

# A Parent's Game Plan For College Funding

Most people look back on their college years with great fondness, and many look ahead to their children's education with some fear. With costs so high, how can I afford to send my kids to college? According to the 1998-1999 College board numbers, a college education currently averages \$40,000 for a four years degree at a public college, and nearly \$85,000 at a four year private school. Looking at the Ivy League? Four years of tuition, fees, and room and board now costs about \$127,000 at elite schools like Harvard and Yale. And costs keep rising. The College Board's 1998-1999 figures show that public and private institutions raised their tuition and fees an average of 4.5% while room and board charges increased 4%. Your children deserve the enriching experience of higher education, and you can help finance it. Here are some college funding ideas:

**Prepay Tuition** - Some state universities have set up innovative programs where college expenses may be made in instalments over many years, prior to attending the school. This may be a convenient way to meet expenses, but it takes the choice of school away from your child. What if your child does not want to attend a state university? This could pose a problem.

**Borrowing** - These days, most people borrow at least a portion of the money needed to cover college expense. You'll want your children to look for student loans with special lower rates and repayment terms for college. However, repaying a large loan for many years after graduation can be a burden for recent graduates. Tapping into your 401(k) plan may be an option, but you'll want to take a loan rather than a withdrawal to avoid tax consequences. Of course, a loan will impede the potential growth of your retirement nest egg.

**Financial Aid** - There are billions of dollars available each year in scholarships, grants, and work study programs. Financial aid to middle income families may be tough to come by, but it's worth contacting your child's high school and prospective college financial aid offices to see if you're eligible.

**Educational IRA's** - In 1997 congress created a new type of saving vehicle specially designed for educational savings. This vehicle is called an educational IRA, up to \$500 (depending on taxpayer's income) can be contributed each year for each child. Although the contributions are not tax deductible, this money will grow on a tax-deferred basis, and can be used for "qualified higher educational expenses" incurred prior to age 30. Distributions used to pay qualified education expenses are excludable from income taxes. Additionally, it should be noted that distributions from traditional and Roth IRAs that are used to pay "qualified higher education expenses" of the taxpayer, his or her spouse, children or grandchildren are not subject to the 10% penalty imposed on distributions, children or grandchildren are

not subject to the 10% penalty imposed on premature distributions (before age 59 1/2).

**The Team Approach** - with the seemingly overwhelming cost, it may be most practical to finance college through many sources, your personal savings, students loans, financial aid, even a part-time job for your child. Once in school, your child might want to look into paid internship that provide valuable experience and help pay the bills. Every bit will help, but the bulk may still have to come from money you put away over the years, so it's essential to make the most of your savings and investments.

**Start Saving Now!** - There's no better time than the present to begin accumulating funds for future college costs. Below are some tips:

- \* **Time Is On Your Side** - If your children are young, or you don't have children yet, you can put the power of time to work for you. The sooner you start, the better letting the wonder of compound interest help build a nice fund.
- \* **Pay Yourself First** - Systematically invest at a regular interval an amount you can comfortably afford. You can have this done automatically through bank drafting and payroll deduction. Speak to your financial institution and payroll department to set up these convenient savings methods.
- \* **Use Tax Advantages** - You can try to maximize earnings and minimize taxes through several tax-advantaged strategies. Investing in tax-free municipal bonds or bond funds, setting up a trust, and making a gift under the Uniform Gift to Minors Act, or investing in Educational IRA's are three ways to possibly lower the tax bite. Consult your tax advisor and attorney regarding these approaches.
- \* **Don't Put All Your Eggs In One Basket** - Diversification is a key to reducing potential risk. Dividing your money among different financial vehicles can help protect against loss and increase the potential for competitive returns. If your children are still in diapers and you have long time horizon, you may want to consider a variety of financial products to complement traditional bank products.

Your children's future is important to you. Attending college can be one of the most rewarding times of their life. Ensure that your children will have that opportunity to learn, to grow, to graduate from a fine university. Start accumulating funds today and one day you'll stand proud at their graduation ceremony.

For more information please call:  
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Marjan Konjkav

# TEHRAN Flying Shams is the name of a play directed by Pari Saberi, a famous Iranian theater director.

Flying Shams is about the renowned Iranian mystic, Shams Tabrizi. The play has been staged for more than a month.

Saberi is an active theater director who has been engaged in this field for 36 years. She completed her studies in play and film directing in France. Due to her faithfulness to her homeland, she returned to Iran in 1953. She started her professional activities by working on selected works of the dramatic literature of the world including works of Albert Camus, Jean Paul Sartre and Anton Chekhov.

"When an artist works with great works of the world, horizon of activity and creativity will be open to her. If one works with second-hand texts, the range of activity and creativity will be limited," she said. While being engaged in directing such plays, she also decided to translate the texts herself. She then translated more than 20 play scripts.

"By translating the play scripts I gradually became familiar with skills of writing. After that I started to write my own play scripts," Saberi said. "I used to work on foreign play scripts before the Islamic Revolution. But I had a feeling of homesickness.

Grief of being away from home does not happen just when you are not in your home. It also happens when you are away from your culture, separated from your stems.

It happened to me when I didn't pay attention to my own culture, literature and myths." She went on to say, "So I decided to be nourished with my own tribe, culture and country, and after the revolution, the ground was ready for this purpose." Before the revolution, Saberi was head of Tehran University's Department for Extracurricular Activities.

"After the Islamic Revolution, I had an opportunity to be alone and think about myself and my programs. I thought according to the Iranian way of thinking and tried to write some play scripts on this basis. Poems of Moulavi, stories of Shahnameh, works of Sa'di, Hafez, Khayyam and Attar attracted me," Saberi explained.

I, in the Garden of Mysticism was her first play which she wrote about the life and poetry of Sohrab Sefehri, a contemporary Iranian poet.

This play was a mixture of music, motion and poetry, something not common in the post-revolution era. At that time, the audience used to see only the plays based on narrative stories which did not include any motion or music.

"I performed my play on the basis of poetry which needs other factors including music and motion. So a kind of excitement and agitation ruled my play," Saberi said.

Speaking on the people's reaction, she said, "Such plays are difficult to comprehend. So I didn't expect warm welcome. But I was impressed by the crowd of people who received the play warmly and encouraged me. Presence of people and their welcome gave me more energy, made me more confident and warned me not to underestimate people.

I realized that people react to a literary work in two different ways. Sometimes they intelligently look at it, and sometimes they see it just for fun." Her second choice was an Attar's work called Manteq-ot-Teyr. She called her play Seven Cities of Love. The main structure of the work was Attar's poems. Bijan and Manijeh was her third work based on Ferdowsi's masterpiece. These two plays also received warm acclaim from the people.

Praising the efforts made by officials in charge of theater, especially in the last three years, Saberi said, "Performing such enriched pieces of literature informs people of the Iranian culture.

When I talk to people after the performances, they usually tell me that they are not quite familiar with their own literature and culture, and that by watching such plays they find how rich the Iranian culture is." Rostam and Sohrab is the title of another play by Saberi which is based on Ferdowsi's masterpiece. She believes that Ferdowsi is even superior to Shakespeare.

Saberi, who mostly deals with the epic and mystical aspects of Ferdowsi's works, referred to them as national identity of Iran.

Regarding her latest work, Flying Shams, she said, "It took me five years to study about Shams and Molana and to write my play.

The play shows the meeting between these two mystics. Shams was an actual mystic, while Molana was a potential mystic. In this meeting, Molana became free from material restrictions and flew into the wide sky, a kind of flight whose effect becomes stronger and stronger. Consequently, Molana's book is today among the best-sellers of the world. It is only the voice that

remains, and now after 700 years, his voice can be heard stronger and louder than ever. Molana studied mankind, the world and the existence.

His works are contemporary and will remain so forever. Molana didn't think about a limited period of time, and his thoughts had no special framework. He will never become old-fashioned or outdated. His thoughts will go beyond all boundaries including time and place." In response to a question about foreigners' reaction to her plays, Saberi said, "Foreigners like Iranians encourage me and receive my plays warmly. They're mostly attracted by music and motion rather than words." Saberi believes that this kind of plays should be performed in foreign countries as well in order to introduce the enriched Iranian culture and masterpieces to the world. But it needs a great support from the government. So far only one of her plays, Seven Cities of Love, has been performed in India, which received great acclaim.

Asked to compare Iranian theater with foreign theaters, she said, "It is impossible to compare these two, as there has been no opportunity for their competition. There should be international theater festivals so that we can compare the two." She said more investment should be made in the field of theater, since it is a very powerful means of educating people. Criticizing some officials, Saberi said, "IRIB is also an educational medium which receives a lot of budget. Lots of money is

spent in making a film or a serial. Why this is not the case in theater?" Regarding the participation of women in cultural activities, she said, "In creation, women comprise half of the world's population.

Presently, women have more social freedom than before and show a greater participation in cultural activities. Women should try harder to change the patriarchal attitude which still exists in society." In conclusion, Saberi said, "As far as I know, women are in the spotlight in various fields. But I don't think we should place men and women against each other in two fronts. They are complementary to each other, and this is the aim of their creation."

## فان ستارگان

### دی

بسیاری از متولدين اين ماه ادمهای جدی و پر کاری هستند و در دوستی و وفاداری آنها نیز می توان حساب کرد. هنرمندان متولد این ماه ادمهای موفقی هستند.

### بهمن

به وجود آمدن مسائلی سبب رنجش بعضی از متولدين اين ماه شده و آنها را بدبین ساخته است. در زمینه کاری موقعیتهای مناسبی پیش می آید که باید استفاده کنید.

### اسفند

بعضی از متولدين اين ماه سفری شغلی در پیش دارند. شما شخصی مهربان و انسان دوست می باشید ولی همیشه بلاهای کوناگون بر سر شما وارد می آید.

### مهر

اگر به سفر می روید، تجربه های گرانبهایی نصیبتان می شود. از شراکت در امور شغلی بپرهیزید. شانس و یار در قراردادهای جدید با شما همراه است.

### آبان

بعضی از متولدين اين ماه امکان می یابند ایده های خود را به مرحله عمل در آورند. والدین باید در حفظ دوستی و روابط نزدیک با فرزندان خود بکوشند و حمایتشان کنند.

### آذر

سفری در پیش است. ازدواج برای آنانکه که ازدواج نکرده اند و معامله برای آنها که قصد سرمایه گذاری در کاری را دارند و ده برابر شدن سرمایه اولیه تان.

### تیر

متولدين اين ماه ادمهای خوش قلب و مهربانی هستند ولی بیشتر اوقات علاقه و محبت خود را نشان نمی دهند. بعضیها در انتظار بیغام و یا نامه ای هستند که به همین زودی ها دریافت می کنند.

### مرداد

برای بعضی از متولدين اين ماه سفر، استراحت و تفریح توصیه می شود چرا که خستگی از کار سخت و یا مشغله فکری آنها را از مسیر طبیعی و درست زندگی دور ساخته است.

### شهریور

در بعضی از متولدين اين ماه لجبازی و یکدندگی باعث مشکلاتی برای آنها می شود. ضمناً متولدين اين ماه اگر به کارهای جدی بپردازند. بسیار پولساز خواهد شد.

### فروردین

بعضی از متولدين اين ماه در به مرحله در آوردن آرزوها بسیار عجول و کم طاقت هستند. منتظر رویدادهای جدید باشید. مجردها پس از تردیهای بسیار درصد ازدواج هستند.

### اردیبهشت

متولدين اين ماه بدون عشق زندگی را بپوش می دانند برای همین همیشه در جستجوی عشق هستند. در محیط کار مشکلاتی پیش می آید که با کمی حوصله حل خواهد شد.

### خرداد

متولدين اين ماه باید توجه داشته باشند که در زندگی گاه لازم است با نظریه خواهی دیگران تصمیمی گرفته شود و از تجارب دیگران نیز استفاده کرد. مواظب سلامت خود باشید.

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