



Smart About College

S STUDENT ASSISTANCE FOUNDATION
Caring About Your Success

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Campus Outreach Offices: Reaching More Students Than Ever

Student Assistance Foundation (SAF) is helping more Montana students than ever since the opening of its outreach office at Montana State University - Great Falls College of Technology.

The new office – located at 2100 16th Ave. South in Great Falls – started seeing foot traffic on Jan. 16 and it shows no signs of slowing down.

“The students I’ve talked to are ecstatic to know that there’s someone on campus to help them one-on-one,” said Kimberly Cummings, outreach manager at the Great Falls office.

In addition to helping students at MSU-Great Falls College of Technology, Cummings provides outreach to students at the University of Great Falls and MSU-Northern.

As part of their duties, SAF’s outreach office managers provide Montana



Kimberly Cummings, campus outreach manager at MSU-Great Falls College of Technology.

Career Information System (MCIS) outreach to area high schools, participate in parent and financial aid nights, and present basic debt management information to students from seventh grade through college.

Also, outreach managers assist local site coordinators with College Goal Sunday and get involved in mission-related events taking place in their communities.

“In Fiscal Year 2007, our outreach managers served

more than 46,000 students and parents, up from about 35,000 the previous year,” said Kelly Chapman, SAF’s executive vice president of Foundation Activities.

“We’re looking forward to helping even more people pursue their dreams of college in the future, and the outreach offices are a key component in reaching that goal.”

The establishment of the Great Falls office brings the total number of SAF outreach offices across Montana to seven.

Outreach Managers

- Flathead Valley Community College – Mary Howard - 756-3382
- Miles Community College – Josh Sloan - 874-6197
- Montana State University – Emily Flemming - 994-5024
- Montana Tech – Shauna Savage - 496-4890
- MSU-Billings – Kalie Porter - 657-1639
- MSU-Great Falls College of Technology – Kimberly Cummings - 771-5136
- The University of Montana – Clay Hanson - 243-5426

SAF Announces Winner of 2008 College Goal Sunday Car Raffle

Marcia and Chris Miller of East Helena were the lucky winners of a 2008 Ford Edge in Student Assistance Foundation's 2008 College Goal Sunday Car Raffle.

In February, SAF President and Chief Executive Officer Jim Stipcich drew the Millers' ticket out of more than 5,000 tickets sold throughout the state. The raffle was part of a promotional effort geared to raise awareness and funding for Montana College Goal Sunday events.

Montana College Goal Sunday is a free, statewide program that helps students and their families complete the Free Application for Federal Student Aid (FAFSA) – an important step on the road to obtaining higher education. This year, Montana College Goal Sunday was held at 17 locations across the



Chris and Marcia Miller prepare to drive off with their new 2008 Ford Edge that they won in Student Assistance Foundation's College Goal Sunday Car Raffle.

state on Feb. 10. The Millers bought their ticket from their daughter who was selling tickets to raise money for the Helena High School Science Seminar.

"I was stunned," said Marcia after hearing the news she had won the car. "She could barely talk," said her husband, Chris.

Groups from across the state were invited to partner with SAF in the raffle as a means of raising

money. From each \$5 ticket sold, \$1 went to support the group's efforts.

This year, 22 groups participated, collecting \$3,991 for their activities.

Apply Now for "A Step Ahead" College Prep Camp

Montana foster care youth are invited to apply for available slots at the "A Step Ahead" college preparatory camp to be hosted July 7-9 at Montana State University-Billings.

The program – coordinated by Student Assistance Foundation (SAF) and the Montana Department of Public Health and Human Services (DPHHS) – offers foster care students the opportunity to experience learning in a college campus setting.

"The camp also reinforces the value and impact a postsecondary education can have on their lives," said Rhonda Safford, foster care coordinator at SAF. "We want the foster care youth to understand that higher education is within their reach."

Students from across the state will participate in activities geared toward teaching them basic computer skills, how to use the Montana Career Information System (MCIS) database,

debt management techniques and more.

Perhaps the most exciting aspect of the camp is that each participant receives a new laptop computer to take home – a tool that camp coordinators believe is critical for success in college.

To qualify, applicants must be in state or tribal foster care custody or recently "aged out" of the foster care system. In addition, applicants must have identified aspirations to attain postsecondary education as part of their Transitional Living Plan.

The 2008 camp marks the third of its kind to be held in Montana.

"We're looking forward to another successful year," said Safford. "We hope the campers leave knowing that they aren't alone in this endeavor, even if they don't have the traditional support systems behind them."



APPLICATION DEADLINE:

Applications must be received by April 25.

To apply, go to www.SmartAbout-College.org, click on the "Get to College" tab, click on the "Foster Youth Summer Camp" tab, then download the application packet.

Or, to request an application, call (406) 495-7750 or send an e-mail to rsafford@safmt.org.

MCIS Junior: Giving Students a “Reality Check”

While many of life's little reality checks are less than enjoyable, the one provided to Montana middle and high school students through the Montana Career Information System is both fun and educational.

This interactive component of the MCIS Web site allows students to figure out how their perceptions about the cost of living stack up against reality.

Through “Reality Check,” students can find out how much money they likely will earn in their chosen occupation. Then, by answering a series of questions about the lifestyle they anticipate attaining, the computer application compares how their wages stand up against expenses ranging from rent to medical insurance.

Ultimately, students can watch how the choices they make in their day-to-day budgeting process affect the bottom line in their bank accounts.

According to Josh Sloan, Student Assistance Foundation's outreach manager in Miles City, the “Reality Check” program is an excellent jumping off point for in-depth discussions with teenagers about real world issues.

“I remember one student being distraught over the fact that, as a teacher, she wouldn't be able to buy a home, a new car, spend \$200 per month on clothes, \$250 per



month on entertainment and so on,” Sloan said. “This kind of situation prompts students to consider what's more important to them – their desired lifestyle or their desired profession.”

For many students, the information they receive through “Reality Check” may be surprising, but will be helpful in the long run, he said.

For more information, visit www.SmartAboutCollege.org and click on the “MCIS” tab.

SAF Helps High School Students Prepare for ACT and SAT

With many high school students' thoughts turning to college admission as the school year approaches its close, Student Assistance Foundation is offering them help preparing for the ACT and SAT exams.

Montana students can take three ACT and three SAT practice tests free of charge when they visit www.SmartAboutCollege.org. Most other Web sites charge for that service.

“We hope this service will help more students feel comfortable taking the ACT or the SAT,” said Kelly Chapman, SAF's executive vice president of Foundation Activities.

In 2007, 6,066 Montana students took the ACT and 2,873 took the SAT.

“Many students retake the tests if they feel they could score higher, which costs them money for every re-take,” Chapman said. “By taking a practice test in advance, students will be better prepared when they sit down to do the real thing.”

According to research conducted by ACT, 55 percent of students who took the ACT more than once increased their composite score.

ACG/SMART Grants: A Good Source of Funds

Finding the money to pay for college isn't easy. So, Montana parents and students should leave no funding option unexplored, according to Student Assistance Foundation (SAF).

Federal Academic Competitiveness (ACG) and National Science and Mathematics Access to Retain Talent (SMART) grants are two funding sources that many families either don't know about, or don't prepare their children to access, according to Libby Siebens, college access marketing manager at nonprofit SAF.

"These grants can be extremely helpful to students who meet the criteria outlined by the U.S. Department of Education (DOE)," Siebens said. "Middle and high school students should be knowledgeable about the specific requirements for these grants so they don't miss out on this valuable funding source."

The ACG grant provides eligible students with up to \$750 for the first academic year of study and up to \$1,300 for the second. In order to qualify, students must be Pell Grant recipients, and meet a number of other criteria.

National SMART grants provide eligible, full-time students with up to \$4,000 for each of the third and fourth years of undergraduate study. Again, students must be Pell Grant eligible, and meet a variety of criteria including that they are majoring in the physical, life or computer sciences, engineering, mathematics, technology or a critical foreign language.

It's important to note that high school students hoping to obtain the grants must complete recognized rigorous secondary school programs of study. According to Siebens, many students and their families are unaware of how "rigorous core" is defined by the DOE, and that causes confusion when they attempt to answer associated questions on the Free Application for Federal Student Aid (FAFSA).

"High school students and their parents need to talk to their counselors about what classes they need to take to complete a rigorous core program," she said, adding that the information is also available on the Federal Student Aid Web site at www.studentaid.ed.gov.

To be eligible for an ACG each academic year, a student must:

- Be a U.S. citizen;
- Be Federal Pell Grant eligible;
- Be enrolled full time in a degree program;
- Be enrolled in the first or second academic year of his or her program of study at a two-year or four-year degree-granting institution;
- Have completed a rigorous secondary school program of study (after Jan. 1, 2006, if a first-year student, and after Jan. 1, 2005, if a second-year student);
- If a first-year student, have not been previously enrolled in an undergraduate program; and
- If a second-year student, have at least a cumulative 3.0 grade point average on a 4.0 scale for the first academic year.

To be eligible to receive a National SMART Grant, you must:

- Be a U.S. citizen;
- Be eligible to receive a Pell Grant;
- Be enrolled as a full-time third or fourth year student in a baccalaureate degree program;
- Have a 3.0 cumulative grade point average;
- Be enrolled in an eligible major in one of the following categories: Computer Science, Engineering, Critical Foreign Languages, Life Sciences, Mathematics, Physical Sciences, Technology, or Multidisciplinary Studies.

If you meet all of the above requirements and you have already submitted a FAFSA form, please contact the Financial Aid Office at your school to identify yourself as a potentially eligible student.

Montana College Goal Sunday Helps Record Number of Students and Families

Montana nonprofit Student Assistance Foundation (SAF), college financial aid professionals and other volunteers helped 1,679 students and their families complete the Free Application for Federal Student Aid (FAFSA) at Montana College Goal Sunday on Feb. 10 at 17 locations across the state.

In addition, SAF and its community partners distributed \$18,000 in scholarships at the College Goal Sunday sites for the students to use at the schools of their choice.

According to Libby Siebens, college access marketing manager for SAF, attendance at the event geared to providing one-on-one assistance with the FAFSA was up by more than 100 participants from 2007.

"We have watched the number of people attending College Goal Sunday increase steadily each of the four years SAF has coordinated this event in Montana. To date, we have served more than 5,000 students and their families," Siebens said. "We're extremely pleased with that success because it means that people recognize the importance of the FAFSA and are taking advantage of this free resource."

Thank you to these community partners for supporting College Goal Sunday with scholarship giveaways.

- Montana Guaranteed Student Loan Program
- US Bank
- Montana Post Secondary Educational Opportunities Council
- Glacier Bank
- Montana Credit Unions for Community Development
- Montana Rail Link
- Missoula Federal Credit Union
- Student Assistance Foundation
- Miles City Area Chamber of Commerce
- Miles City Area Economic Development Council

Montana: Rewarding Teachers with Loan Forgiveness

Montana educators who choose to ply their trade at select schools or in specified areas of instruction across Montana may be eligible to have \$3,000 forgiven from their student loans each year for four years, the Office of Public Instruction (OPI) announced recently.

In order to qualify for loan assistance, an educator must be:

- A full-time educator with a valid educator license or a licensed professional providing services to students in a school district, education cooperative, the Montana School for the Deaf and Blind, the Montana Youth Challenge Program or a state youth correctional facility.
- Teaching in an impacted school that the state has determined to be rural, isolated, have a higher percentage of economically disadvantaged students, and/or have greater challenges in closing the achievement gap. Review a list of qualifying schools at: http://www.opi.mt.gov/PUB/PDF/Cert/ImpactedSchools_CQESRpt.pdf.

- Teaching in an impacted academic area. These areas are music, mathematics, special education, science, speech/language pathologist, world languages, school counselor, library/media and business.

This opportunity is the result of a legislative appropriation of \$350,000 in FY2008 and allows 100 to 120 educators to receive funds to repay portions of their student loans.

According to OPI, applicants for the loan forgiveness program will be scored and ranked, with loan forgiveness applied appropriately.

Applications must be received by the Montana Guaranteed Student Loan Program (MGSLP), 2500 Broadway, Helena, MT 59601, no later than May 31, 2008.

Applications and instructions are available online at www.mgslp.org. For additional information, contact MGSLP at (800) 537-7508.

KnowHow2Go: Seen It? Heard It?

Take the tough classes now. You need them to prepare for college.

That's the advice Montana students will be receiving through public service announcements sponsored by the Montana KnowHow2Go campaign beginning at the end of May.

KnowHow2Go is a national initiative aimed at encouraging and preparing low-income and first-generation students to actively pursue higher education. The campaign is sponsored by the Lumina Foundation for Education, the American Council on Education and The Ad Council.

In Montana, the campaign is supported by Student Assistance Foundation, TRiO, GEAR UP, Montana Postsecondary Educational Opportunities Council, Montana Guaranteed Student Loan Program, the Governor's Office and the Office of Public Instruction.



Watch for the public service announcements and be sure to visit www.KnowHow2GoMontana.org to learn the steps to get to college!

Want to share this newsletter with students and parents? You can get it FREE on www.SmartAboutCollege.org.

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STUDENT ASSISTANCE FOUNDATION

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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.

Our Mission