



Celebrating
10 Years!

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Smart About College

S STUDENT
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FOUNDATION
Caring About Your Success

2500 Broadway
Helena, MT 59601
www.SmartAboutCollege.org
www.safmt.org
(877) COLG4ME

– CONTRIBUTORS –

Jim Stipcich
President and CEO

Kelly Chapman
Vice President Foundation Activities

Kris MacIntyre
Development Officer
kmacintyre@safmt.org
(406) 495-7312

Darbie Hess
Grants Manager

Rhonda Safford
Programs Manager

Mary Howard
General Manager
Campus Outreach

Kalie Porter
Outreach Manager
MSU - Billings

Emily Flemming
Outreach Manager
Montana State University

Sauna Savage
Outreach Manager
Montana Tech

Liz Smith
Outreach Manager
MSU Great Falls College
of Technology

Marti Johnson
Outreach Manager
UM Helena College
of Technology

Josh Sloan
Outreach Manager
Miles Community College

Melissa Huntington
Outreach Manager
The University of Montana

Carolynn Bright
Media Relations Coordinator/
Copy Editor

Wendy Brenden
Creative/Graphic Design

Thompson Falls Students KnowHow2GO!

What do I want to be when I grow up? What do I need to do to get there? How will I pay for the training I need?

These are just a few of the questions students in Thompson Falls asked themselves during that Montana community's recent KnowHow2GO Week, geared to encouraging students to take an active role in planning their educational and occupational futures.

"All in all, it was a fun week with great presenters, excited students, and educated students and parents!" said Jodi Morgan, counselor at Thompson Falls High School, and KnowHow2GO Week organizer in that community.

According to Morgan, the Thompson Falls KnowHow2GO Week events focused on teaching students – middle school through high school – about three main aspects of college and career pursuit.

First, students received instruction about how to use the Montana Career Information System (MCIS) to assess their skills and interests and match those with corresponding careers. MCIS is a free, online system developed and maintained by the Montana Department of Labor and Industry that provides portfolio management, career and occupational information, scholarships, college information and interest inventories.

Then, students were encouraged to identify which high school courses they needed to get into the college or technical school of their choice to pursue their chosen careers. Event coordinators asked students to push themselves and take the tough classes like Algebra II or a foreign language – one of the steps promoted through the national KnowHow2GO campaign.

Finally, students learned that college is affordable, and a wide range of opportunities for financial assistance are available. To reinforce that message, the names of students who completed the Free Application for Federal Student Aid (FAFSA) at a KnowHow2GO session at the high school were entered to win a \$500 scholarship.

According to Morgan, she anticipated serving about 75 students in Thompson Falls when she applied for the grant funding to host the KnowHow2GO Week, but far exceeded that number.

"We had 276 participants, counting students and parents," Morgan said, adding that she is extremely pleased with that response in the event's inaugural year.

Thompson Falls was one of three Montana sites selected by nonprofit Student Assistance Foundation (SAF) to receive grant funds to host KnowHow2GO Week events geared to providing students and families with the tools they need to realize their dreams of higher education. SAF re-granted the funds originally received through Lumina Foundation for Education.

Additional communities that received funding from SAF to host KnowHow2GO Weeks include Dillon and Helena.



More than 1,000 Montana Students Helped at College Goal Sunday

Nonprofit Student Assistance Foundation (SAF), financial aid professionals and other volunteers helped 1,039 students complete their Free Application for Federal Student Aid (FAFSA) at 18 Montana College Goal Sunday sites recently.

"We are extremely pleased that we were able to provide free, one-on-one FAFSA completion assistance to so many Montana students and their families at our College Goal Sunday locations across the state," said Rhonda Safford, state coordinator of the event. "This brings the total number of students and families served through College Goal Sunday in the six years we have coordinated the program to almost 8,400."

This year, the event was held at locations throughout the state on Sunday, Jan. 31 and Wednesday, Feb. 3.

According to Safford, she was particularly pleased with the response to a new element of the College Goal Sunday event

– Webinars hosted at sites in Baker, Columbia Falls, Drummond and Glasgow.



Forty-nine students completed their FAFSAs with assistance through the Webinar programs, while a total of 105 students and families received information about the FAFSA completion process.

"It's important for me to add that College Goal Sunday wouldn't be possible without the assistance of volunteers from across the state," Safford said. "We'd like to thank the more than 300 volunteers who committed their personal time to helping Montana students position themselves to receive crucial financial aid."

College Goal Sunday is a national program that was originally created by the Indiana Student Financial Aid Association with funding from Lilly Endowment, Inc. and with supplemental support from Lumina Foundation for Education.

College Goal Sunday Webinars Help Montana Students Complete the FAFSA

For most families, the process of securing financial aid begins with the completion of the Free Application for Federal Student Aid (FAFSA). This year, nonprofit Student Assistance Foundation (SAF) tried to make that process easier than ever for residents of some Montana communities.

On Wednesday, Feb. 3, students and families in Baker, Columbia Falls, Drummond and Glasgow had the opportunity to participate in Montana College Goal Sunday over the Web as part of a pilot program spearheaded by SAF.

This was the sixth year, SAF and volunteers have provided free, one-on-one assistance completing the FAFSA at sites located across the state, helping almost 8,400 students and families.

"We were extremely excited to expand the reach of College Goal Sunday by using the Web as a tool," said Rhonda Safford, statewide coordinator for the event. "We have always tried to assist the greatest number of people possible through our 18 sites statewide, but by using Webinars, we were able to connect with even more students and families to complete this important form."

On the evening of the new event, Mick Hanson, financial aid director at The University of Montana, made a brief, informational presentation about FAFSA completion via Webinar. Then, students and parents logged on to computers to complete the FAFSA with the aid of on-site coordinators and volunteers, in addition to online experts.

As an added bonus, the names of Webinar participants who registered at the pilot sites were entered in a random drawing to win a \$500 scholarship for the school of their choice.



2009 High School Business Challenge second place winners (\$500 scholarships) from left to right: Sherry Claudohus, BCBS, Chair of Montana Chamber Board; Connie Gengen, Montana Council on Economic Education; Jeremy Anderson, instructor, Whitefish High School; Zach Maassen, Whitefish High School, second place; Bently Smith, Whitefish High School, second place; and Kelly Chapman, Student Assistance Foundation.

The Montana Chamber Foundation sponsors an exciting business education simulation called the Montana High School Business Challenge (HSBC). More than 11,000 Montana students have participated in this 9-year-old program since its inception and 1,400 students in more than 60 schools compete annually in the HSBC. The goal is to eventually offer the Business Challenge in every Montana high school. The High School Business Challenge follows the model of the former Business Week, an annual week-long program on the MSU-Bozeman campus that taught high school students business principles from 1978-1998. Today, HSBC goes directly into the classroom.

Attention Parents: Prepare Students for Postsecondary Education

These days, it's not just a good idea, but a necessity, for job seekers to have some type of postsecondary education to compete in the job market. Consequently, parents need to prepare their children academically and financially to take that important step to higher education.

Start preparing children early – in elementary school. It's never too soon to talk to children about their future aspirations. That conversation flows naturally to the education required to achieve that goal. Make it a habit to talk to children under the assumption that they will attend college, thus establishing postsecondary education as the next step after high school. In addition, take advantage of any opportunity to be on a college campus.

Good study habits should begin early as knowledge gained in middle school builds the foundation for high school. It's important to remember that colleges prefer students who have completed rigorous core classes in high school, above

students who limited themselves to the standard requirements for graduation. Rigorous core classes include an additional year of math, science and a foreign language. You can help your children additionally by following this action plan:

- Establish a college savings account for each child.
- Maintain a file of each child's awards, athletic and volunteer activities, and work projects.
- Start developing financial knowledge in children early.
- Develop budgetary guidelines with each child.
- Apply for aid from preferred schools in the students' senior year. Apply for as many scholarships and grants as possible.
- Complete the Free Application for Federal Student Aid (FAFSA) - www.fafsa.ed.gov - after Jan. 1 in the student's senior year. (Keep in mind that schools have a priority filing date for this important form.)

National Training for Counselors and Mentors - It's Free!

Worried about keeping up with all the changes in financial aid? Looking for great resources to help you provide the best possible information to your students? The National Training for Counselors and Mentors (NT4CM) might be just what you are looking for...and it's FREE!

Developed by the U.S. Department of Education, NT4CM puts the power of current information in the hands of counselors, teachers, and others who work with students on their path to postsecondary education. In Montana, NT4CM is coordinated by the Montana College Access Network (MCAN) with trainers from the Montana Association of Student Financial Aid Administrators (MASFAA), Montana GEAR UP, and Student Assistance Foundation (SAF).

Upcoming NT4CM workshops are planned at the Montana School Counselors Association Spring Institute (April 22-23, www.mtschoolcounselor.org) and at the Montana ASPIRE Conference (April 20-21, www.mtaspire.org).

In addition, you can bring free NT4CM to your school or association. To schedule a session, contact **Rhonda Safford** at SAF, (406) 495-7800, or **Cory Chenoweth** at Montana GEAR UP, (406) 444-0350.

MCAN Committees

The Montana College Access Network (MCAN) recently created sub-committees to perform some of the important functions of the group. These sub-committees include:

- Training Committee - This committee, led by Rhonda Safford, Student Assistance Foundation, will facilitate monthly education calls, solicit ideas, plan broad programs for the year, make specific arrangements for NT4CM and other important training sessions, 21st Century skills, and career awareness.
- Outreach/Membership Committee - This committee, led by Cory Chenoweth, GEAR UP, has been working on brochures, membership recruitment, and public relations for MCAN.
- Access/Alignment/Advocacy Committee - This committee, led by Sandy Merdinger, GEAR UP, focuses on P-20, access issues, advocacy, and underserved populations.
- Evaluation and Data Committee - This committee, led by Shaunda Hildebrand, Montana Department of Labor and Industry, will compile and evaluate data to determine MCAN's effectiveness.
- Steering Committee (Structure and Organization Work Group) - This committee, led by Kelly Chapman, Student Assistance Foundation, is responsible for organizing planning meetings, establishing officer structure for MCAN, and ensuring Steering Committee accountability.
- Vista/AmeriCorps Work Group - This committee, co-led by Jamie Schell, Office of the Commissioner of Higher Education, and Mary Ellen Earnhardt, Office of Public Instruction, will complete the application process to secure a Vista/AmeriCorps worker for MCAN.

To view current members of these sub-committees, please visit the NING site at www.KnowHow2GOMontana.ning.com. If you would like to serve on any of these committees, contact the lead of the group or any steering committee member of MCAN, or leave a comment on the NING site.

Help Montana Students Plan Their Futures!

Logging in at more than 145,000 square miles, Montana's wide open spaces can present some difficulties for counselors and education professionals trying to help students chart their educational futures.

The free, Web-based Montana Career Information System (MCIS), sponsored by nonprofit Student Assistance Foundation, goes a long way toward bridging that gap.

In fact, since October 2002, MCIS has received nearly 600,000 log-ons – about 174,000 of which came directly from SAF Web sites.

Developed and maintained by the Montana Department of Labor and Industry, MCIS provides portfolio management, career and occupational information, scholarships,, college information and interest inventories.

Mary Ellen Earnhardt, Service-Learning and Character Education coordinator for the Office of Public Instruction, agrees that the information provided through MCIS is invaluable to Montana students.

"MCIS gives our students the up-to-date information they need to help them explore career options, scholarship information, employment outlook, postsecondary options, college information and much more," she said. "All of this information is in one location and it's free!"

If you would like to help SAF continue to provide this important resource to Montana students, please give through our attached giving envelope or contact Kris MacIntyre, development officer, at (406) 495-7312 or e-mail kmacintyre@safmt.org.

Scholarships: Details, Details, Details!

Every year, scholarship selection committees receive numerous applications for their scholarship funds and are faced with making the tough decision about which students should receive their financial support. How do they choose?

While many people think that the most qualified students are the ones who win, that isn't always the case. Often, the student who presents his or her story or situation best rises to the top.

During this time of high demand for scholarships, it is important to pay attention to the details. Always follow the instructions outlined by the selection committee. Pay close attention to the formatting of the application, and run a spell check on the document. Finally, mail or hand in the application before the deadline.

Paying attention to the details may make the difference between receiving that extra financial boost and not being selected.

MCIS Feature: Financial Aid Sort

If you are a junior or senior in high school and getting ready to go to college, or you are already in college and looking for way to help cover the cost, learn about scholarships by using the Montana Career Information System (MCIS).

From www.SmartAboutCollege.org, click on MCIS and begin searching more than 3,000 scholarships under the "Financial Aid Sort" tab located on the left-hand side of the page.

The sort function allows users to narrow down their scholarship searches based on their answers to questions on subjects including intended college major or career path.

After compiling your sorted list of scholarships, save it in your MCIS portfolio for additional research. Each scholarship includes a description, application instructions and contact information.

Apply for as many scholarships for which you qualify as possible. Many scholarships funds go unused because organizations receive no applications for the aid.

Donor Profile: Janet Riis

If anyone knows the struggles of Montana students as they work to attain their dreams of higher education, it's Janet Riis, director of Financial Aid at Carroll College in Helena. For 15 years, she's worked diligently, helping students at the college negotiate the financial aid process and encouraging them to focus on their futures.

"One doesn't really choose financial aid – it just sort of chooses you," said Riis. "I choose to stay in the field because I love working with students. A college campus is exciting and every day is brand new with different people, different problems, different achievements and different federal regulations."

It was through her work with Montana students that Riis became familiar with nonprofit Student Assistance Foundation (SAF) and its efforts. She believed so much in SAF's mission that she agreed to serve on the company's board of directors – she is in her second year in that position.

"I know firsthand how much SAF's support means to our Montana students," Riis said. "That support comes in the form of grants, customer service on loans, and even early awareness with the Montana Career Information System and outreach such as KnowHow2GO or College Goal Sunday."

In addition to serving on the SAF board of directors, Riis serves on the National Association of Student Financial Aid Administrators (NASFAA) for our region and is the president-elect for the Rocky Mountain Association of Student Financial Aid Administrators (RMASFAA).

Thank You to Our Donors!

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SAVE THE DATE!

2010 Golf
Scramble is set
for Thursday,
Aug. 12.
Join us!

Contact
Kris MacIntyre,
development officer,
at (406) 495-7312
or
kmacintyre@safmt.org.

Financial Aid Tips

Financial aid award packages from universities and colleges are beginning to arrive in the homes of Montana families, and it's important to take the time to examine packages closely to ensure the best deal possible.

When reviewing the awards, know what type of aid is being offered. Packages can consist of:

- Grant funds, or gift aid, that does not need to be repaid. (Are scholarships for one year or can they be extended?)
- Work-study that has to be earned.
- Loans that need to be repaid. (What types of loans are being offered?)

Students are not required to accept all of the aid included in their packages, but they should be aware that some funds are limited and, if refused, may not be available later in the academic year.

In the end, parents and students should review the financial aid award packages, know the direct and indirect costs at the school, and make informed decisions based on finances, as well as the student's course of study.

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The mission of Student Assistance Foundation is to provide students and their families with the knowledge and tools to finance and pursue their postsecondary education.

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