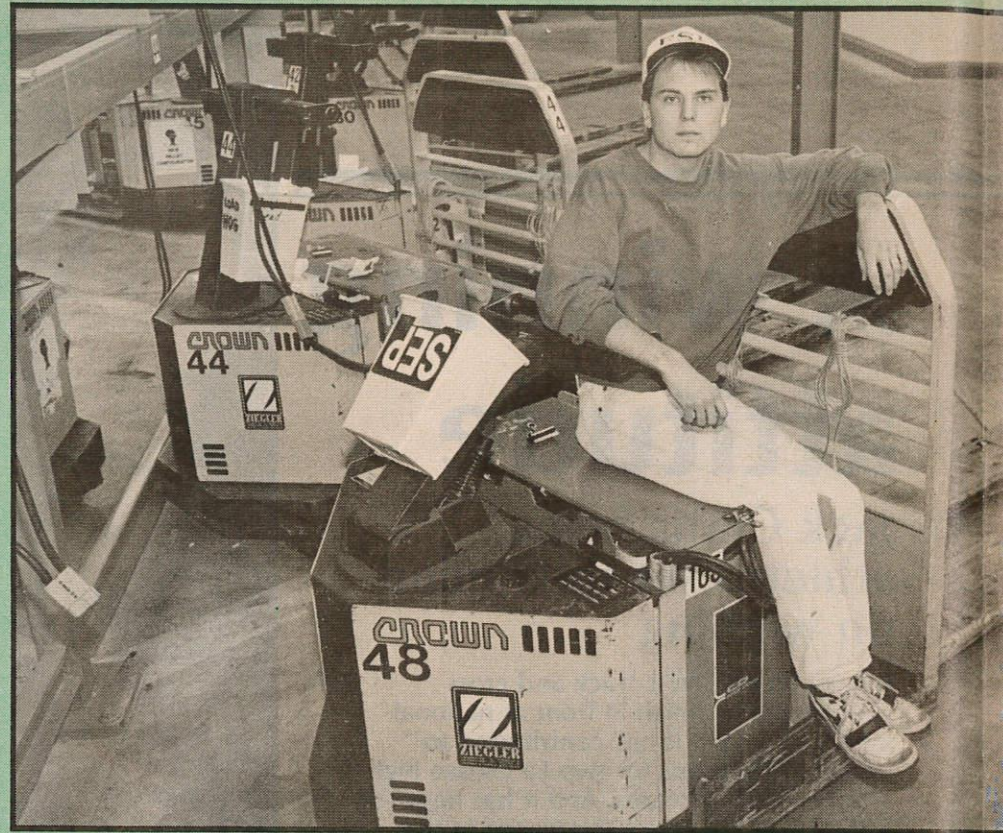
A college education. It's as much of the American dream as owning a new car and a home. But like the car and the house, the cost of attending college has jumped in recent years. Buying a new car or owning that special house can be delayed, but postponing college could harm a career.

Twenty years ago, Wisconsin residents attending UW-L paid \$208 a semester in student fees and tuition. This year, tuition and fees cost \$829 a semester. (See table.)

Along with that nearly 400 percent increase, Wisconsin students have seen the state's contribution to tuition decline. In 1969-70, the state paid about 75 percent of tuition costs for state residents. Now that figure has dropped by about five percent.

Financial support from federal and state governments has declined, too, especially for students from middle class families, according to Al Stadthaus, UW-L financial aid director.

"The federal government and the state of Wisconsin can no longer carry middle income people through," says Stadthaus, '61. "Institutions have got to be innovative in helping students find non-traditional ways of funding tuition, such as part-time work and scholarships."



Senior Michael Lamm takes a break at his full-time job of filling grocery orders at Gateway La Crosse. Lamm attends classes in the morning and works from 2:45-10:45 p.m. weekdays.

(AAUW) supported the first local scholarship at La Crosse State Teacher's College in 1936. Thirty years later, the foundation on campus awarded 23 students approximately \$3,650. For the 1988-89 academic year, the UW-L Foundation awarded 245 students more than \$125,000 in scholarships.

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Most students do. 10 percent of UW-L students receive an average of \$3,081 in financial assistance. The financial aid grants, loans and work-study awards students receive minimum \$100 in a campus office or

While the average amount of aid a student receives has increased, fewer students get aid, says Al Stadthaus. In fact, many families don't qualify for aid, so they have to take out a loan or find other ways to pay for college.

Senior Michael Lamm says he was "caught in the middle" of the problem. It was too much for him to pay for four years of college, but not enough to pay for just one year because he didn't want to "paying back \$150 per semester."

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That thrust has included a Job Placement Board and a Scholarship Research Center in the Financial Aid Office. Both programs receive funding from the federal government.

The Job Placement Board lists part-time jobs from local businesses and residents. Students may find five hours a week of babysitting or doing yard work. Other jobs may require a car to deliver pizzas 20 hours a week.

The Scholarship Research Center is a self-service clearing house on details about national, state and local scholarships. One area that has grown drastically in recent years is local awards; they increase by about 15 each year.

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ships. The sophomore from Willard, Wis., received the Esther Risberg West Scholarship -- the top honor for incoming freshmen. The award pays for full tuition and board for eight semesters.

"Scholarships are especially important for students who have done well in high school," says Staut. "Every little bit helps." Without the West scholarship and three other smaller awards from civic groups, she would have had to seek financial aid.



Colleen Tracy takes a break from studying. The senior from Mayfield, Wis., pays for tuition and fees from her salary as an Army Sgt. E5.

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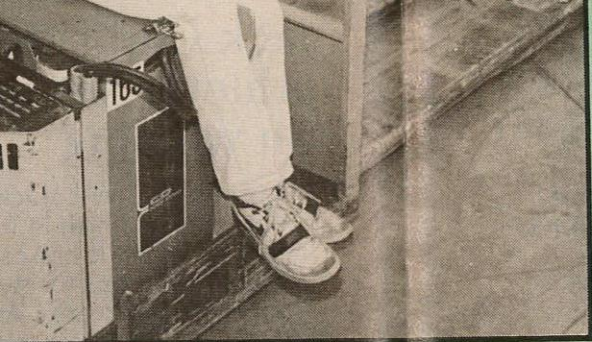
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Most students do. In 1987-88, 47 percent of UW-L students received an average of \$3,081 in federal and state assistance. The financial help comes in grants, loans and work study, where students receive minimum wage for working in a campus office or department.

While the average amount students receive has increased in recent years, fewer students get aid, according to Stadthaus. In fact, many from middle class families don't qualify for aid and must take out a loan or find work.

Senior Michael Lamm found himself "caught in the middle." His parents made too much for him to qualify for financial aid, but not enough to put him through four years of college. He ruled out a loan because he didn't want to find himself "paying back \$150 payments for 10 years after college."

In his sophomore year, Lamm started part time at the La Crosse Tribune. A year-and-a-half later, he accepted a higher-paying, part-time job filling grocery orders at Gateway Foods in La Crosse. He eventually accepted a full-time position there working from 2:45-10:45 p.m. weekdays.

"There's a definite sacrifice that has to be made as far as school work," says Lamm who is attending classes for another year because of work. "There isn't the time available that I would like to put in."

While he calls working full time "the

time available that I would like to put in." While he calls working full time "the best decision I ever made," the Kenyon, Minn., senior has reservations about missing "normal" college life. "I kind of resent the fact that having to work so much has taken so much from my college experience," Lamm admits. "College is a once-in-a-lifetime experience and I'm missing a lot of things."

He believes, however, that his work experience will give him an edge when he graduates in May. "Some of the students who haven't worked aren't aware of what it's like and it may blow them away," he says.

Another student working through college is senior Kala Anderson. The Coon Valley, Wis., native spends more than 25 hours a week between waitressing at a local restaurant and working in the Information Services Office on campus.

"I planned to work a little during college, but I never thought I'd have two jobs or that college could be so expensive," says Anderson. She also has received financial aid and scholarships. Last year, she worked as a resident assistant on campus to help pay the bills.

Even with work, Anderson maintains her credit load and grades. "My grades are OK, but they were higher when I wasn't working," she says.

Undergraduate resident fees

1969-70	\$208.00
1970-71	223.25
1971-72	230.25
1972-73	267.50
1973-74	294.50
1974-75	308.50
1975-76	332.50
1976-77	345.00
1977-78	367.00
1978-79	392.00
1979-80	427.50
1980-81	456.50
1981-82	500.50
1982-83	531.50
1983-84	558.50
1984-85	606.25
1985-86	654.50
1986-87	724.00
1987-88	780.50
1988-89	829.00

At least one student on campus receives a paycheck without showing up for work. When senior Colleen Tracy took the U.S. Army's re-enlistment option F-15 in November 1987, she signed up for six more years -- up to two years away from the Army to complete a degree and four years of duty.

The Army chose her major, political science, but Tracy was allowed to pick a university. She receives her salary as a Sgt. E5 if she carries 15 credits during the fall and spring semesters and nine credits during summer, and keeps a high grade point average.

"I feel I'm carrying my end of the load. I have a 4.0 (grade point average)," Tracy says. "I feel it will better me and I'll be able to do a better job."

Tracy doesn't have to punch a clock and make it to work on time now, but she knows what that's like. The Mayfield,

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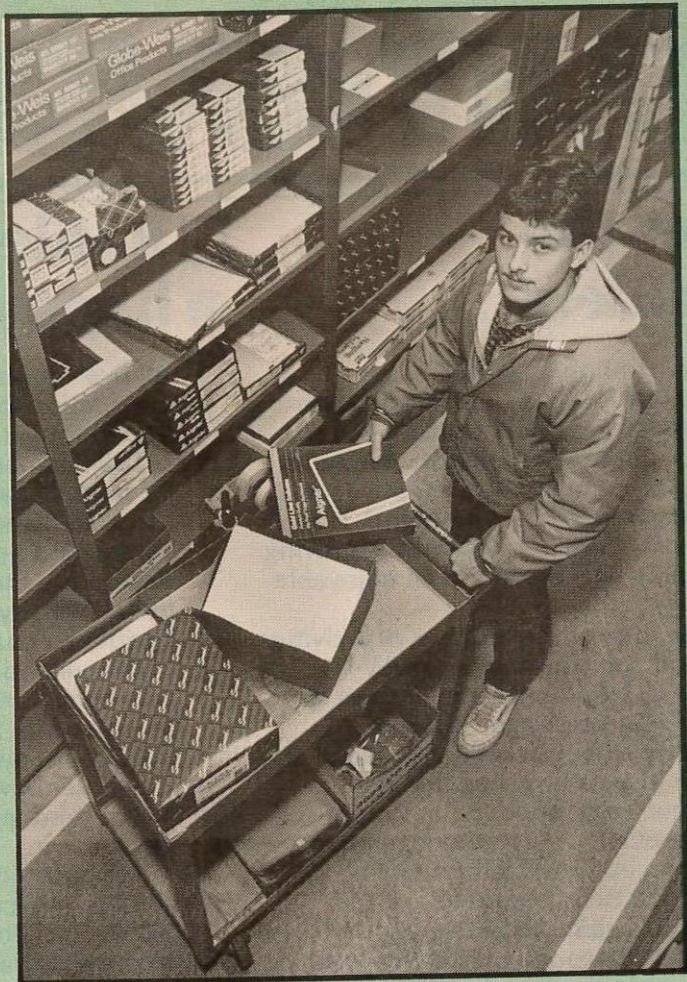
Michael Lamm UW-L student

Wis., native attended college while stationed in Fort Bragg, N.C. "Sometimes I would get off work and go to class with my uniform still on," she recalls.

Tracy sympathizes with students who must work while going to school. "It's a lot harder to get good grades when you have to work."

Sophomore Robert Slominski agrees. His jobs take up almost 30 hours a week. "You have to plan your day," explains the biology major from Stratford, Wis. "It does





Robert Slominski loads supplies for delivery to offices on campus. Along with working at Campus Stores, the sophomore from Stratford, Wis., traps, picks ginseng and sells used cars to pay his way through college.

cut into your study time, but it's either having some money or not going to school at all. You have to compromise."

Along with carrying up to 16 credits a semester, Slominski works about 20 hours per week delivering office and maintenance supplies on campus. He spends an additional 10 hours a week selling used cars, trapping muskrat, mink and beaver, and collecting ginseng.

"I've made a substantial amount of money from trapping and picking ginseng," he says. "This (fall) semester alone, I've made about \$300 trapping and anywhere from \$150 to \$200 on ginseng." For Slominski, these jobs help prepare him for a career in biology.

Slominski wonders about continued rising costs. "It worries me to think about what's going to happen in the future," he says. "I think about my kids. What's it going to cost them?"

Slominski can't answer that question

going to cost them?"

Stadthaus can't answer that question, but he does have advice for parents -- plan for your children's education when they're in middle school.

"It's a family matter first," says Stadthaus. "Federal philosophy is changing to a belief that parents and students have to do all they can first."

"Now is the time to start planning," he advises. "Put away money each month."

Story by Brad Quarberg, '85

Photos by Rick Phillips