

Celebrating
10 Years!

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Smart About College

S STUDENT
ASSISTANCE
FOUNDATION
Caring About Your Success

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Students: Want to Prepare for College? Here's How!

So you want to go to college, but aren't sure how to get there. Here are some steps to take to get you on your way:

Elementary School

Do your best in school, read a lot, and have fun learning! Parents can help by developing an early interest in reading by reading aloud to their kindergartner, checking their child's homework and progress in school by looking at

report cards, and by attending teacher conferences. They should also begin saving for their child's college education using the state-sponsored, tax-advantaged Montana Family Education Savings Plan – a 529 college savings plan (montana.collegesavings.com).

Middle School/Junior High

Check out KnowHow2GOMontana.org. This site provides detailed, step-by-step instructions for parents and students to prepare for the future in the areas of academics and financing for college. Find out about your interests and different careers using MCIS Junior (Montana Career Information System) accessed from SmartAboutCollege.org. In addition, parents can use the FAFSA4caster at fafsa4caster.ed.gov to find out how much federal student aid their child might receive in order to help plan ahead. Finally, start, or continue, saving money for college.

High School

Discuss your college plans with your guidance counselor. Find out if your school offers any advanced placement or dual college credit classes. Learn about the process, and dates, to sign up for standardized tests. Get information about any college workshops for admissions, financial aid and scholarships, or college fair tours at your high school. Be sure to visit with college recruiters who come to your school to help you decide which college is right for you. Use summer breaks to work (help contribute to your college savings account!), visit college campuses, volunteer, or take a summer class (at a local college). Get involved with school or community groups that let you explore your career interests. Continue using MCIS to help you keep track of all awards, honors, paid or volunteer work, and extracurricular activities, and keep checking the KnowHow2GOMontana.org Web site to keep you on track.

Go to SmartAboutCollege.org to learn more about the specific steps you can take to get into college!



MCIS Feature: Skills Assessment

Have you been questioning your career path, or need a new direction? The Montana Career Information System (MCIS) can help you find an occupation that fits your current skill sets and show you how to adapt them for use in multiple occupations. In addition, the Skills Assessment section of MCIS will help you prepare for your job interview, build a resume, and help you get ready for the next step in your career.

In the assessment section, you will be asked to make selections from 72 skills based on the following instructions:

- Five skills that make you feel very satisfied
- 10 skills that make you feel moderately satisfied
- 20 skills that make you feel somewhat satisfied

With more than 3,500 occupations from which to choose, the Skills Assessment will identify occupations that match your skills and preferences.

Once you have ranked your skills based on the criteria above, the Skills Assessment will identify different occupations that match your skills and preferences.

With more than 3,500 occupations from which to choose, you are sure to find multiple careers and occupations that should appeal to you. Save your results on the "Portfolio" page for use at a later time. For more information, visit www.SmartAboutCollege.org or call Student Assistance Foundation at 877-COLG4ME.

Spring MCAN Education Calls

The Montana College Access Network (MCAN) hosts free education calls on the fourth Tuesday of each month from 3:30 p.m. to 4:30 p.m., with the exception of the summer months and December.



Log-in and dial-in information is located in the "Events" section of our Web site (<http://knowhow2gomontana.ning.com/>), along with any related handouts.

Past topics have included "Admissions" by Jan Clinard from the Office of Higher Education, "Rural Employment Opportunities (REO)" by Jennifer Bezanson, "Educating Homeless Youth" by Barbara Duffield from Washington DC, "Postsecondary Education Trends in Montana" by Tom Mortenson, "OPI Big Sky Pathways" by Megan Anderson and many more.

These sessions have proven to be great learning opportunities, followed by good discussion and questions.

MCAN has one remaining education call scheduled for this spring. On May 25, David Hall from the Office of Higher Education will discuss "Making Opportunity Affordable and Two-year Schools."

If you have any questions, or suggestions for future topics, please call Student Assistance Foundation at 877-COLG4ME.

Debt Management Tip

Good debt management practices are essential for financial well being, and one of the most important practices in debt management is for consumers to live below their means.

A common error many people make is to use credit cards to purchase items that they could not normally afford. Because credit card companies charge interest on purchases, it is more expensive to use credit cards than cash.

A good strategy to avoid credit card use is to carry cash at all times. Studies show that people who pay with credit cards tend to spend 18-to-20 percent more than those who pay with cash. When paying with cash, consumers tend to notice immediately how much they are spending on an item, while with a credit card, many people don't make that connection until the bill arrives.

By paying with cash, and spending up to 20 percent less, it becomes easier to save for future purchases or unexpected expenditures.

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.
- Work-study that has to be earned.
- Loans that need to be repaid.

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.

Desiree Arguellez - Foster Care Youth Succeeds at College



Montana resident Desiree Arguellez may have spent the majority of her youth in the foster care system, but she says the challenges of her past won't diminish her aspirations for the future.

Instead, she's committed to using the experiences from her unsettled childhood to propel her toward her goals.

"I have always wanted to break the mold," said Arguellez recently. "Having the life I had made me very ambitious and desire a completely different future. I decided at a very early age that I would be successful and do everything in my power to get a college education and a good job."

In fact, Arguellez is scheduled to graduate in May 2010 from Montana State University in Business Management. She plans to use her education to continue working in her job as a financial coordinator at ERA Landmark in Bozeman.

While Arguellez may have lacked the same level of family support that many students enjoy when they pursue their dreams of higher education, she says she wasn't alone in this endeavor.

"My friends were amazingly supportive of me," she said. "They always tell me how strong and inspiring I am, but really it is them that keep me going."

Arguellez said that, combined with proceeds from a full-time job, and financial support she received through the Education and Training Voucher (ETV) program and other financial aid sources, contributed to her academic success.

According to Arguellez, it would be particularly meaningful for her to help other foster care students embarking on their college careers through a mentoring program in the future. However, for the moment, her advice to them is this:

"Stay positive. The fact that you've made the decision to go to college says a lot about you, and that is the biggest step. You can do whatever you set your mind to – nothing is impossible."

SAF to Host College Prep Camp for Foster Youths at UGF

Montana foster youths from across the state will converge at the University of Great Falls July 7-9 to experience college firsthand at nonprofit Student Assistance Foundation's annual "A Step Ahead" College Preparatory Camp.

"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."

While at the free, three-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, detailed instruction is provided regarding 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.

Many of the youths who attend the camp stay in touch with friends they make at "A Step Ahead." It's important for them to form these connections with youths with life experiences similar to theirs. This way they know they aren't alone, and they can look to each other when they need support.

Finally, campers leave "A Step Ahead" with a free laptop computer to use as they work toward their goal of higher education.

This marks the fifth year that SAF has hosted the college preparatory camp with the aid of several generous sponsors.

If you have questions, contact Rhonda Safford at (406) 495-7750.

To celebrate five, successful years of the college prep camp, SAF will be hosting a celebration at the University of Great Falls on July 7 – the first evening of the camp – from 4 p.m. to 6 p.m. Meet current and past campers, along with previous and prospective donors.

Honor the Past, Inspire the Future at SAF's 2010 Golf Scramble

For the fifth year in a row, nonprofit Student Assistance Foundation is hosting its annual golf scramble to raise funds for Circle of Succe\$\$ grants for Montana students.

The event is scheduled for Thursday, Aug. 12 at the picturesque Green Meadow Country Club in Helena, and will feature the superior food, fun and entertainment for which the tournament has become recognized.

"Our theme this year is, 'Honor the past, inspire the future,'" said event coordinator Kris MacIntyre. "For more than a decade, SAF has been working diligently with its partners to ensure the success of Montana students, and ultimately, of our state. We think it's a great time to look back on those accomplishments, and forward to the future."

According to MacIntyre, individuals and businesses have a wide range of options available to partner with SAF to make this year's scramble the most successful event yet. A variety of sponsorship opportunities are available:

- Enter a team of four in the scramble.
- Sponsor a scholarship – or a few.
- Sponsor a portion of the golf event. (Tee prizes, hole prizes, hole sponsorship, and/or meals)
- Provide or sponsor a silent auction item.

For more information about the golf scramble, contact Kris MacIntyre at (406) 495-7312 or kmacintyre@safmt.org.

National Training for Counselors and Mentors (NT4CM)

This free training program sponsored by the Montana College Access Network (MCAN) is designed to provide counselors and mentors with information and materials that will help them more effectively advise students and their families about how to prepare financially for college.

Workshops include: overviews of federal financial aid; applying for federal aid by using the FAFSA; navigating the FAFSA4caster; understanding Academic Competitiveness Grants; performing scholarship searches while avoiding scams and frauds; and reviewing state and institutional aid and other financial aid resources. In addition, the training provides an opportunity to network with school colleagues and financial aid professionals.

A recent session was held on Wednesday, April, 21 at the Holiday Inn in Bozeman in conjunction with the Montana School Counselor's Association (MSCA) spring conference. The session was a great success with about 30 attendees. The crowd had good questions and was extremely interactive.

Another training opportunity was held in coordination with the Aspire Conference in Polson at the Kwa Taq Nuk on April 20. This session also had about 30 attendees and the evaluations from the session gave the session high marks in regard to the great information shared by the presenters. One participant noted: "The more I hear it, the better off my students are."

For specific questions about the NT4CM training or to schedule a session contact Cory Chenoweth at (406) 444-0350 or cchenoweth@montana.edu.



Want to Give Back? Give to Circle of Succe\$\$

With the recent award of 58, \$1,000 Circle of Succe\$\$ grants to Montana students in need, nonprofit Student Assistance Foundation (SAF) is already turning its focus to raising money for next year's program.

"In addition to SAF's annual golf scramble fundraiser, we rely heavily on the generosity of businesses and individuals to ensure that we have funding for Circle of Succe\$\$ grants in each of Montana's counties," said Darbie Hess, SAF's grants manager. "What better way to give back to your community than by helping a student in your area to continue his or her postsecondary education?"

2010 marked the fifth year that SAF provided Circle of Succe\$\$ grants to help Montana students meet the challenges posed by paying for their college education. To date, SAF has distributed \$287,000 through the program that was originally funded solely through voluntary payroll deductions by SAF employees.

"(This grant) will help me with the expense of school and it will ensure that I won't have to put my education and dreams on hold...due to the cost of college," said 2010 grant recipient Ronald Ingraham of Browning. "And ultimately, I will finally be able to fulfill my dream of being able to contribute to my Blackfeet people and my community."

In order to qualify for a Circle of Succe\$\$ grant, applicants must be Montana residents attending a Montana college or university at least half time, be in their second, third or fourth year of postsecondary education and maintaining at least a 2.5 grade point average (GPA).

To donate to the Circle of Succe\$\$ grant program, contact Kris MacIntyre, development officer, by phone at (406) 495-7312, or by e-mail at kmacintyre@safmt.org.

Thank You to Our Donors!

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Donor Profile: Kit Johnson

Between working at Mergenthaler Transfer and Storage, and operating his own business, Kit's Tackle, Kit Johnson doesn't have a lot of down time. However, he says he's always willing to take a moment or two to help Montana students in need.

No, he doesn't volunteer his time as a crossing guard or lunchroom monitor – instead he uses his love of flyfishing to support nonprofit Student Assistance Foundation's Circle of Succe\$\$ grant program.

For the past four years, Johnson has donated a hand-crafted flyfishing rod to SAF's annual golf scramble auction to raise money for Circle of Succe\$\$ grants distributed to students in each Montana county.

"Education is the fundamental key to success in life," said Johnson. "Each and every donor is contributing to a chance at real life success for someone. All donations – big and small – when added together, become a sizeable contribution. Giving makes one's heart happy!"

Going Green with Your Finances

Managing your student loans online is fast, convenient, and eco-friendly with Student Assistance Foundation's updated borrower portal. Check out our new look and features, and save some trees.



- \$ Go to **www.safaccount.org**.
 - \$ Log on to your SAF student loan account.
If you do not have an account, click on "Create New Account" and follow the instructions.
 - \$ Click on the "Messages" link in the upper right corner to view any new information regarding your loans. (SAF will mail documents in paper form only if required by law.)
 - \$ Click "Payment" link to make a payment online, or view your payment history. No envelopes, no stamps, no checks to write.
- \$ Click the "Deferment" link to learn about types of deferments available and to download forms. If you are applying for an Unemployment Deferment, complete the electronic form and submit it online.
 - \$ Click "Account Info" to update your phone, address, e-mail - no need to fill out a paper form.
 - \$ Check out **www.safaccount.org** for more ways to manage your student loans - the GREEN way!

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