**It’s Not Like It Used to Be**

Attention people over 40: If you haven’t yet started putting your kids through college and are basing your knowledge of college costs and financial aid on your own experiences, everything you think you know is probably wrong.

The process of paying for college has changed significantly over the past 20 years or so. When I first started college back in the late ’80s, it was possible, with a lot of hard work and determination, to put yourself through school with a little savings, one or two part-time jobs, and an average financial aid package.

That’s no longer the case, unless maybe your part-time job involves lending your genius tech skills to Microsoft.

Here are some eye-opening stats compiled by BuzzFeed based on figures from the National Center for Education Statistics, the Department of Education, and the Department of Labor:

* In the 1970s, you would’ve needed to work about 300 hours at a minimum-wage job to pay the average in-state tuition at a public university. Today you would need to work about 1,000 hours, or 25 weeks of a full-time schedule.
* Tuition and fees have risen much, much faster than the minimum wage and average pay rates. The [*New York Times*](http://www.nytimes.com/2015/04/05/opinion/sunday/the-real-reason-college-tuition-costs-so-much.html?_r=0) says college tuition at public universities has nearly quadrupled over the past 35 years. To put that into perspective, the paper notes that if car prices had gone up as fast as tuition did over that period, the average new car would now cost more than

$80,000. The [College Board](http://trends.collegeboard.org/college-pricing) notes that tuition and fees increased 5.4 percent annually above inflation in the decade since the 2001-2002 school year.

* In the 1970s, working a minimum-wage summer job could pay for 150 percent of the yearly tuition and fees at University of California, Berkeley, and 100 percent at University of Michigan, Ann Arbor. Today, that summer job would only cover only about 30 percent at UC Berkeley and 25 percent at University of Michigan.

Keep in mind, these figures address only tuition and fees. Housing and other expenses have also soared at a much faster rate than pay rates have.

This is something that may be surprising to adults who advise students to “just work your own way through school, like I did.”

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My husband, Hank, is a maintenance man. He works hard, putting in long hours (at least 60 per week) doing exhausting and often unpleasant work. His typical daily routine frequently involves cleaning up garbage, plunging toilets, and coming into contact with vomit and a variety of other bodily fluids. On more than one occasion, he has had to receive medical treatment after being stuck with a hypodermic needle.

He has spent his days literally cleaning up crap just to help put our kids through school.

As for me, while I have worked hard to climb out of a big financial hole and definitely have gotten to a much better monetary level than that of my mother, I still am far from comfortable or secure. Since my husband also hails from a working-class background (although not quite as bad as mine—his parents divorced when he was young, and his father was absent for most of his childhood, but his grandparents provided a house for him, his mother, and siblings to live in and occasional financial help, so at least they had a roof over their heads and food on the table), we started our married life from the financial equivalent of square one. Perhaps even less than that, because we had no chance of getting any sort of financial help from our family, and no safety net whatsoever.

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Despite years of hard work and frugal living, there was only so much progress we could make, especially with three children to support. Our situation is not unique. For those who have roots in poverty, aspiring to reach lower-middle-class status is usually about all you can hope for. Barring some lucky break or a fortunate career path, all the hard work and determination in the world can only take you so far, especially when you have so many constant obstacles to overcome.

On the educational front, we thought we had done everything right. We knew our children wouldn’t be getting any financial help from grandparents or other relatives, so we needed to figure out how to get them through school completely on our own, and we assumed that good grades and hard work would be our only solution.

We stressed the importance of academics from an early age and ensured our kids always got good grades, even if that meant I had to spend hours at night quizzing them or coming up with ways to help them understand and remember the material.

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During middle school and high school, Ethan would get dropped off at school by my husband, who at that time drove an old, rusty pickup truck the kids had nicknamed Big Brown. The door was so rusty and crooked that it made noise you could hear a block away. Toward the end of Ethan’s time there, my husband worked as a maintenance man at a building on the same street. I’m sure that didn’t make it any easier on Ethan at school.

But thanks to his good grades and the fact that he was in the top ten of his graduating class at a prestigious school, Ethan had interest from a number of good colleges. In his senior year, we went to visit our top three: our state school, a well-respected private college about an hour away, and an Ivy League school.

“Be prepared. The reality is, most of any aid you receive will likely be in the form of loans. The majority of our students do rely on loans to pay their tuition.”

This was one of the very first things the representative of the state school ever told us, on our first official tour of the campus.

Money was the first thing on the agenda—more specifically, the lack of money we should expect in the form of aid.

Many parents were taken aback by this blunt warning. It was also a rude awakening for those of us who were blissfully convincing ourselves that aid packages would be plentiful and generous. We were shocked, but not totally discouraged. Surely, that comment was directed toward parents who were more financially comfortable than we were.

There was no way around it—our financial situation was bleak.

We were about to embark on the college gauntlet with essentially no resources at our disposal, unless you count maybe $100 in our bank account. Our three sons’ medical problems had required several surgeries, most of which occurred when we had no insurance. The bills we could pay wiped out what meager savings we could cobble together. The ones we couldn’t pay severely damaged our credit for quite a long time. An everyday illustration of our financial situation at the time was my (not so) trusty Blazer—the one with the uncontrollable lights and horns—which came from a salvage sale. Because it had a salvage title, I would have had difficulty selling it even if I had wanted to, and likely would have gotten about as much for it as I would have if I had taken it to the local scrap yard.

In short, we now had no cash and no credit.