



Smart About College

STUDENT ASSISTANCE FOUNDATION
Caring About Your Success

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Counselors: Encourage your students to sign up!

MontanaCAN!
MONTANA COLLEGE ACCESS NETWORK

MCAN Education Calls for 2010-11 year:

- Feb. 22 Access to Success
- March 22 College Access Challenge Grant (CACG)
- April 26 Dept. of Labor Products - Shaunda Hildebrand

College Goal Montana: 10,342 Families Served Since 2005!



Nonprofit Student Assistance Foundation (SAF), financial aid professionals and other volunteers helped 1,015 Montana students complete their Free Application for Federal Student Aid (FAFSA) at 18 College Goal Montana sites recently.

“That brings the total number of students and families served through this event to more than 10,000!” said Rhonda Safford, state coordinator for the event. “That’s 10,000 people who have benefited from this free service that helps them maximize their opportunity to receive federal, state and institutional financial aid.”

This year, the event was held at locations throughout the state on Wednesday, Feb. 9 and Sunday, Feb. 13.

In addition to providing one-on-one FAFSA completion assistance to Montana students and families through the traditional College Goal Montana sites and activities, SAF coordinated 34 FAFSA completion Webinars in communities throughout the state.



Mary Beth Green, MSU College of Education, assists student, Kelsey Hash, with her FAFSA.

Participants in the Webinar events listened to a 30- minute presentation about the FAFSA, logged on to fafsa.gov and completed the form with help from site hosts and subject matter experts.

“2010 marked the first year that SAF coordinated College Goal Montana using Webinars,” Safford said. “We’re extremely pleased that the idea was so well received last year and has expanded to so many of our Montana communities in 2011. By using Webinars, we were able to extend our reach to make sure that students and families in remote areas get the help they need without having to travel.”

Safford expressed her gratitude to the more than 300 volunteers who helped with the College Goal Montana events and Webinars, and the generous donors who contributed funds to support 24, \$500 scholarships awarded to students through drawings.

College Goal Montana is an offshoot of 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.

Get a Head Start: Earn College Credit in High School

As juniors across Montana begin to register for their next year's courses, it's a good idea to consider earning college credit while in high school – dual credit courses and advanced placement (AP) provide that opportunity.

According to Chrissy Murgel, guidance counselor at Helena High School (HHS), many high school students looking to get a head start on their postsecondary education find dual credit classes to be an effective method of accomplishing that goal.

Sometimes, the courses – which allow high school students to earn high school and college credit at the same time – are taught on high school campuses so they are convenient for students who choose that route. In other cases, the classes are taught on college campuses and students will need to weigh whether that works with their school schedules.

Murgel added that the curriculum is administered through the Montana University System (MUS) so the credits will transfer to the respective institutions throughout the MUS.

"But the biggest incentive for the dual credit option is that it's about a third of the cost of what the students would pay as college freshmen," Murgel said. "Considering the rising cost of a college education, the dual credit courses are a way for the students to acquire college credit and save money in the process."

Murgel added that taking dual credit classes in high school increases confidence and helps make students' transition to college easier.

Advanced placement classes also provide a cost-effective method of obtaining college credit while in high school.

Students prepare throughout the year in AP courses to take AP tests – the grades from which determine whether the student receives college credit – in the spring. A fee (about \$87) is associated with taking AP tests.

Murgel suggests that students research whether the college they want to attend accepts AP credits because every school has a different policy on how they manage them. However, most accredited colleges do accept AP credit, at least for elective requirements.

According to Murgel, many students consider AP classes to be a "high-stakes" option because college credit is based solely on the AP test, while credit for dual credit classes is based on a student's grade over the course of a semester. On the other hand, she said the majority of students at HHS that took AP tests last year earned AP credit.

"In the end, it's a matter of personal choice," she said. "Students just need to weigh which option best meets their learning style and their postsecondary needs."

For more information about dual credit, visit the guidance counselor at your school. For more information about AP testing, visit your guidance counselor and/or collegeboard.com.

ACT and SAT Tests: Practice for Free

With the next round of ACT and SAT test dates swiftly approaching, many Montana students are looking for ways to prepare themselves.

Nonprofit Student Assistance Foundation (SAF) offers three, free ACT and SAT practice tests to Montana students from its SmartAboutCollege.org Web site to aid in this process.

"We at Student Assistance Foundation believe Montana students should have every opportunity possible to build a successful future," said Kelly Chapman, vice president of Foundation Activities. "While ACT and SAT scores aren't the only factor that colleges evaluate when considering college admission, they are an important element in this process. These practice tests give Montana students an edge."

ACT Test Dates

(register at actstudent.org)

- Register by March 4 for the April 9 exam.
- Register by May 6 for the June 11 exam.

SAT Test Dates

(register at collegeboard.com)

- Register by April 8 for the May 7 exam.
- Register by May 6 for the June 4 exam.

Remember: Fee waivers are available for students who qualify for free/reduced lunch.

Each exam is divided into a series of timed sections designed to reflect the actual ACT and SAT tests. The sections take between 10 and 60 minutes for students to complete, and students have the option to pause while testing and return to the exam later.

Doug Cordier, counselor at Columbia Falls High School, encourages students to challenge themselves throughout their high school careers and to work hard to position themselves positively for college admission.

"Practice testing relieves test-day anxiety, provides familiarity with the subject material, testing format and time allotments," said Cordier. "If students take advantage of practice testing such as that offered through Student Assistance Foundation, they give themselves the best opportunity to earn their best score."

To access the free ACT and SAT practice tests, go to SmartAboutCollege.org, click on "Free ACT Practice Test" or "Free SAT Practice Test," register, and get ready to learn!

Be Smart About College: Scholarships Are Your Friend

Amy Lankford-Coffman's mother always said: "Get an education. It is one thing that can never be taken away from you."



Amy Lankford-Coffman

Coffman took that advice to heart, and at the same time, vowed to obtain her education without accumulating a tremendous amount of debt in the process.

In an effort to accomplish that, Coffman started to apply for scholarships while working part time and taking classes full time.

Coffman said her first scholarship essay was solid, explaining her circumstances and aspirations. She supplemented the essay with letters of recommendation from people who knew her character and abilities.

After receiving a few local scholarships – from her bank, college and electric company – Coffman cast her search wider.

"After realizing this was money that did not have to be paid back, I began to apply for more scholarships," she said. "I had my mother, my aunt, my dad, and other family and friends looking for scholarships that applied to me."

Over time, Coffman earned scholarships in a variety of ways including writing an essay about a romance novel, making short movies, and even writing poetry. Ultimately, she was selected to receive a national scholarship for which thousands of students applied.

"Going to school and also raising a family would not be possible without scholarships," Coffman said. "In 2010, I received a Bachelor of Science degree in Fisheries and Wildlife. I left college with a minimal amount of school loans."

Coffman, a graduate of Salish Kootenai College, emphasizes the importance of sending "thank-you" letters to all the individuals and businesses that provide scholarship funds.

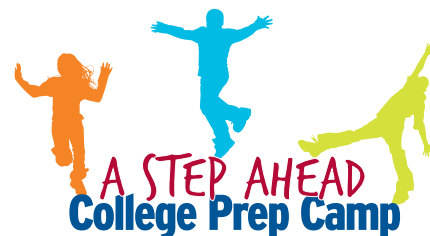
"These people and businesses were the reason that I was successful – they all believed in me," she said. "In all, I sent over 75 letters to the important individuals and businesses that contributed \$20,000 to my education through scholarships."

Coffman reminds students to be persistent – she applied for 300 different scholarships throughout her college career and, for every five scholarships for which she applied, she would receive about one.

"An education is one thing that can never be taken away from you," she said.

Applications Available for "A Step Ahead" College Prep Camp for Foster Care Youths

Montana foster care youths are invited to apply to attend Student Assistance Foundation's sixth annual "A Step Ahead" College Prep Camp July 12-15.



Applications will be available at SmartAboutCollege.org/camp at the beginning of March. The deadline for applications is April 30.

Each year, up to 24 foster care youths gather at a Montana college campus to experience college life firsthand. Carroll College in Helena will host the event in 2011.

While at the free, four-day camp, the foster youths receive classroom instruction in areas including basic computer skills, debt management techniques, and how to use the Montana Career Information System (MCIS) to research scholarships, colleges, careers and more.

In addition, they are informed about the purpose of Foster Youth Education and Training Vouchers (ETV) and how to properly complete the application forms. Foster care youths are eligible to receive up to \$5,000 per year to pay for their college expenses through the ETV program.

Between "classes," campers participate in a variety of team-building exercises and leisure activities designed to bring them closer to their fellow camp participants, and to give them ideas of low-cost, safe, and fun recreational opportunities for college students.

Campers leave "A Step Ahead" with a free laptop computer to assist them as they work toward their goal of higher education.

To qualify to attend, youths 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.

"We realized many Montana foster youths were lacking a lot of the things that other kids their age take for granted – basic advice on how to get to college, the tools to help them do well once they get there and a support network on which they can rely when times get tough," said Rhonda Safford, camp coordinator. "At 'A Step Ahead,' we try to equip them with all of that."

Call Safford at (406) 495-7750 for more information.

Apply for a Circle of Succe\$\$ Grant: It's not too late!

Haven't submitted your application for a Circle of Succe\$\$ Grant? You still have time! SAF is offering several \$1,000 grants to help Montana students in need cover the expenses associated with pursuing postsecondary education.

To apply, visit **SmartAboutCollege.org** before the March 15, 2011 deadline, click on the "Circle of Succe\$\$ grants" tab and follow the instructions.

You qualify to apply for one of these grants if you:

- Are a Montana resident attending a Montana college or university at least half time.
- Are in your second, third or fourth year of postsecondary education.
- Maintain at least a 2.5 grade point average (GPA).

Since the inception of the Circle of Succe\$\$ grant program, SAF and its donors have provided \$287,000 to help students continue their higher education. The grant program was originally funded solely through voluntary payroll deductions by SAF employees, but now funds raised through SAF's annual golf scramble also are used to provide the grants.

Foster Youth Profile: Shea O'Neill

Livingston resident Shea O'Neill isn't one to give up... on anything. Whether he's on the wrestling mat, or planning his academic future, the 17-year-old foster youth doesn't cut corners and he doesn't lose sight of his goal.

Given that O'Neill spent 12 years in the foster care system, moving frequently, living in group homes and with numerous foster families, such focus is nothing short of extraordinary.



Shea O'Neill

"I wouldn't change anything," said O'Neill, who was adopted at 16. "It made me who I am. It's a lot to overcome, but once you do, it makes you a better person...it definitely increases your desire to succeed."

While O'Neill credits coping with his unstable upbringing for building his determination, he attributes his self-discipline to wrestling, for which he has received national honors.

"I feel successful now – I started wrestling my freshman year, lost weight, got dedicated, and that helped me get out of the stupid stuff I was doing," he said. "It opened up a lot of doors and it will help me get scholarships."

Coincidentally, O'Neill's passion for wrestling has ensured his academic success. In order to wrestle in high school and college, he needs to maintain a respectable grade point average.

O'Neill thinks he would like to study law in the future – maybe become a criminal defense attorney. He said spending time at Student Assistance Foundation's "A Step Ahead" College Prep Camp for Montana foster care youths solidified that objective.

"College is huge," said the 2010 camper. "It's hard to survive in our economy without college."

Campus Outreach Spotlight: Montana Tech of The University of Montana



Schylar Canfield-Baber, SAF campus outreach manager

In the five months that Schylar Canfield-Baber has worked at Student Assistance Foundation's campus outreach office at Montana Tech of The University of Montana, he says he's truly found his calling.

"I really enjoy this job because it allows me to do for others what I wish someone had done for me – basically helping to find a way through the college maze," he said recently. "There are so many aspects when looking at postsecondary education that students become intimidated or confused. Being able to help students achieve their goals is a great line of work in which to be employed."

According to Canfield, he manages a constant stream of students through the doors at his office, and answers questions that run the spectrum.

"The most common question is, "How can I pay for college without taking on a lot of debt?" he said. "I respond by helping them look for scholarships. I personally believe that if someone is willing to put forth effort, there are scholarships for everyone. It just takes time and dedication."

In addition to helping students on the campus at Montana Tech, Canfield visits schools in the community to share information about career exploration, financial literacy and managing the transition to college.

"What I like most about being an outreach manager is knowing that my time isn't wasted," he said. "No matter what I'm doing, my entire job focuses around removing barriers to education. I go home at night knowing that my time and personal dedication to the Butte community is valued, needed and much appreciated."

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

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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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