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## Asking for Money Instead of Gifts

Columnist Sue Shellenbarger answers readers' questions

By SUE SHELLNBARGER

**Q:** *My wife and I are expecting our first baby, and we intend to start funding a 529 college-savings account immediately. We'd also like to limit the junk clothes and toys we consume. Would it be rude or inappropriate to ask family to give money to the fund instead of gifts? What about friends?*

—M.F.

**A:** It's fine to make such a request of family or friends; many people planning weddings or birthdays are taking similar steps, says Cindy Post Senning, a director of the Emily Post Institute, Burlington, Vt., and an author on manners. She advises against putting your request in writing on the birth announcement, however; that risks making your communicate seem more about money than about celebrating the event. Instead, "get the word out by word-of-mouth," having a friend or relative inform others, either when they RSVP or by networking, she says.

To make giving cash less awkward, consider designating a family friend or attorney to receive the money; this could help protect people on a tight budget from feeling embarrassed about giving small amounts. And "don't be too disappointed" if people go ahead and buy gifts anyway, Ms. Senning says. Many people like to hew to tradition; others simply enjoy buying gifts.

**Q:** *After spending \$85,000 on a degree in fashion design and merchandising, my daughter can't get a job. I've asked her to go back to school to learn some specific skills. She's considering studying to be a paralegal. What's the job outlook in that area?*

—K.V., North Olmsted, Ohio

**A:** Better than average, based on the latest available data, but those data are more than a year old. The Bureau of Labor Statistics says employment of paralegals is expected to grow 22% between 2006 and 2016, much faster than the average rate of 14% for the nearly 400 occupations tracked. For more information, see [www.bls.gov/oco/ocos114.htm](http://www.bls.gov/oco/ocos114.htm).

A caveat: This data was issued in December 2007, and the legal profession hasn't been faring well in the recession. Many law firms, which employ 70% of all paralegals and legal assistants, have merged or cut staff,

says a spokesman for the nonprofit National Association of Colleges and Employers. "A serious reshaping" of the industry is under way that could change the outlook, he adds. New government projections are due out in December.

**Q:** *You've written about the intense competition to get into some colleges and universities. What about the private, for-profit colleges that advertise heavily? Are they worth attending?*

—R.M., Portland, Ore.

**A:** The answer depends on your goals and the school you're considering. Many for-profit colleges offer worthwhile programs that can benefit career-minded adults looking for specific skills, certificates or credentials, as well as other kinds of students. However, as with any college, you should vet a school carefully. Check out its accreditation first; a college's Web site should include this information. Students who want to be able to transfer credits readily to other institutions, gain admission to graduate school, or earn maximum credibility for degrees earned, typically choose schools that have passed muster with one of several regional accrediting organizations, says Vicky Phillips, founder of [GetEducated.com](http://GetEducated.com), a Web site on higher education; more information on accreditation can be found there or at the Council for Higher Education Accreditation site, [CHEA.org](http://CHEA.org).

Compare tuition rates because some for-profit colleges are more expensive than traditional schools, Ms. Phillips says. Also, find out how long the school has been established, how many faculty members it has and how much training professors receive. Ask about the rates of job placement or graduate-school enrollment after graduation. Finally, request a list of alumni to contact for information.

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