WASHINGTON — All 107 nuclear reactors in the United States are inadequately protected from terrorist attacks, a Defense Department-commissioned report released Thursday said.

The report, by the Nuclear Proliferation Prevention Project at the University of Texas at Austin, warns that the current security required of civilian-operated reactors fails to safeguard against airplane attacks, rocket-propelled grenades and more than a small handful of attackers.

The research highlights the 11 most vulnerable reactors, including the University of Missouri Research Reactor Center as well as plants near Southport, N.C., Port St. Lucie, Fla., and Gaithersburg, Md., less than 25 miles from the White House. It doesn't mention the specific security plans for each plant because they aren't publicly available and the report doesn't contain classified material. Instead, it highlights the broader regulations that would apply to each type of plant.

"There are 104 nuclear power reactors and three research reactors, none of which are protected against a 9/11-style terrorist attack," Alan J. Kuperman, an associate professor at the university who co-authored the report, said during a conference call Thursday.

He said current policies "leave U.S. nuclear facilities ... vulnerable to credible terrorist threats of theft of bomb-grade material and sabotage that could cause a massive meltdown and release of radiation."

A news release accompanying the report notes that the three civilian research reactors — MU's reactor and reactors at the Massachusetts Institute of Technology in Cambridge, Mass., and the National Institute of Standards and Technology in Gaithersburg, Md. — are fueled with bomb-grade uranium, which is vulnerable to theft to make nuclear weapons.

"These facilities are not defended against a posited terrorist threat, unlike military facilities that hold the same material," the news release said. "The facilities are supposed to convert to non-weapons-grade, low-enriched uranium fuel. But they will continue to use bomb-grade uranium,
and remain vulnerable to terrorist theft, for at least another decade, according to the latest schedule."

MU spokesman Christian Basi said safety is a top priority for the university. "We will definitely be reviewing the report in detail and determining, as we always do, if there is a need to make changes to our security plan. We receive routine inspections by the" Nuclear Regulatory Commission "to ensure we're in full compliance with that plan."

Kuperman made multiple references to the 9/11 Commission's finding that al Qaida had considered targeting a nuclear power reactor during the Sept. 11, 2001, attacks.

Three organizations control the safety of nuclear materials: The Nuclear Regulatory Commission oversees civilian reactors, the Department of Energy looks after its research reactors and the Department of Defense controls nuclear weapons and fuel, with the help of the DOE. Because each group creates its own threat assessment, referred to as the "design basis threat," security standards vary.

"Design basis threat should be the same for all U.S. nuclear facilities, public or private, that pose catastrophic risks," Kuperman said, highlighting a conclusion from the report.

Civilian utility companies with reactors under NRC guidelines have been reluctant to spend significantly to increase protections past those guidelines, he added.

Matthew Bunn, a Harvard University professor who's an expert on nuclear theft and terrorism, said the nuclear agency relied on security from other parts of the government to augment the reactors' protection from aircraft crashes.

"It's not that the problem is being ignored," he said. "The view at the NRC is that the measures other parts of the government are taking are sufficient to reduce that risk to an acceptable level."

Bunn said the NRC had greatly increased its protection levels since 9/11.

In a statement, the NRC called its security requirements "robust" and said it was "confident that these important facilities are adequately protected."

*Tribune reporter Jodie Jackson Jr. contributed to this story.*

*This article was published in the Saturday, August 17, 2013 edition of the Columbia Daily Tribune with the headline "Report questions reactors' security: MU's facility on list of vulnerable."*
COLUMBIA — “Who is ready to serve today?” Michelle Murphy asked an applauding, cheering crowd of MU students gathered at Tiger Plaza at 8:30 a.m. Saturday. They were there to participate in the 11th annual Step Forward Day.

**Step Forward Day, normally geared toward freshman and new transfer students, is a volunteer event hosted annually by the Mizzou Center for Leadership & Service.** The center provides a free breakfast, T-shirts with a special event logo and an opportunity for first-year students to learn more about the Columbia area as well as connect with other new students. About 17 different organizations participated in the event, putting the MU students to work on a variety of projects.

“We have a variety of different sites,” said Murphy, senior coordinator of Mizzou Center for Leadership & Service.

Five of the agencies where students volunteered are new this year. The new agencies include the Truman Veterans Hospital, D&D Animal Sanctuary, Alzheimer’s Association, Heart of Missouri United Way and Columbia Center for Urban Agriculture. “We have several projects with volunteers today,” said Leigh Britt, neighborhood services manager of City of Columbia, one of the service agents too.

Volunteers picked up litter in East Campus and worked on beautification projects, such as landscaping flower beds on the street, Britt said while she was waiting for her group of volunteers to get started.

Last year, 330 students participated in the event. The number of this year’s participants was still being counted, Murphy said.
“This is a big turn out,” said Alex Peltier, a sophomore majoring in math and math education who worked as a community service adviser during this year's event. “It is good to see that the Mizzou students care about their community.”

Ellise Verheyen is also a sophomore and service adviser, and she said she regretted missing Step Forward Day her freshman year.

“This is my first year available to do it,” she said. “I got up and jumped out of bed in ten minutes, and came over this morning.”

Verheyen loves volunteering on projects and said she has done a lot of similar events in the past at her home and high school. “It is gonna be awesome for all these students to be out and explore their community,” she said.

At the intersection of Route B and Paris Road, Britt was clearing weeds with a group of students under the bright sun. The group was working on behalf of the city government. Two groups would be working on “improving those beds...they will be breeding them, spreading some compost and also planting some new plants,” Britt said.

For some students, the experience was eye-opening. One of the volunteers, Naomi Sugimoto, is a sociology student from Japan. Sugimoto has been doing volunteer work in developing countries, such as India and Bangladesh. While this is her first week in the U.S., Sugimoto decided to take a chance to learn more about social service. Sugimoto said the program allows her to step out of the dorm and “communicate with local people off-campus,” which she finds both interesting and fun.

Brooke Shoopman participated in the beautification project simply to spend a meaningful weekend. “It’s a really good way to discipline yourself,” Shoopman said while she continued to dig up weeds, using a hand shovel.

MU Vice Chancellor Cathy Scroggs said in a speech before the volunteers left for their sites, “Service is a part of who we are.”

After a morning of physical labor, everyone left with a sense of satisfaction and the memory of a beautiful summer day early in their college lives.
Stadium's relocated Rock M gets a fresh coat
Tradition carries on in new spot.

By KARYN SPORY
Friday, August 16, 2013 at 2:00 pm

Buckets of whitewash awaited members of the University of Missouri’s Class of 2017 ready to make their own mark on a Tiger tradition Friday morning.

Although the tradition of painting the Rock M landmark at Memorial Stadium began in 1927, this year’s freshman class was the first to paint the stones that make up the new M.

Josh McPherson, MU turf specialist, said part of the stadium renovation included moving the scoreboard forward 30 feet and thus moving the Rock M as well.

"This summer we did a several-million-dollar renovation where we expanded this concourse," McPherson said.

He said crews harvested the rocks that make up the M and stored them during construction.

"This is actually a new M with the old rocks, so you will be the first class that will participate in the painting of the new M," he said.

At 9 a.m., students were allowed onto Faurot Field to take pictures before grabbing mops, which would serve as their paintbrushes for the day, and carrying on the annual tradition of painting the M.

Max Oldani, a freshman physical therapy student, said he thought it was a good tradition to try. "You can only do it once, so I thought it would be cool to be a part of," he said.

He said he is a huge MU football fan and has season tickets. "I think we'll do better this year. It'll be a couple of years until we're up there, but I think" the SEC "is a good fit."

John Willenborg, a freshman accounting major, said he also was excited for football and the SEC. "The SEC has been so good at football over the years. … I think it will take" Missouri "a couple years to get through the tradition and start taking top spots," he said.
Aly Friend, MU Alumni Association coordinator of student programs, said painting the M is popular as one of the first things freshmen get to do. "Move-in and recruitment are still going on, but everybody can find a central heartbeat and get wrapped up in Tiger football."
IBM partners with the University of Missouri on course to teach ‘big data’ skills

By JACOB BARKER
Saturday, August 17, 2013 at 2:00 am

IBM announced this week it would partner with the University of Missouri to offer a new class using its software to analyze massive datasets.

The new course, Big Data Analytics, is being offered this fall through MU’s Department of Computer Science and Information Technology and the Department of Electrical and Computer Engineering in the College of Engineering.

The course is open to undergraduate and graduate students, said Dong Xu, the computer science department chairman. Already, 28 are enrolled, he said.

"The company culture, the work ethics … I think working with a highly successful international company, the students can learn a lot," Xu said.

The partnership between MU and IBM is one of nine the company announced Wednesday. Other U.S. partners include Northwestern University, Georgetown University and George Washington University. The partnerships vary. Some create a weeklong intensive course, others add additional curricula to existing programs and some create new degree programs.

The new MU class will use IBM InfoSphere BigInsights and IBM InfoSphere Streams software provided by the company. IBM also is providing the instructor, Yinghui "Susan" Zeng. She is now an adjunct professor in the computer science department while still an employee of Big Blue.

Xu said this is the first dedicated course pushing big data analytics, but it has been something the department has been interested in ramping up for some time. "We plan to have this arrangement for the long run," he said of the course and the school's partnership with IBM.

IBM announced its most recent partnerships as part of an attempt to narrow what it called a "skills gap" in training to analyze what's come to be known as "big data," the reams of information that the Internet and computers now allow to be collected and analyzed. IBM estimated 4.4 million jobs with the skill set will be needed by 2015, with applications in everything from city planning to consumer behavior to health care outcomes.
"Leaders in business, education and government must take action to foster a new generation of talent with the technical expertise and unique ideas to make the most of this tsunami of Big Data," Richard Rodts, Manager of Global Academic Programs at IBM, said in a statement. "To narrow this skills gap, IBM is committed to partnering with universities around the world to provide students with Big Data and analytics curriculum to make an impact in today's data-driven marketplace."

Even though the course will be taught by an IBM employee using IBM software, Xu said many companies are demanding more employees with these skill sets.

"That kind of opportunity is everywhere, so we really like to prepare our students for the general market, not a particular company," he said.

Many cities struggle to provide enough skilled IT and computer coding employees to help grow local companies. Columbia's companies have complained of a shortage of skilled IT workers, too. One local company, fast-growing Veterans United Home Loans, has worked with the computer science department to fund a class that taught skills the company thought were valuable. In return, it would be allowed to deliver guest lectures, help develop curriculum and mentor students.

While companies often have helped shape curriculum at the college level through advisory boards, guest lectures and internships, the direct sponsorship of particular classes is relatively novel at MU.

IBM has partnered with MU on other projects in the past, even before it located one of its service delivery centers in Columbia. And the local IBM center and its employees probably won't have much need for the skill set being taught in the big data course, Xu said.

"The skills students learn from this course are probably not for the local IBM, because the local IBM is more service oriented," he said.
The Tribune's View

Party zone

Luring the SEC crowds

By Henry J. Waters III

Sunday, August 18, 2013 at 2:00 am

No MU mention

Having missed the chance last year to turn downtown Columbia into the best football game fun zone, the Columbia City Council will have another shot thanks to renewed efforts by the owners of Harpo's at the corner of Tenth and Cherry streets.

Naturally enough, Harpo's wants the city to close streets only near its establishment, a discriminatory half-way plan that misses the mark but provides a catalyst to an important larger discussion. Not that Harpo's should be denied. Others should be invited in.

Harpo's took a swing at a similar proposal last year, raising the ire of competing merchants and earning rejection by the council. A similar half-baked idea called Tiger Town that would have closed only a section of Eighth Street met a similar fate. Now the council has a chance to do the job properly.

For some unfathomable reason, official approval was not given last season to the wonderful idea expressed in this column several times, to wit: Close the whole downtown area to traffic so revelers can wander at will. Waive the city open container law. Turn the area over to pedestrians beginning Friday afternoon and extending into the wee hours Saturday night/Sunday morning.

This plan solves all the objections reasonably raised against street closure affecting only neighborhoods around particular venues. The affected territory should go east and west from Fourth to Short streets and north and south from Walnut to Elm streets, with an additional leg south on Ninth Street to University Avenue.

Licensed taxis would be accommodated. Parking would be allowed in city buildings but no on-street meter-feeding.
Police will have no more trouble with open containers than they do now trying to enforce the ban, maybe less. Certainly the current rule does nothing to mitigate public drunkenness which, in the midst of football revelry, has to be tolerated in favor of concentrating on overt misbehavior from whatever stimulus.

Full street closure will maximize the entertainment appeal of downtown, which should be the primary goal only to be mitigated because of intolerable side effects.

What side effects? Partial closure is unfair and reduces the potential pedestrian benefit. The current non-closure closed-container policy interferes with best use of the area by allowing traffic and making potential scofflaws of every reviser who sneaks a drink onto the street. We should concentrate on the positive effects of accommodating pedestrians, which are palpable, and quit assuming downsides are more important. If we scale back before we even try an open downtown, we never will test the best policy.

So far, the grand scheme escapes city officials. They fixate on presumed reasons not to simply turn downtown into a happy pedestrian party, when on football dates that is the area's highest and best use. Come on, city hall. Let us show our best face to visitors. We have the right stuff.

We can make them say, "Boy, that Columbia is the best!"

HJW III

Democracy is grounded upon so childish a complex of fallacies that they must be protected by a rigid system of taboos, else even halfwits would argue it to pieces. Its first concern must thus be to penalize the free play of ideas.

H.L. MENCKEN
After These Docs Saw The Farm, They Didn't Want The City

by Scott Hensley

Finding doctors to work in the countryside isn't easy.

About 20 percent the U.S. population lives in rural areas, but only about practice there. The lure of cities and suburbs has been hard to overcome. And doctor shortages, already acute in some rural areas, are.

Some folks at the University of Missouri School of Medicine had an idea: If we send med students to work with country docs for the summer, might some of them be inclined to practice in the sticks later on?

Well, and have been doing it for quite a while now. A look back at students who spent a summer in the country between 1996 and 2010 found that they were more likely to become primary care doctors than those who hadn't. The summer sojourners were more than twice as likely to pick family medicine as a career.

"We can't say for sure that the program caused them to chose those specialties, but we think it contributes to their decision," says , associate professor of family and community medicine at the med school tells Shots.

What about where they went on to work as doctors? A little less than half — 46 percent — chose to work in the country in their first practices after finishing their medical training.

Answers to questionnaires completed by students before and after taking part in the program found that almost three-quarters of the students were more interested in rural practice afterward.

Now, it's true that about half the students had been on a rural track from the start. They grew up in rural areas and on the condition that they practice in the country later on.

Still, Kane tells Shots the time in the country helped dispel some myths. Country doctors can earn a fine living and rural practice isn't necessarily repetitive and boring.

The in the August issue of Academic Medicine.
Two teen sisters, friend killed in Wildwood car crash

August 17, 2013 12:15 am  •  By Kim Bell kbell@post-dispatch.com 314-340-8115 and Valerie Schremp Hahn vhahn@post-dispatch.com 314-340-8246

WILDWOOD • Students at Rockwood high schools on Friday mourned the deaths of two recent graduates and a current senior after a terrible one-car crash Thursday night.

“It’s just so tragic,” said John Meyer, who coached one of the victims, Christopher Lenzen, in baseball at Marquette High School for four years. “It’s horrific.”

Lenzen, 18, and two sisters, Lauren Oliver, 18, and Kathleen Oliver, 17, were killed in the crash of a convertible sports car about 9:45 p.m. Thursday on Homestead Manor Drive in Wildwood. Olivia Dames, 18, survived the crash.

Counselors were available Friday at Marquette High and Eureka High, where Dames and Lauren Oliver had recently graduated and Kathleen Oliver was a senior.

Meyer said he gathered with student-athletes who had played baseball with Lenzen at Marquette on Friday morning. Another coach spent time with Lenzen’s teammates on the basketball team. Lenzen was a three-year starter for the baseball team and a four-year starter for the basketball team, Meyer said.

“We gave them a safe haven to express themselves,” Meyer said. “We encouraged them to grieve and just let those emotions flow. ... You just saw a lot of sad kids today.”

At Eureka High School on Friday morning, principal Deborah Asher said students spontaneously chose to lay flowers on the school’s marquee in remembrance of the sisters who died. Asher said the Olivers’ surviving sister was a freshman at the school, which started classes on Tuesday. The girls’ parents could not be reached for comment.

St. Louis County Police Lt. Bryan Ludwig said Lenzen was the driver of the 2013 Infiniti G37S convertible. The car belonged to Lenzen’s mother, a family member said. They were riding along Homestead Manor Drive with the top down about 9:45 p.m. when the car ran off the road, hit the back deck of a home, then went into the woods and struck a tree.

The Oliver sisters were dead when authorities arrived. Lenzen died before a medical helicopter could get him to a hospital.
Monarch Fire Protection District spokesman Roger Herin said he didn’t know why the car went off the road or how fast it may have been going. He said he didn’t know if the occupants were wearing seat belts.

Routine toxicology tests are pending.

The Oliver sisters lived in the 1100 block of Sara Mathews Lane in Wildwood. Lenzen lived in the 2200 block of Stonebriar Ridge Drive in Chesterfield.

Lenzen is survived by two brothers and his parents, Bob and Polly Lenzen. Bob Lenzen said through tears Friday morning that the family had chosen to donate Christopher’s organs.

**Bob Lenzen said his son was supposed to leave on Saturday morning for the University of Missouri at Columbia, where he was going to be a freshman and study business.**

“He took his girlfriend out for a going-away dinner” on Thursday night when the crash happened, Bob Lenzen said.

He won an integrity award at Marquette High and “was a bright kid,” his father said.

Dan Ramsey, assistant principal at Marquette high, said Lenzen represented the school well.

“He was just an exceptional student, exceptional athlete, just a gifted young man,” Ramsey said.

Lauren and Kathleen Oliver were both involved in many activities at Eureka. Lauren Oliver ran cross country and was on the track team. She was also in the National Honor Society, a school ambassador and a Bright Flight scholar. She was getting ready to leave for college. Kathleen, the senior, was a cheerleader who was going to be the squad’s co-captain this year. She also took part in the school’s On Stage show choir.

“They were ideal high school students,” Asher said. “If you wanted to look at the best of students and teenagers, they are definitely two you could point to as role models.”
COLUMBIA — Three teens, including one who was preparing to attend MU, were killed and a fourth was injured Thursday night after their convertible crashed through a backyard deck and into the nearby woods.

Christopher Lenzen, 18, and sisters Lauren Oliver, 18, and Kathleen Oliver, 17, were killed. Olivia Dames, 18, sustained non-life-threatening injuries, the St. Louis County Police Department said.

Dames, Lenzen and Lauren Oliver had recently graduated from high school in the Rockwood School District. The teens were out to dinner before leaving for college, according to a St. Louis Post-Dispatch article.

Lenzen was driving the 2013 Infiniti G37S convertible, police said. The car, with its top down, ran off the road about 9:40 p.m. in the 18000 block of Homestead Manor Drive in Wildwood. It then struck the side of a house and backyard deck before continuing into the woods.

According the St. Louis Post-Dispatch article, the sisters were found dead in the car, and Lenzen died during preparations for airlift to the hospital.

MU’s online student directory listed Lenzen as a freshman. Lauren Oliver planned to attend Miami University in Oxford, Ohio, Rockwood School District spokesman Jay Scherder said. Kathleen Oliver was a senior at Eureka High School, according to the Post-Dispatch article.

The St. Louis County Police Department said investigators were re-constructing the accident to determine its cause and contributing factors.
St. Louis Community College will consider disbanding police force

1 hour ago • By Georgina Gustin ggustin@post-dispatch.com 314-340-8195

Among the many things the board of St. Louis Community College will review in the aftermath of a bungled campus police investigation is whether its campus police should exist at all.

In a scathing report commissioned by the college's trustees and released last week, investigators recommended that the board “investigate the possibility of having local municipal law enforcement cover the campus as opposed to having its own police force.”

“It's an interesting question,” said Chairman Craig Larson in an interview Friday. “That's part of the next step in figuring out how to implement these recommendations.”

While private institutions typically have security officers — who are unarmed and don't hold powers of arrest — the community college, like most state schools, has a police department composed of sworn, deputized officers who function like municipal officers and have the same powers. The community college employs 42 full- and part-time officers on its four campuses.

“The law created a police force that the community college has, so if we were to disband, we'd have to change the law,” Larson said. “We might have to approach the Legislature.”

Another, perhaps easier, option would be to bring new leadership specially trained in campus policing into the campus police.

“Our chief of police has to have the right training as a police officer, with a good background,” Larson said, “but also has to have specialized preparation to know the laws that affect campuses. You can't just take a police officer and stick him in the job.”

The investigation and report came nearly four months after student Blythe Grupe was attacked in a women's restroom on the college's Meramec campus by a fellow student. Jevon Mallory was arrested the morning of the attack, April 18, but was released hours later, even after admitting to campus officials that he was trying to “withdraw her from life.”

Grupe's family, frustrated with the lack of police response to the attack, went public, triggering a cascade of criticism and, ultimately, staff upheaval. George Wasson, president of the Meramec...
campus, resigned; and the board voted not to renew Chancellor Myrtle Dorsey’s contract when it expires in 2014.

Last week the college also announced that the chief of the Meramec Campus Police, Paul Banta, along with Community College District Chief of Police Robert Stewart and Vice President of Student Affairs Linden Crawford were “no longer in their prior positions.”

Stewart told reporters he had taken retirement. Carole Christie, a college spokeswoman, said she could not share Banta’s employment status, saying that “it may take a few weeks before we work that through with human resources.”

Both Banta and Stewart were criticized in the report, which said they waited five days after the attack to seek an arrest warrant when “it appeared probable that a warrant for a serious felony could have been obtained the day of the attack.” The report said the two “lack knowledge of basic police procedures.”

Banta, like many campus police officers, was a veteran police officer, who retired as a lieutenant from the Des Peres Police Department in 2007 after 36 years.

In Missouri, campus police officers, like all police officers, are required to have the same training as municipal officers and go through the same police academies. Security officers, on the other hand, are required to have only a two-day training course to obtain certification in St. Louis and St. Louis County.

“We’re all very different in our function and our mission,” said Capt. Brian Weimer of the University of Missouri Campus Police, which has 34 sworn officers. “Our department is a fully commissioned law enforcement agency.”

Similarly, Harris-Stowe State University has a fully commissioned police department, with 13 full-time officers. Like the community college, it relies on the St. Louis City Police to process and charge suspects.

“It’s one thing to have arrest powers — you can detain someone — but we don’t have booking facilities, and we don’t charge anyone. We rely on the city police to do that,” said Howard Richards, who heads up Harris-Stowe’s campus police. “We don’t charge them, that’s not our policy.”

Universities that have their own police forces have agreements with local police departments that clarify what agency has jurisdiction in particular areas.

“We have jurisdictional agreements in place,” Weimer explained. “If an incident happens in X area, then it says who’s responsible. But that’s not to say we don’t cross over. For example, a city officer was killed south of town recently. We actually stepped into the city to free up their police. On the flip side, when we’re swamped with a huge football game, they can take a report for us.”

Most private institutions in the area have security forces, who rely on local police to detain someone on campus or get involved with a serious situation.
“The vast majority are unsworn,” said John Bowman, director of public safety and security and Lindenwood University. “But here I have three or four guys who were police officers, a couple were reserve officers and seven were in the military.”

Lindenwood has also gotten creative to boost police presence on campus. This year it launched a program in which off-duty police officers donate their time to patrol the campus in exchange for tuition. “We pay for their education” said Bowman, a veteran officer, most recently with the Ferguson Police Department. “It’s a win-win.”

Washington University is a rare exception — it’s the only private school in the state that has a full police department. “Our force is 29 sworn officers,” said Jill Friedman, a university spokeswoman, “and almost all of them come to us with significant experience as police officers.”

In recent years, law enforcement entities have worked to streamline standards on campus police departments, as well as police departments at large. More universities, including the University of Missouri, are becoming accredited under nationalized standards.

“It’s a voluntary program so you put yourself through the pain and the agony,” said Weimer. “But it makes sure you stay up with best practices.”
Rolla school expects record enrollment

Saturday, August 17, 2013 at 2:00 am

ROLLA (AP) — Missouri University of Science and Technology is expecting a record enrollment this fall.

The Rolla Daily News reported that Missouri S&T officials estimate the total fall enrollment at about 7,900, which would break the record of 7,795 set in fall 1982.

The university also said the number of first-time freshmen at the school is expected to be 1,225, which would be the fourth-largest freshman class in Missouri S&T’s history. The university had larger freshman classes more than 30 years ago, in 1980, 1981 and 1982.

Classes begin at the school in Rolla on Monday.
GUEST COMMENTARY: Saving for higher education may be easier than you think

Sunday, August 18, 2013 | 6:00 a.m. CDT
BY CLINT ZWEIFEL

NO MU MENTION
Summer is coming to an end, and parents everywhere are preparing to send kids back to school. While it is easy to get caught up in the hectic preparations for the first day of school, it is also important to remember what all of this is for: preparing our children for adulthood. The world is changing around us, and we must change with it. Now more than ever, some advanced training or a degree beyond high school is required in the workplace.

I was the first person in my family to attend college, and I know firsthand how the experience can change lives. As a father of two teenage daughters, I want the same opportunities for my girls. To that end, my wife and I have been planning, saving and investing so we can help them get an education and follow their dreams. While there are a variety of higher education options out there – community college, trade school, vocational school, a four-year degree – they can all be very costly.

Saving for our children’s higher education can be overwhelming, and at times it can seem like there is no way to save enough. I have put together a list of tips that focus on small investments which will add up over time to make an impact on those future costs. Even the smallest effort can make a big difference. Here are my top 10 tips to help make saving for higher education easier:

1. Start early and save regularly – Start when your child is young and add higher education savings to your monthly budget. Saving a little money each month over time adds up. For example, saving just $50 a month from birth would yield about $20,000 by the time your child is ready for college, assuming a 7 percent return on investment.

2. Open a MOST 529 account – For as little as $25, you can start an account with MOST—Missouri’s 529 College Savings Plan. MOST helps take the guesswork out of picking an appropriate mix of stocks and bonds by offering age-based options. MOST chooses the funds based on your child’s age and your risk tolerance.
Regardless of the eligible higher education option your child chooses – a community college, trade school, vocational school or a university – withdrawals from a MOST 529 account can be put toward tuition, books and other qualified expenses.

3. Make saving and investing “automatic” – Make allotting part of your paycheck for higher education savings easy by setting up payroll deduction or monthly automatic bank transfers to your savings and MOST 529 accounts.

4. Ask for help – Holidays, birthdays and special occasions can be celebrated with more than a new toy. Ask family and friends to contribute to your child’s higher education savings account.

5. Make a monthly budget – monitor what you spend for two months. Sit down and analyze your habits and prepare a budget. Look at what you need, what you want and those special splurges. MyMoney.gov has tools to help you create a budget.

6. Consult a cost calculator – Although you may not be able to cover the entire cost, a higher education cost calculator can give you an idea of what you will need to save toward your child’s education.

7. Set savings goals – Having a goal will help motivate you to save and help you stay on track.

8. Revisit your budget regularly – Make it a point to regularly review the amount you can save. For example, if you have a budget expense that decreases or stops, consider directing those funds to your higher education savings.

9. Involve your children – Encourage your children to put a portion of their money toward their higher education savings.

10. Check your investments regularly – Many college savings plans allow you to choose how you invest and provide news related to your college savings that may help you as you continue to save. Don’t be afraid to change your investment strategies as your personal financial situation changes.
Studies show that when people are confronted with the cost of higher education, they often assume that they cannot save enough and decide to abandon saving for higher education altogether. Although it may not be possible to save enough to cover everything, this does not mean you should not save anything. It is possible to save enough to pay for a significant portion of the cost, and the rest can be handled by financial aid, work-study, a job and loans.

Covering the cost is not the only goal of saving. By saving for your child’s higher education, you also show your children you believe in them. Research shows that students whose parents saved for their education are more likely to complete a degree. Every child deserves the chance to pursue higher education and be successful. They should not be buried under a mountain of debt to do it. Talk to your children, be honest about what you can afford and help them understand the financial aid options as a family. By starting early, talking regularly and working together with small investments along the way, you can help your child reach their dream.

*Clint Zweifel is the Missouri state treasurer.*