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How to Save on Tuition

JEN: Gah. Why does college financing have to be so dang tricky?

STUDENT: Shhh!

JEN: And tuition is crazy expensive. Yowch!

WORM: Shhh!

JEN: Ahh, where's a step stool when you need one?

LIBRARIAN: Tell you what—I'll help you out with your tuition troubles if you stop talking out loud to yourself.

JEN : Oh, uhh, hehe. OK, deal.

LIBRARIAN: Now, as a librarian, I've seen students come and go, and a lot of them leave college with enormous amounts of tuition to pay back. I'm talking staggering, outlandish dollar amounts.

JEN: Oh, boy.

LIBRARIAN: It's a sad story, but you can minimize or possibly even eliminate tuition costs, if you're smart about it. Consider taking care of your core credits at a local community college, then transferring to your school of choice to complete your degree. You can also explore challenging for credits. Some colleges allow you to skip a course if you can demonstrate that you're proficient in the subject matter. This can save time and reduce your overall tuition. A smart, proactive plan can help you save lots of cash.

JEN: Make a pro game plan. Got it.

LIBRARIAN: Once you have your plan in place, it's time to start financing your tuition. First and foremost, go for the free money.

JEN: Ooh, I like the sound of that.

LIBRARIAN: There is a ton of free money out there just waiting to be claimed, so apply for every scholarship, grant and award you can. You don't have to be a mega genius or a sports star to get a scholarship, and you might qualify for grant money you wouldn't expect! Free money can come from a variety of government, non-profit or private sources. Your employer, your parents' employers, professional associations, and service clubs may also provide funding. It's important to act quickly and keep on top of new deadlines throughout your studies, so free money can catch some of your tuition for you. Think fast!

JEN: Gotcha! Grab the free cash.

LIBRARIAN: Next, use **your money**, which means provide some extra funding for yourself. Education savings are great, if you have them; otherwise, consider a part-time job, or a work/study program. Earning while you study will help you pay as you go, and will keep your tuition from adding up.

JEN: Self-reliance. Check!

LIBRARIAN: Good attitude, but your money might only get you so far. Which brings us to borrowed money. If you do need student loans, make sure you trim down the amount you borrow as much as possible. Some schools even offer tuition installment plans that can reduce your need for loans. For any money you do borrow, it's essential to spend it wisely. Though it may be tempting to max out your loans and credit lines to live the college dream, you might wake up from that dream extremely broke. I mean ridiculously broke, up to your eyeballs in piles of debt...

JEN: OK, OK, yep, eyes on the prize.

LIBRARIAN: Good. So, to save on your tuition, use free money, your money and borrowed money, in that order. Lesson over, byeeeeeeee!

JEN: What a nice lady!

STUDENT: Shhh!

JEN: Wheeeeeeeeeee!

LIBRARIAN: Don't make me shush you!