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Study your textbook options

Vicki Lee Parker, Staff Writer

All summer long you bragged about how your child got accepted into college. You've pinched pennies and saved for tuition, but now that you see how much those textbooks really cost, you are at a loss for words.

Since 1994 the price of textbooks has increased at nearly four times the rate of inflation, according to the U.S. Government Accountability Office. Students spend on average about \$900 on textbooks a year.

But there are ways to avoid textbook sticker shock.

Used textbooks -- when the professor allows them -- are one way.

Brandi Ritter, an MBA student at Meredith, said she rarely pays more than \$15 for each of her books, which can cost more than \$100 apiece at the store.

She buys all of her books online at Half.com. She also gets new books there.

"One semester I found new books for less than the cost of the used books at the bookstore," Ritter said.

In fact, many tech-savvy students go online to find cheaper textbooks. Online stores don't have as much overhead expense and can sell textbooks at a discount. And because it takes only a few minutes to visit several online bookstores to compare prices, sellers have competitive reasons to offer lower prices.

There are at least a dozen other online bookstores that offer significant savings on college books, including Amazon.com, Cheapesttextbooks.com and AbeBooks.com. Other sites let you compare prices, including Campusbooks.com and BestBookBuys.com.

Greg Doucette, a computer science major at N.C. State University, said that he purchases his schoolbooks at the campus bookstore's Web site for a discount. After he pays online, he goes into the campus store to pick up his books. "They have them bundled together behind the counter," he said.

Last semester, Doucette spent \$325 at the online campus store. Inside the store, the same books cost about \$380, he said.

Purchasing digital books can be another way to save. Vitalsource.com sells thousands of digital textbooks for about 20 percent to 50 percent less than they cost in a store, said Frank Daniels III, CEO of the company, which has its headquarters in downtown Raleigh.

Students download the books and read them on their computers. They also can highlight text, make notes and share notes with classmates, or print any section of the book they choose, Daniels said.

While shopping online can save you money, there are some drawbacks.

The biggest problem is returns, which can be a long and difficult process.

Mike Studley, owner of Hillsborough Textbooks in Raleigh, said that textbook stores make up extra cost with better customer service.

"One of the biggest advantages we offer students is flexibility," Studley said. "Students need a place that can deal with their changing schedules. It's better to spend a little more and get a lot more service."

If you decide to buy textbooks online, here are some tips:

- * Buy early. Textbooks sell fast, and the prices can increase as supply decreases.
- * Consider older editions. Check with the professor first to make sure there are no significant updates.
- * Use the ISBN for a rapid and more accurate search.

Once you buy them, keep them in good shape. That will help you get top dollar when you want to sell them.

Ritter, the MBA student, said that when the semester ends, she lists her books back on Half.com and usually gets close to what she originally paid. She saves on shipping by sending the package via Media Mail, the cheaper postal rate used for books.

A new state law increases and expands the state tax deduction for North Carolina's 529 college savings plan.

For tax year 2007, taxpayers may deduct up to \$2,500 for an individual and \$5,000 for a married couple filing jointly. The income limitations no longer apply. Remember, the North Carolina tax forms reference this deduction as the Parental Savings Trust Fund of the State Education Assistance Authority.

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