



STUDENT ASSISTANCE FOUNDATION
Caring About Your Success

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



Find us on Facebook to get tips on how to get ready for postsecondary education, and updates on SAF activities in Montana. Click on the Facebook icon at SmartAboutCollege.org to get started.

Counselors: Encourage your students to LIKE us!



How wonderful it is that nobody need wait a single moment before starting to improve the world.

Anne Frank

College Goal Montana 2012: Bringing FAFSA completion help to Montana communities



Free help for students and parents tasked with completing the Free Application for Federal Student Aid (FAFSA) – an essential stepping stone to attaining federal, state and institutional aid – will be available at College Goal Montana events in communities across the state.

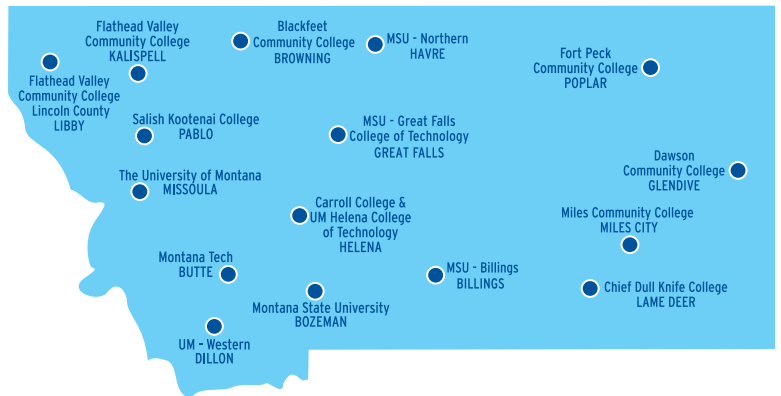
Employees of nonprofit Student Assistance Foundation (SAF), financial aid officers and volunteers will gather at 16 locations on Feb. 8 and/or Feb. 12, 2012 to offer one-on-one instruction completing this important form.

In addition, students should check with their school counselor, visit SAF's SmartAboutCollege.org website, or call **877-COLG4ME** to find out if SAF is hosting a free College Goal Montana Webinar in their community during the months of January and February. Webinar participants listen to a 30-minute presentation about the FAFSA, log on to fafsa.gov and complete the form. Help from site hosts and subject matter experts is available via the telephone.

Don't forget to bring:

(for both students and parents):

- **FAFSA PIN** – to obtain PIN, log on to pin.ed.gov
- **Correct Social Security numbers**
- **2011 Federal Tax Returns**
- 2010 Federal Tax Returns, if 2011 not complete
- **W-2s, tribal income, other aid information** (TANF, child support, other benefits)
- **Additional asset information** (money market funds, stocks, other investments)



Students and parents should arrive at College Goal Montana locations prepared to complete and submit the FAFSA. No appointments are necessary.

In addition to receiving FAFSA completion help, attendees who register at any of the College Goal Montana locations will be entered to win a \$500 scholarship.

2012 will mark the eighth year that SAF has coordinated this event. To date, more than 10,000 Montanans have been served through the program.

College Goal Montana is affiliated with College Goal Sunday – 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.

High School Seniors: Map your route, be prepared for college

Senior year in high school isn't a time to coast – work hard and meet your deadlines!


In order to have everything in place for your journey to college next fall, map your course now and check off the milestones as you pass them.

Begin with taking your ACT and/or SAT. These tests should be completed early enough that your test scores will be available by Jan. 1 for reference by schools and scholarship selection committees. Visit collegeboard.com to sign up for the SAT and actstudent.org to sign up for the ACT. Have official scores delivered to your schools of choice. Take three, free practice ACT and SAT tests at SmartAboutCollege.org. Under the "High School" tab, click on "Junior" or "Senior" and choose the practice test you want to take under "Related Links."

And while you're at it, ask teachers, coaches, and mentors to write letters of recommendation for you to provide to scholarship committees, or the colleges of your choice. By providing those people with plenty of notice, they'll have time to consider all the great things about you and put them down on paper.

During this timeframe, apply for scholarships using the wide range of resources available. Check out your guidance counselor's office, visit the library, or go online (FastWeb.com, mtcis.intocareers.org, and more) to find scholarships for which you might qualify. Some scholarship deadlines come before the first of the year, so take note of that.

Students should also be applying to the schools they are interested in attending. Contact the admissions offices and financial aid offices, or visit their websites, to request all required forms. Pay special attention to deadlines. Don't commit to a school before visiting the campus! If a school isn't a good fit, it will be difficult to be successful in your studies.

- 
- 1** Apply to a university or college by the school deadline.
- 2** Search for scholarships. Keep track of the details and deadlines.
- 3** Complete the FAFSA at fafsa.gov, after Jan. 1. Check the school's priority filing date.
- 4** Receive award notification from the school (may be paper or electronic).
- 5** Respond to the award notification by accepting, rejecting or accepting a reduced amount of financial aid.
- 6** Complete entrance counseling if accepting a loan.
- 7** If accepting student loans, complete and sign a master promissory note (MPN).
- 8** Follow the school's procedures to confirm attendance so that financial aid can be applied to charges.
- 9** Make payment arrangements for any outstanding balances due to the school.
- 10** If receiving a credit refund, set up a budget for the school term.
- STEPS TO FINANCIAL AID**
- If at any time you have questions, please contact the school's financial aid office.

As January – and tax season – draws closer, encourage your parents to gather their tax documents so they can get their taxes completed as soon after Jan. 1 as possible. In order to complete the Free Application for Federal Student Aid (FAFSA), they will need the most accurate tax information available. If you need help completing the FAFSA, get free, one-on-one assistance at a College Goal Montana site in February. Visit SmartAboutCollege.org/CGM to get details about College Goal Montana events in your area. March 1 is the priority deadline for the FAFSA at most schools – in many cases, financial aid is provided on a first-come, first-served basis.

It's important to complete the FAFSA because schools rely upon information in the document to determine federal, state and institutional aid for their students. If you don't complete the FAFSA, you won't qualify for any of that type of financial aid.

Senior year can be hectic, but plenty of help is available to keep you on the right track. Visit with your guidance counselor, and the staff at the admissions and financial aid offices at the schools of your choice. Don't be afraid to ask questions.

Or, go to SmartAboutCollege.org/outreach to find a Student Assistance Foundation campus outreach manager near you for help with scholarship searches or any other questions you might have.

Circle of Succe\$\$ Scholarships: It's almost time to apply!

After Jaycilyn Croff gets her teaching degree at Montana State University, she wants to return home to the Blackfeet Indian Reservation to teach second grade students in Browning.

Cory Lovec hopes to attend graduate school at The University of Montana to become a pharmacist. When he achieves that goal, Cory thinks he will return to his hometown of Ekalaka to open a pharmacy – right now, the closest pharmacy is about 40 miles away.

These are just two of the talented students who received Circle of Succe\$\$ scholarships to help fund their dreams of higher education from nonprofit Student Assistance Foundation (SAF) in 2011.

“Student Assistance Foundation feels privileged to have helped the members of the ‘Circle of Succe\$\$ Class of 2011’ and we are looking forward to meeting the members of the class of 2012,” said Darbie Hess, grants manager for SAF.

Applications for the 2012 Circle of Succe\$\$ scholarship program will be available beginning Jan. 1 on SAF’s SmartAboutCollege.org website.



In order to qualify for a Circle of Succe\$\$ scholarship, applicants must be Montana residents who graduated from a Montana high school, attending a Montana college or university at least half time. They must be in their second, third or fourth year of postsecondary education and maintaining at least a 2.5 grade point average (GPA). A committee of SAF employees evaluates the applications to determine who receives the grants.

SAF has been providing \$1,000, Circle of Succe\$\$ scholarships to students at Montana colleges since 2003 – \$341,000 in all. The program is near and dear to the hearts of SAF employees because it was originally funded solely through SAF employee donations. Today, SAF uses the proceeds from its annual golf scramble and private donations to supplement the effort.

For more information about the Circle of Succe\$\$ scholarship program, visit SmartAboutCollege.org or contact Darbie Hess at dhess@safmt.org or (406) 495-7393.

Check out the 2011 winners at SmartAboutCollege.org or on SAF’s Facebook page.

Sara Agostinelli: Her student loans are paid off thanks to her fiscal savvy

Missoula resident Sara Agostinelli wasn’t particularly excited about taking “Personal and Family Financial Planning” in her senior year of college, but she needed another elective and the class was offered at a convenient time to fill her schedule. “I thought I would hate it,” she said. “But I thought it might be good for me since I knew I was graduating. I ended up loving it!”

In fact, Agostinelli, who holds a bachelor of arts degree in electronic media studies from St. Catherine University in Minnesota and a master’s degree in education from Washington State University in Washington, now advocates requiring all students to take a personal financial planning class in order to graduate.

“It taught me budgeting, financial planning, how to pick and compare insurance companies, how to do taxes and investments,” she said. “This is where I began setting financial goals and creating a plan to pay back student loans and begin saving for a house, even though I knew that was years down the line.”

Of course, Agostinelli had an effective plan for paying her college expenses laid out long before she enrolled in her financial planning class.

She started by completing the Free Application for Federal Student Aid (FAFSA) as the first step in applying for federal, state and institutional funding, and used her graduation money to pay for her books.

In addition, she was relentless in applying for, and winning, numerous scholarships over the years, including a \$10,000/year scholarship to attend St. Catherine University.

Agostinelli supplemented her scholarships and grants by working as a tour guide, a resident advisor and an undergraduate teaching assistant at her college. Later, when she attended graduate school, she worked full time for Washington State University, allowing her to receive a six-credit tuition waiver per semester.

In total, Agostinelli, 27, accumulated about \$13,000 in student loans and has already paid them off.

“Going to college, I was applying to scholarships to help as I knew the more scholarships I received, the less loans I needed,” she said. “Some of my scholarships were small, at only \$1,000 per year, but in the end, that was \$4,000 I didn’t have to pay – a lot more when you think about interest rates!” Agostinelli says that someday, she might like to return to school to obtain her doctorate.

Check out these websites to help you manage your money. In addition, SAF’s campus outreach managers are available to help. Visit SmartAboutCollege.org/outreach to find an office near you.

mint.com
cashcourse.org/um/
SmartAboutCollege.org/higher-education/manage-your-money

Johnny Allen: Overcoming the scars of his youth

The scars on foster youth Johnny Allen's teenaged body tell the story of a short, but violent life.



Johnny explains that he lived with his mother until he was 3 years old, and then with his grandparents for a short period of time. After that, he moved into the foster care system, living in more than four states and attending upward of 35 schools by the time he turned 16.

According to Johnny, 19, his youth was punctuated by periods of homelessness and placements in treatment centers, with his involvement with gangs being one of the only constants in his life.

"I had a lot of trust issues," Johnny said. "I was always on my own. I really didn't have a childhood. I had to grow up quickly."

Ultimately, he made his way into the Montana foster care system where he made some key connections with case workers, not to mention with himself.

Johnny, now a resident of Ronan, said he was sitting in a jail cell when he took full notice of the marks his way of life had left on his body and soul, and became interested in the healing process – inside and out.

Giving Montana students a brighter future

Eureka resident Amy Brown grew up knowing that, for her family, regular dental care wasn't always a given. Often, other, more immediate needs took precedence, and that was just the way it went.

Today, Amy is enrolled at Montana State University-Great Falls College of Technology, and when she graduates, she hopes to work part-time at an orthodontic office and a public health clinic.

"I believe that by transforming an individual's smile through orthodontics, you can bring a transformation to their self-esteem and personality," Amy, 23, said.

She continued, "In addition, I want to work in public health because I grew up in a low-income family and know what it is like to not have the opportunity to see a dentist regularly. Therefore, I cannot think of a more rewarding career than to give children in a situation similar to mine, the opportunity to have the dental care they deserve."

Today, Johnny is pursuing his interest by studying pre-nursing at Salish Kootenai College – in fact, he earned a 3.8 GPA in his first semester. His goal is to attend Carroll College or The University of Montana for nursing.

"I had to learn that education is the key in life," he said. "It's hard to find a job and even a certificate would get you a good job. I was nothing without education and it took me a long time to figure that out. There is no quick money. Learn from your mistakes."

Johnny received additional help pursuing his dream of attaining his nursing degree when he attended Student Assistance Foundation's "A Step Ahead" College Prep Camp for Montana foster care youths in July 2011.

At the free, four-day camp, Johnny learned about financial aid opportunities for foster care youths, and how to find resources to help with aspects of his college career.

"I also learned that everyone struggles," Johnny said. "I felt I could open up here at camp. I'm shy, but I have made friends."

Johnny encourages other foster care youths to set aside their fears of getting hurt or failure and simply ask for help when they need it.

"In a tough situation, people are there to help," he said. "You don't have to do this on your own."

Amy was one of Student Assistance Foundation's inspiring, \$1,000 Circle of Succe\$\$ Scholarship winners in 2011, and we are proud to have played a role in helping her, along with hundreds of other Montana students, to achieve her academic, and personal, dreams.

In reality, without the help of our generous donors to our wide range of programs, we wouldn't be able to affect the lives of so many Montana students, and in turn, Montana's future.

For it is in giving that we receive.
- Francis of Assisi

In this season of giving, please consider making a donation to SAF and support students like Amy in their effort to make our communities a better place to live.

Knowing that you've helped even one student on their path to higher education is sure to put a smile on your face.

For more information on donating to one of SAF's programs, contact Kelly Cresswell, vice president of Foundation Activities, at (406) 495-7390.

Thanks to our donors!

Gifts received April through December 2011.

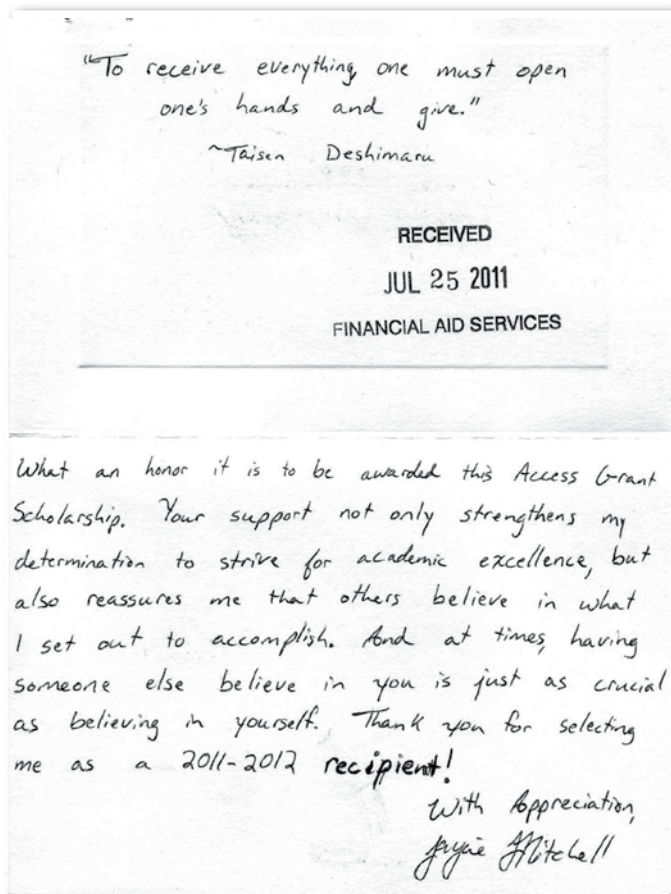
Allegiance Benefit Plan Management Inc.
 Allegra Marketing Print and Web
 Ameresco
 Anderson Zurmuehlen & Co
 Banc of America Securities LLC
 Bank of America
 Barb Knutson
 Bergman Incentives
 Best Western Premiere Great Northern Hotel
 Blackfoot River Brewing Company
 Blue Cross Blue Shield Montana
 Boxwoods
 Brian Aliperto
 Bruce Marks
 Canyon Ferry Minibasket
 Carroll College
 Catherine Anderson
 Chili O'Brien's Catering
 Cobblestone Clothing
 Crowley Fleck
 Darbie Hess
 DCS, A Performant Company
 Diamondback Golf
 Donald Oliver
 Dorsey and Whitney LLP
 Dorsey Whitney Foundation
 Eagle Bend Golf Course
 Ed Jasmin
 Elizabeth Bangerter
 Ernie Beardsley
 First Interstate Bank
 First Security Bank of Helena
 Flathead Travel
 Florence Coffee
 Gina Reilly
 Glendive BN Federal Credit Union
 Grand Junction Mercantile
 Graphic Imprints
 Great Clips
 Green Meadow Country Club
 Heather Margolis
 Heidi Mahr
 Helena Motors
 Helena Women of the Moose

Her Alibi Salon & Spa
 Higher Education Services, LLC
 HES New Ventures, LLC
 Island Liquor Store
 Jan Wiggins
 Jessica Ritchie
 Jim Stipcich
 Kathy Sampson
 KDA, LLC
 Kelly Cresswell
 Kent McGowan
 Kim Cunningham
 Kit Johnson
 Kit's Tackle
 Laguna Education Services, LLC
 Liscarnan Solutions, LLC
 Lumina Foundation for Education
 Luxury Nails & Spa
 MacKenzie River Pizza
 Macy's
 Marina Cay Resort
 Mary Howard
 McCutcheon Family Endowment
 MEA-MFT
 Meritas Educational Funding, LLC
 Michael Reeselund
 Montana Chamber of Commerce
 Montana Community Foundation
 Montana Marketing
 Montana Shares
 Montana State University
 Montana Tech Foundation
 Mountain West Bank
 Muddy Hill's Pottery
 Northwestern Energy
 Office of the Commissioner of Higher Education
 O'Keefe Drilling
 Omega Consultants to Management
 Omnicap Group LLC
 Pat Appling
 Pat McCutcheon Foundation
 Pat Schlauch
 Payne Financial Group, Inc.

Performant
 Perkins Restaurant & Bakery
 Placer Motors
 Power Townsend
 PPL Montana
 Queen City of the Rockies
 Rod Sundsted
 Royal Johnson
 Rusty Saylor
 Sara Berg
 Saunders Jewelry
 Saylor Consulting Services, LLC
 Seamus O'Neil
 Shea Ketcham
 Sheila Stearns
 Sheri Rhoads
 Silver Star Steak Company
 Snap Fitness
 Starbucks Coffee Company
 Stefano's Pizza and Sub Shoppe

Stephanie Chambers
 Terry Cosgrove
 The Intuitive Phoenix
 The Investment Group
 The January Corporation
 The Montana Monarchs
 The University of Montana Foundation
 Tizer Meats
 Treacy Company
 Tricia O'Connor
 Turner and Associates
 Valley Bank of Helena
 Valley Sand and Gravel
 Wells Fargo Bank
 Wells Fargo Trustee
 Wendy Brenden
 Wheat Montana Deli
 Wingate by Wyndham
 Woody's Car Wash
 YMCA of the USA

Mission Moment



Student Assistance Foundation offers staff at nine campus outreach offices around the state to help students and families realize their dreams of higher education.

BILLINGS

KALIE PORTER, GENERAL MANAGER
CAMPUS OUTREACH - EASTERN MONTANA
Montana State University - Billings
McMullen Hall
1500 University Drive
Billings, MT 59101
(406) 657-1639

BOZEMAN

EMILY FLEMMING, OUTREACH MANAGER
Montana State University
Strand Union, Room 179
Bozeman, MT 59717
(406) 994-5024

BUTTE

SCHYLAR CANFIELD-BABER,
OUTREACH MANAGER
Montana Tech of
The University of Montana
Student Union Building, Room 112A
1300 W. Park Street
Butte, MT 59701
(406) 496-4890

GREAT FALLS

NATALIE NEFZGER, OUTREACH MANAGER
MSU-Great Falls College of Technology
Student Central
2100 16th Ave. S.
Great Falls, MT 59405
(406) 771-5136

HELENA

MARTI JOHNSON, OUTREACH MANAGER
The UM - Helena College of Technology
Student Center
Donaldson Campus
Helena, MT 59601
(406) 444-3986

KALISPELL

LIZ FOSTER, OUTREACH MANAGER
Flathead Valley Community College
777 Grandview Drive
Blake Hall, Room 123
Kalispell, MT 59901
(406) 756-3382

MILES CITY

JOSH SLOAN, OUTREACH MANAGER
Miles Community College
2715 Dickinson
Miles City, MT 59301
(406) 874-6197

MISSOULA

NOLAN GLUECKERT
OUTREACH MANAGER
The University of Montana
Griz Central - Lommasson Center
Room 218, 32 Campus Drive
Missoula, MT 59812
(406) 243-5426

PABLO (by appointment only)

MARY HOWARD, FINANCIAL LITERACY
PROGRAM MANAGER and GENERAL
MANAGER OF CAMPUS OUTREACH -
WESTERN MONTANA
Salish Kootenai College
P.O. Box 70
Pablo, MT 59855
(406) 871-4735

**Did
you
know?**

If Montanans continue to attain degrees at the rate they did over the past decade, 46.5 percent of Montanans will have a college degree in 2025 - short of the goal of 60 percent. - Lumina Foundation for Education
Let's do our part to meet the goal!

Nonprofit Org
US Postage
PAID
Permit No 327
Helena MT

2500 Broadway, Helena, MT 59601

Carving About Your Success
STUDENT ASSISTANCE FOUNDATION



Student Assistance
Foundation is a proud
member of Montana
Shares.

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